



CENTRAL UNIVERSITY OF KARNATAKA

Department of Commerce
School of Business Studies
Central University of Karnataka
Kalaburagi

M.Com (Banking & Financial Technology) Program

Content

- 1. Vision and Mission**
- 2. Qualification Descriptors**
- 3. Program Learning Outcomes**
- 4. M.Com Course Matrix**
- 5. Syllabus**

July 2025

Central University of Karnataka
School of Business Studies
Dept. of Commerce

Vision and Mission Statements of the Dept. of Commerce

Vision

To develop excellent human resources in commerce and allied disciplines to cater to the needs of the industry, academia and region as well as society at large

Mission Statements

- To create student-centric teaching, learning and research environment in line with the demands of the industry, academia and society;
- To impart effective inputs using state-of-the art technology leading to the development of qualified professionals;
- To empower the students to respond to the challenges in the corporate world; and
- To collaborate with national and international level institutions to achieve excellence in teaching as well as research.

Qualification Descriptors

- QD1: Demonstrate comprehensive domain knowledge in functional areas of Banking, Finance and Technology.
- QD2: Ability to apply the tenets of domain knowledge and in the professional and career endeavors.
- QD3: Identification of real-life Banking and Non-Banking Financial Institutions problems and offering solutions therein with the domain knowledge.
- QD 4: Ability to disseminate the strategies designed to resolve the banking and NBFCs problems.
- QD 5: Ability to acquaint and upgrade industry ready skills in consonance with the policy ecosystem.

Program Learning Outcomes

- PLO1: Understanding of core concepts, theories, and principles in the area of Banking and Financial Technology.
- PLO2: Demonstrate sound domain knowledge and competence in the discipline with a proficiency in research and technological skills along with a passion for lifelong learning.
- PLO3: To enhance the knowledge acquainted in the banking and finance perspective.
- PLO4: Ability to work efficiently and effectively in the field of banking, NBFCs and other financial areas.
- PLO5: Recognize the importance of lifelong learning and professional development
- PLO 6: Ability to adapt to new technologies, trends, and challenges in the field of banking and finance.
- PLO7: Apply research and aptitude knowledge acquainted to solve banking and finance related problems.
- PLO 8: Ability to analyze complex business problems.
- PLO 9: Ability to integrate the core knowledge with diverse discipline
- PLO10: Develop job ready skills in line with the demands of the financial sector and inculcating professional ethics and values.

M.Com (Banking & Financial Technology) Course Matrix
A.Y 2025-26 Onwards

Course Code	Course Title	Credits	L T P	IA	SEE	Total Marks
First Semester						
PCBTC10400	Banking Principles and Practices	3	3 0 0	30	45	75
PCBTC10401	Indian Taxation System	3	3 0 0	30	45	75
PCBTC10402	Managerial Economics	3	3 0 0	30	45	75
PCBTA10400	Business Data Analytics	4	4 0 0	40	60	100
PCBTA10401	Accounting for Decision Making	4	4 0 0	40	60	100
PCBCS10400	Excel Applications for Business	3	1 0 2	30	45	75
	Generic Elective Course (<i>Students opt GE course from other departments</i>)					
Total Credits (Excluding GE course)		20				
Second Semester						
PCBTC20403	Digital Marketing	3	3 0 0	30	45	75
PCBTC20404	Human Resource Management	3	3 0 0	30	45	75
PCBTC20405	Financial Management	3	3 0 0	30	45	75
PCBTC20406	Financial Markets and Services	4	4 0 0	40	60	100
PCBTA20402	Security Analysis and Portfolio Management	4	4 0 0	40	60	100
PCBCS20401	Financial Modeling Lab	3	1 0 2	10 (T) 20 (L)	45 (L)	75
	Generic Elective Course (<i>Students opt GE course from other departments</i>)					
Total Credits (Excluding GE course)		20				

Course Code	Course Title	Credits	L T P	IA	SEE	Total Marks
Third Semester						
PCBTC30500	Banking Operations Management	3	3 0 0	30	45	75
PCBTC30501	Advanced Research Methodology	3	3 0 0	30	45	75
PCBTC30502	Financial Technology (FinTech)	3	3 0 0	30	45	75
PCBTC30503	Multinational Financial Management	4	4 0 0	40	60	100
PCBTA30500	Banking Technology Management	4	4 0 0	40	60	100
PCBTA30501	Risk Management in Banking	4	4 0 0	40	60	100
PCBCS30500	Bank Technology Lab	3	1 0 2	10 (T) 20 (L)	45 (L)	75
Total Credits		24				
Fourth Semester						
PCBIE40500	Internship	8	0 0 8	Viva 50	Report 150	200
PCBRS40500	Dissertation	12	0 0 12	Viva 100	Dissertation 200	300
Total Credits		20				
Grand Total Credits (Excluding GE Course)		84				

First Semester

PCBTC10400 - Banking Principles and Practices

Course Objective: To expose the developments taking place in the banking industry in the recent times.

Course Learning Outcomes (CLOs)

After the completion of the course the students must be able to:

1. **define** key concepts Indian Financial Systems, banking and banking principles **(Remember)**
2. **describe** the objectives and functions retail banking and lending procedures in India. **(Understand)**
3. **apply** the domain knowledge in day-to-day banking transactions. **(Apply)**
4. **analyse** the effectiveness of banking strategies. **(Analyse)**
5. **evaluate** the various banking products. **(Evaluate)**
6. **design** a comprehensive report on various banking services and their benefits. **(Create)**

Mapping of CLOs with PLOs

	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	3	2	1	--	--	--	--	--	--	--
CLO2	--	3	3	2	2	--	--	--	--	--
CLO3	--	--	--	2	--	3	2	2	--	2
CLO4	1	--	--	2	--	3	2	2	--	2
CLO5	--	--	--	--	--	3	2	2	2	3
CLO6	--	--	--	--	2	--	2	2	--	3

Module I : Development of Indian Financial Systems

(15 Hours)

Unit I: Developments in the Indian Financial system; Market Structure and Financial innovation. Central Banking Authority- RBI, SEBI, IRDA - Functions of Banks – Regulatory provisions/enactments governing banks.

Unit 2: Functions of Capital markets - Functions of Mutual Funds, types of mutual funds.

Module II: Retail banking and lending

(15 Hours)

Unit 1: Retail banking- Wholesale Banking- International banking; Functions of Banks- Deposits Products – Opening of Accounts - Know your Customer (KYC) Guidelines - Mandate and Power of attorney; Banker's lien – right of set off – garnishee order – Payment and Collection of Cheque – duties and responsibilities of paying and collecting banker– endorsements – forged instruments – bouncing of cheques and their implications.

Unit 2: Principles of lending – Various credit Products/ Facilities – Working capital and Term loans – Credit Appraisal Techniques – Credit management – Credit monitoring -NPA Management – Different types of documents and procedures; Stamping of documents Securities – Different modes of charging – Types of collaterals and their characteristics

Priority Sector Lending - Financial Inclusion Agriculture/SMEs/SHGs/SSI/Tiny Sector financing- Consortium Financing – CIBIL Procedures.

Module III: Legal Aspects of Banks

(15 Hours)

Unit 1: Legal Aspects of banks - Important Provisions of RBI Act, 1934 – Salient Features of Banking Regulations Act 1949 and Negotiable Instrument Act 1881 – Overview of Bankers Book of Evidence Act 1879 and Indian Contract Act 1872.

Unit 2: Ancillary Services of Banks - Remittances, Safe Deposit Lockers- Merchant Banking - Credit Information Bureau (India) Limited- Fair Practices Code for Debt Collection - Banking Codes and Standards Board of India.

Suggested Readings:

1. IIBF, Principles and Practices of Banking, 3rd Edition, MacMillan Education. 2015
2. IIBF, Legal and Regulatory Aspects of Banking, 3rd Edition, MacMillan Education. 2015
3. M.Y.Khan, Indian Financial System, McGraw Hill Education Pvt. Ltd, 9th Edition, 2015
4. Preethi Singh, Dynamics of the Indian Financial system: Markets, Institutions and Services, Ane
5. Books.
6. V.Nityanada Sharma, Banking and Financial System, Cambridge University Press-, 2

PCBTC10401 - Indian Taxation System

Course objective: To give an overview of Indian taxation laws, procedures and tax planning

Course Learning Outcomes (CLOs)

After the completion of the course the students must be able to:

1. **relate** and **summarise** the relevance various terms in taxation (**Remember and Understand**)
2. **outline** and **apply** the various direct and indirect taxes (**Understand and Apply**)
3. **analyse** and **classify** incomes under various heads (**Analyse**)
4. **examine** and **determine** the tax liability under the direct and indirect taxes (**Analyse and evaluate**)
5. **choose** appropriate provisions and methods for tax planning (**Create**)

Mapping of CLOs with PLOs

	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	3	3	--	--	--	--	--	--	--	--
CLO2	--	3	2	--	--	--	--	--	--	--
CLO3	--	--	3	3	--	--	--	2	--	--
CLO4	--	--	2	--	--	--	3	3	2	2
CLO5	--	--	--	--	2	3	--	--	--	3

Module I: Income Tax

(15 Hours)

Constitutional background; Principles of public finance Revenue trends; Heads of income; Gross total income; Set off and carry forward of losses, Deductions from GTI, Tax rates, Tax planning for Individuals; Computation of taxable income; tax liability of individual assessee; Filing of Income Tax Returns.

Module II: Goods and Services Tax (GST)

(15 Hours)

Constitutional Amendments; Dual GST Model; Structure of GST; Supply; Input Tax Credit; Input Service Distributor; Registration; GST Returns; Simple numerical problems on computation of GST. Filing of GST Returns.

Module III: Customs Duty

(15 Hours)

Overview of customs law; Indian territorial waters and customs waters; Points and circumstances of levy; Types of customs duty; Classification of goods Baggage rules- Simple problems on computation of customs duty.

Suggested Readings:

1. Singhania V.K and Kapil Singhania, *Direct taxes – Laws And Practices*, Taxmann Publications, New Delhi
2. Datey V. S., *Goods and Services Tax*, Taxmann Publications, New Delhi
3. Study material of ICAI / ICSI / ICMAI

PCBTC10402 - Managerial Economics

Course Objective: To develop an understanding of the concepts and theories of managerial economics and to acquire an ability to address business problems and challenges.

Course Learning Outcomes (CLOs)

After the completion of the course the students must be able to:

1. **explain** the importance of business economics and role of managerial economist in the dynamic business environment. **(Understanding)**
2. **analyze** the demand and supply conditions and assess the business position of a firm. **(Analyzing)**
3. **examine** the real-world business problems with a systematic theoretical framework. **(Applying)**
4. **select** optimal business decisions by integrating the concepts of micro economics and basic statistical techniques. **(Evaluate)**
5. **formulate** strategies of production, costing, pricing, product differentiation, and market environment. **(Creating)**

Mapping of CLOs with PLOs

CLO	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	3	2	2	--	--	--	--	--	--	--
CLO2	2	3	--	--	--	--	--	--	--	--
CLO3	--	--	--	--	3	2	2	--	--	--
CLO4	--	--	--	--	--	--	--	2	3	--
CLO5	--	--	--	--	--	--	3	--	3	2

Module I

(15 Hours)

Unit 1: Introduction to managerial economics and relevant theories

Nature and scope of managerial economics - objectives of firm -overview of prominent managerial theories of firm - Consumer Behavior Approaches, Utility Analysis, Indifference Curve, Revealed Preference Hypothesis.

Unit 2: Demand Analysis

Demand Theory and Analysis - Individual and Market Demand; Determinants of Demand; Elasticity of demand – Price Elasticity, Income Elasticity, Cross Elasticity; Demand Estimation and Forecasting.

Module II

(15 Hours)

Production Cost Analysis : Production function: Production with one variable input, Law of Diminishing marginal returns, Isoquants, Returns to scale. Economies of scale; Theory of cost: Concepts, Short-run and long-run cost curves.

Module III

(15 Hours)

Unit 1: Pricing and Output under Different Market Conditions

Market structure, Output and price determination under different market forms: Perfect competition; Monopolistic competition; Oligopoly- Price leadership model; Monopoly; Price discrimination.

Unit 2: Business Cycles and National Income Accounting

Phases of business cycles; features of business cycles; causes of business cycles; Theory of Innovation and creativity; Different concepts of National Income, Measurement of National Income.

Suggested Readings:

1. Dwivedi D N, *Managerial Economics*, Vikas Publishing House
2. Varshney RL, Maheshwari K L, *Business Economics*, Sultan Chand & Sons
3. Koutsoyiannis, A. (1985). *Modern Micro Economics*. The McMillan Press Ltd & St. Martin's Press Inc.
4. Jones, T. (2004). *Business Economics and Managerial Decision Making*. John Wiley & Sons.
5. Ahuja, H. L. (2015). *Managerial economics: Analysis of Managerial Decision Making*. S. Chand & Company Pvt. Ltd.
6. Mithani, D. M. (2016). *Managerial Economics: Theory and applications*. Himalaya Publishing House.
7. Atmanand. (2003). *Managerial Economics*. Excel Publications.

PCBTA10400 - Business Data Analytics

Course Objective: To equip students with foundational and advanced knowledge in data analytics, enabling them to extract insights from data and make data-driven decisions.

Course Learning Outcomes (CLOs)

After the completion of the course the students must be able to:

1. **define** fundamental concepts of data analytics, including its types and role in business decision-making. **(Remembering)**
2. **differentiate** between descriptive, diagnostic, predictive, and prescriptive analytics and their applications. **(Understanding)**
3. **apply** MS Excel tools to compute descriptive statistics and generate visualizations such as bar charts, pie charts, histograms, scatter plots, and box plots. **(Applying)**
4. **construct** and **evaluate** predictive models using regression techniques and time series forecasting in Excel or SPSS. **(Applying and Evaluating)**
5. **develop** prescriptive analytics solutions using linear optimization and decision analysis techniques in Excel. **(Creating)**

Mapping of CLOs with PLOs

	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	3	2	1	--	--	1	--	1	--	--
CLO2	3	2	2	--	--	1	--	2	1	--
CLO3	2	3	2	2	--	3	2	3	2	2
CLO4	2	3	2	3	--	3	3	3	2	3
CLO5	2	3	2	3	1	3	3	3	3	3

Module I

(15 Hours)

Unit 1: Introduction to Data Analytics

Data and Data Science; Data analytics and data analysis, Classification of Analytics, Application of analytics in business, Types of data: nominal, ordinal, scale; Big Data and its characteristics, Applications of Big data. Challenges in data analytics.

Unit 2: Data Preparation and Summarisation

Data Collection and Classification- Types of Data: Qualitative vs. Quantitative, Data Sources: Primary and Secondary, Cross-sectional and Time Series Data

Module II

(15 Hours)

Unit 1: Data Visualization

Overview of data visualisation, importance of data visualization- types of charts, bar/pie charts, histogram-box and whisker chart-scatter diagram (Excel)

Unit 2 : Descriptive Analytics

Measures of Location, Measures of Variations and Measures of Shape, Calculating descriptive statistics using MS excels.

Module III

(15 Hours)

Unit 1: Predictive Analytics

Introduction to Predictive Analytics, types of predictive modeling and benefits of predictive modeling.

Units 2: Linear Regression and Time Series Analysis

Introduction to linear regression analysis, steps to perform linear regression, benefits using linear regression analysis, multiple regression model (Excel/SPSS), model fitting. Time series analysis and forecasting (Excel/SPSS).

Module IV

(15 Hours)

Unit 1: Perspective Analytics

Introduction, key aspects of Perspective analytics, Key techniques in perspective analytics, benefits of perspective analytics

Unit 2: Optimization Techniques

Linear optimization, application of linear optimization models, formulation of Linear Problem and solving linear optimization models using Excel, Decision Analysis, Formulating decision problems, Decision trees.

Suggested Readings Books

1. Prasad, R. N., & Acharya, S. *Fundamentals of Business Analytics*. Wiley.
2. Evans, J. R. *Business Analytics*. Pearson.
3. Kumar, U. D. *Business Analytics: The Science of Data-driven Decision Making*. Wiley.
4. Camm, J. D., Cochran, J. J., Fry, M. J., Ohlmann, J. W., Anderson, D. R., Sweeney, D. J., & Williams, T. A. *Essentials of Business Analytics*. Cengage Learning.
5. Raj, S. *Business Analytics*. Cengage India.

PCBTA10401 - Accounting for Decision Making

Course Objective: To equip students with the financial analysis and managerial accounting Skills necessary to make informed, data-driven business decisions.

Course Learning Outcomes (CLOs)

After the completion of the course the students must be able to:

1. **define** key concepts related to budgeting, standard costing, marginal costing, and financial statement analysis. **(Remembering)**
2. **describe** the objectives, merits, limitations, and classifications of various budgeting and costing methods. **(Understanding)**
3. **apply** tools of analysis such as ratio analysis, trend analysis, and cash/fund flow analysis to interpret financial statements. **(Applying)**
4. **analyze** the cost-volume-profit relationships and variances to aid managerial control and planning. **(Analyzing)**
5. **evaluate** the financial health and performance of a business using standard costing and financial analysis techniques. **(Evaluating)**
6. **design** a comprehensive financial performance report using integrated tools from budgeting, costing, and financial analysis. **(Creating)**

Mapping of CLOs with PLOs

	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	3	2	1	-	-	-	-	1	1	-
CLO2	3	2	1	-	-	-	-	1	-	-
CLO3	2	3	2	1	-	2	2	3	2	2
CLO4	2	3	2	2	-	2	3	3	2	2
CLO5	2	3	2	2	1	2	3	3	2	3
CLO6	2	3	2	3	1	3	3	3	3	3

Module I

(15 Hours)

Unit 1: Budget and Budgetary Control

Meaning of budget and budgetary control: objectives, merits and limitations, Classification of Budgets: Role of budgets in planning & control

Unit 2: Preparation of Functional Budgets

Sales Budget, Production Budget, Direct Material Budget, Direct Labour Budget, Manufacturing Overhands Budget-Capital Expenditure Budget-Cash Budget-Master Budget-Flexible Budget-Performance Budget, Zero Based Budgeting

Module II

(15 Hours)

Unit 1: Standard Costing

Standard cost and Standard costing; Need, Pre-requisites, Pros and Cons- Standard Costing and Budgetary Control- Standard Costing and Marginal Costing, Standard Costs and

Estimated Costs, Standard Costing as a control technique; Setting of standards and their revision.

Unit 2: Variance Analysis

Meaning and Importance Variance Analysis, Kinds of Variances and their uses -Material Variances, Labour Variances and Overhead Variances. Interpretation of Variances. Reporting and uses in decision making.

Module III

(15 Hours)

Unit 1: Marginal Costing

Concept of Marginal Cost, Marginal Costing, characteristics of Marginal Costing, Marginal costing and absorption costing;

Unit 2: Cost-volume-profit Analysis

Introduction, cost volume relationships, Assumptions of Break Even Analysis, steps involved in BEP Analysis, uses of CVP and practical applications of break-even-analysis.

Module IV

(15 Hours)

Unit 1: Analysis and Interpretation of Financial Statements

Objectives of Financial Statement Analysis and Interpretation; types of Analysis and Interpretation- classification according to Modus Operandi-Vertical or Structural Analysis and Horizontal Analysis, and Classification according to Material used-External Analysis and Internal Analysis.

Unit 2: Methods and Techniques of Financial Statements Analysis

Comparative Financial Statements and Guidelines for Interpretation of Comparative Financial Statements, Common-size Financial Statements-Common-size Profit and Loss Account, and Common-size Balance Sheet, and Trend Analysis.

Suggested Readings

1. Madegowda, J. *Accounting for Managers*. Himalaya Publishing House.
2. Madegowda, J. *Management Accounting*. Himalaya Publishing House.
3. Lal, J. *Advanced management Accounting: Text, problems and cases*. S. Chand & Company.
4. Khan, M. Y., & Jain, P. K. *Management Accounting: Text, problems and cases*, Tata McGraw-Hill.
5. Lall, B. M., & Jain, I. C. *Cost Accounting: Principles and Practice*. Prentice Hall of India.
6. Pandey, I. M. *Management Accounting*. Vani Publications.
7. Maheshwari, S. N., & Maheshwari, S. K. *Accounting for Management* Vikas Publishing House.

PCBCS10400 - Excel Applications for Business

Course Objective: To equip students with the computer literacy and Excel applications for business decisions.

Course Learning Outcomes (CLOs)

After the completion of the course the students must be able to:

1. **define** key concepts related to excel files, Menus, worksheet operations etc. **(Remembering)**
2. **describe** the methods of various excel applications in business activities. **(Understanding)**
3. **apply** excel applications for business data analysis. **(Applying)**
4. **analyze** the business data using Excel Application. **(Analyzing)**
5. **evaluate** the excel output. **(Evaluating)**
6. **design** a comprehensive report using excels result. **(Creating)**

Mapping of CLOs with PLOs

	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	1	3	--	--	--	--	--	--	--	--
CLO2	--	--	2	--	--	--	--	--	--	--
CLO3	3	2	3	--	--	--	--	--	--	--
CLO4	--	3	--	--	--	--	--	2	--	--
CLO5	--	3	--	2	--	--	--	2	--	--
CLO6	--	3	--	--	--	--	2	3	--	3

Module I: Basic Understanding Excel

(15 Hours)

Unit 1: Understanding Excel:

Excel's Files, Ribbon and shortcut, create a workbook, Enter data in a worksheet, Format a worksheet, Format numbers in a worksheet, Create an Excel table, Filter data by using an Auto filter, Sort data by using an AutoFilter. Essential worksheet Operations: Using Short cut keys, Key board shortcuts. Working with Cells and Ranges. Formatting Cells - Name Manager. Visualizing Data Using Conditional Formatting: Apply conditional formatting.

Printing Your Work: Print a worksheet, Using Print Preview and other utilities

Unit 2: Dates, Times and Text

Working with Dates and Time, Creating Formulas that Manipulate text – Upper, Proper, Lower, Concatenate, Text to Column. Creating Formulas that Count, Sum, Subtotal - Create a formula, Use a function in a formula. Creating Formulas that Look up Values: VLookup, H Lookup, Match and index.

Module II: Data Analysis Using Excel

(15 Hours)

Unit 1: Custom Number Formats

Format Cells Window. Using Data Tab and Data Validation: Getting external Data, Remove Duplicates, apply data validation and using utilities from Data Tab. Protecting Your Work using Review Tab utilities. Performing Spreadsheet, What-If Analysis. Create a macro, Activate and use an add-in.

Unit 2: Financial Applications:

Introduction to formulas: PV, NPV, IRR, PMT, IPMT, NPER, RATE, Creating Balance Sheet, Investment, Calculations, Depreciation calculations. Creating charts and Graphics. Chart the data, Creating Sparkline Graphics, Using Insert Tab utilities.

Suggested Readings

1. Felen, B. *Charts and graphs: Microsoft Excel 2013*. Pearson Education.
2. Sarma, K. V. S. *Statistics made simple: Do it yourself on PC*. PHI Learning.
3. Shelly, G. B., Cashman, T. J., & Vermaat, M. E. *Microsoft Office 2007: Essential concepts and techniques*. Cengage Learning.
4. Kumar, P. *PC Software under Windows*. Kalyani Publishers.
5. Lewis, N. D. *100 Statistical Tests in R*. Healthes Hills Press.
6. Monk, E. F., Brady, J. A., & Cook, G. S. *Problem-solving cases in Microsoft Access and Excel*. Cengage Learning.

Second Semester

PCBTC20403 – Digital Marketing

Course Objective: To create a learning experience to enable the students to understand digital marketing skills and strategies

Course Learning Outcomes

After the completion of the course the students must be able to:

1. **define** key concepts digital marketing, Digital marketing tools (*Remember*)
2. **describe** the objectives and functions of various digital marketing platforms. (*Understand*)
3. **apply** digital marketing strategies for real life business and its promotion. (*Apply*)
4. **analyse** the effectiveness of digital marketing on promotion of various types of businesses. (*Analyse*)
5. **evaluate** the various digital marketing platform like Facebook, Instagram, Internet marketing etc. (*Evaluate*)
6. **design** a digital marketing blogs in Instagram, Facebook and other platforms. (*Create*)

Mapping of COs with POs

CLO	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	3	2	1	--	--	2	--	--	--	--
CLO2	3	1	--	--	--	--	3	2	--	--
CLO3	2	2	1	--	--	3	3	2	--	--
CLO4	--	--	--	--	--	--	2	3	2	2
CLO5	--	2	2	--	--	--	3	2	--	3
CLO6	--	2	--	--	--	3	--	3	3	2

Module-I: Introduction to Digital Marketing (15 Hours)

Meaning of Digital Marketing, Differences from Traditional Marketing, Return of Investments on Digital Marketing vs. Traditional Marketing, E Commerce, Tools used for successful marketing, SWOT Analysis of Business for Digital Marketing, Meaning of Blogs, Websites, Portal and Their Differences, Visibility, Visitor Engagement, Conversion Process, Retention, Performance Evaluation

Module-II: Search Engine Optimization and Social Media Marketing (15 Hours)

Unit-1: Search Engine Optimization (SEO): On page Optimization Techniques, Off Page Optimization Techniques, Preparing Reports, Creating Search Campaigns, Creating Display Campaigns.

Unit-2: Understanding social media – Marketing Tools- Internet marketing, – Face book-linkedin- Instagram – Twitter advertising and publishing - Blogging- Freelancing-Video Marketing Platform Specific Tools –Strategies- Social Media Marketing architecture.

Module-III: Website Traffic Analysis And CRM

(15 Hours)

Unit-1: Website Traffic Analysis, Affiliate Marketing and Ad Designing: Google Analytics, Online Reputation Management, EMail Marketing, Understanding Ad Words Algorithm, Advertisement Designing.

Unit-2: CRM: CRM platform - Customer Retention Strategies- Relationship Management- CRM process for B2B markets -Technological Applications in CRM, -Customer Databases and Information Systems- Emerging Trend in CRM - e-CRM in Service Marketing, e-CRM strategies, e-CRM architecture

Suggested Readings:

1. Fundamentals of Digital Marketing by Pearson– 2017 by Puneet Singh Bhatia
2. Digital Marketing for Dummies 2020 by Ryan Deiss, Russ Henneberry
3. Digital Marketing Paperback – Illustrated April 2015 by Vandana Ahuja
4. Digital Marketing | Second Edition 2020 by Seema Gupta
5. Kingsnorth, Simon. Digital marketing strategy: an integrated approach to online marketing. Kogan Page Publishers, 201

PCBTC20404 - Human Resource Management

Course Objective: This course attempts to integrate the understanding of the human resources management framework with the management best practices, tools and models.

Course Learning Outcomes

After the completion of the course the students must be able to:

1. **recall** and **relate** the various aspects of human resource management (**Remembering**)
2. **demonstrate** the knowledge of HR concepts to take correct business decisions (**Understanding**)
3. **analyse** the strategic issues and strategies required to select and **support** manpower resources (**Analysing and Evaluating**)
4. **develop** necessary skill set for application of various HR issues (**Creating**)

Mapping of COs with POs

CLO	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	3	--	--	--	--	--	--	--	--	--
CLO2	3	3	1	3	--	--	--	--	2	--
CLO3	--	2	3	3	3	2	3	3	2	3
CLO4	--	--	3	2	2	2	2	3	--	3

Module I

(15 Hours)

Unit 1: Human Resource Management

Concept: Meaning, Objectives, Scope, Functions, models of HRM, Strategic HRM, Human Resource Management A sustainability perspective. Human Resource Management in India: An overview, skills and competencies of HR professionals Overview of ethical choices in HRM and expected professional standards

Unit 2 : Human Resource Planning, Job Analysis and Design

Definition, Objectives scope and importance, Methods of forecasting, Job analysis – objectives, process and methods, job description, job specification, job evaluation and job design.

Module II :

(15 Hours)

Unit 1: Recruitment, Selection, Socialization and Retention : Meaning and objectives, sources and constraints of recruitment, Selection process, Methods of selection, reliability and validity of test, meaning and importance of socialization, methods of socialization and retention of employees Ethical dilemmas in recruitment and selections, promotions and transfers. Employee privacy and confidentiality in testing

Unit 2 : Human Resource Development

Meaning, Objectives and scope of human resource development; Training :Orienting and on boarding new employees, aligning strategy and training, the ADDIE five step model, conducting the training need analysis, Designing the training program, developing the Programme, Implementing the Training Program, Management Development Programme, Evaluation of training effectiveness Current trends in training.

Module III :

(15 Hours)

Unit 1: Performance Management and Appraisal : Meaning, Objectives, scope & purpose, Appraisal process, methods for evaluating performance, problems & challenges in appraisal, Fairness and equity in performance appraisals. Current trends in performance management

Unit 2 : Compensation : Definition and objectives, Basic factors in determining pay rates, Job evaluation methods how to create a market – competitive pay plan, Executive compensation , broad banding individual employee incentive, and recognition programme, incentives for sales people , benefits Recent trends in wage and administration

Suggested Readings

1. K Aswathappa, *Human Resource Management*, McGraw Hill
2. P Subba Rao , *Personnel and Human Resource Management*, Himalaya Publishing House
3. Camen, M M., Croucher, R & Leigh, S (Eds) (2011). *Human resource management: A case study approach*. India: Jaico.
4. Decenzo, D A & Robbins, S P (2011). *Human Resource Management*, John Wiley & Sons.
5. Fisher, C D., Schoenfeldt, L F & Shaw, J B (2011). *Human resource management*, Biztantra.
6. Mathis, R L & Jackson, J H (2000). *Human Resource Management*, 9th ed, South Western: Thomson Learning Publications.
7. Rao, V S P (2000). *Managing people*. Amexcel Publisher
8. Snell, S & Bohlander,G (2009). *Human resources management: A South Asian perspective*. India: Cengage Learning.
9. Dessler, G and Varkey,B. (2018). *Human Resource Management*. 15 Edition Pearson

PCBTC20405 - Financial Management

Course Objective: To provide the knowledge with the financial management concepts and their applications to the students.

Course Learning Outcomes (CLOs)

After the completion of the course the students must be able to:

1. **describe** the foundations of financial management, risk return framework and role of a finance manager (**Remembering and Understanding**)
2. **analyze** and **evaluate** capital projects under different situations using appropriate capital budgeting techniques (**Analyzing and Evaluating**)
3. critically **examine** various theories and determinants of capital structure, analyze financial plans and determine optimal capital structure, able to compute various types of leverages and its impact on value of the firm (**Applying**)
4. critically **appraise** various theories and policies of dividend and determine optimal pay out policy (**Evaluating**)
5. **devise** the intricacies of working capital management and effectively manage cash, receivables and inventories (**Creating**)

Mapping of CLOs with PLOs

CLO	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	3	3	1	1	1	1	1	1	1	1
CLO2	1	3	1	1	1	1	1	2	1	1
CLO3	3	1	3	1	1	1	1	2	1	1
CLO4	2	1	1	1	1	1	1	1	2	1
CLO5	1	1	2	1	3	1	1	1	2	1

Module 1: Introduction and Capital Structure

(15 Hours)

Unit 1: Introduction: Financial Management: An overview- Nature, significance and scope of corporate financial management- Objectives and agency theory -- Financial management and its relationship with other disciplines.

Unit 2: Capital Structure: Concept of financial and capital structures- classification - Theories of capital structure: NI, NOI, MM and traditional approaches - MM approach and corporate and personal income taxes- Influence of leverages on capital structure- Cost of capital: concept, importance, Cost of Equity Capital, Cost of Debt, Cost of Preference, Cost of Retained Earnings , Weighted Average Cost of Capital and measurement.

Module II: Capital Budgeting and Dividend Decisions

(15 Hours)

Unit 1: Capital Budgeting: Concept, significance, nature and classification of capital budgeting decisions –Time Value of Money - Evaluation criteria: Pay Back Period, ARR, NPV, IRR and PI methods.

Unit 2: Dividend Decisions- Concepts and classification - Legal provisions relating to dividend in India - Dividend and market valuation: Walter's Model, Gordon's Model and MM approach- Factors affecting dividend decision - Dividend policies in practice.

Module III: Working Capital Management

(15 Hours)

Working Capital Management - Concepts, importance, classification and factors determining working capital - Computation through operating cycle approach - Walker's Four-Part Theory of Working Capital Management - Investment and financial policies- Management of cash, receivables and inventory.

Suggested Readings

1. Bhattacharya, Hrishikesh. Working Capital Management: Strategies and Techniques. Prentice Hall of India, New Delhi.
2. Brealey, Richard A., and Stewart C. Myers. Principles of Corporate Finance, 13th Edition, McGraw-Hill Education, New York.
3. Chandra, Prasanna. Financial Management: Theory and Practice, 9th Edition, Tata McGraw-Hill, New Delhi.
4. Hampton, John. Financial Decision Making. Vikas Publishing House, New Delhi.
5. Pandey, I.M. Financial Management, 11th Edition, Vikas Publishing House, New Delhi.
6. Van Horne, James C., and John M. Wachowicz Jr. Fundamentals of Financial Management, 13th Edition, Prentice Hall of India, New Delhi.
7. Pinches, George E. Essentials of Financial Management. Harper & Row, New York.
8. Khan, M.Y., and Jain, P.K. Financial Management, 6th Edition, Tata McGraw-Hill, New Delhi.
9. Archer, Stephen H., Choate, G. Marc, and Racette, George. Financial Management. John Wiley & Sons, New York.
10. Block, Stanley B., and Geoffrey A. Hill. Foundations of Financial Management, 13th Edition, Richard D. Irwin, Homewood, Illinois.

PCBTC20406- Financial Markets and Services

Course Objective: To equip students with foundational knowledge of financial markets, instruments, and services, along with their regulatory framework and practical applications.

Course Learning Outcomes (CLOs)

After the completion of the course the students must be able to:

1. **define** key concepts related to the financial system, financial markets, and financial services in India. **(Remembering)**
2. **differentiate** between money market and capital market instruments and their respective roles and intermediaries. **(Understanding)**
3. **apply** knowledge of primary and secondary market mechanisms to real-world financial scenarios, including public issues and private placements **(Applying)**
4. **interpret** the significance and impact of reforms, technology, and globalization on Indian financial services. **(Analyzing)**
5. **evaluate** the performance and suitability of fund-based and fee-based financial services such as leasing, factoring, mutual funds, and merchant banking **(Evaluating)**
6. **propose** solutions to address challenges faced by the Indian financial services sector **(Creating)**

Mapping of CLOs with PLOs

	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	3	2	1	—	—	1	—	1	—	—
CLO2	3	2	2	—	—	1	—	2	1	—
CLO3	2	3	2	2	—	2	2	3	2	2
CLO4	2	3	2	2	1	2	2	3	2	2
CLO5	2	3	2	3	1	3	3	3	3	3
CLO6	2	3	2	3	2	3	3	3	3	3

Module I

(15 Hours)

Unit 1: Indian Financial System: Meaning, Nature, functions and Role of Financial System, components of Financial System, Growth and development of Indian Financial System, Financial System and Economic Growth

Unit 2: Introduction to Financial Markets: Functions of financial markets, Role and Importance of Financial Markets, Types of Financial Markets, size of global financial market, stakeholder in financial markets.

Module II

(15 Hours)

Unit 1: Money Market : Money Market - Meaning, Characteristics and Functions of Money Market, Role of the Reserve Bank in the Money Market, Intermediaries in the money market, Money Market Instruments, Treasury Bills, Commercial Papers, Certificate of Deposit, Commercial Bills.

Unit 2: Capital Market- Meaning, Functions and Types of Capital Market, Reforms in the capital Market, Intermediaries, Issue Mechanisms, Types of Primary Issues, Public Rights and Private Placement, Resource Mobilization from International Capital Markets, ADRs, GDRs, and ECBs, Primary Market, Scenario in India, Debt Market: Private Corporate, Role of SEBI in the Capital Market

Module III

(15 Hours)

Unit 1: Financial Services in India: Meaning, Characteristics of Financial Services, Evolution of Financial Services in India, Significance of Financial Services, Types of Financial Services, Impact of Technology, Challenges before the Financial Services Sector

Unit 2: Leasing and Hire Purchase: Meaning and Types of Leasing- Financial lease and Operating lease — Types of financial leasing, Legislative Frameworks related to leasing in India, Advantages and disadvantages of leasing, RBI guidelines on leasing. Hire Purchase – Terms of the agreement under hire purchase – types of hire purchase – features of Hire Purchase. The Differences between Lease and Hire purchase –merits and demerits. RBI guidelines for HP business

Module IV

(15 Hours)

Unit 1: Mutual Funds: Meaning, Nature and organization of a mutual fund, types of schemes, valuation of units, advantages of investing in a mutual fund; Mutual Funds in India –growth, performance, problems, prospects, regulatory framework, Legal Structure of Mutual Funds in India.

Unit 2: Merchant Banking and Operation: Nature and scope of merchant banking service - Functions and activities - Bankers to an issue - Portfolio managers - The regulatory framework - SEBI and Regulation of primary and secondary Markets - India company law provisions.

Suggested Readings

1. G. S. Patel: Capital Market, Functioning and Trends, ICFAI, Publications, 1991
2. GoelSandeep:Financial Markets, Financial Institutions and Financial Services, second edition, PHI.
3. E. Gordan and K. Natarajan: Emerging Scenario of financial services; HPH.
4. Bhole M: Financial Markets and Financial Institutions, Tata McGraw Hill, 1992.
5. MY Khan, Financial Institutions and Financial Services in India, TMH

PCBTA20402 - Security Analysis and Portfolio Management

Course Objective: To provide conceptual and analytical framework of investment in different financial instruments, their risk and return; and to acquaint the necessary skills among the students to manage the portfolio.

Course Learning Outcomes (CLOs)

After the completion of the course the students must be able to:

CLO1: **relate** the nature of investment, investment process, and different activities involved in the securities market **(Remembering)**

CLO2: **analyse** bonds and equity shares in terms of valuation, yields, risks, and build immunized portfolios. **(Analyzing)**

CLO3: **analyse** equity shares using different valuation approaches and portfolio selection models. **(Analyzing)**

CLO4: **construct, analyze, select** and evaluate portfolios with capital market theory and different portfolio management styles. **(Remembering, Analyzing and Creating)**

CLO5: **predict** the performance of portfolios using various techniques. **(Creating)**

Mapping of CLOs with PLOs

CLO	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	3	3	1	1	2	1	1	1	1	1
CLO2	1	3	1	1	1	1	1	2	1	1
CLO3	1	2	3	1	1	1	1	2	1	1
CLO4	3	1	1	3	1	1	1	3	1	1
CLO5	1	2	1	1	1	1	1	2	1	3

Module I: Investment Basics and Approaches (15 Hours)

Investments: - Nature and scope of investment analysis- Elements of investment, avenues of investment- Approaches to investment analysis- Concept of return and risk: Security return and risk analysis - Measurement of return and risk.(Theory + Numerical).

Module: II Security Analysis (15 Hours)

Unit 1: Technical and Fundamental Analysis: - Technical Analysis: Trends, indicators, indices and moving averages, Fundamental Analysis: Economic analysis, Industry analysis and Company analysis- Differences between fundamental analysis and technical analysis.(Theory + Numerical).

Unit 2: Valuation of Securities - Valuation of Bonds and Debentures - Valuation of Preference Shares - Valuation of Equity Shares.(Theory + Numerical)

Module III

(15 Hours)

Portfolio Management : Portfolio Analysis and Performance Evaluation - Estimating rate of return and standard deviation of portfolio - Effect of combining the securities - Markowitz risk-return optimization - Single Index Model; market risk and unique risk - Sharpe's optimization solution - Measures of return, risk-adjusted return, and market timing - Evaluation criteria and procedures.(Theory + Numerical)

Module IV

(15 Hours)

Capital Market Theory and Efficiency: Capital Market Theory - Capital Market Line, Security Market Line- Risk-free lending and borrowings- Factor models: Arbitrage Pricing Theory (APT), Two-factor and Multi-factor models- Principles of arbitrage and arbitrage portfolios- Efficient Market Hypothesis (EMH): Weak, Semi-strong and Strong forms- Testing techniques for EMH. (Theory+Numerical).

Suggested Readings

1. Amling, Frederick. Fundamentals of Investment Analysis. Prentice Hall of India, New Delhi.
2. Sharpe, William F., Gordon J. Alexander, and Jeffrey V. Bailey. Investments, 6th Edition, Prentice Hall of India, New Delhi.
3. Sharpe, William F. Portfolio Theory and Capital Markets. McGraw Hill, New York.
4. Francis, Jack Clark. Management of Investments. McGraw Hill, New York.
5. Fisher, Donald E., and Ronald J. Jordan. Security Analysis and Portfolio Management, 6th Edition, Prentice Hall of India, New Delhi.
6. Fabozzi, Frank J. Investment Management. International Edition, Prentice Hall.
7. Bhalla, V.K. Investment Analysis and Portfolio Management. S. Chand & Co., Delhi.
8. Chandratre, K.R. Capital Issue, SEBI and Listing. Bharat Publishing House, New Delhi.
9. Clark, James Francis. Investment: Analysis and Management. International Edition, McGraw Hill.
10. Gupta, L.C. Stock Exchange Trading in India. Society for Capital Market Research and Development, Delhi.
11. MachiRaju, H.R. Working of Stock Exchanges in India. Wiley Eastern Ltd., New Delhi.

PCBCS20401 – Financial Modeling Lab

Course Objective: To equip students with the computer literacy and Excel applications for financial planning and decision making

Course Learning Outcomes (CLOs)

After the completion of the course the students must be able to:

1. **Define** key concepts related to financial modeling, excel files, Menus, worksheet operations etc. (*Remember*)
2. **Describe** the methods of various excel applications in financial decision making. (*Understand*)
3. **Apply** excel applications for financial data analysis. (*Apply*)
4. **Analyze** the financial data using excel application. (*Analyze*)
5. **Evaluate** the excel output. (*Evaluate*)
6. **Design** a comprehensive report using excel result. (*Create*)

Mapping of CLOs with PLOs

	PLO1	PLO2	PLO3	PLO4	PLO5	PLO6	PLO7	PLO8	PLO9	PLO10
CLO1	3	2	--	--	--	--	--	--	--	--
CLO2	3	--	2	--	--	--	--	--	--	--
CLO3	--	3	2	--	--	--	--	2	--	--
CLO4	--	2	--	1	--	--	--	3	--	--
CLO5	--	1	--	--	--	--	1	1		2
CLO6	--	2	--	--	--	1	--	--	1	1

Module I: Financial Analysis using Excel

Unit 1: Excel for Financial Analysis

Basic Excel Features-Financial Functions-Logical Functions-Statistical Functions-Look up and reference function-analysis tool pack

Unit 2: Building excel models

Documenting Excel models- debugging excel models-Formula auditing tools-Financial statement forecasting-Review of theory and concepts- Modelling Examples-Present Value and Net Present Value-The Difference between Excel's PV and NPV Functions-Internal Rate of Return and Loan Tables

Module II: Security Analysis using Excel

Unit 1: Equity Analysis

Portfolio mean and variance-Risk return representation of portfolios-Using solver to find efficient points-combining risky and risk-free securities-asset pricing-single index Module estimating beta coefficients-variance covariance matrix-value-at-risk.

Unit 2: Testing the Security Market Line

The First-Pass Regression-The Second-Pass Regression-Testing CAPM using excel Solving an Unconstrained Portfolio Problem-Solving a Constrained Portfolio Problem

Unit 3: Event Studies

Outline of an Event Study-Measuring the Stock's Behaviour in the Estimation Window and the Event Window-Market-Adjusted and Two- Factor Models-The Event Window-Impact of Earnings Announcements on Stock Prices-Cumulative Abnormal Returns

Suggested Readings

1. Ron Messer "Financial Modeling for Decision Making using Excel in Accounting & Finance, Emerald Publishing Ltd, 2020
2. Michael Rees, "The Essentials of Financial Modeling in Excel, 1st edition, Wiley Publisher, 2023
3. Gottlieb Isaac, "Next Generation Excel: Modeling in Excel for Analysts and MBAs John Wiley and sons limited 2009
4. Chandan Senguptha "Financial Modeling: Using excel and VBA John Wiley and sons limited 2008
5. Simon Benninga "Financial Modeling T, The MIT Press Cambridge, Massachusetts 2008
6. Soubeiga, Eric, Mastering Financial Modeling: A Professional's Guide to Building Financial Module in Excel, McGraw-Hill Professional, 2013