Smt N.P.S. Govt. College for Women(A), CHITTOOR

www.npsgcwctr.edu.in

Email:Chittoor.w.jkc@gmail.com

Accredited by NAAC with 'A' Grade

(ISO 9001:2015 Certified Institution)

Affiliated to Sri Venkateswara University:Tirupati.

DEPARTMENT OF COMMERCE

Board of Studies Chairperson

Dr J.RAMA DEVI M.Com.,M.F.M.,M.Phil., Ph.D.

Lecturer in Commerce
Smt NPS Govt College for Women(A),
CHITTOOR-517 002, A.P.
2026-2027

II B.Com HONOURS BANKING FINANCIAL SERVICES AND INSURANCE

SEMESTER-III & IV

ACADEMIC YEAR 2026-2027 (W.E.F. 2025 – 2026)

CONTENT

ACADEMIC CELL, NPS DGC Women(A),
CHITTOOR

Proceeding of the Principal, Smt NPS Govt. College for Women(A),Chittoor
Present: Dr. K. Manohar

Rc.No.MGT/BBA/01/Smt NPS GDCW/UG-BoS/2026-2027 dt.08-07-2026

Subject: Smt NPS GDC Women(A), Chittoor-UG Board of Studies(BoS)-Nomination of Members orders issued.

Ref: 1. UGC Guidelines of for Autonomous Colleges-2023.
2. Proc. of the VC No. SVU/C-III(3)/BoS/Smt. NPS Govt. Coll/Chi/2026.

***

Order

The Principal, Smt NPS GDC Women(A) pleased to inform that to conduct Board of Studies Members meeting in the subject of Commerce and Management B.Com (CA & G), BBA and BFSI for the Academic year 2026-2027 to 2027-2028 to the concerned course or till the date of your Retirement/Transfer whichever is earlier. Following the norms of the UGC Regulations, 2023.

A copy of the list of members of the Board of Studies of Commerce is herewith enclosed for your information. Your acceptance is a pleasure to serve in the board and the College expects your valuable advice/suggestions during the above period.

S.No.	Name & Designation	Chairperson/Member	Signature
1.	Dr. J. Rama Devi	Chairperson	
2.	Prof. P. Mohan Redy	University Nominee	
3.	Prof. Raghunadha Reddy	University Nominee	
4.	Dr.K.Nandeeswaraiah	Subject Expert by University	
5.	Dr. V. Maslamani	Subject Expert	
6.	Dr. K. Sankar Reddy	Subject Expert	
7.	Sri A.M.Narendra Kumar	Industrialist	
8.	Smt. N. Kasthuramma	Member	
9.	Smt. G. Asha	Member	
10.	Smt. G.Yamuna	Alumni	

The above members are requested to attend the BoS meeting for the second autonomous UG-Batch 2026-2027 and share their valuable, Suggestion on the following functionaries.

a) Prepare the Syllabus for the Subject keeping in view the objectives of the College, intrest of the shakeholders and national recruitment for consideration and approval of the IQAC and Academic Cell.
b) Suggest methodologies for innovative teaching and evaluation techniques.
c) Suggest the panel of names to the academic council for appointment of examiners.
d) Coordinate research, teaching, extension and other activities in the department and the college.
e) Suggest CLO,PLO and subject experts to develop question bank in compliance with blooms Taxamony.
f) The above said members are requested to bestow their services for the successful organization of the events whenever scheduled.

Principal

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DEPARTMENT OF COMMERCE

BOARD OF STUDIES –COMPOSITION

ACADEMIC YEAR 2026-2027

S.NO	Category	Name & Designation	Chairperson/ Member
1	Chairperson	**Dr. J. RAMADEVI** Lecturer in Commerce Smt.N.P.S GDC For women(A) Chitoor.	**Faculty** Mobile: 9177639191 Email: ramadevijogi08@gmail.com
2	Members of the Department	**1. Smt N.Kasthuramma** Lecturer in Commerce **2. Smt.G.Asha** Lecturer in Commerce	**Members** Mobile: 9492067954 Email: kasthuramma05@gmail.com Mobile:8143259387 Email: gopiasha2011@gmail.com
3	One expert from to be nominated by the Vice-Chancellor	**Prof.P.Mohan Reddy** Dept.of Commerce SVU College of CM & CS Tirupathi	**Subject experts by University** Mobile:9849063909 Email:dr.pmohanreddy@gmail.com
4	One Experts in the Subject from outside the college to be nominated by University	**Dr.K.Nandeeswaraiah** Lecturer in Commerce SVCR Govt. Degree College Palamaner	**Subject experts by University** Mobile:9440396477 Emai:knadeeswae@gmail.com
5	Two Experts in the Subject from outside the college to be nominated by Academic council	**1. Dr.V.Maslowmany** Lecturer in Commerce GDC Pakala Tirupathidt. **2. Dr.k.Sanakar Reddy** Lecturer in commerce GDC,Vedurukuppam.	Mobile:9290198731 Email id:vm4606@gmail.com Mobile: 9866415051 Email id :sankar.nali@gmail.com
6	Representative from the Industry/ Corporate Sector	**A.M.Narendra kumar** District Tourism Officer Chittoor.	Mobile: 94401392480 Email: amnarendrakumar@gmail.com
7	One Meritorious Alumnus	**G.Yamuna** Guest faculty in Commerce Smt.N.P.S GDC For women(A) Chittoor	Mobile: 9502377593 Email id:yamunabujji1984@gmail.com

Signature of the Members **Signature of the BOS Chairman**

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Department of Commerce

UG B.Com Honours BFSI

Board Of Studies Meeting 2026-2027

AGENDA FOR THE MEETING

The following agenda was placed before the Board for the approval of the revised syllabus of B.Com.(**Banking Financial Services & Insurance**) Semester III and Semester IV, in accordance with APSCHE and UGC Regulations 2025, for implementation from the Academic Year 2026–2027.

Agenda:

To Discuss

1. Approval for UG Course structure of Commerce
2. Approval for changes in the UG B.Com Honours **Banking Financial Services & Insurance** III Semester Personal Financial Planning, Introduction to Indian Capital Markets, Artificial Intelligence in BFSI Industry, Sales and Distribution Management, Insurance advisor/Agent and IV Semester Investment Risk Management, Business Mathematics and Statistics, Business Communication, Financial Management and Mutual Fund Distributor, Model Question paper and Blue print.
3. Panel of question paper setters and examiners.
4. Pedagogy of Teaching- Learning as per UGC Guidelines.
5. Additional inputs to the Curriculum.
6. Internal Assessment component and additional credits for extra-curricular activities.
7. Evaluation and assessment pattern.
8. Introduction of new certificate and diploma courses.
9. Other academic and extra -curriculum activities of the department.
10. Any other proposal with permission of the chair.

Signature of the Chairperson **Signature of the BoS Members**

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DEPARTMENT OF COMMERCE

Academic Year 2026-2027 (*W.E.F 2025-2026*)

UG B.Com Honours BFSI
Resolution of the BoS Meeting

MINUTES OF THE MEETING

In the present BoS meeting the following resolutions were made and unanimously approved by the committee. The decisions/changes wherever necessary, taken at college level may be adopted in the consecutive academic years on the date of BoS meeting conducted 22-07-2026.

RESOLVED & APPROVED

1. The college was conferred with autonomy by the UGC in the month 04-09-2024. Subsequently, the college submitted letters to the parent university (SVU), UGC and to the Govt. of AP for constitution of Statutory Bodies and release of notification by the affiliating university. The Registrar, S.V. University issued notification and directed to implement autonomy from the academic year 2026-2027. The college prepared its own academic schedule after the conferment of autonomy. Accordingly, the college has been implementing autonomy for II year Degree III & IV semester students from the date of issuance of notification on adhoc basis following the academic regulations of the parent university and covered the prescribed syllabus in the first semester by making certain changes. The syllabus, course structure, model question papers and blue print are placed before the committee for ratification.
2. As per the academic schedule for III semester of II year students was started on 03 -07-2026 and the academic instruction has been given to the students as per the syllabus designed by the internal BOS members. It is placed before the committee for constructive suggestions for further improvement keeping in view the local needs/ market demand / industry-needs / employment generation as per the UGC Regulations 2023.
3. Resolved to ratify the panel of question paper setters nominated for UG

II year semester- 3 Examinations.

4. Resolved to follow the pedagogy of teaching / learning strategies as per the UGC guidelines.
5. Resolved to use additional inputs to enrich the curriculum and enlighten the students on academic performance.
6. To include internal assessment components and additional credits for extracurricular activities of the students.
7. To follow the evaluation and assessment pattern strictly adhering the UGC norms and guidelines.
8. To introduce new certificate and diploma courses related to subject and other courses deemed to be useful for the students.
9. To take the valuable suggestions of the BOS on academic and extra-curricular activities to be taken up at department level for strengthening the academic instruction to the students.
10. If any discussion related to academic matters including extracurricular activities may be included as the last resolution.

Signature of the Chairman **Signature of the BoS Members**

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DEPARTMENT OF COMMERCE

UG B.Com Honours-BANKING FINANCIAL SERVICES & INSURANCE

Academic Year 2026-2027 (w.e.f.2025-2026)

COURSE STRUCTURE

Credit Framework of B.Com Honours BFSI (AEDP) with Apprenticeship from 2025-26																								
Semester	Major (4 Cr)			Minor (4 Cr)			AECC - Languages (3 Cr)			Multi Disny' (2 Cr)			Skill Enhancement Courses (2Cr)			OOTC			(VAC) IKS# Env. Edn* (2 Cr)			Total		
	C	H	Cr	C	H	Cr	C	H	Cr	C	H	Cr	C	H	Cr	C	H	Cr	C	H	Cr	C	H	Cr
Sem 1	3	12	12				2	8	6				2	12 (8+4)	8							7	32	26
Sem 2	3	12	12				2	8	6	1	2	2	2	12 (8+4)	8				1#	2	0	9	37	28
Community Service Project of a minimum of 80 hours with 1 Credits.																								1
Sem 3	4	16	16				2	8	6	1	2	2	2	8 (6+2)	6							9	34	30
Sem 4	4	16	16							1	2	2	2	8 (6+2)	6				1*	2	2	8	30	26
Sem 5					Apprenticeship																			20
Sem 6					Apprenticeship																			20
3-YR	14		56				6		18	3		6	8		28				1+1		2	33		151
Sem 7	3	12	12										2	8	8	1	2	2	1#	2	0	6	24	22
Sem 8	3	12	12										2	8	8	1	2	2	1#	2	0	6	24	22
4-YR	20		80				6		18	3		6	12		44	2		4				45		195
C	Courses			H	Hours					Cr	Credits			OOTC	Open Online Transdisciplinary									
#	Indian Knowledge Systems - Audit Course									*	Environ Edn													

NOTE: For B.Com courses,the number of instructional hours shall be five (5) for courses involving problem-solving, and four (4) for courses comprising only theory.

Curriculum Framework of B.Com BFSI (AEDP) from the A.Y. 2025-26				
Major + with CSP & V and VI Semesters Apprenticeship				
2nd Year - Semester III				
Sl.No	Category	Course No	No. of Hours	No. of Credits
1	Personal Financial Planning	VII	4	4
2	Introduction to Indian Capital Markets	VIII	4	4
3	Sales & Distribution Management	IX	4	4
4	Artificial Intelligence in BFSI industry	X	4	4
5	AECC (Creative Writing/Business Writing in English)	III	4	3
6	AECC (Creative Writing/Journalistic Writing in MIL - Telugu/Hindi/Sanskrit)	III	4	3
7	Multidisciplinary Course	II	2	2
8	Skill Enhancement Course (SEC) Design Thinking/Problem Solving / Others	III	2	2
9	Insurance Advisor/Agent	III	6	4
End of Semester III of 2nd Year		**9**	**34**	**30**

2nd Year - Semester IV				
Sl.No	Category	Course No	No. of Hours	No. of Credits
1	Investment Risk and Returns	XI	4	4
2	Business Mathematics & Statistics	XII	5	4
3	Business Communication	XIII	4	4
4	Financial Management	XIV	5	4
5	Multidisciplinary Course	III	2	2
6	Skill Enhancement Course (SEC) Design Thinking/Problem Solving / Others	IV	2	2
7	Environmental Education	I	2	2
8	Mutual Fund Distributor	IV	6	4
End of Semester IV of 2nd Year		**8**	**30**	**26**

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Semester III

COURSE STRUCTURE

SL.No.	Course	Name of the Subject Code	Course Code	Total Marks	Mid Exam	Sem. End Exam	Teaching Hours	Credits
1.	Major	Personal Financial Planning	**7**	100	30	70	4	4
2.	Major	Introductions to Indian Capital Markets	**8**	100	30	70	4	4
3.	Major	Sales and Distribution Management	**9**	100	30	70	4	4
4.	Major	Artificial Intelligence in BFSI Industry	**10**	100	30	70	4	4
5.	Skill Enh	Insurance Advisor/Agent	**S**	100	30	100	6	4

II B.Com HONOURS B.F.S.I

Semester IV

COURSE STRUCTURE

SL.No.	Course	Name of the Subject code	Course Code	Total Marks	Mid Exam	Sem. End Exam	Teaching Hours	Credits
1.	Major	Investment Risk Management	**11**	100	30	70	4	4
2.	Major	Business Mathematics and statistics	**12**	100	30	70	4	4
3.	Major	Business Communication	**13**	100	30	70	4	4
4.	Major	Financial Management	**14**	100	30	70	4	4
5.	Skill Enhancement	Mutual Fund Distributor	**S**	100	30	100	6	4

Signature of the Members **Signature of the BoS Chairman**

UG B.Com HONOURS BANKING FINANCIAL SERVICES AND INSURANCE

SEMESTER III

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II B.Com HONOURS B.F.S.I

Semester III

COURSE STRUCTURE

SL.No.	Course	Name of the Subject Code	Course Code	Total Marks	Mid Exam	Sem. End Exam	Teaching Hours	Credits
1.	Major	Personal Financial Planning	**7**	100	30	70	4	4
2.	Major	Introductions to Indian Capital Markets	**8**	100	30	70	4	4
3.	Major	Sales and Distribution Management	**9**	100	30	70	4	4
4.	Major	Artificial Intelligence in BFSI Industry	**10**	100	30	70	4	4
5.	Skill Enh	Insurance Advisor/Agent	**S**	100	30	100	6	4

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DEPARTMENT OF COMMERCE

UG B.COM HONOURS-BFSI

SEMESTER -III

Programme Specific Outcomes (PSO s)

PSO	Programme Specific Outcome
PSO1	Apply concepts and practices of banking, financial services and insurance in professional and practical situations.
PSO2	Analyse financial markets, investment products, insurance products and risk-management practices.
PSO3	Use digital technologies, data-driven approaches and AI applications in BFSI operations and decision-making.
PSO4	Develop customer relationship, sales, distribution and advisory skills required for BFSI careers.
PSO5	Demonstrate ethical, regulatory and professional competencies for employment and entrepreneurship in the BFSI sector.

Programme Outcomes (PO s)

PO	Programme Outcome
PO1	Apply fundamental knowledge of commerce, accounting, finance, banking, insurance and business management.
PO2	Analyse financial, business and economic information using appropriate tools and techniques.
PO3	Apply problem-solving and decision-making skills in banking, financial services and insurance contexts.
PO4	Demonstrate digital, technological and analytical skills relevant to modern financial services.
PO5	Communicate effectively with customers, clients, financial institutions and business stakeholders.

PO	Programme Outcome
PO6	Demonstrate professional ethics, integrity, accountability and responsible financial practices.
PO7	Apply knowledge of financial markets, investment, insurance and risk management in practical situations.
PO8	Develop entrepreneurial, managerial and employability skills for careers in BFSI.
PO9	Recognize the importance of innovation, artificial intelligence and emerging technologies in financial services.
PO10	Demonstrate lifelong learning and adaptability to changes in the financial and regulatory environment.

Course Outcomes (Cos)

CO1: Understand the concepts and practices of personal finance, capital markets, sales management, AI and insurance advisory services.

CO2: Apply financial, investment and insurance concepts to solve practical customer and financial planning needs.

CO3: Analyse capital market instruments, insurance products, distribution channels and AI applications in the BFSI sector.

CO4: Demonstrate professional, digital, communication and customer relationship skills required in the BFSI industry.

CO5: Evaluate regulatory, ethical, technological and risk-related issues for effective decision-making in BFSI.

Signature of the BoS Members

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DEPARTMENT OF COMMERCE

UG B.Com HONOURS B.F.S.I

Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 7 : PERSONAL FINANCIAL PLANNING

Credits:4	**COURSE CODE: 25BFSI301T**	**4hrs/week**

Course Objectives:

• To provide students with the essential knowledge and skills to manage personal finances effectively.

• To equip students with strategies for goal setting, savings, investment, and an understanding of behavioral finance.

• To promote sound decision-making in personal financial matters, ensuring long-term financial well-being.

Course Outcomes:

After completing the course, the student will be able to:

• Discuss the nature and scope of personal finance.

• Develop financial goals and plan to achieve them.

• Evaluate savings strategies.

• Evaluate the influence of behavioral finance and the psychology of money in personal financial decision-making.

SYLLABUS

Unit I: Introduction to Personal Finance

Definition, Scope, and Importance of Personal Financial Planning -Financial Planning Process-Components of a Financial Plan -Overview of Key Concepts: Income, Expenses, Assets, Liabilities, and Net Worth-Budgeting: Planning and Controlling Cash Flows

Unit II: Financial Goal Setting

Importance of Setting Financial Goals-Types of Financial Goals: Short-term, Medium-term, Long-term-SMART Goals (Specific, Measurable, Achievable, Relevant, Time-bound) -Steps in Financial Goal Setting -Prioritizing Goals and Financial Trade-offs

Unit III: Savings Strategy

Meaning and Importance of Savings-Types of Savings Accounts: Regular, High-yield, Recurring, Fixed Deposits-

Developing a Savings Plan-Factors Influencing Savings: Income, Expenses, Inflation-Saving vs. Investing: Key Differences-Strategies for Increasing Savings

Unit IV: Investment Strategy

Introduction to Investments: Risk and Return-Types of Investments: Stocks, Bonds, Mutual Funds, Real Estate,Gold-Diversification and Asset Allocation-Time Value of Money and Its Implications for Investments-Investment Planning Based on Financial Goals-Tax Implications of Investments

Unit V: Behavioral Finance and Psychology of Money

Introduction to Behavioral Finance: Key Concepts-Cognitive Biases in Financial Decision Making: Anchoring, Overconfidence, Herd Mentality, Loss Aversion-The Psychology of Money: Emotions and Financial Decisions-How Emotions Influence Saving, Spending, and Investing-Role of Financial Education in Improving Financial Behavior

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UG B.Com HONOURS B.F.S.I

Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 7 : PERSONAL FINANCIAL PLANNING

Code: 25BSF301T

BLUE PRINT FOR THE MODEL PAPER

<table>
<tr><th rowspan="2">SL.No.</th><th rowspan="2">Type of Question</th><th colspan="3">To be given in the Question Paper</th><th colspan="3">To be answered</th></tr>
<tr><th>No. of Questions</th><th>Marks allotted to each question</th><th>Total Marks</th><th>No. of Questions</th><th>Marks allotted to each question</th><th>Total Marks</th></tr>
<tr><td>1.</td><td>Section - A (Short Questions)</td><td>10</td><td>5</td><td>50</td><td>5</td><td>4</td><td>20</td></tr>
<tr><td>2.</td><td>Section - B (Essay Questions)</td><td>10</td><td>10</td><td>100</td><td>5</td><td>10</td><td>50</td></tr>
<tr><td colspan="4">Total Marks</td><td>150</td><td colspan="2">Total Marks</td><td>70</td></tr>
</table>

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UG B.Com HONOURS- B.F.S.I

Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 7 : PERSONAL FINANCIAL PLANNING

Code: 25BSF301T

BLUE PRINT FOR THE QUESTION PAPER SETTING

Chapter Name	Short questions 5 marks	Essay questions 10 marks
UNIT – I	**2**	2
UNIT – II	2	2
UNIT – III	**2**	2
UNIT – IV	2	2
UNIT – V	**2**	2
Total No. of Questions	**10**	10

Signature of the Members **Signature of the BoS Chairman**

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 7 : PERSONAL FINANCIAL PLANNING

Time: 3 hrs **CODE: 25BSF301T** **Max Marks:70**

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

Q9

OR

Q10

UNIT II

Q11

OR

Q12

UNIT III

Q13

OR

Q14

UNIT IV

Q15

OR

Q16

UNIT V

Q17

OR

Q18

Signature of the Members **Signature of the Chairman**

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 7 : PERSONAL FINANCIAL PLANNING

Time: 3 hrs **CODE: 25BSF301T** **Max Marks:70**

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1. Define Personal Finance
2. Net worth Budgeting
3. Define Smart Goals
4. Financial Trade-offs.
5. Define importance of savings
6. Risk-return
7. Define Behavioral Finance
8. Tax implications
9. Define Behavioral Finance
10. Cognitive Biases.

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

9. Define Personal Finance? Explain Scope and importance of Personal Financial Planning.

OR

10. Discuss Net worth budgeting and planning and controlling cash flows.

UNIT II

11. Define Financial Goal Setting and explain types of financial goals

OR

12. Explain steps in financial goal settings.

<u>UNIT III</u>

13. Discuss savings strategy and types of savings accounts.

OR

14. Explain recurring and fixed deposits with examples.

<u>UNIT IV</u>

15. Define Risk and return and explain types of investments.

OR

16. Explain time value of money and its implications

<u>UNIT V</u>

17. Discuss Behavioral Finance and Psychology of Money.

OR

18. Explain emotions influence in savings.

Signature of the Members **Signature of the Chairman**

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DEPARTMENT OF COMMERCE

UG B.Com HONOURS B.F.S.I

Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 8: INTRODUCTION TO INDIAN CAPITAL MARKETS

Credits:4 **COURSE CODE: 25BFSI302T** **4hrs/week**

Course Objectives:

- To provide, a comprehensive understanding of Indian financial markets and capital market instruments.
- To provide an understanding of equity, debt, and derivatives markets and their role in the Indian economy.
- To understand the regulatory framework governing the Indian capital market.

Course Outcomes:

After completing the course, the student will be able to:

- Discuss the structure and scope of Indian financial markets.
- Explain the role of capital markets in the economy and the regulatory framework governing them.
- Describe the different types of debt instruments,
- Critically evaluate the derivative products in the Indian market.
- Evaluate investment strategies in equity.
- Analyse the trading strategies using futures and options.

SYLLABUS

Unit I: Introduction to Indian Financial Markets: Definition and scope of Indian Financial Markets-Overview of Indian Capital Markets: Equity, Debt, Derivatives-Importance of Capital Markets in Economic Development-Regulatory Framework: SEBI, RBI, Stock Exchanges (NSE, BSE)-Role of Market Participants: Investors, Issuers, Intermediaries, and Regulators

Unit II: Equity Market Products Introduction to Equities: Basics of Stocks and Shares-Types of Equities: Common Stock, Preferred Stock- Major Stock Exchanges in India (NSE, BSE)-Equity

Market Operations: Trading Mechanisms: Cash Market, Derivatives Market-Order Types and Execution-Market Indices: Nifty, Sensex, and Their Significance

Unit III: Debt Market Products: Introduction -Types of Debt Securities: Bonds, Debentures, Government Securities-Characteristics of Debt Instruments: Coupon Rate, Maturity, Credit Rating-Role of Debt Markets in Financing-Government Securities Market (G-Sec Market)-Role of Credit Rating Agencies and Credit Risk Assessment-Strategies for Investing in Corporate Bonds

Unit IV: Derivatives Market Products: Introduction-Basics of Derivatives: Futures, Options, Swaps-Purpose and Functions of Derivatives Markets- Regulatory Framework for Derivatives Trading-Futures and Options: Mechanics of Futures Contracts: Trading, Margin, Settlement-Options Contracts: Call Options, Put Options-Trading Strategies Using Futures and Options

Unit V: Mutual Funds, ETFs, and Alternative Investment Products Introduction-Structure and Types of Mutual Funds- Exchange-Traded Funds (ETFs):-Structure and Features of ETFs-Advantages of Investing in ETFs-ETFs vs. Mutual Funds: A Comparative Analysis--Alternative Investment Products:-Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs)

Cocurricular Activities:

1. Applying capital market concepts to real-world investment decision-making processes.
2. Simulated trading exercises using virtual trading platforms to understand market behavior.
3. Case study analysis on IPOs, debt instruments, and derivatives to develop strategic investment approaches. Blue Print

References:

1. Sundaram K.P.M. & Varshney, Indian Financial System
2. Machiraju H.R., Indian Financial Markets and Institutions
3. Avadhani V.A., Investment Management
4. Moyer & Harris, Managerial Economics, Tata McGraw-Hill
5. Yogesh Maheswari, Managerial Economics, PHI Learning
6. Sundharam & Sundharam, Business Economics Suggestive

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UG B.Com HONOURS B.F.S.I

Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 8: INTRODUCTION TO INDIAN CAPITAL MARKETS

Code: 25BFA302T

BLUE PRINT FOR THE MODEL PAPER

SL.No.	**Type of Question**	**To be given in the Question Paper**			To be answered		
		No. of Questions	Marks allotted to each question	Total Marks	No. of Questions	Marks allotted to each question	Total Marks
1.	**Section - A (Short Questions)**	**10**	5	50	5	4	20
2.	**Section - B (Essay Questions)**	10	10	100	5	10	50
Total Marks				**150**	**Total Marks**		**70**

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 8: INTRODUCTION TO INDIAN CAPITAL MARKETS

Code: 25BFA302T

BLUE PRINT FOR THE QUESTION PAPER SETTING

Chapter Name	Short questions 5 marks	Essay questions 10 marks
UNIT – I	**2**	2
UNIT – II	2	2
UNIT – III	**2**	2
UNIT – IV	2	2
UNIT – V	**2**	2
Total No. of Questions	**10**	10

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 8: INTRODUCTION TO INDIAN CAPITAL MARKETS

Time: 3 hrs **CODE: 25BSF302T** **Max Marks:70**

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions **5X4 =20 Marks**

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

SECTION – B

Answer any one from each Unit of the following Questions **(5X10 =50 Marks)**

UNIT I

Q9
OR
Q10

UNIT II

Q11
OR

Q12

UNIT III

Q13
OR
Q14

UNIT IV

Q15
OR
Q16

UNIT V

Q17
OR
Q18

Signature of the Members **Signature of the Chairman**

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 8: INTRODUCTION TO INDIAN CAPITAL MARKETS

Time: 3 hrs CODE: 25BSF302T Max Marks:70

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1. Define Financial Markets.
2. Indian Capital Markets.
3. Types of equities
4. Derivative market
5. Bonds and Debentures.
6. Credit Risk Assessment.
7. Mutual funds
8. Options in Derivatives Market.
9. Exchange-Traded Funds.
10. Infrastructure Investment Trusts.

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

9. Define Financial Markets? Explain scope of Indian Financial Markets.

OR

10. Discuss about SEBI and RBI Framework.

UNIT II

11. Define Equity Market? Explain types of Equities

OR

12. Explain market operations, types and execution market indices.

UNIT III

13. Explain Debt Market Products and types of Debt Securities.

OR

14. Explain Role of Credit Rating Agencies and Credit Risk Assessment.

UNIT IV

15. Explain Basic of Derivatives and functions of Derivatives Markets.

OR

16. Discuss about call options and put options in Derivative markets.

UNIT V

17. Explain Mutual Funds, structure and types of Mutual Funds.

OR

18. Explain Real Estate Investment Trusts and Infrastructure Investment Trusts.

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 9: AI IN BFSI INDUSTRY

Credits:4 **COURSE CODE: 25BFSI303T** **4hrs/week**

Course Objective:

- To provide a comprehensive understanding of AI in BFSI industry.
- To provide an understanding of the theoretical concepts and practical applications.
- To provide insights into the regulatory aspects and future trends to leverage AI for innovation
- and competitive advantage in BFSI industry.

Course outcomes:

After completion of the course the student will be able to

- Discuss the potential Applications of AI technology in BFSI industry.
- Analyze the importance of AI in the efficient performance of BFSI activities.
- Explain the basic concept of AI.
- Evaluate the Contribution of AI in Enhancing customer experience in BFSI Industry.
- Analyze the AI powered financial services.
- Assess the impact of AI on Wealth Maximization.

SYLLABUS

Unit-1: Introduction: Overview of AI technology and application in the BFSI industry – Importance of AI for improving efficiency, customer experience and risk management-Evolution of AI adoption in BFSI – current trend.

Unit 2: Fundamentals of AI: Basics of Machine Learning – deep learning – understanding neural networks- algorithms-Model Training Applications of AI: Supervised learning – unsupervised learning – reinforcement learning in BFSI

UNIT 3: AI Applications in BFSI: Customer Experience Enhancement - AI-driven Credit scoring and underwriting processes – Fraud detection algorithms for identifying suspicious transactions and activities - AI-driven insights for streamlining back-office operations and reducing cost.

Unit 4: Regulatory Compliance and Ethical Considerations: Regulatory landscape for AI in BFSI – Compliance requirement and guidelines for AI adoption in BFSI – Regulatory challenges and implications of AI-driven decision making - Responsible AI practices and Governance – Ethical implications of AI application in BFSI

Unit 5: Emerging Trends and Future Direction: AI technologies: Explainable AI (XAI)-Federated Learning – Quantum Computing in BFSI – AI-powered Financial Services: Evolution of AI -driven Financial Products and services Robo-advisors – algorithmic trading – Impact of AI on wealth management, insurance underwriting and asset management.

References: Books:

1. Artificial Intelligence for All: Transforming Every Aspect of Our Life 2020 by Utpal Chakraborty
2. Artificial Intelligence in Financial Services and Banking Industry 2020 by Dr. V.V.L.N. Sastry 3. AI and the Future of Banking 2020 by Tony Boobier

Web links:

1. https://smaartt.com/knowledge/how-to-use-ai-to-improve-customer-experience-in-banking/
2.https://www.investopedia.com/ Journal publications, Research papers, white papers and Industrial reports. Suggestive

Co-curricular activities :

1. Groups discussions on concepts of AI Applications
2. Quizz on AI integration by BFSI industry.
3. Invited talk by Bankers/Insurers on AI facilitated services.
4. Capstone Project on integrating AI by BFSI sector.
5. Collaborative projects with BFSI Industry. 6. Developing AI prototype.

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SEMESTER-III

Course 9: AI IN BFSI INDUSTRY

Code: 25BFA303T

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SL.No.	Type of Question	To be given in the Question Paper			To be answered		
		No. of Questions	Marks allotted to each question	Total Marks	No. of Questions	Marks allotted to each question	Total Marks
1.	**Section - A (Short Questions)**	**10**	5	50	5	4	20
2.	**Section - B (Essay Questions)**	10	10	100	5	10	50
Total Marks				**150**	**Total Marks**		**70**

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SEMESTER-III

Course 9: AI IN BFSI INDUSTRY

Code: 25BFA303T

BLUE PRINT FOR THE QUESTION PAPER SETTING

Chapter Name	Short questions 5 marks	Essay questions 10 marks
UNIT – I	**2**	2
UNIT – II	2	2
UNIT – III	**2**	2
UNIT – IV	2	2
UNIT – V	**2**	2
Total No. of Questions	**10**	10

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SEMESTER-III

Course 9: AI IN BFSI INDUSTRY

Time: 3 hrs CODE: 25BSF303T Max Marks:70

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

Q9
OR
Q10

UNIT II

Q11

OR
Q12

UNIT III

Q13
OR
Q14

UNIT IV

Q15
OR
Q16

UNIT V

Q17
OR
Q18

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 9: AI IN BFSI INDUSTRY

Time: 3 hrs　　　　CODE: 25BSF303T　　　　Max Marks:70

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions　　　　5X4 =20 Marks

1. Importance of AI In BFSI industry?
2. Challenges in AI adoption
3. Types of Machine Learning.
4. Deep learning
5. Neural networks
6. AI in Customer experience.
7. Ethical issues in AI
8. Robo – advisors
9. Quantum Computing in BFSI
10. Emerging Trends in AI

SECTION – B

Answer any one from each Unit of the following Questions　　(5X10 =50 Marks)

UNIT I

9. AI Technology and Applications in BFSI Industry.

OR

10. Artificial Intelligence how to work with BFSI industries.

UNIT II

11. Define the Machine Learning and its types.

OR

12. Discuss supervised Vs. unsupervised learning.

UNIT III

13. AI In credit scoring and underwriting

OR

14. AI in Fraud detection.

UNIT IV

15. Regulatory compliance and ethical considerations.

OR

16. Explainable Artificial Intelligence(XAI)

UNIT V

17. Artificial Intelligence – powered financial services.

OR

18. AI in wealth management, insurance and asset management.

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 10 :SALES AND SITRIBUTION MANAGEMENT

Credits:4 | **COURSE CODE: 25BFSI304T** | **4hrs/week**

Course Objectives

- To help students understand the Sales & Distribution functions as integral part of marketing functions in a business firm, Globalization, increased competition, rapid changes in communication and information technology
- To develop higher level of customer orientation for efficient sales and distribution management.

Course Outcomes (CO):

At the completion of the course, the student will be able to:

- The ability to create value and execute sales deals effectively
- The strategic skill and competencies needed for achieving sales targets
- The ability to avoid common mistakes made by sales professionals and negotiators;
- The ability to work with people with different backgrounds, expectations, and values
- To understand and assess the challenges of turbulent business marketing Course Outline Module

SYLLABUS

Module 1- Introduction to Sales Management Nature and Importance of sales management, emerging trends in sales management, Objectives of personal selling, Personal selling process, Salesmanship, Relationship Marketing,

Module 2 – Sales Planning & Organization Introduction, Levels of Sales management Positions, Roles played by sales managers, Sales forecasting methods, Organizing & Driving Sales Efforts - Sales Organization Structures, Sales Territories & Quotas, Sales Promotions

Module 3 - Sales Force Management Sales Job Analysis, Recruitment & Selection (Briefly – specific to Sales Jobs), Sales Training – Need & Types, Sales Force Compensation Structure & Motivation Tools, Sales Contests Sales Force Supervision: Sales Expenses, Sales Performance Evaluation, Sales Reports, Sales Budgets, Sales Audits, Ethics in Sales

Module 4 – Distribution Management Introduction, need and scope of distribution management, marketing channels strategy, levels of channels, functions of channel partners, channel flows, Channel Intensity, classification of distribution channels, types of channel intermediaries, designing distribution channel strategy, factors affecting the design of marketing channels, Factors affecting selection of channel partners

Module 5- Market logistics and supply chain management Definition & scope of logistics, Components of logistics, inventory & warehouse management, transportation, technology in logistics and SCM, channel information systems, distribution management in international markets.

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SEMESTER-III

Course 10 :SALES AND SITRIBUTION MANAGEMENT

Code: 25BFSI304T

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SL.No.	Type of Question	To be given in the Question Paper			To be answered		
		No. of Questions	Marks allotted to each question	Total Marks	No. of Questions	Marks allotted to each question	Total Marks
1.	**Section - A (Short Questions)**	**10**	5	**50**	5	4	20
2.	**Section - B (Essay Questions)**	10	10	100	5	10	50
Total Marks				**150**	**Total Marks**		**70**

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SEMESTER-III

Course 10 :SALES AND SITRIBUTION MANAGEMENT

Code: 25BFSI304T

BLUE PRINT FOR THE QUESTION PAPER SETTING

Chapter Name	Short questions 5 marks	Essay questions 10 marks
UNIT – I	**2**	2
UNIT – II	2	2
UNIT – III	**2**	2
UNIT – IV	2	2
UNIT – V	**2**	2
Total No. of Questions	**10**	10

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course 10 :SALES AND SITRIBUTION MANAGEMENT

Time: 3 hrs **CODE: 25BFSI304T** **Max Marks:70**

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions **5X4 =20 Marks**

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

Q9
OR
Q10

UNIT II

Q11
OR
Q12

UNIT III

Q13

OR

Q14

UNIT IV

Q15

OR

Q16

UNIT V

Q17

OR

Q18

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SEMESTER-III

Course 10 :SALES AND SITRIBUTION MANAGEMENT

Time: 3 hrs CODE: 25BFSI304T Max Marks:70

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1. Define Sales Management.
2. Personal Selling.
3. Sales planning
4. Sales Territories and Quotas
5. Job Analysis
6. Ethics in sales
7. Distribution Management
8. Classification of distribution channels
9. Define Supply Chain Management.
10. Warehouse Management

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

9. Define Sales Management? Explain Nature and Importance of Sales Management.

OR

10. Explain Objectives of personal selling and personal selling process.

UNIT II

11. Discuss about Sales Planning and Sales forecasting methods.

OR

12. Explain the methods of Sales Forecasting.

UNIT III

13. Explain briefly Sales Force Management and Sales Job Analysis.

OR

14. Discuss about Sales Force Compensation Structure and Motivation Tools.

UNIT IV

15. Define Distribution Management? Explain Need and Scope if Distribution Management

OR

16. Explain Classification of Distribution Channels and its Types.

UNIT V

17. Discuss about Supply Chain Management and Scope of Logistics.

OR

18. Explain the Technology in Logistics, Supply Chain Management and distribution Management.

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course : INSURANCE ADVISOR/AGENT

Credits:4	**COURSE CODE: 25BFSI301S**	**4hrs/week**

Course Objectives: •

- To introduce the fundamentals of the insurance industry and its role in financial planning.
- To provide knowledge about various insurance products and risk management.
- To develop skills in sourcing potential customers and selling insurance policies.
- To familiarize students with pre-issuance and post-sales services in the insurance sector.
- To enhance employability and professional skills for a career as an insurance agent.

Course Outcomes:

- Understand the basics of insurance, including life, health, and general insurance policies.
- Identify potential customers, assess their needs, and sell appropriate insurance products.
- Assist customers in filling out insurance application forms and completing pre-issuance procedures.
- Handle post-sales services, including policy renewals and claims processing.
- Demonstrate professional ethics, regulatory compliance, and communication skills in insurance sales.

Unit 1: Introduction to Insurance and Financial Planning Overview of the Insurance Sector and its Importance-Types of Insurance: Life Insurance, Health Insurance, General Insurance, and Liability Insurance-Role of Insurance in Risk Management and Financial Security-Structure of the Indian Insurance Market and Key Players-Regulatory Framework – Insurance Regulatory and Development Authority of India (IRDAI)

Unit 2: Insurance Products and Customer Acquisition Life Insurance Policies: Term Plans, Endowment Plans, ULIPs, Pension Plans-General Insurance Policies: Health, Motor, Fire, Marine, and Liability Insurance-Identifying Potential Customers: Customer Profiling and Needs Analysis-Selling Insurance Policies: Sales Techniques and Customer Relationship

Management-Compliance and Documentation in Policy Issuance

Unit 3: Pre-Issuance Services and Policy Underwriting Role of an Insurance Agent in Pre-Issuance Services-Application Process: Assisting Customers in Filling Forms- Underwriting Process: Risk Assessment and Premium Calculation-Customer Due Diligence and KYC Requirements- Common Reasons for Policy Rejection and How to Overcome Them

Unit 4: Post-Sales Services and Claims Processing Policy Renewals, Lapse Management, and Grace Periods-Claim Processing: Documentation, Settlement, and Reimbursement Procedures-Role of an Insurance Agent in Handling Grievances-Fraud Detection in Insurance and Prevention Strategies-Digital Insurance and the Use of Technology in Claims Processing

Unit 5: Ethical Practices, Compliance, and Professional Development Code of Conduct for Insurance Agents as per IRDAI Guidelines-Ethical Selling Practices and Avoiding Mis-selling of Policies-Role of SEBI and IRDAI in Investor and Policyholder Protection-Career Growth Opportunities in the Insurance Sector-Digital Marketing and Online Selling of Insurance Policies

Reference Books:

1. M.N. Mishra & S.B. Mishra – Insurance: Principles and Practice
2. K.C. Mishra & G.E. Thomas – General Insurance: Principles and Practice
3. V.K. Sharma – Fundamentals of Life Insurance: Theories and Applications
4. IRDAI Guidelines and Circulars – www.irdai.gov.in
5. BFSI SSC Learning Material – Insurance Agent Participant Handbook Practical Activities: • Identifying customer needs and recommending suitable insurance policies. • Assisting in filling insurance application

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SEMESTER-III

Course : INSURANCE ADVISOR/AGENT

Code: 25BFSI301S

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SL.No.	Type of Question	To be given in the Question Paper			To be answered		
		No. of Questions	Marks allotted to each question	Total Marks	No. of Questions	Marks allotted to each question	Total Marks
1.	**Section - A (Short Questions)**	8	5	40	5	4	20
2.	**Section - B (Essay Questions)**	10	10	100	5	10	50
Total Marks				**140**	**Total Marks**		**70**

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SEMESTER-III

Course : INSURANCE ADVISOR/AGENT

Code: 25BFSI301S

BLUE PRINT FOR THE QUESTION PAPER SETTING

Chapter Name	Short questions 5 marks	Essay questions 10 marks
UNIT – I	**2**	2
UNIT – II	2	2
UNIT – III	**2**	2
UNIT – IV	2	2
UNIT – V	**2**	2
Total No. of Questions	**10**	10

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course : INSURANCE ADVISOR/AGENT

Time: 3 hrs CODE: 25BFSI301S Max Marks:70

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1.
2.
3.
4.
5.
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7.
8.
9.
10.

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

Q9
OR
Q10

UNIT II

Q11
OR

Q12

UNIT III

Q13
OR
Q14

UNIT IV

Q15
OR
Q16

UNIT V

Q17
OR
Q18

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-III

Course : INSURANCE ADVISOR/AGENT

Time: 3 hrs CODE: 25BFSI301S Max Marks:70

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1. Define Insurance?
2. Define IRDAI.
3. Explain Customer Relationship Management
4. What are the KYC Requirements
5. Define digital insurance
6. What is insurance Frauds.
7. What is policy holder protection
8. Who is insurance agent.
9. Role of SEBI
10. Online Selling of Insurance Policies

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

9. Explain the types of insurance.

OR

10. Explain the functions of IRDAI.

UNIT II

11. Explain the advantages and disadvantages of endowment plans.

OR

12. Explain the General Insurance Policies?

UNIT III

13. Explain the Role of Insurance agent?

OR

14. Explain the reasons for policy rejections?

UNIT IV

15. Explain the procedure for renewal of an insurance policy?

OR

16. What are the common types of insurance fraud?

UNIT V

17. Discuss the policyholder protection measures provided by IRDAI?

OR

18. Explain digital marketing and online selling of insurance policies?

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UG B.Com HONOURS BANKING FINANCIAL, SERVICES AND INSURANCE

SEMESTER IV

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II B.Com HONOURS B.F.S.I

Semester IV

COURSE STRUCTURE

SL.No.	Course	Name of the Subject code	Course Code	Total Marks	Mid Exam	Sem. End Exam	Teaching Hours	Credits
6.	Major	Investment Risk Management	**11**	100	30	70	4	4
7.	Major	Business Mathematics and statistics	**12**	100	30	70	4	4
8.	Major	Business Communication	**13**	100	30	70	4	4
9.	Major	Financial Management	**14**	100	30	70	4	4
10.	Skill Enhancement	Mutual Fund Distributor	**2S**	100	30	100	6	4

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DEPARTMENT OF COMMERCE

UG B.Com HONOURS B.F.S.I

Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 11 : INVESTMENT RISK MANAGEMENT

Credits:4	COURSE CODE: 25BFSI401T	4hrs/week

Course Objectives:

- To introduce students to the fundamental concepts of investment, focusing on the relationship between risk and return.
- To develop an understanding of how risk and return are measured and managed in various types of investments.
- To equip students with analytical tools and strategies to assess the risk-return trade-off for different asset classes.

Course Outcomes:

After completing the course, the student will be able to:

- Define the key concepts of investment, risk, and return.
- Analyze the types of risks associated with investments and their implications.
- Apply key models like Capital Asset Pricing Model (CAPM) to evaluate investment opportunities.
- Construct and manage an investment portfolio with a focus on balancing risk and return.
- Discuss the impact of market and credit risk on investment decisions and strategies to mitigate them.

SYLLABUS

Unit I: Introduction to Investment and Risk: Meaning and Importance of Investment: Objectives of Investment (Growth, Income, Safety)-Types of Investments: Equity, Bonds, Mutual Funds, Real Estate-Risk and Return: Basic Concepts, Risk-Return Trade- off-Types of Risk.

Unit II: Measuring Risk and Return: Return Calculation: Absolute Return, Percentage Return, CAGR-Risk Measurement: Variance and Standard Deviation as Measures of Risk-Beta: Definition, Role of Beta in Portfolio Risk, Interpretation of Beta-Sharpe Ratio, Treynor Ratio, Jensen's Alpha: Use in Evaluating Investment Performance.

Unit III: Types of Investment Risks:
Market Risk: Stock Market Volatility, Interest Rate Risk-Credit Risk: Default Risk, Role of Credit Rating Agencies-Liquidity Risk: Impacts on Investment Decision, Managing Liquidity Risk-Inflation Risk: Effect of Inflation on Returns, Real vs. Nominal Return-Currency Risk: Exchange Rate Fluctuations, Impact on International Investments

Unit IV: Risk-Return Models and Investment Theories: Capital Asset Pricing Model (CAPM): Concept, Assumptions, Risk-Free Rate, Market Risk Premium, Security Market Line-Arbitrage Pricing Theory (APT): Basic Concepts, Multi-Factor Models for Risk and Return. Behavioural Finance: Introduction to Behavioural Biases, Investor Psychology, and its Impact on Investment Decisions

Unit V: Portfolio Management and Risk Mitigation Strategies: Portfolio Construction: Asset Allocation, Diversification Strategies, Active vs. Passive Investment Management-Mutual Funds and ETFs: Types, Benefits, Risk Factors, Comparison with Direct Equity Investments-Hedging Strategies: Use of Derivatives (Futures and Options) to Hedge Portfolio Risk-Performance Evaluation: Measuring Risk-Adjusted Returns, Sharpe Ratio, Treynor Ratio

References:

1. Reilly, F.K., & Brown, K.C., Investment Analysis and Portfolio Management
2. Bodie, Z., Kane, A., & Marcus, A., Investments
3. Elton, E.J., & Gruber, M.J., Modern Portfolio Theory and Investment Analysis
4. Sharpe, W.F., Portfolio Theory and Capital Markets
5. Fabozzi, F.J., Bond Markets, Analysis, and Strategies
6. Damodaran, A., Investment Valuation: Tools and Techniques for Determining the Value of Any Asset Suggestive

Cocurricular Activities:

1. Conduct simulations to calculate risk and return for different investment portfolios.
2. Case studies on major market crashes and their impact on investor portfolios.
3. Surveys and analysis of investor behaviour under various market conditions to assess risk tolerance.
4. Guest lectures by financial advisors or professionals on practical approaches to risk management in investment decisions.

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 11 :INVESTMENT RISK MANAGEMENT

Code: 25BFSI401T

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SL.No.	Type of Question	To be given in the Question Paper			To be answered		
		No. of Questions	Marks allotted to each question	Total Marks	No. of Questions	Marks allotted to each question	Total Marks
1.	**Section - A (Short Questions)**	**10**	5	**50**	5	4	20
2.	**Section - B (Essay Questions)**	10	10	100	5	10	50
Total Marks				**150**	**Total Marks**		**70**

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SEMESTER-IV

Course 11 :INVESTMENT RISK MANAGEMENT

Code: 25BFSI401T

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Chapter Name	Short questions 5 marks	Essay questions 10 marks
UNIT – I	**2**	2
UNIT – II	2	2
UNIT – III	**2**	2
UNIT – IV	2	2
UNIT – V	**2**	2
Total No. of Questions	**10**	10

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 11 : INVESTMENT RISK MANAGEMENT

Time: 3 hrs **CODE: 25BFSI401T** **Max Marks:70**

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions **5X4 =20 Marks**

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

SECTION – B

Answer any one from each Unit of the following Questions **(5X10 =50 Marks)**

UNIT I

Q9
OR
Q10

UNIT II

Q11
OR
Q12

UNIT III

Q13

OR

Q14

UNIT IV

Q15

OR

Q16

UNIT V

Q17

OR

Q18

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 11 : INVESTMENT RISK MANAGEMENT

Time: 3 hrs   **CODE: 25BFSI401T**   **Max Marks:70**

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1. Define Investment
2. Risk and Return.
3. Variance and Standard Deviation.
4. Portfolio Risk
5. Types of Investment Risks
6. Inflation risk
7. Capital Asset Pricing Model
8. Arbitrage Pricing Theory
9. Portfolio Management.
10. Sharpe Ratio.

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

11. Define investment? Explain types of investments.

OR

12. Discuss about Risk-Return Trade off and types of risk.

UNIT II

13. Explain Risk Measurement and absolute return.

OR

14. Define Risk-Beta and explain Role of Beta in Portfolio Risk.

UNIT III

15. Explain types of investment risks.

OR

16. Discuss Real Vs. Nominal Return currency risks and rate of Fluctuations on international investments

UNIT IV

17. Explain Capital Asset Pricing Model

OR

18. Discuss Arbitrage Pricing Theory?

UNIT V

19. Explain Portfolio Management and Risk Mitigation Strategies.

OR

20. Discuss about derivatives of futures and options to Hedge Portfolio Risk.

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UG B.Com HONOURS B.F.S.I

Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 12 :BUSINESS MATHEMATICS AND STATISTICS

Credits:4 **COURSE CODE: 25BFSI402T** **4hrs/week**

Course Objectives:

- Understand the importance of Statistics in real world business applications.
- Formulate complete, concise and correct mathematical proofs.
- Frame problems using multiple mathematical and statistical tools, measuring relationships by using standard techniques.
- Build and assess data-based models, learn and apply the statistical tools to business.
- Create quantitative models to solve real world problems in appropriate contexts.

Course Outcomes:

After completing the course the student will be able to

- Explain the basic concepts of business mathematics.
- Interpret and solve real-life business problem using such concepts as differentiation.
- Discuss the mathematical concepts useful in day-to-day scenario.
- Analyze the primary and secondary sources of data.
- Evaluate the measures of central tendency and the relation between mean, median and mode.
- Determine the relationship between variables and the strength of such relationship by applying suitable correlation and regression formulae.

SYLLABUS

UNIT:1 Introduction to Business Mathematics Average:

Definition- Functions- Types - Ratios: Definition - Characteristics – Types – Proportion: Definition - Characteristics – Types – Differences between Ratios and Proportion – Percentage.

UNIT:2 Interest ,Profit & Commission Interest:

Meaning and Definition – Types of Interests (Simple, Compound) – Profit & Loss: Definition – Types of Prices – (Cost Price , Market Price) Commission: Agent and Broker – Types of Commission Agents .

UNIT 3: Introduction to Business Statistics Meaning, definition, functions, importance and limitations of Statistics in business context. Methods of Data Collection– Primary and Secondary data. Tools for Data Collection – Schedule and questionnaire. Frequency distribution, Tabulation of Data , Diagram and graphic presentation of data.

UNIT 4: Measures of Central Tendency Definition, objectives and characteristics of Measures of Central Tendency – Types of Averages – Arithmetic Mean, Geometric Mean, Harmonic Mean. Median, Mode, Quartiles, Deciles and percentiles. Properties of averages and their application.

UNIT 5: Measures of Correlation Meaning, Definition and use of correlation. Types of Correlation- Karl Pearson's correlation coefficient, Spearman's Rank correlation. Probable error.

Reference Books:

1. Sivayya K. V. and Satya Rao, Business Mathematics, Saradhi Publications, Guntur.
2. Sancheti and Kapoor V K., Business Mathematics, Sultan Chand & Sons, New Delhi.
3. D. N. Elhance: Fundamental of Statistics, Kitab Mahal, Allahabad.
4. Gupta S.C. Fundamentals of Business Statistics, Sultan Chand, New Delhi.
5. Aggarwal, Business Statistics, Kalyani Publishers, Hyderabad.
6. Reddy C R, Business Statistics, Deep & Deep Publications, New Delhi

Activities: Quizzes: Short quizzes on definitions and calculations.

Assignments: Problem-solving exercises involving real-world scenarios.

Case Studies: Analyse business cases involving various pricing and commission strategies.
Group Projects: Collect and present data in graphical formats.

Assignments: Solve problems involving calculation of averages and dispersion measures.
Quizzes and Tests: Evaluate understanding of concepts and applications

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SEMESTER-IV

Course 12 :BUSINESS MATHEMATICS AND STATISTICS

Code: 25BFSI402T

BLUE PRINT FOR THE MODEL PAPER

SL.No.	Type of Question	To be given in the Question Paper			To be answered		
		No. of Questions	Marks allotted to each question	Total Marks	No. of Questions	Marks allotted to each question	Total Marks
1.	**Section - A (Short Questions)**	**10**	5	50	5	4	20
2.	**Section - B (Essay Questions)**	10	10	100	5	10	50
Total Marks				**150**	**Total Marks**		**70**

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SEMESTER-IV

Course 12 :BUSINESS MATHEMATICS AND STATISTICS

Code: 25BFSI402T

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Chapter Name	Short questions 5 marks	Essay questions 10 marks
UNIT – I	**2**	2
UNIT – II	2	2
UNIT – III	**2**	2
UNIT – IV	2	2
UNIT – V	**2**	2
Total No. of Questions	**10**	10

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 12 :BUSINESS MATHEMATICS AND STATISTICS

Time: 3 hrs CODE: 25BFSI402T Max Marks:70

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

Q9
OR
Q10

UNIT II

Q11
OR
Q12

UNIT III

Q13
OR
Q14

UNIT IV

Q15
OR
Q16

UNIT V

Q17
OR
Q18

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 12 :BUSINESS MATHEMATICS AND STATISTICS

Time: 3 hrs **CODE: 25BFSI402T** **Max Marks:70**

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions **5X4 =20 Marks**

1. Explain the different types of averages
2. Explain simple interest and compound interest.
3. Explain Profit, loss and commission
4. Definition of Statistics
5. Primary data
6. Standard deviation
7. Range and its co-efficient
8. Geometric Mean
9. Explain the uses of correlation
10. Probable error.

SECTION – B

Answer any one from each Unit of the following Questions **(5X10 =50 Marks)**

UNIT I

11. Divide Rs.12,000 among A,B and C in the Ratio 2:3:5.

OR

12. Find the average of the following numbers 18,24,15,30,21,27,35.

UNIT II

13. Calculate the simple interest, interest and amount on Rs.20,000 at 8% per annum for 3 years.

OR

14. A trader purchased on article for Rs.10,000 and sold it for Rs.12,500. Find the profit and Profit Percentage. If the trader pays 2% commission on the selling price find the commission.

UNIT III

15. From the following data, you calculate A.M. by Step-deviation method.

Marks	0-10	10-20	20-30	30-40	40-50	50-60
No. of students	5	10	25	30	20	10

OR

16. Find median of the following frequency distribution.

classes	50-70	70-90	90-110	110-130	130-150	150-170
Frequency	14	25	36	43	8	2

UNIT IV

17. Calculate the mead deviation and the co-efficient with median from the following

Income	40-50	50-60	60-70	70-80	80-90	90-100
No.of workers	5	10	20	25	15	5

OR

18. Find Standard deviation from the following data. Also calculate co-efficient of variance

X	20-30	30-40	40-50	50-60	60-70
Frequency	7	10	20	18	7

UNIT IV

19.. Compute Karl Pearson's Co-efficient of correlation from the following data.

X	50	52	53	49	47
Y	32	34	31	28	29

OR

20. The following data provides the ranks of 10 students in two subjects.

Stat	9	6	1	2	3	7	10	5	8	4
Maths	1	5	8	2	6	7	10	4	9	3

Calculate rank correlation.

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 13 :BUSINESS COMMUNICATION

Credits:4 **COURSE CODE: 25BFSI403T** **4hrs/week**

COURSE OBJECTIVES:

- To facilitate understanding of the concept of Communication.
- To know the Basic Techniques of the Modern forms of Communication.

Course outcomes:

After completing the course the student will be able to

- Explain the principles of business communication.
- Evaluate the various types of types of communication.
- Illustrate the various communication methods
- Discuss the business correspondence etiquettes.
- Analyze the importance of technology related to communication for addressing the business audience.

UNIT-I: CONCEPTS OF COMMUNICATIONS Definition, Role of Communication in Business, Objectives of Communication. Process of Communication, Forms of communication- Written, Oral and non-verbal Communication, significance of non-verbal communication. Communication Roadblocks, effective Listening.

UNIT-II: ORGANIZATIONAL COMMUNICATION Formal and Informal Communication, Styles of Communication, Business etiquette, Barriers to Communication Gateways to Effective Communication, Mastering the art of conducting and giving Interviews,

UNIT-III: INTERPERSONAL COMMUNICATION Significance of Interpersonal Communication-Role of Perception, Emotion and motivation in Inter Personal Communication. Models for Inter Personal Communication – Exchange Theory, Johari Window and Transactional Analysis. .

UNIT-IV: BUSINESS CORRESPONDENCE SKILLS Significance of Business Correspondence, essentials of effective Business Correspondence, Business Letter and Forms. Presentation Skills, Conducting Departmental Meetings, Use of Technology aided Business Communication, Telephone Communication ,Visual Communication, Audio Visual

Communication, E-mail Messages- Tele and video Conferencing.

UNIT-V: REPORT WRITING Significance of Report Writing, Structure of Reports. Types of Reports- Negative, Persuasive and Special Reporting, Informal Report- Proposals, Formal Reports- Organization of Press Meets -Media Management.

Reference books:

1. K Bhardwaj, Professional Communication, IK International Publishing House, New Delhi.
2. Krizan, Merrier, Logan and Williams, Effective Business Communications, Cengage, New Delhi.
3. Penrose, Business Communication for Managers, Cengage, New Delhi.
4. Urmila Rai & S.M. Rai, Business Communication, Himalaya Publishers,
5. Meenakshi Raman—Business Communication, Oxford University Press. Suggestive

Co-curricular activities :

1. Communication Drafting exercises for imaginary business situations.
2. Drawing inferences from business report.
3. Prepare business reports on imaginary business situations.
4. Mock interviews 5. Encouraging Audio- video sessions- note making.

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 13 :BUSINESS COMMUNICATION

Code: 25BFSI403T

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SL.No.	Type of Question	To be given in the Question Paper			To be answered		
		No. of Questions	Marks allotted to each question	Total Marks	No. of Questions	Marks allotted to each question	Total Marks
1.	**Section - A (Short Questions)**	**10**	5	50	5	4	20
2.	**Section - B (Essay Questions)**	10	10	100	5	10	50
Total Marks				**150**	**Total Marks**		**70**

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SEMESTER-IV

Course 13 :BUSINESS COMMUNICATION

Code: 25BFSI403T

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Chapter Name	Short questions 5 marks	Essay questions 10 marks
UNIT – I	**2**	2
UNIT – II	2	2
UNIT – III	**2**	2
UNIT – IV	2	2
UNIT – V	**2**	2
Total No. of Questions	**10**	10

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 13 :BUSINESS COMMUNICATION

Time: 3 hrs **CODE: 25BFSI403T** **Max Marks:70**

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions **5X4 =20 Marks**

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

SECTION – B

Answer any one from each Unit of the following Questions **(5X10 =50 Marks)**

UNIT I

Q9
OR
Q10

UNIT II

Q11
OR
Q12

UNIT III

Q13
OR
Q14

UNIT IV

Q15
OR
Q16

UNIT V

Q17
OR
Q18

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SEMESTER-IV

Course 13 :BUSINESS COMMUNICATION

Time: 3 hrs CODE: 25BFSI403T Max Marks:70

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1. Define Communication
2. Verbal and non-verbal communication
3. Define Memos and Notices
4. Define Report writing
5. Define Oral Communication
6. Group Discussions
7. Interpersonal communication
8. Virtual meetings
9. Social Media for Business Communication
10. Ethics in Intercultural Communication

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

9. Define Communication? Explain Objectives of Communication.

OR

10. Explain importance and process of communication

UNIT II

11. Describe Structure and Layout of Business Letters.

OR

12. Explain types of report writing.

UNIT III

13. Explain Principles of Effective Oral Communication

OR

14. Explain telephonic conversation and group discussions.

UNIT IV

15. Explain listening skills and interpersonal communication in the workplace.

OR

16. Explain role plays and case scenarios

UNIT V

17. Explain digital communication tools

OR

18. Explain ethics in digital and intercultural communication.

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 14:FINANCIAL MANAGEMENT

Credits:4 **COURSE CODE: 25BFSI404T** **4hrs/week**

Course objectives:

- To gain basic knowledge of financial management
- To evaluate the capital budgeting process and risk analysis in capital budgeting
- Familiarize different financial decision that help the organisation
- Learn types of dividend policies and their valuation
- Knowledge regarding working capital management, uses to organisation and valuation of working capital

SYLLABUS

UNIT 1: INTRODUCTION: Nature, Scope and Objectives of Financial Management: Functions of Finance - Profit Maximization vs. Wealth Maximization – Role of Financial Manager in Modern Business Organizations – Risk - Return Trade off.(Theory Only)

UNIT 2: INVESTMENT DECISION: Capital Budgeting process – Cash Flow Estimation and measurement – Investment criterion – Methods of appraisal: Traditional Techniques and Discounted Cash Flow Methods - Capital rationing – Risk analysis in capital budgeting. (Theory Only)

UNIT 3: FINANCING DECISIONS: Concept of leverage – Types of Leverages –EBIT – EPS Analysis – Capital Structure – Determinants - Theories – Net Income approach – Net operating income approach – Traditional view – MM Hypothesis. Cost of Capital: Types of Cost of Capital - Weighted average Cost of capital. (Theory Only)

UNIT 4: DIVIDEND DECISIONS: Kinds of dividends, Dividend Policy types, Dividend Theories - Walter's Model - Gordon's Model - M-M Hypothesis - Retained Earnings Policies - Bonus Shares. (Theory Only)

UNIT 5: WORKING CAPITAL MANAGEMENT: Concepts of working capital – Determinants of Working capital – Optimum level of Current assets – Liquidity vs. Profitability – Risk – Return tangle – Estimating working capital needs – Financing strategies of working capital – Inventory Management – Inventory Control Techniques - Receivables Management - Cash Management. (Theory Only)

Reference Books:

1. Brearley, Richard and Myers, Steward: Principles of Corporate Finance, New York,McGraw Hill.
2. Soloman, Ezra, Theory of Financial Management, Columbia Press.
3. James C. Van Horne, Financial Management and Policy, Prentice Hall of India.
4. Weston J. Fred and Brigham, Eugne F., Managerial Finance, Dryden Press.
5. Prasanna Chandra, Financial Management, Tata McGraw Hill.
6. Khan, M.Y. and Jain, Financial Management, Tata McGraw Hill.

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 14:FINANCIAL MANAGEMENT

Code: 25BFSI404T

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SL.No.	Type of Question	To be given in the Question Paper			To be answered		
		No. of Questions	Marks allotted to each question	Total Marks	No. of Questions	Marks allotted to each question	Total Marks
1.	**Section - A (Short Questions)**	**10**	5	50	5	4	20
2.	**Section - B (Essay Questions)**	10	10	100	5	10	50
Total Marks				**150**	**Total Marks**		**70**

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 14:FINANCIAL MANAGEMENT

Code: 25BFSI404T

BLUE PRINT FOR THE QUESTION PAPER SETTING

Chapter Name	Short questions 5 marks	Essay questions 10 marks
UNIT – I	**2**	2
UNIT – II	2	2
UNIT – III	**2**	2
UNIT – IV	2	2
UNIT – V	**2**	2
Total No. of Questions	**10**	10

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UG B.Com HONOURS B.F.S.I

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SEMESTER-IV

Course 14: FINANCIAL MANAGEMENT

Time: 3 hrs **CODE: 25BFSI404T** **Max Marks:70**

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions **5X4 =20 Marks**

1.
2.
3.
4.
5.
6.
7.
8.
9.
10

SECTION – B

Answer any one from each Unit of the following Questions **(5X10 =50 Marks)**

UNIT I

Q9
OR
Q10

UNIT II

Q11
OR
Q12

UNIT III

Q13

OR

Q14

<u>UNIT IV</u>

Q15

OR

Q16

<u>UNIT V</u>

Q17

OR

Q18

Signature of the Members **Signature of the Chairman**

Smt N.P.S. Govt College for Women(A), Chittoor.

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DEPARTMENT OF COMMERCE

UG B.Com HONOURS B.F.S.I

Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course 14: FINANCIAL MANAGEMENT

Time: 3 hrs　　　CODE: 25BFSI404T　　　Max Marks:70

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions　　　5X4 =20 Marks

1. Define Financial Management.
2. Risk and Return Trade off.
3. Capital Budgeting.
4. Net Present Value.
5. Capital Structure
6. Operating Cycle
7. MM Hypothesis
8. Dividend Policy.
9. Financial Planning.
10. Long-term Finance

SECTION – B

Answer any one from each Unit of the following Questions　　　(5X10 =50 Marks)

UNIT I

9. Explain nature, scope and objectives of Financial Management

OR

10. Discuss about Profit Vs. Wealth Maximization.

UNIT II

11. Define Capital Budgeting? Explain Importance of Capital Budgeting.

OR

12. X Ltd, Issues 50,000 8% Debentures of Rs.1 each at a premium of 10%. The costs of floatation

are 2%. The Rate of tax applicable to the company is 60%. Compute the debt capital

UNIT III

13. Discuss about Capital structure and Significance of capital structure.

OR

14. Usha Ltd. Finances all its investments by 40 percent debt and 60 percent equity. The estimated required rate of return on equity is 10 percent after taxes and that of the debt is 4 per cent after taxes. The firm is considering an investment proposal costing Rs.4,00,000 with an expected return that will last for ever. What amount must be proposal yield per year so that the market price of the share does not change? Show calculation to prove your point?

UNIT IV

15. Explain determinants of Working Capital and Operating Cycle

OR

16. Calculate the Pay-back periods of the following projects each requiring a cash outlay of Rs.1,00,000. Suggest which projects are acceptable if the standard pay-back period is 5 years

UNIT V

17. Explain Determinants and types of dividend policies.

OR

18. Explain Walter, Gordon and MM Hypothesis

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DEPARTMENT OF COMMERCE

UG B.Com HONOURS B.F.S.I

Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course : MUTUAL FUND DISTRIBUTOR

Credits:4	**COURSE CODE: 25BFSI401S**	**4hrs/week**

Course Objectives:

• To introduce the fundamentals of the mutual fund industry and its role in financial planning.
• To provide knowledge about mutual fund products, risk management, and portfolio selection.
• To develop skills in conducting market research, sourcing customers, and distributing mutual funds.
• To familiarize students with regulatory compliance and ethical selling practices in mutual fund distribution.
• To enhance employability skills for a successful career as a mutual fund distributor.

Course Outcomes:

• Understand the basics of mutual funds, their types, and regulatory frameworks.
• Conduct market research and analyze mutual fund products based on risk and return.
• Educate and guide investors on mutual fund investments and portfolio selection.
• Assist clients in purchasing mutual funds and handle after-sales services.
• Demonstrate professional ethics, regulatory compliance, and effective communication skills in mutual fund distribution.

SYLLABUS

Unit 1: Introduction to Mutual Funds and Financial Markets Overview of Mutual Funds: Concept, Importance, and Growth in India-Types of Mutual Funds: Open-ended, Closed-ended, and Interval Funds-Financial Markets and their Role in Mutual Fund Investments-SEBI Regulations and Compliance for Mutual Funds-Key Participants in the Mutual Fund Industry: AMFI, SEBI, Fund Houses, and Distributors

Unit 2: Mutual Fund Products and Investment Strategies Equity Mutual Funds: Large-cap, Mid-cap, Small-cap, and Sectoral Funds-Debt Mutual Funds: Liquid, Gilt, and Corporate Bond Funds-Hybrid Funds and Index Funds: Balanced and Passive Investment Strategies-Investment Planning: Risk Profiling, Asset Allocation, and Portfolio Diversification-Role of a Mutual Fund Distributor in Client Advisory

Unit 3: Market Research, Sales, and Customer Engagement Conducting Market Research on

Mutual Fund Performance-Understanding Fund Ratings, NAV Calculation, and Risk Metrics-Selling Mutual Funds: Understanding Customer Needs and Suitability Analysis-Communication and Persuasion Techniques in Mutual Fund Distribution-Ethical Selling Practices and Avoiding Mis-selling

Unit 4: Mutual Fund Operations and Regulatory Compliance Mutual Fund Investment Process: KYC, Account Opening, and Transactions-Net Asset Value (NAV) Calculation and Exit Load Structures-Tax Implications on Mutual Fund Investments: LTCG, STCG, and Dividend Taxation- SEBI Guidelines and AMFI Code of Conduct for Mutual Fund Distributors-Documentation and Compliance in Mutual Fund Selling

Unit 5: After-Sales Services, Digital Trends, and Career Development Handling After-Sales Services: Fund Switches, Redemptions, and SIPs-Role of Digital Platforms in Mutual Fund Distribution (Robo-Advisors, Online Portals)-Investor Education: Building Long-term Relationships with Clients- Future Trends in Mutual Fund Industry: ETFs, ESG Funds, and Smart Beta Investments-Career Growth and Certifications for Mutual Fund Distributors (NISM Series V-A, AMFI)

Reference Books:

1. Sundar Sankaran – Indian Mutual Funds Handbook
2. Gordon & Natarajan – Financial Markets and Services
3. Preeti Singh – Investment Management
4. SEBI & AMFI Guidelines – Mutual Fund Regulatory Framework
5. BFSI SSC Study Material – Mutual Fund Distribution and Market Trends

Practical Activities:

• Identifying customer risk profiles and recommending suitable mutual fund products.
• Conducting market research on mutual fund performance using NAV and risk metrics.
• Assisting in KYC and investment account opening for mutual fund transactions.
• Simulated role-play exercises for mutual fund advisory and sales techniques.
• Understanding fund switch and redemption processes.
• Filing online mutual fund applications and monitoring investments.
• Learning about tax implications and calculating capital gains on mutual fund investments.
• Using financial software and digital platforms for mutual fund tracking and portfolio review.
• Developing a career roadmap: NISM Certification preparation and regulatory compliance.

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Course :MUTUAL FUND DISTRIBUTOR

Code: 25BFSI401S

BLUE PRINT FOR THE MODEL PAPER

SL.No.	Type of Question	To be given in the Question Paper			To be answered		
		No. of Questions	Marks allotted to each question	Total Marks	No. of Questions	Marks allotted to each question	Total Marks
1.	**Section - A (Short Questions)**	**10**	5	50	5	4	20
2.	**Section - B (Essay Questions)**	10	10	100	5	10	50
Total Marks				**150**	**Total Marks**		**70**

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SEMESTER-IV

Course :MUTUAL FUND DISTRIBUTOR

Code: 25BFSI401S

BLUE PRINT FOR THE QUESTION PAPER SETTING

Chapter Name	Short questions 5 marks	Essay questions 10 marks
UNIT – I	**2**	2
UNIT – II	2	2
UNIT – III	**2**	2
UNIT – IV	2	2
UNIT – V	**2**	2
Total No. of Questions	**10**	10

Signature of the Members **Signature of the BoS Chairman**

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DEPARTMENT OF COMMERCE

UG B.Com HONOURS B.F.S.I

Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Cours : MUTUAL FUND DISTRIBUTOR

Time: 3 hrs CODE: 25BFSI401S Max Marks:70

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1.
2.
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SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

Q9
OR
Q10

UNIT II

Q11
OR
Q12

UNIT III

Q13

OR

Q14

UNIT IV

Q15

OR

Q16

UNIT V

Q17

OR

Q18

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Academic Year 2026-2027 (w.e.f.2025-2026)

SEMESTER-IV

Cours : MUTUAL FUND DISTRIBUTOR

Time: 3 hrs CODE: 25BFSI401S Max Marks:70

MODEL QUESTION PAPER

SECTION -A

Answer any Five of the following Questions 5X4 =20 Marks

1. Define Mutual Funds?
2. Distinguish between open-ended and closed-ended mutual funds
3. Explain the role of SEBI and AMFI
4. Define Large-cap, mid-cap and small-cap mutual funds
5. Explain Debt Mutual Funds
6. What is NAV
7. What is KYC
8. Explain LTCG and STCG in relation to mutual fund investments
9. What are fund switches and redemptions and SIPs
10. Explain the role of Robo-advisors.

SECTION – B

Answer any one from each Unit of the following Questions (5X10 =50 Marks)

UNIT I

11. Define Mutual funds? Explain their importance and growth in India.

OR

12. Explain the Financial Markets and their role in mutual fund investments.

UNIT II

13. Explain the different types of equity mutual funds and discuss their advantages.

OR

14. Explain debt mutual funds, hybrid funds and index funds.

<u>UNIT III</u>

15. Explain the process of market research in mutual funds

OR

16. . Explain the importance of customer needs and suitability analysis in mutual fund selling

<u>UNIT IV</u>

17. Discuss the mutual fund investment process

OR

18. Explain the Tax implications of Mutual Fund Investments.

<u>UNIT V</u>

19. Discuss Fund Switches, redemptions and SIPs.

OR

20. Discuss the role of digital platforms Robo-advisors and online portals in mutual fund distribution.

Signature of the Members **Signature of the Chairman**

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DEPARTMENT OF COMMERCE

LIST OF PAPER SETTERS

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1	Dr.P.Venu Gopal Lecturer in Commerce	M.Com.,Ph.D	Puttur Contact : 9393887222
2	Dr.N.A.Althaf Lecturer in Commerce	M.Com.,Ph.D	SKP GDC(A) Guntakal Contact : 9533504662
3.	Dr.G.Ranganath Asst.Professor of Commerce	M.Com.,Ph.D	GDC Arts College (A) Anantapur Contact:988738060
4.	Dr.U.Prabhakar Reddy Asst. Professor of Commerce	M.Com.,Ph.D	GDC Arts College (A) Anantapur Contact:9966574101
5	Dr.V.Buccaiah Lecturer in Commerce	M.Com.,Ph.D	GDC, Kurnool Contact:9441509276
6	Dr. G. Gangaiah Lecturer in Commerce	M.Com.,Ph.D	GDC, Puttur Contanct:9290293399

Signature of the BOS Chairman **Signature of the BOS Members**

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DEPARTMENT OF COMMERCE
LIST OF PAPER SETTERS
LIST OF EVALUATORS

S.No.	Name of the Examiner with Designation	Qualification	Address
1	Dr.C.Panduranaga Rao Asst.Professor of Commerce	M.Com.,Ph.D	GDC,Kakinada Contact : 9441069978
2	Dr.K.Raja Sekhar Lecturer in Commerce	M.Com.,Ph.D	SKP GDC(A) Guntakal Contact : 9949173673
3.	Dr.G.Thirumalaiah Asst.Professor of Commerce	M.Com.,Ph.D	GDC, Puttur Contanct:9985313431
4.	Dr.M.Venkataramaiah Asst. Professor of Commerce	M.Com.,Ph.D	SG GDC, Piler Contact:7702673676
5	Dr.N.Tharani Krishna Lecturer in Commerce	M.Com.,Ph.D	PVKN GDC(A),Chittoor Contanct:798980038

Signature of the BOS Chairman **Signature of the BOS Members**

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DEPARTMENT OF COMMERCE

UG B.COM HONOURS BFSI

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Signature of the Members **Signature of the BOS Chairman**

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DEPARTMENT OF COMMERCE

UG B.COM HONOURS BFSI

EVALUATION / ASSESSMENT PATTERN

EVALUATION SCHEME

Standard Operating Procedure for Continuous Internal Assessment (Internal Marks – 30). The Internal marks in all the courses/subjects will be awarded based on continuous internal assessment made during the semester concerned. For each Courses/subject 30 marks are allotted for internal assessment and 70 marks are allotted for the End Semester Examination.

Continuous Internal Evaluation (CIA):

It has been decided to introduce Continuous Internal assessment marks for a total of 60 marks, which are to be distributed as follows:

S.No.	Component			Distribution of Marks
1	CIE I(off line Exam after completion of 50% of syllabus)			20
2	CIE II(off line Exam)			20
3	ATTENDANCE	Above95%	5	5
		91%to 95%	4	
		86%to 90%	3	
		81%to 85%	2	
		75%to 80%	1	
		Below 75%	0	
Pedagogical Strategies				
4	Assignment			5
5	Participation or Paper Presentation by Student Seminars/Workshops/Group Discussions/Quiz/Student Study Project/Field Visit/Survey			5

The total 60 Marks is scaled down to 30 Marks

Component I: CIE - I & CIE - II(20+20 =40 Marks)

Two Internal Examinations, shall be conducted for assessment. These examinations will be conducted during August/September (CIE –I) and January/February (CIE-II). CIE-I carries 20 marks and CIE-II carries 20 marks. CIE- I will be conducted after completion of 50% of syllabus. The second internal examination, i.e., CIE– II, which will cover the remaining second half of the syllabus. The sum of both the CIEs will be considered for awarding marks for CIA.

Component - III: Attendance (5Marks)

Attendance mark will be awarded to the students based on their attendance percentage on a particular course.

Faculty of each course has to award the attendance mark based on their subject attendance.

The mark split-up is given below

Above 95%	5
91%to 95%	4
86%to 90%	3
81%to 85%	2
75%to 80%	1

Below75%	0

Component - IV: Assignment (5Marks)

One Assignment for each course must be submitted by a student in each semester. The marks allotted to this component will be awarded based on the performance of the student. The assignment topic may be assigned either individually or group. Assignment should be submitted by the student in the first half of the semester. Also maximum of 7 days should be given to students to submit the assignment. Assignments should be evaluated by the faculty concerned and the same to be verified by the student. The assignment should be kept in department for the Academic Audit by IQAC and also for external academic audit conducted by office of Commissionerate of Collegiate Education. The marks should be awarded by the faculty.

Component- V (Pedagogical Strategies):

Participation /Paper Presentation in Student Seminars/Workshops/Group Discussions/ Quiz/ Student Study Project/Field Visit/Survey (5 Marks)

For this component, the marks will be provided to student, if he/she participate/win in theexternalcollegetechnicalevents.Toscoremarks,thestudenthastoparticipate/presentpape related to Subject in the technical events organized in the other colleges/other departments in the college.

	Participation	Second Prize	FirstPrize/ Best Paper
Workshop/Seminar/Technical Symposium	2	3	5
National/International Conference	3	4	5

In case of Classroom seminar, one seminar for each course must be presented by a student in each semester. Each student should be given individual topic for seminar; the student has to submit the seminar topic as assignment and the same will be presented minimum of 10 minutes in the class through ICT. The seminar presented by the student should be evaluated by the subject faculty and Based on the performance of the presentation, the marks will be awarded.

Similarly, reports on field visits, educational tours, study projects in prescribed format will be considered for awarding marks in this component.

For a student who has not participated in any events in that semester, the student will be awarded “0” for this component. If a student participates more than one event and win prize, the best would be considered for the subject.

In case of Quiz, offline/online quiz, it should be conducted after the CIE II and well before the SEE. Faculty concerned has to announce the schedule for the quiz and conduct the quiz.

Semester End Examinations(SEE)

The question paper is of 2 ½ duration for 70 marks. The suggestive question paper model is given that may be used for framing the question. This kind of question paper will be helpful in CO-PO Mapping and thereby graduate attributes.

Signature of the Chairman **Signature of the BOS Members**