

Bachelor of Commerce in Banking Financial Services and Insurance

Structure of Course Curriculum

Level	Course Type	Course Code	Nomenclature of Course	Credit	Total Credit
First Semester (July to November)					
4.5	SEC	BFS5300T	Indian Banking System	4	6
4.5	SEC	BFS5300P	Banking Operations	2	
4.5	DCC	BFS5000T	Financial Accounting	4	12
4.5	DCC	BFS5001T	Business Management	4	
4.5	DCC	BFS5002T	Insurance Principle and Practices	4	2
4.5	AEC	BFS5200T	General English	2	
20					
Second Semester (December to April)					
4.5	SEC	BFS5301T	Indian Financial System	4	6
4.5	SEC	BFS5301P	Insurance Agent	2	
4.5	DCC	BFS5003T	Business Statistics	4	12
4.5	DCC	BFS5004T	Marketing Management	4	
4.5	DCC	BFS5005T	Business Economics	4	2
4.5	AEC	BFS5201T	Environmental Studies	2	
20					
Third Semester (July to November)					
5	SEC	BFS6300T	Investment Analysis and Portfolio Management	4	6
5	SEC	BFS6300P	Stock Market Operations	2	
5	DCC	BFS6000T	Cost Accounting	4	12
5	DCC	BFS6001T	Business Communication	4	
5	DCC	BFS6002T	Banking Law & Practices	4	2
5	AEC	BFS6200T	Personality Development	2	

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				20	
Fourth Semester (December to April)					
5	SEC	BFS6301T	E-Banking	4	6
5	SEC	BFS6301P	AI in BFSI Industry	2	
5	DCC	BFS6003T	Direct Tax	4	12
5	DCC	BFS6004T	Human Resource Management	4	
5	DCC	BFS6005T	Financial Management	4	
5	AEC	BFS6201T	Health & Wellness Management	2	2
				20	
Fifth Semester (July to November)					
5.5	SEC	BFS7301S	Apprenticeship	20	20
Sixth Semester (December to April)					
5.5	SEC	BFS8301S	Apprenticeship	20	20


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B. Com in Banking Financial Services and Insurance	
First Year	
First Semester	
Course - Indian Banking System	
Code of the Course	BFS5300T
Title of the Course	Indian Banking System
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Skill Enhancement Course (SEC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Indian Banking System
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of the banking system of India
Learning Outcomes	Learners will acquire a solid foundation in banking, enabling them to learn about Banking System in India.
SYLLABUS	
UNIT-I	Introduction to Banking- Origin and Growth of Banking in India, Definition and Functions of Banks, Types of Bank
UNIT-II	Structure of Indian Banking System: Scheduled & Non-Scheduled Banks
UNIT-III	Reserve Bank of India, Monetary Policy in India
UNIT-IV	International and Foreign Banking -Foreign Banks in India – Role and Functions
UNIT-V	Case studies and discussion on Banking Frauds in India.
Suggested Readings	1. Renu Jatana & Mehjabeen Barodawala: Indian Banking System Vrinda Publications (P) Ltd., Delhi 2. Trivedi, Choudhary and Kumar: Indian Banking System Ramesh Book Depot, Jaipur 3. Vasant Desai: Indian Banking System 4. A. Gajendran: Banking & Financial system, Vrinda Publications, Ltd., Delhi


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B. Com in Banking Financial Services and Insurance	
First Year	
First Semester	
Course - Banking Operations	
Code of the Course	BFS5300P
Title of the Course	Banking Operations
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	2
Type of the Course	Skill Enhancement Course (SEC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Banking operations
Co-requisites	None
Objectives of the Course	To provide students with the practical knowledge of how banking operations are done in real life situations.
Learning Outcomes	Learners will acquire a solid foundation in Banking Operations.
SYLLABUS	
UNIT-I	Introduction to Banking Operation -Meaning and Importance of Banking Operations Banker–Customer Relationship KYC (Know Your Customer) and Account Opening Procedure
UNIT-II	Deposit and Withdrawal Operations- Types of Deposit Accounts – Savings, Current, RD, FD Cash Deposit and Withdrawal Procedures Passbook and Cheque Book Maintenance
UNIT-III	Payment and Settlement System- Negotiable Instruments – Cheques, Demand Drafts, Bills Electronic Fund Transfer: NEFT, RTGS, IMPS, UPI ATM & Debit/Credit Card Operations.
UNIT-IV	Lending Operation- Principles of Sound Lending Types of Loans – Personal, Housing, Education, Agriculture (basic) Credit Creation by Banks
UNIT-V	Modern Trends and Customer Care- Digital Banking: Net Banking, Mobile Banking Customer Grievance Redressal – Banking Ombudsman
Suggested Readings	1. Banking Principles and Operations: M. N. Gopinath 2. Banking Operations: Satish Munjal (based in Jaipur, Rajasthan) 3. Indian Banking and Financial System: Puneet More & Dr. Shikha Dugad 4. Indian Banking System: Dr. I. V. Trivedi & Dr. Renu Jatana (both associated with universities in Rajasthan—Udaipur and Jaipur respectively), RBSA Publishers 5. Money and Banking: Dr. S. Maria Antonyraj, Dr. Anupama Pandey, Prof. (Dr.) Rajender Kumar


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B. Com in Banking Financial Services and Insurance	
First Year	
First Semester	
Course- Financial Accounting	
Code of the Course	BFS5000T
Title of the Course	Financial Accounting
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Compulsory Course (DCC) in Banking Financial Services and Insurance
Prerequisites	Basic Knowledge of Financial Accounting
Co-requisites	None
Objectives of the Course	To aware students about accounting environment and develop accounting skills to make them able to maintain accounting records of specific business.
Learning Outcomes	<p>The students would be able to understand:</p> <ul style="list-style-type: none"> • Application of Accounting Standards while preparing financial statements. • Classification and accounting of Investment and Preparation of Investment account as per AS -13 • Preparing accounting records of Consignment and Joint Venture • Determination of profits from incomplete records • Accounting for insurance in case of loss of stock, loss of profits • Accounting for Branches
SYLLABUS	
UNIT-I	Accounting: Meaning, Concept, Importance and Scope of Accounting, Basic Accounting Principles, Conventions, Concepts, Procedures, Methods, Forms of Accounting and Uses of Accounting information, Accounting Standards In India,
UNIT -II	Accounting equations and Types of accounts, Rules of recording business transactions. Preparation of Journal, Subsidiary Journal Books, Ledger and Trial Balance, Preparation of Trading Account, Profit & Loss Account and Balance sheet with adjustments.
UNIT-III	Accounting for Partnership: Basic Concepts, Reconstitution of a Partnership Firm: Admission of a Partner, Retirement/Death of a Partner, Dissolution of Partnership Firm.
UNIT-IV	Insurance Claims: Determination of Insurance Claim for Loss of Stock (including abnormal goods) and Loss of Profit.
UNIT-V	Branch Accounts (excluding foreign branch)
Suggested Readings	<ol style="list-style-type: none"> 1. Agarwal, A. N., Agarwal, K. N., Higher Sciences of Accountancy: Kitab Mahal, Allahabad. 2. Compendium of Statement and Standards of Accounting, The Institute of Chartered Accountants of India, New Delhi. 3. Gupta, R. L. and Radha swamy, M., Financial Accounting, Sultan Chand Sons, NewDelhi. 4. Jain, S. P., Narang, K. L., Agrawal, Simmi and Monika Sehgal, Advanced Accountancy Principles of Accounting including GST Volume-1, Kalyani Publishers, Ludhiana. 5. Monga, J. R., Ahuja, Girish and Sehgal, Ashok, Financial Accounting, S. Chand & Sons, New Delhi. 6. Shukla, M. C., Grewal, T. S. and Gupta, S. C., Advanced Accounts, S. Chand & Co., New Delhi.

First Year	
First Semester	
Course - Business Management	
Code of the Course	BFSS001T
Title of the Course	Business Management
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Business Management
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of the Business Management
Learning Outcomes	Learners will acquire a solid foundation in Business Management practices.
SYLLABUS	
UNIT-I	Introduction to Management Meaning, Nature, Scope and Importance of Management Evolution of Management Thought: Classical, Neo-classical, Modern Theories Functions of Management
UNIT-II	Planning and Decision Making Meaning, Features and Importance of Planning, Steps in Planning Process Types of Plans: Objectives, Strategies, Policies, Procedures, Rules Meaning and Process of Decision Making
UNIT-III	Organising -Meaning, Nature and Importance of Organising Principles of Organisation Organisation Structure: Meaning and Forms
UNIT-IV	Directing, Motivation & Leadership Meaning and Elements of Directing Leadership – Meaning, Styles and Qualities of a Good Leader Motivation – Meaning, Importance and Theories
UNIT-V	Controlling and Contemporary Issues Meaning, Nature, Importance and Process & Techniques of Control Recent Trends in Management
Suggested Readings	1. Principles of Business Management: Dr. Pramod Gupta & Dr. B.N. Gaur 2. Contemporary Socio-Economic Dimensions: A Management Perspective: Prof. Dr. Gaurav Lodha, Dr. 3. Business Management: C.B. Gupta 4. Principles of Management: P.C. Tripathi & P.N. Reddy 5. Business Organisation and Management: M.C. Shukla

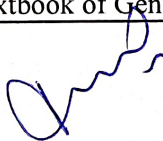



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B. Com in Banking Financial Services and Insurance	
First Year	
First Semester	
Course –Insurance Principles and Practices	
Code of Course	BFS5002T
Title of the Course	Insurance Principles and Practices
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Insurance Principles and Practices
Co-requisites	None
Objectives of the Course	To develop comprehensive understanding of the Insurance Principles and Practices
Learning Outcomes	Students will acquire knowledge of Insurance Principles and Practices.
SYLLABUS	
UNIT – I	Introduction to Insurance <ul style="list-style-type: none"> • Meaning, Nature, and Importance of Insurance • Principles of Insurance – Utmost Good Faith, Indemnity, Subrogation, Contribution, Proximate Cause • Functions and Role of Insurance in Economy
UNIT – II	Types of Insurance <ul style="list-style-type: none"> • Life Insurance – Policies and Features • General Insurance – Fire, Marine, Motor, Health, Liability • Microinsurance and Rural Insurance • Social Insurance
UNIT – III	Insurance Contracts and Policy Conditions <ul style="list-style-type: none"> • Elements of an Insurance Contract • Proposal and Acceptance, Premium, Nomination, Assignment • Conditions and Warranties in Insurance • Underwriting in Insurance
UNIT – IV	Insurance Regulatory Framework <ul style="list-style-type: none"> • Role of IRDAI • Insurance Act 1938 • Consumer Protection Act and Insurance Ombudsman
UNIT – V	Emerging Trends in Insurance <ul style="list-style-type: none"> • Bancassurance • Digital Insurance Platforms • Takaful (Islamic Insurance) • Sustainable and Inclusive Insurance
Suggested Readings	1. Insurance: Principles and Practice: M.N. Mishra & S.B. Mishra 2. Principles and Practice of Insurance: Dr. P. Periasamy 3. Principles and Practice of Life Insurance: K.C. Mishra & C.S. Kumar 4. General Insurance: Principles and Practice: Prof. Kothari & Dr. B. S. Bodla 5. Principles of Insurance and Risk Management: Dr. Alka Mittal & Dr. S.L. Gupta


B. Com in Banking Financial Services and Insurance	
First Year	
First Semester	
Course – General English	
Code of the Course	BFS5200T
Title of the Course	General English
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	2
Type of the Course	Ability Enhancement Course (AEC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of English Language
Co-requisites	None
Objectives of the Course	Course Objectives <ul style="list-style-type: none"> • Build a strong foundation in basic English grammar and sentence structure. • Enhance vocabulary and reading comprehension skills. • Develop basic writing skills for personal and professional communication. • Improve listening and speaking skills for everyday interactions.
Learning Outcomes	The learning outcomes for students include improved business communication skills, enhanced comprehension and analysis of business texts, and the ability to articulate ideas clearly and effectively in both written and spoken forms.
SYLLABUS	
UNIT-I	Basic Grammar and Sentence Structure <ol style="list-style-type: none"> 1. Introduction to Parts of Speech <ul style="list-style-type: none"> • Nouns, pronouns, verbs, adjectives, adverbs, prepositions, conjunctions, interjections. 2. Basic Sentence Structure <ul style="list-style-type: none"> • Subject verb object, types of sentences (declarative, interrogative, imperative, exclamatory). 3. Tenses and Their Usage <ul style="list-style-type: none"> • Present, past, future tenses.
UNIT-II	Vocabulary Building <ol style="list-style-type: none"> 1. Word Formation <ul style="list-style-type: none"> Prefixes, suffixes, root words. 2. Synonyms and Antonyms 3. Idioms and Phrasal Verbs 4. Using a Dictionary and Thesaurus
UNIT-III	Reading Skills <ol style="list-style-type: none"> 1. Reading Comprehension Strategies <ul style="list-style-type: none"> • Skimming, scanning, detailed reading. 2. Summarizing and Paraphrasing

UNIT-IV	Writing Skills <ol style="list-style-type: none"> 1. Paragraph Writing 2. Writing Essays <ul style="list-style-type: none"> • Introduction, body, conclusion. 3. Business Writing <ul style="list-style-type: none"> • Emails, memos, letters.
UNIT-V	Listening and Speaking Skills <ol style="list-style-type: none"> 1. Listening Comprehension <ul style="list-style-type: none"> • Techniques and practice. 2. Pronunciation and Accent <ul style="list-style-type: none"> • Common pronunciation issues, intonation, stress patterns. 3. Basic Conversation Skills <ul style="list-style-type: none"> • Greetings, introductions, small talk.
Suggested readings	<ol style="list-style-type: none"> 1. A Practical English Grammar and Composition: S.C. Gupta & R. K. Gupta 2. English Grammar and Composition: Wren & Martin 3. Fluency in English – A Coursebook for Engineering Students: Prof. Promodini Varma, N. Krishnaswamy, and C.K. Seethalakshmi 4. English Grammar and Usage: Dr. A.K. Chaturvedi 5. A Textbook of General English: Dr. C.P. Sharma





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B. Com in Banking Financial Services and Insurance	
First Year	
Second Semester	
Course : Indian Financial System	
Code of the Course	BFS5301T
Title of the Course	Indian Financial System
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Skill Enhancement Course (SEC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge about Indian Financial System
Co-requisites	None
Objectives of the Course	To provide students Basic knowledge about Indian Financial System
Learning Outcomes	Learners will: <ul style="list-style-type: none"> acquire a solid foundation in Indian Financial System.
SYLLABUS	
UNIT-I	Financial System: Meaning, Functions, Importance and components of Financial system. Financial system and economic development, Indian Financial system- An Overview Structure of Indian Financial System.
UNIT-II	Financial Markets: Money and capital markets, Money market-Meaning, constituents and Money market Instruments, Indian Money market, Reserve Bank of India, Commercial Bank: Meaning and Functions, Indian Banking System, Innovative Trends in Indian Banking
UNIT-III	Capital Market: Meaning Function, Composition of the Indian Capital Market Primary and Secondary Markets, Objective, Functions and Role of Stock Exchange, Stock Exchanges in India
UNIT-IV	Development Financial Institutions: Development Banks concept, objectives and functions. Financial Institutions- All India Development Banks, IDBI, IRBI, ICICI, IFCI, SIDBI, NABARD, Mutual Funds-concept, objectives and working. State level Development Banks: Objectives. Functions and Role, SFCs and SIDCs.
UNIT-V	Non Banking Financial Companies: Importance, scope, characteristics, Functions, Types and Regulations. Insurance organizations: Importance Rationale, Types and Regulations. Recent Trends in Indian Financial System
Suggested Readings	1. Bhasin Niti, Banking and Financial Markets in India, New Century Publications, New Delhi. 2. Bhole L.M., Financial markets and Institutions; Tata McGraw Hill, Delhi. 3. Gupta Suraj B., Monetary Economics; S. Chand & Company, New Delhi. 4. Mithani D.M., Money, Banking, International Trade & Public Finance, Himalaya Publishing, Mumbai. 5. Mathur M., Indian Financial System, Himanshu Publications, Udaipur.


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B. Com in Banking Financial Services and Insurance	
First Year	
Second Semester	
Course -Insurance Agent	
Code of the Course	BFS5301P
Title of the Course	Insurance Agent
Qualification Level of the Course	NHEQF Level 5
Credit of the Course	2
Type of the Course	Skill Enhancement Course (SEC) in Banking Financial Services and Insurance
Prerequisites	Basic Knowledge of - Insurance Agent
Co-requisites	None
Objectives of the Course	To train students in insurance principles, sales techniques, customer relationship management, and legal and ethical considerations in insurance practices.
Learning Outcomes	Students will demonstrate proficiency in selling and servicing various insurance products, understanding regulatory requirements, and effectively communicating with clients.
SYLLABUS	
UNIT-I	Insurance Agent- Definitions, Qualification and Appointment, Role; Insurance Agency- Registration, Code of Conduct, Procedure for Cancellation of Agency, Effect of Suspension/ Cancellation
UNIT –II	Legal aspects of an insurance contract- Insurance contracts, Special features, Principles and basic provisions
UNIT-III	Risk Management- Meaning, Techniques, Risk avoidance, Risk retention, Risk reduction and control, Risk financing
UNIT-IV	CUSTOMER SERVICE: General concepts, Quality of service, Customer service and insurance, Process of claiming Insurance
UNIT-V	GRIEVANCE REDRESSAL MECHANISM: Consumer courts, Ombudsman - Integrated Grievance Management System (IGMS) - The Consumer Protection Act, 1986 - The Insurance Ombudsman.
Suggested Readings	<ol style="list-style-type: none"> 1. Bodla B.S., Garg M.C., Singh K.P.: Insurance Practices- Insurance Fundamentals, Environment & Procedures. 2. Dobby John. F.: Insurance Law in a Nutshell 3. Mishra K.C., Bakshi Mangala: Legal & Regulatory aspects of Insurances 4. Mishra K.C. & Kumar C.S.: Life Insurance- Principles & Practice. <p>Max New york Life Insurance Co. Ltd. 2003: The Laymans Guide to Insurance</p>


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B. Com in Banking Financial Services and Insurance	
First Year	
Second Semester	
Course- Business Statistics	
Code of the Course	BFS5003T
Title of the Course	Business Statistics
Qualification Level of the Course	NHEQF Level 5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Business Statistics
Co-requisites	None
Objectives of the Course	The objective of the course is to impart basic knowledge of the Business Statistics
Learning Outcomes	The learning outcomes will be knowledge of basic statistical methods and their relevance in business.
SYLLABUS	
UNIT-I	Statistics – A Conceptual Framework – Meaning and Scope of Business Statistics – Definition – Function – Role of Statistics for Business Decisions – Importance - Limitations.
UNIT-II	Statistical Enquiry and Methods of Sampling – purpose, Types, Collection of Data – Methods of Enumeration – Sampling Need – Method of Sampling – Merits and Demerits – Classification and Tabulation of Data
UNIT-III	Measures of Central Tendency – Average – Objectives of an Average – Types – Characteristics – Merits and Demerits – Mean, Median, Mode – Geometric Mean – Harmonic, Mean – Quartiles – Deciles.
UNIT-IV	Measures of Dispersion – objectives – Absolute and Relative Measures – Range – Quartile Deviation – Mean Deviation – Standard Deviation – Skewness – Kurtosis – Respective Merits and Demerits.
UNIT-V	Correlation Analysis – Meaning - Uses – Types – Methods – Graphic – Scattered Diagrams – Algebraic Methods – Karl Pearson's Coefficient of Correlation – Merits and Demerits of Calculation – Concurrent Deviation method – Merits and Demerits. Regression Analysis – Difference between Correlation and Regression – Principles of Least Square Methods of Regression Analysis – Graphic, Algebraic – R
Suggested readings	1. Statistical Methods – S. P. Gupta 2. Fundamentals of Applied Statistics – S. C. Gupta & V. K. Kapoor 3. Theory and Problems of Statistics – M. R. Spiegel 4. Mathematics and Statistics for Economics – G. S. Monga 5. Fundamentals of Statistics – K. N. Nagar


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B. Com in Banking Financial Services and Insurance	
First Year	
Second Semester	
Course – Marketing Management	
Code of Course	BFS5004T
Title of the Course	Marketing Management
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Marketing Management
Co-requisites	None
Objectives of the Course	To develop comprehensive understanding of the Marketing Management
Learning Outcomes	Students will acquire knowledge of Marketing Management.
SYLLABUS	
UNIT – I	Introduction- Nature, Scope, functions and importance of marketing, Evolution of Marketing Marketing Concepts- Traditional vs. Modern, selling vs. marketing Marketing Environment- Concept, importance and components (Economic, Demographic, Technological, Natural, Socio-economic and Legal)
UNIT – II	Marketing management- Meaning, Nature, functions, features and Importance of marketing management, Difference between marketing and marketing management, Marketing Research- Importance, Process, Scope.
UNIT – III	Marketing Mix– Meaning and Scope, Product- Basic concept, Types of products and importance, Product development process, Product life cycle, difference between product and Service Price- Concept, Significance, Factors affecting price of a product Place –Channels of distribution, Wholesaling and retailing, e-services Promotion- Nature and Importance, Types of promotion- Personal selling, Advertising, sales promotion and public relations
UNIT – IV	Consumer Behaviour- Nature, Scope, Consumer buying- process, Factors affecting consumer behaviour, Significance of studying consumer behaviour, Market Segmentation, Market Targeting, Product Positioning- Introduction and importance
UNIT – V	Recent Trends in marketing – Directing marketing, societal marketing, Green Marketing, consumer relationship marketing Rural marketing, digital marketing, Assignment- Presentation on contemporary examples of companies with best marketing strategies
Suggested Readings	1. Gandhi J.C: Marketing Management 2. Philip Kotler: Marketing Management 3. P.K. Srivastava Marketing Management 4. Richard D. Crisp: Marketing Research 5. William J., Stanton: Fundamentals of Marketing: Features


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B. Com in Banking Financial Services and Insurance	
First Year	
Secomd Semester	
Course - Business Economics	
Code of the Course	BFS5005T
Title of the Course	Business Economics
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Business Economics
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of the Business Economics
Learning Outcomes	Learners will: <ul style="list-style-type: none"> acquire a solid foundation in business economics, enabling them to analyze economic phenomena, make informed decisions, understand the impact of Macro-economic policies on the economy and revenue analysis, market structures, national income, and macroeconomic policies.
SYLLABUS	
UNIT-I	Introduction to Business Economics: Meaning, definition, features, Methods of business economics. Detailed micro- macro analysis. Role and responsibilities of business economist. Problems of Economics. Concept of Opportunity cost, Basic principles of business economics.
UNIT-II	Law of demand, Elasticity of demand, Indifference curve theory. Consumer Equilibrium: Income, price & substitution effect and their separation, income consumption curve and price consumption curve, uses of indifference curves, Reveled preference theory
UNIT-III	Supply: Meaning, definition, law of supply, elasticity of supply. The factors of production function: Short-term and Long-term Production function. Types, iso-quant curve analysis.
UNIT-IV	Cost Analysis: Relationship between short run and long run cost. Revenue analysis: Concepts, types and their diagrammatic presentation, The cobb-Douglas production function, various types of cost functions.
UNIT-V	Forms of Market, Equilibrium of the firm- Meaning, Objectives and Price Determination, monopoly, monopolistic competition and pricing policies in practice.
Suggested Readings	<ol style="list-style-type: none"> "Business Economics" by Prof. P K Singh, Dr. S.S. Rao Business Economics" by Prof. Mukesh Mathur "Managerial Economics: Principles and Worldwide Applications" by Dominick Salvatore "Microeconomics: Theory and Applications" by R.S. Pindyck "Modern Microeconomics" by Koutsoyiannis "Business Economics" by Prof. Mukesh Mathur "Macroeconomics" by Dornbusch, Fischer, and Startz

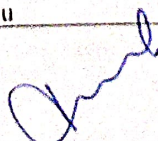

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B. Com in Banking Financial Services and Insurance**First Year****Second Semester****Course – Environmental Studies**

Code of Course	BFS5201T
Title of the Course	Environmental Studies
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	2
Type of the Course	Ability Enhancement Course (AEC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Environmental Studies
Co-requisites	None
Objectives of the Course	To develop comprehensive understanding of the Environmental Studies .
Learning Outcomes	Students will acquire knowledge of Environmental Studies


SYLLABUS

UNIT – I	Introduction to Environment <ul style="list-style-type: none">• Definition, Scope, and Importance of EVS• Components of Environment – Air, Water, Soil, Forest, Biodiversity• Human-Environment Interaction
UNIT – II	Natural Resources and Sustainability <ul style="list-style-type: none">• Renewable and Non-Renewable Resources• Forest, Water, Mineral, and Energy Resources• Sustainable Development Goals (SDGs)• Resource Conservation Strategies
UNIT – III	Environmental Pollution <ul style="list-style-type: none">• Types: Air, Water, Soil, Noise, Radiation• Causes and Effects of Pollution• Global Warming, Climate Change, and Ozone Depletion• Waste Management – Solid and Hazardous Waste
UNIT – IV	Environmental Policies and Laws <ul style="list-style-type: none">• Environmental Protection Act, 1986• Air and Water (Prevention and Control of Pollution) Acts• Wildlife Protection Act, 1972• Role of NGOs and International Conventions (Paris Agreement, COP)
UNIT – V	Contemporary Issues and Case Studies <ul style="list-style-type: none">• Environmental Ethics and Corporate Social Responsibility (CSR)• Case Studies on Environmental Management in India• Role of Youth in Environmental Conservation
Suggested readings	1. Environmental Studies – Dr. B.L. Jagetiya, N.C. Aery, Pankaj Purohit 2. Environmental Studies – Dr. Ram Kumar Gurjar & Dr. Shuchi Mathur 3. Environmental Ecology, Biodiversity and Climate Change: Towards Sustainable Development – H.M. Saxena 4. "Principles of Environmental Science and Engineering" – P. Venugopala Rao 5. "Fundamentals of Environmental Studies" – Mahua Basu & Xavier Savarimuthu




B. Com in Banking Financial Services and Insurance	
Second Year	
Third Semester	
Course – Investment Analysis and Portfolio Management	
Code of Course	BFS6300T
Title of the Course	Investment Analysis and Portfolio Management
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Skill Enhancement Course (SEC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Investment Analysis and Portfolio Management
Co-requisites	None
Objectives of the Course	To develop comprehensive understanding of Investment Analysis and Portfolio Management
Learning Outcomes	Students will acquire knowledge of Investment Analysis and Portfolio Management
SYLLABUS	
UNIT – I	Introduction to Investment <ul style="list-style-type: none"> • Nature, Scope, and Importance of Investments • Types of Investment Avenues – Equity, Bonds, Mutual Funds, Real Estate, Gold • Investment Environment in India • Risk and Return Concepts
UNIT – II	Security Analysis <ul style="list-style-type: none"> • Fundamental Analysis – Economy, Industry, and Company (EIC) Framework • Technical Analysis – Charts, Trends, Indicators • Efficient Market Hypothesis (EMH) • Valuation of Equity and Bonds
UNIT – III	Portfolio Management Concepts <ul style="list-style-type: none"> • Portfolio Construction: Objectives and Strategies • Diversification and Risk Reduction • Portfolio Theories: Markowitz Model, CAPM, APT • Performance Evaluation of Portfolio
UNIT – IV	Institutional Investment <ul style="list-style-type: none"> • Role of Mutual Funds, Hedge Funds, and Pension Funds • Portfolio Management Services (PMS) • Investment Banking Functions • Role of SEBI in Regulating Investments
UNIT – V	Contemporary Issues in Investment <ul style="list-style-type: none"> • Behavioral Finance and Investor Psychology • Derivatives and Risk Hedging • ESG Investing and Sustainable Finance • Global Investment Trends
Suggested Readings	1. "Investment Analysis and Portfolio Management" – Prasanna Chandra 2. "Security Analysis and Portfolio Management" – V.K. Bhalla 3. "Investment Management: Security Analysis and Portfolio Management" – Preeti Singh 4. "Security Analysis and Portfolio Management" – Punithavathy Pandian 5. "Investment Analysis and Portfolio Management" – M. Ranganatham & R. Madhymathi

B. Com in Banking Financial Services and Insurance	
Second Year	
Third Semester	
Course – Stock Market Operations	
Code of Course	BFS6300P
Title of the Course	Stock Market Operations
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	2
Type of the Course	Skill Enhancement Course (SEC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Stock Market Operations
Co-requisites	None
Objectives of the Course	To develop comprehensive understanding of Stock Market Operations.
Learning Outcomes	Students will acquire knowledge of Stock Market Operations
SYLLABUS	
UNIT – I	Introduction to Stock Markets <ul style="list-style-type: none"> • Functions of Capital Market • Primary vs. Secondary Market • Stock Exchanges in India – NSE, BSE, OTCEI • Regulatory Role of SEBI
UNIT – II	Primary Market Operations <ul style="list-style-type: none"> • Public Issue – IPO, FPO, Rights Issue, Bonus Issue • Book Building Process • Merchant Bankers and Underwriters • Allotment and Listing of Securities
UNIT – III	Secondary Market Operations <ul style="list-style-type: none"> • Trading Mechanism and Settlement Procedure • Role of Brokers, Sub-Brokers, and Depositories • Online Trading and Demat Accounts • Clearing and Settlement System
UNIT – IV	Derivatives Market <ul style="list-style-type: none"> • Futures and Options: Meaning and Trading • Hedging, Speculation, and Arbitrage • Index Futures and Options • Commodity and Currency Derivatives
UNIT – V	Stock Market Analysis and Trends <ul style="list-style-type: none"> • Stock Market Indices – NIFTY, SENSEX • Investor Protection Measures • Global Stock Markets and their Impact on India • Case Studies: Market Crashes and Booms
Suggested Readings	<ol style="list-style-type: none"> 1. Trading Systems and Methods — Perry J. Kaufman 2. How to Avoid Loss and Earn Consistently in the Stock Market by Prasenjit Paul 3. Stocks to Riches by Parag Parikh 4. Guide to Indian Stock Market by Jitendra Gala 5. Fundamental Analysis for Investors by Raghu Palat


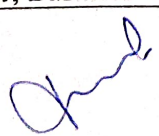

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B. Com in Banking Financial Services and Insurance	
Second Year	
Third Semester	
Course- Cost Accounting	
Code of the Course	BFS6001T
Title of the Course	Cost Accounting
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Prerequisites	Basic Knowledge of Cost Accounting
Co-requisites	None
Objectives of the Course	To aware students about Cost Accounting
Learning Outcomes	The students would be able to understand types and applications of various costs used in accounting.
SYLLABUS	
UNIT-I	Cost Accounting: Meaning, evolution, Nature, Scope and Objectives, Cost Accounting Methods and Techniques, Classification of cost
UNIT –II	Accounting for Material: Material Control, Purchase of Material, Valuation of material at the time of receipt and issue, Material Storage, Inventory Control Techniques: EOQ, Levels, ABC, Inventory Turnover Ratio, Input-Output
UNIT-III	Marginal costing and Break-Even analysis
UNIT-IV	Standard costing: Meaning, definitions and objectives, Types of Standard Costing, Variance Analysis of Standard Costing
UNIT-V	Budgeting: Meaning and Types of Budgets, Budgetary Control
Suggested Readings	1. Rao, N.S.; Gupta, S.L. and Mundra, M.D.: Cost Accounting (Hindi) Apex Publishing House, Udaipur 2. Arora M. N: Cost Accounting - Principles and Practice; Vikas, New Delhi. 3. Horngren, Charles, Foster and Datar: Cost Accounting -A Managerial Emphasis: Prentice-Hall of India, New Delhi. 4. Jain S.P. and Narang K. L: Cost Accounting; Kalyani, New Delhi. 5. Kaplan R.S. and Atkinson A. A.: Advanced Management Accounting; Prentice



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B.Com in Banking Financial Services and Insurance	
Second Year	
Third Semester	
Course-Business Communication	
Code of the Course	BFS6002T
Title of the Course	Business Communication
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Business Communication
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of Business Communication
Learning Outcomes	Learners will acquire a solid foundation in Business Communication
SYLLABUS	


UNIT – I	Business Communication: Meaning, Definition, Features, Scope, Process and importance of Business Communication. Essentials of effective communication – 7 C's of Communication, Types of Communication and Barriers to communication with suggestions to overcome barriers.
UNIT – II	Writing and Oratory skills: Audience Analysis, writing communication: Merits, demerits, types of written communication. Planning and writing Business Message. Report writing and Essentials of good reporting. Oratory skills: Effective Oral Communication – points for consideration, Presentation skills using audio-visual aids.
UNIT – III	Preparing CV: Preparing CV Guidelines for Drafting C.V.; Job applications, its types, forms and contents.
UNIT – IV	Body Language and Mannerism: Body Language – Postures, Positive Body Language moves, Gestures and Expressions. Do's and Don'ts. Mannerism – Table manners and etiquettes, phone and Internet manners.
UNIT – V	Soft Skills: Analytical Skills, working in team, initiative and leadership skills, Stress and Anger Management, Time management skills and honing the skills through management games.
Suggested Readings	<ol style="list-style-type: none"> 1. Bovee, Business Communication. 2. Chundawat, Kheecha and Jain, Business Communication. 3. Jennifer and Mike Rotondo, Presentation Skills for Managers. 4. Mathew M.J., Business Communication. 5. Petit, Lesiker, Business Communication.



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B. Com in Banking Financial Services and Insurance	
Second Year	
Third Semester	
Course - Banking Law and Practices	
Code of the Course	BFS6003T
Title of the Course	Banking Law and Practices
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Banking Law and Practices
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of the Banking Law and Practices
Learning Outcomes	Learners will acquire a solid foundation in Banking Law and Practices
SYLLABUS	
UNIT-I	Overview of banking law and Practices in India, Sources of banking law in India
UNIT-II	Banking Regulation Act, 1949 – provisions relating to regulation of banks
UNIT-III	Reserve Bank of India Act, 1934 – powers and functions of RBI
UNIT-IV	Banking Ombudsman Scheme, 2006
UNIT-V	Banking Operations and Practices- Savings, Current, Fixed Deposit, NRI Accounts Know Your Customer (KYC) norms and Anti-Money Laundering guidelines
Suggested Readings	1. Banking Law and Practice: Dr. Mukesh Mathur, 2. Money and Financial System: Dr. Mukesh Mathur, Udaipur, Rajasthan Himanshu Publications 3. Banking Theory, Law and Practice: Dr. K. Nirmala Prasad Himalaya Publishing House 4. Banking Theory Law & Practice: K. P. M. Sundharam & P. N. Varshney, Sultan Chand & Sons 5. Banking Law and Practice in India: Dr. I. V. Trivedi, co-authored with Sheela Srivastava, RBSA Publishers, Udaipur (Rajasthan)


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B. Com in Banking Financial Services and Insurance	
Second Year	
Third Semester	
Course - Personality Development	
Code of the Course	BFS6200T
Title of the Course	Personality Development
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	2
Type of the Course	Ability Enhancement Course (AEC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Personality Development
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of the Personality Development
Learning Outcomes	Learners will acquire a solid foundation in Personality Development
SYLLABUS	
UNIT-I	Introduction to Personality Development: The concept of personality; Dimensions of personality; Significance of personality development. The concept of success and failure: Concept and Hurdles in achieving success; Overcoming hurdles; Factors responsible for success. What is failure; Causes of failure; SWOT analysis.
UNIT-II	Attitude- Concept, Factors affecting attitudes, Positive attitude, and Negative attitude; Ways to develop a positive attitude; Differences between personalities having a positive and negative attitude
UNIT-III	Self-esteem: Concept - Do's and Don'ts to develop positive self-esteem - Low self-esteem - Personality having low self-esteem - Positive and negative self-esteem.
UNIT-IV	Other Aspects of Personality Development: Body language; Conflict and Stress Management; Decision-making skills; Character building; Teamwork; Time management; Work ethics - Good manners and etiquette.
UNIT-V	Employability Quotient, Resume building- The art of participating in Group Discussion - Facing the Personal (HR & Technical) Interview -Frequently Asked Questions - Psychometric Analysis - Mock Interview Sessions.
Suggested Readings	1. Personality Development Hurlock, E.B (2024)., 28th Reprint. New Delhi: Tata McGraw Hill. 2. Personality: Classic Theories and Modern Research" by Howard S. Friedman and Miriam W. Schustack (2021), Pearson. 3. Mindset: The New Psychology of Success" by Carol S. Dweck (Updated Edition, 2020), Ballantine Books 4. Body Language Smith, B. Delhi: Rohan Book Company, 2004. 5. Reducing Stress Hindle, Tim. Essential Manager series. DK Publishing.


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B. Com in Banking Financial Services and Insurance	
Second Year	
Fourth Semester	
Course - E- Banking	
Code of the Course	BFS6301T
Title of the Course	E- Banking
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Skill Enhancement Course (SEC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of E- Banking
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of E- Banking
Learning Outcomes	Learners will acquire a solid foundation in E- Banking
SYLLABUS	
UNIT-I	Introduction: Concept and meaning of E- Banking, Need & Scope of E-Banking, Models for E-Banking, Benefits of E-Banking, Constraints in E-Banking.
UNIT-II	. Advent of E- banking in India, E-Banking Products: Automated Teller Machine, Credit Card, Debit Cards, Smart Cards, MICR Cheque Transaction.
UNIT-III	Electronic Funds Transfer Systems in India- ECS, NEFT, RTGS, Role of RBI in payment systems. SWIFT, EFTPOS
UNIT-IV	. Internet banking, Mobile banking, Virtual Banking, Universal Banking, Core banking solution, Information systems
UNIT-V	Impact of E- banking on commercial Banks, Risks in E-Banking and their Management.
Suggested Readings	1. lynger:- Introduction of banking Excel Books, New Delhi 2. Reddy C.N: Electronic & Internet Banking Pearl Books, New Delhi 3. VasuDeva:- E- Banking, Common Wealth Publications, New Delhi 4. Raydher C.S: E-Commerce & E-Banking, Himalya Publishing House, New Delhi



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B. Com in Banking Financial Services and Insurance	
Second Year	
Fourth Semester	
Course - AI in BFSI Industry	
Code of the Course	BFS6301P
Title of the Course	AI in BFSI Industry
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	2
Type of the Course	Skill Enhancement Course (SEC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of AI in BFSI Industry
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of the AI in BFSI Industry
Learning Outcomes	Learners will acquire the understanding of AI in BFSI Industry
SYLLABUS	
UNIT-I	Overview of Artificial Intelligence BFSI Industry Landscape: Banking, Insurance & Financial Markets Need for AI in BFSI Role of AI in Digital Transformation
UNIT-II	Fraud Detection using Machine Learning Models AI-based Customer Segmentation & Behavioral Analysis
UNIT-III	Personalized Financial Advisory using AI Credit Risk Modeling and Loan Underwriting AI for KYC Automation
UNIT-IV	Fraud Detection in Insurance Claims AI in Customer Onboarding & Service Usage of AI in Health, Motor, and Life Insurance
UNIT-V	Emerging AI Trends in BFSI Regulatory Challenges of AI in BFSI
Suggested Readings	1. Artificial Intelligence Applications in Banking and Financial Services: Anti Money Laundering and Compliance: Abhishek Gupta, Dwijendra Nath Dwivedi, Jigar Shah, Springer 2. Generative AI in Banking Financial Services and Insurance: A Guide to Use Cases, Approaches, and Insights: Anshul Saxena, Shalaka Verma, Jayant Mahajan, Apress (Berkeley, CA), 3. Artificial Intelligence in Financial Services and Banking Industry: V. V. L. N. Sastry 4. Generative AI for Financial Services: Vikesh Pandey, Arnav Khare



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B. Com in Banking Financial Services and Insurance	
Second Year	
Fourth Semester	
Course -Direct Tax	
Code of the Course	BFS6004T
Title of the Course	Direct Tax
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking and Business Economics
Prerequisites	Basic Knowledge of Direct Tax
Co-requisites	None
Objectives of the Course	To develop the understanding of basic provisions of Income Tax Act, 1961 relating to different heads of income.
Learning Outcomes	Students will be able to: 1. Understand the basics of income tax. 2. They will be able to determine residential status of an assessee and Compute income under the heads Salaries, House Property, Other Sources and Capital Gains.
SYLLABUS	
UNIT-I	Basic Concepts of Income Tax Law: Definitions – Previous Year, Assessment Year, Assessee, Person, Gross Total Income, Steps to compute Tax liability of a person.
	Residential Status and Scope of Tax: Determination of the residential status of different persons and the scope of income to be included in their total income based on residential status.
UNIT-II	Head of Income: Computation of Income under the head Salaries
UNIT-III	Head of Income: Computation of Taxable Income under the head Income from House Property
UNIT-IV	Head of Income: Profits and gains of Business or Profession including Depreciation
UNIT-V	Head of Income: Computation of Taxable income under the head Capital gains and Income from other sources
Suggested Readings	<ol style="list-style-type: none"> 1. Income Tax Act 2. Income Tax Rules. 3. Mehrotra, H.C.: Income Tax Law and Accounts (Sahitya Bhawan), (Hindi/ English) 4. Patel & Choudhary: Income Tax (Choudhary Prakashan), (Hindi/ English) 5. Singhania, Vinod K.: Student guide to Income Tax. Bhanawat, Shurveer, S., Kaduniya, Hemant and Singh, Durga, IncomeTax (Hindi and English) Arya Publications


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B.Com in Banking Financial Services and Insurance	
Second Year	
Fourth Semester	
Course-HUMAN RESOURCE MANAGEMENT	
Code of the Course	BFS6005T
Title of the Course	HUMAN RESOURCE MANAGEMENT
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Human Resource Management
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of Human Resource Management
Learning Outcomes	Learners will acquire knowledge Human Resource Management
SYLLABUS	
UNIT – I	Human Resource Management: Meaning, Definition, Nature, Importance, Scope and Concept of HRM
UNIT – II	Human Resource Planning: Concept of HRP, Process of HRP, HR Forecasting, Job Analysis
UNIT – III	HRM Mechanism: Basic Concepts of Recruitment, Selection, Induction, Training & Development
UNIT – IV	Challenges of HRMN, Impact of Technology, Innovation & R&D on HRM, Global Practices and Bench Marking of HRMN Strategies.
UNIT – V	Emerging trends and Dimensions in HRM : - HRM Practices in India with latest Trends.
Suggested Readings	1. Chabra T.N.-Human Resource Management-Dhanpat Raid Co. 2. Desser-Human Resource Management- BEE, Prentice Hall. 3. Flippo E.B.- Personnel Management-Tat McGraw. 4. Monappa Arun & Sayadin- personnel Management-Tata McGraw. 5. Pates Dowling, Watch & Schuller International HRM-South Western College Pub.Cinechinati. 6. Pattanaik- Human Resource Management-Himalay


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B. Com in Banking Financial Services and Insurance	
Second Year	
Third Semester	
Course - Financial Management	
Code of the Course	BFS6006T
Title of the Course	Financial Management
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Financial Management
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of the Financial Management
Learning Outcomes	Learners will acquire the understanding of techniques of Financial Management
SYLLABUS	
UNIT-I	Meaning and concept of Financial Management: Traditional and Modern Approach, Finance Functions-Types, Functions of Finance Executive In an Organization, Objectives of Financial Management.
UNIT-II	Capital Budgeting: Importance, Techniques of Capital Budgeting, Discounted and Non- Discounted Methods, Choice of Methods, Capital Retaining, Risk Evolution and Sensitivity Analysis,
UNIT-III	Capital structure concept, financial structure, Optimal Capital Structure, Determinants, Theories of Capital Structure and Valuation. Leverages- Financial and Operating - EBIT- EPS Analysis
UNIT-IV	Dividend policy- Types, and Legal Provision of Dividend, Theories of Dividend Policy, Walter, Gordon Models and Hypothesis- Their Impact on Value of Firm, Bonus Shares, Split Of Shares.
UNIT-V	Working Capital Planning and Management: Banking Norms and Macro Approach, Management of Cash, Receivables and Inventories.
Suggested Readings	<ol style="list-style-type: none"> 1. P. Mohan Rao: Financial Management Deep and Deep Publications, New-Delhi 2. Agarwal&Agarwal: Financial Management Ramesh Book Dept., Jaipur. 3. Khan, M.Y. and Jain P. K.: Financial Management, Text & Problems, Tata McGraw Hill, New- Delhi. 4. Panday Mania Fil Manageme. i a Pony i Pra toe, Ta Trail. New -Delhi. 5. Financial Management :Ro, Apex Publisher, Udaipur.


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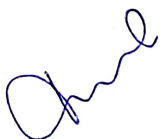
B.Com in Banking Financial Services and Insurance	
Second Year	
Fourth Semester	
Course- Health and Wellness Management	
Code of the Course	BFS6201T
Title of the Course	Health and Wellness Management
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	2
Type of the Course	Ability Enhancement Course (AEC) in Banking Financial Services and Insurance
Prerequisites	Basic knowledge of Health and Wellness Management
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of Health and Wellness Management
Learning Outcomes	Learners will acquire a solid foundation in Health and Wellness Management
SYLLABUS	
UNIT – I	Introduction to Health & Wellness <ul style="list-style-type: none"> • Concept, dimensions, and determinants of health • Definition and importance of wellness • Holistic health approach • Factors influencing health and well-being
UNIT – II	Physical Fitness, Nutrition & Lifestyle Management <ul style="list-style-type: none"> • Components of physical fitness • Exercise planning and techniques • Role of nutrition and diet in maintaining health • Lifestyle diseases and their prevention
UNIT – III	Mental & Emotional Well-being <ul style="list-style-type: none"> • Stress management techniques • Emotional intelligence and mindfulness • Sleep hygiene and relaxation methods • Substance abuse and addiction management
UNIT – IV	Workplace & Community Wellness <ul style="list-style-type: none"> • Workplace wellness programs, Ergonomics and occupational health • Community health and public health initiatives • Environmental factors affecting wellness
UNIT – V	Health Promotion & Technology in Wellness, Preventive healthcare and disease management, Health promotion strategies, Role of technology, wearables, and mobile apps <ul style="list-style-type: none"> • Case studies and future trends in wellness management
Suggested Readings	<ol style="list-style-type: none"> 1. "Foundations of Health and Wellness" – Dr. K. Park 2. "Wellness Management: Perspectives in Health and Fitness" – Dr. Ramesh Babu 3. "Holistic Wellness: Health, Happiness and Harmony" – Dr. Vikas Jain 4. "Stress Management and Wellness" – Prof. Seema Sanghi 5. "Health and Wellness: An Indian Perspective" – Dr. U. Satyanarayana


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B. Com in Banking Financial Services and Insurance	
Third Year	
Fifth Semester	
Course - Apprenticeship	
Code of the Course	BFS7301S
Title of the Course	Apprenticeship
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	20
Type of the Course	Skill Enhancement Course (SEC) in Banking Financial Services and Insurance



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B. Com in Banking Financial Services and Insurance	
Third Year	
Sixth Semester	
Course - Apprenticeship	
Code of the Course	BFS8301S
Title of the Course	Apprenticeship
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	20
Type of the Course	Skill Enhancement Course (SEC) in Banking Financial Services and Insurance

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