

# DAVANAGERE UNIVERSITY

**Scheme of Teaching and Evaluation  
For  
Bachelor of Commerce (B.Com.) in Banking, Financial  
Services & Insurance (BFSI)**


**{Apprenticeship Embedded Degree Program}**

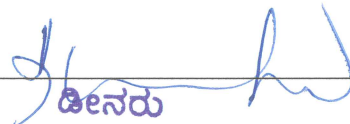
**W.e.f. 2024 - 25 Academic Year**



**Department of Studies in Commerce**

Shivagangothri Campus, Davanagere University, Davangere - 577 007

  
ಪುರಸಚಿವರು  
ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ  
ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-577007

  
ಪಾಣಿಜಿ ಮತ್ತು ನಿರ್ವಹಣಾಶಾಸ್ತ್ರ ನಿಕಾಯ  
ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ,  
ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-02.

  
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### Bachelor's Degree Credit Distribution as per State Education Policy

Sl.No.	Broad Category of Courses		Minimum No. of Credits	% of Total Credits
1	Discipline Core Credit Courses	DCC	90	70
2	Elective/Optional Courses	EC	04	03
3	Two Languages Courses	LC	24	19
4	Practical and Skill Enhancement Courses/ Research Methodology Courses	SEC	06	05
5	Constitutional Moral Values Courses	CVC	04	03
	<b>Total</b>		<b>128</b>	<b>100</b>

**Note:** As per SEP, total Credits required to award Bachelor's Degree: Minimum 128 and Maximum 150.

### Credit Distribution of Bachelor of Commerce (B.Com.) in Banking, Financial Services and Insurance (BFSI) Program of Davangere University

Sl. No.	Subject Category		No. of Credits	% of Total Credits
1	Discipline Core Credit Courses	DCC	48	33
2	Two Languages Courses	LC	24	17
3	Practical and Skill Enhancement Courses/ Apprenticeship/ Research Methodology Courses	SEC	68	47
4	Constitutional Moral Values Courses	CVC	04	03
	<b>Total</b>		<b>144</b>	<b>100</b>

### Semester Wise Allocation of Credits

#### Bachelor of Commerce (B.Com.) in Banking, Financial Services and Insurance (BFSI) Program of Davangere University

Year	Semester	Credits	Total Credits
1	I	26	52
	II	26	
2	III	26	52
	IV	26	
3	V	20	40
	VI	20	
<b>Total</b>		<b>144</b>	<b>144</b>



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Semester I								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per week	SEE	IA	Total Marks	Credits
1	Lang. 1.1	Language - I Kannada/Hindi/Urdu/ Sanskrit	LC	4	80	20	100	3
2	Lang. 1.2	Language - II English	LC	4	80	20	100	3
3	B.Com.BFSI 1.1	Basic Business & Applied Law	DCC	4	80	20	100	4
4	B.Com.BFSI 1.2	Business Mathematics & Statistics	DCC	4	80	20	100	4
5	B.Com.BFSI 1.3	Fundamentals of Business Analysis and Decision- Making	DCC	4	80	20	100	4
6	B.Com.BFSI 1.4	Accounts Assistant	SEC	6	100	-	100	6
7	B.Com.BFSI 1.5	Indian Constitution	CVC	2	40	10	50	2
		Sub -Total (A)		28	540	110	650	26

**Note:** The Accounts Assistant Skill Enhancement Course exam will be conducted by the BFSI Sector Skill Council of India for 100 marks. The concerned college or university should coordinate the exam with the council.

Semester II								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week	SEE	IA	Total Marks	Credits
8	Lang. 2.1	Language - I Kannada/Hindi/Urdu/ Sanskrit	LC	4	80	20	100	3
9	Lang. 2.2	Language - II English	LC	4	80	20	100	3
10	B.Com.BFSI 2.1	Financial Analysis	DCC	4	80	20	100	4
11	B.Com.BFSI 2.2	Foundations of Investments	DCC	4	80	20	100	4
12	B.Com.BFSI 2.3	Foundations of Financial Management	DCC	4	80	20	100	4
13	B.Com.BFSI 2.4	Insurance Agent	SEC	6	100	-	100	6
14	B.Com.BFSI 2.5	Environmental Studies	CVC	2	40	10	50	2
		Sub -Total (B)		28	540	110	650	26

**Note:** The Insurance Agent Skill Enhancement Course exam will be conducted by the BFSI Sector Skill Council of India for 100 marks. The concerned college or university should coordinate the exam with the council.

  
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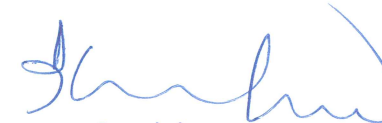
Semester III								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week	SEE	IA	Total Marks	Credits
15	Lang. 3.1	Language - I Kannada/Hindi/Urdu/ Sanskrit	LC	4	80	20	100	3
16	Lang. 3.2	Language - II English	LC	4	80	20	100	3
17	B.Com.BFSI 3.1	Foundations of Personal Financial Planning	DCC	4	80	20	100	4
18	B.Com.BFSI 3.2	Foundations to Indian Capital Markets	DCC	4	80	20	100	4
19	B.Com.BFSI 3.3	Foundations of Sales and Distribution Management	DCC	4	80	20	100	4
20	B.Com.BFSI 3.4	Mutual Fund Distributor	SEC	6	100	-	100	6
21	B.Com.BFSI 3.5	Personality Development	SEC	2	40	10	50	2
		<b>Sub -Total (C)</b>		<b>28</b>	<b>540</b>	<b>110</b>	<b>650</b>	<b>26</b>

**Note:** The Mutual Fund Distributor Skill Enhancement Course exam will be conducted by the BFSI Sector Skill Council of India for 100 marks. The concerned college or university should coordinate the exam with the council.

Semester IV								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week	SEE	IA	Total Marks	Credits
22	Lang. 4.1	Language - I Kannada/Hindi/Urdu/ Sanskrit	LC	4	80	20	100	3
23	Lang. 4.2	Language - II English	LC	4	80	20	100	3
24	B.Com.BFSI 4.1	Retail Banking Assets Sales and Underwriting	DCC	4	80	20	100	4
25	B.Com.BFSI 4.2	Retail Banking Liabilities Sales	DCC	4	80	20	100	4
26	B.Com.BFSI 4.3	Foundations of Direct & Indirect Taxes	DCC	4	80	20	100	4
27	B.Com.BFSI 4.4	Credit Processing Officer	SEC	6	100	-	100	6
28	B.Com.BFSI 4.5	Computer Applications in Business	SEC	2	40	10	50	2
		<b>Sub -Total (D)</b>		<b>28</b>	<b>540</b>	<b>110</b>	<b>650</b>	<b>26</b>

**Note:** The Credit Processing Officer Skill Enhancement Course exam will be conducted by the BFSI Sector Skill Council of India for 100 marks. The concerned college or university should coordinate the exam with the council.

  
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Semester V & VI								
Sl. No.	Course Code	Title of the Course	Category of Courses	No. of Hours	SEE	IA	Total Marks	Credits
29	B.Com.BFSI APP.	Apprenticeship *	SEC	-	100	-	100	40
		Sub -Total (E)		-	100	-	100	40
		Grand Total (A+B+C+D+E)		-	2260	440	2700	144

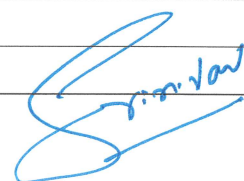
Note: \*The apprenticeship will be evaluated by the BFSI Sector Skill Council of India for 50 marks and by the employer where the students have undergone the apprenticeship for another 50 marks. The concerned college will coordinate with them for the same.

  
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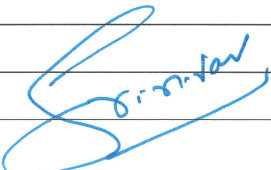
<b>Name of the Program:</b> Bachelor of Commerce in BFSI		
<b>Course Code:</b> B.Com.BFSI 1.1		
<b>Name of the Course:</b> Basic Business and Applied Law		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>4 Credits</b>	<b>4 Hrs</b>	<b>64 Hrs</b>
<b>Pedagogy:</b> Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
This curriculum provides a comprehensive understanding of applied Indian business law, covering both theoretical concepts and practical applications in the Indian business environment. It prepares students for legal compliance, risk management, and ethical decision-making in Indian businesses and commercial transactions.		
<b>Introduction to Indian Business Law</b>		
Overview of the Indian legal system		
Sources of Indian business law (constitution, statutes, case law)		
Importance of legal compliance in Indian business operations		
Key Legal Concepts in Indian Law		
Principles of Indian contract law		
Essentials of valid contracts under the Indian Contract Act, 1872		
Overview of tort law and its application in business disputes		
Regulatory Framework for Business in India		
Role of regulatory agencies (SEBI, RBI, IRDAI, CCI)		
Overview of company law (Companies Act, 2013)		
Overview of taxation laws (Income Tax Act, GST Act)		
<b>Contract Law and Commercial Transactions:</b>		
Indian Contract Act, 1872		
Formation and essentials of a valid contract		
Types of contracts under Indian law (sale, lease, agency)		
Performance, breach, and discharge of contracts		
Special Contracts		
Bailment and pledge		
Indemnity and guarantee		
Contract of agency		
Commercial Transactions		
Sale of Goods Act, 1930		
Negotiable Instruments Act, 1881		
Overview of e-commerce laws and electronic contracts		



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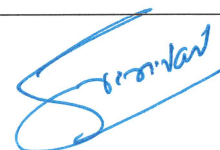


<b>Corporate Law and Business Organizations:</b>
Companies Act, 2013
Incorporation and registration of companies
Corporate governance requirements for Indian companies
Directors' duties and liabilities
Limited Liability Partnerships (LLPs)
Formation and registration of LLPs
Rights and duties of partners in an LLP
Conversion and winding up of LLPs
Partnership Act, 1932
Formation and types of partnerships
Rights and duties of partners
Dissolution of partnerships
<b>Intellectual Property Rights (IPR) in India:</b>
Intellectual Property Laws in India
Indian Patents Act, 1970
Trademarks Act, 1999
Copyright Act, 1957
Protection of Trade Secrets and Designs
Indian laws on trade secrets
Design protection under the Designs Act, 2000
Geographical Indications (GI) protection
<b>Regulatory Compliance and Business Ethics:</b>
Regulatory Compliance for Businesses
Securities laws and regulations (SEBI Act)
Competition law (Competition Act, 2002)
Consumer protection laws (Consumer Protection Act, 2019)
Business Ethics and Corporate Social Responsibility (CSR)
Legal and ethical responsibilities of businesses
CSR provisions under the Companies Act, 2013
Compliance and reporting requirements for CSR activities
<b>Dispute Resolution Mechanisms:</b>
Indian Judiciary and Legal Proceedings
Structure of Indian courts (civil and criminal)
Jurisdiction and hierarchy of courts



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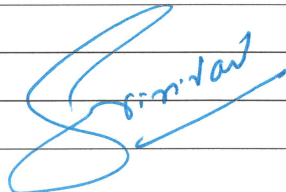
Overview of alternative dispute resolution (ADR) methods
Arbitration and Conciliation Act, 1996
Arbitration agreements and proceedings
Appointment and powers of arbitrators
Enforcement and challenge of arbitral awards
<b>Emerging Areas in Indian Business Law:</b>
Data Protection and Privacy Laws
Overview of the Personal Data Protection Bill, 2019
Compliance requirements for data protection
Impact of data protection laws on businesses
Start-up and Entrepreneurship Laws
Legal framework for start-ups in India
Incentives and support mechanisms for start-ups
Intellectual property strategies for start-ups
<b>Case Studies and Practical Applications:</b>
Analyzing real-world legal cases and business disputes in India
Drafting legal documents and contracts under Indian law
Simulated negotiations and legal advisory exercises
<b>Additional Resources and Tools:</b>
Indian business law textbooks, casebooks, and legal journals
Legal databases and online resources (Manupatra, SCC Online)
Guest lectures by legal practitioners and business lawyers
<b>Evaluation and Assessment:</b>
Assignments, quizzes, and exams assessing understanding of Indian business law concepts and principles
Case analysis and legal memo writing
Oral presentations and moot court simulations on legal issues



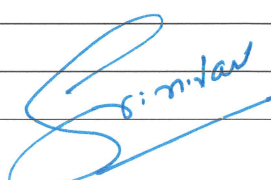
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<b>Name of the Program:</b> Bachelor of Commerce in BFSI		
<b>Course Code:</b> B.Com.BFSI 1.2		
<b>Name of the Course:</b> Business Mathematics and Statistics		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>4 Credits</b>	<b>4 Hrs</b>	<b>64 Hrs</b>
<b>Pedagogy:</b> Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
This curriculum provides a comprehensive understanding of business mathematics and statistics, covering both mathematical concepts and statistical techniques relevant to various business applications. It integrates theoretical knowledge with practical skills to prepare students for analyzing data, making informed business decisions, and solving complex problems in real-world contexts.		
<b>Basic Arithmetic Operations</b>		
Addition, subtraction, multiplication, and division		
Order of operations (PEMDAS)		
Fractions, decimals, and percentages		
<b>Algebraic Concepts</b>		
Variables, constants, and expressions		
Solving linear equations and inequalities		
Formulas and their applications in business		
<b>Functions and Graphs</b>		
Linear functions and their graphs		
Quadratic functions and parabolas		
Exponential and logarithmic functions		
<b>Financial Mathematics:</b>		
Time Value of Money		
Future value and present value calculations		
Compound interest and simple interest		
Annuities and perpetuities		
Discounted Cash Flow Analysis		
Net present value (NPV) and internal rate of return (IRR)		
Capital budgeting decisions		
Sensitivity analysis and scenario modeling		
<b>Financial Ratios and Analysis</b>		
Liquidity ratios (current ratio, quick ratio)		
Solvency ratios (debt-to-equity ratio, interest coverage ratio)		
Profitability ratios (return on investment, profit margin)		

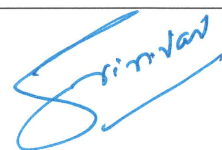
  
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<b>Descriptive Statistics:</b>
Data Presentation and Summary
Frequency distributions and histograms
Measures of central tendency (mean, median, mode)
Measures of dispersion (variance, standard deviation)
Probability Distributions
Discrete probability distributions (binomial, Poisson)
Continuous probability distributions (normal distribution)
Sampling and Estimation
Sampling techniques (random sampling, stratified sampling)
Point estimation and interval estimation
<b>Inferential Statistics:</b>
Hypothesis Testing
Null and alternative hypotheses
Type I and Type II errors
One-sample and two-sample hypothesis tests
Regression Analysis
Simple linear regression
Multiple regression analysis
Interpretation of regression coefficients
ANOVA and Nonparametric Tests
Analysis of variance (ANOVA)
Nonparametric tests (Mann-Whitney U test, Kruskal-Wallis test)
<b>Time Series Analysis:</b>
Trend Analysis
Moving averages and trend lines
Seasonal variations and seasonal decomposition
Forecasting Techniques
Exponential smoothing methods
Time series models (ARIMA)
<b>Decision Analysis and Optimization:</b>
Decision Trees
Decision nodes, chance nodes, and terminal nodes
Expected value and decision tree analysis
Linear Programming

  
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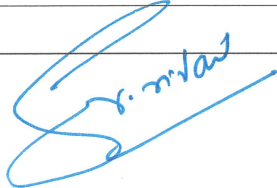


Formulating linear programming problems
Graphical and simplex methods for solution
<b>Business Applications and Case Studies:</b>
Financial analysis using ratios and financial models
Market research and data analysis for business decision-making
Risk assessment and management using statistical techniques
<b>Additional Resources and Tools:</b>
Business mathematics and statistics software (e.g., Excel, MATLAB, R)
Online resources, textbooks, and academic journals
Workshops, tutorials, and webinars on business mathematics and statistics
<b>Evaluation and Assessment:</b>
Problem-solving exercises and assignments on mathematical and statistical concepts
Data analysis projects and case studies
Exams and quizzes assessing understanding and application of business mathematics and statistics principles

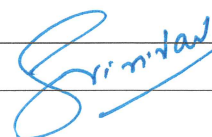


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<b>Name of the Program:</b> Bachelor of Commerce in BFSI		
<b>Course Code:</b> B.Com.BFSI 1.3		
<b>Name of the Course:</b> Fundamentals of Business Analysis and Decision-Making		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>4 Credits</b>	<b>4 Hrs</b>	<b>64 Hrs</b>
<b>Pedagogy:</b> Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
This curriculum provides a comprehensive understanding of business economics, covering both microeconomic and macroeconomic principles, applied analysis techniques, and their relevance to business strategy and decision-making.		
<b>Introduction to Business Economics</b>		
Definition and scope of business economics		
Importance of economic analysis in business decision-making		
Economic Fundamentals		
Basic concepts of economics (scarcity, opportunity cost, supply and demand)		
Microeconomics vs. macroeconomics		
Economic Systems and Market Structures		
Overview of different economic systems (capitalism, socialism, mixed economy)		
Market structures (perfect competition, monopoly, oligopoly, monopolistic competition)		
<b>Microeconomic Analysis:</b>		
Consumer Behavior		
Utility theory and consumer preferences		
Indifference curve analysis and budget constraints		
Elasticity of demand and its applications		
Producer Behavior		
Production and cost analysis		
Profit maximization under different market structures		
Theory of the firm: short-run vs. long-run decisions		
Market Equilibrium and Pricing		
Equilibrium in competitive markets		
Pricing strategies and price discrimination		
Non-price competition and product differentiation		
<b>Macroeconomic Analysis:</b>		
National Income Accounting		
Concepts of GDP, GNP, and national income		

  
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Measures of economic performance (unemployment rate, inflation rate)
Aggregate Demand and Supply
Determinants of aggregate demand and supply
Keynesian and classical approaches to macroeconomic equilibrium
Fiscal and monetary policy tools
Economic Growth and Development
Theories of economic growth (Solow model, endogenous growth theory)
Factors influencing economic development (human capital, technology, institutions)
<b>Business Cycles and Economic Fluctuations:</b>
Understanding Business Cycles
Phases of the business cycle (expansion, peak, contraction, trough)
Causes and consequences of economic fluctuations
Role of Government in Stabilization
Fiscal policy tools for stabilization (taxation, government spending)
Monetary policy tools (interest rates, open market operations)
<b>Applied Business Economics:</b>
Cost-Benefit Analysis
Principles of cost-benefit analysis
Application in project evaluation and decision-making
Risk Analysis and Uncertainty
Decision-making under uncertainty
Techniques for risk assessment and management
Market Research and Forecasting
Methods of market research (surveys, interviews, focus groups)
Forecasting techniques (time-series analysis, regression analysis)
<b>International Economics and Global Business Environment:</b>
International Trade Theory
Comparative advantage and gains from trade
Tariffs, quotas, and trade policies
Foreign Exchange Markets and Exchange Rate Determination
Exchange rate regimes (fixed vs. floating)
Factors influencing exchange rates
<b>Business Economics and Strategy:</b>
Strategic Decision Making
Game theory and strategic interactions



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Competitive dynamics and strategic positioning
Economic Analysis of Pricing and Product Strategies
Price discrimination strategies
Product differentiation and market segmentation
<b>Case Studies and Practical Applications:</b>
Analyzing real-world business scenarios and case studies
Applying economic concepts to business decision-making processes
Simulation exercises on market behavior, strategic interactions, and policy analysis
<b>Additional Resources and Tools:</b>
Economic textbooks, journals, and academic literature
Economic databases and statistical resources
Industry reports and market analysis tools
<b>Evaluation and Assessment:</b>
Assignments, quizzes, and exams assessing understanding of economic principles and theories
Case study analyses and presentations evaluating application of economic concepts in business contexts
Project work and group activities measuring ability to conduct economic analysis and make informed business decisions

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BOS Dept. of Studies in Commerce  
Davangere University  
Shivagangotri, Davangere-7

<b>Name of the Program:</b> Bachelor of Commerce in BFSI <b>Course Code:</b> B.Com.BFSI 1.4 <b>Name of the Course:</b> Accounts Assistant		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>6 Credits</b>	<b>6 Hrs</b>	<b>96 Hrs</b>
<b>Pedagogy:</b> Classrooms lecture, tutorials, Group discussion, training, Seminar, Case studies & field work etc.,		



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## Model Curriculum

**Qf Name: Accounts Assistant**

**Qf Code: BSC/Q8103**

**Qf Version: 1.0**

**NSQF Level: 4**

**Model Curriculum Version: 1.0**

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India  
1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange,  
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## Training Parameters

<b>Sector</b>	BFSI
<b>Sub-Sector</b>	LENDING, FUND INVESTMENT & SERVICES, PAYMENTS, BROKING, BFSI PROCESSING
<b>Occupation</b>	Finance and Accounts
<b>Country</b>	India
<b>NSQF Level</b>	4
<b>Aligned to NCO/ISCO/ISIC Code</b>	NCO-2015/3311.0202
<b>Minimum Educational Qualification and Experience</b>	Class 12th Pass + 6 months relevant work experience OR Class 10th Pass + ITI (2 years after Class 10th ) OR Class 10th Pass and pursuing continuous regular schooling OR 3 year Diploma ( after 10th) OR Previous relevant Qualification of NSQF level 3 + 2 years relevant work experience
<b>Pre-Requisite License or Training</b>	NA
<b>Minimum Job Entry Age</b>	18 years
<b>Last Reviewed On</b>	30/06/2022
<b>Next Review Date</b>	30/06/2025
<b>NSQC Approval Date</b>	30/06/2022
<b>Qf Version</b>	1.0
<b>Model Curriculum Creation Date</b>	30/06/2022
<b>Model Curriculum Valid Up to Date</b>	30/06/2025
<b>Model Curriculum Version</b>	1.0
<b>Minimum Duration of the Course</b>	480 Hours, 0 Minutes
<b>Maximum Duration of the Course</b>	480 Hours, 0 Minutes

## Program Overview

This section summarizes the end objectives of the program along with its duration.

## Training Outcomes

At the end of the program, the learner will be able to:

- Ascertain different types of tax liabilities, evaluate tax compliance documents and prepare tax challans and make tax payments.
- Seek and receive income tax declarations from employees, calculate net salaries after deductions, prepare salary statements giving details of earnings and deductions.
- Verify the receipt / payments related documents and record the receipt / payment transactions in the book of accounts, prepare reconciliation statements and execute cash and inventory management.
- Obtain and verify documents related to purchases / sales and pass accounting entries in journals.
- Make provisions under various heads, prepare statement of depreciation, and prepare reports on profit and loss account and balance sheet and other financial statements.
- Communicate effectively with customers, superiors and colleagues, maintain service orientation and achieve customer satisfaction.
- Maintain integrity of transactions to ensure security of data and practice ethical behavior.
- Focus on teamwork with a view to create a healthy team atmosphere

## Compulsory Modules

The table lists the modules, their duration and mode of delivery.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
Bridge Module	04:00	00:00	00:00	00:00	04:00
Module 1: Introduction to Accounts Assistant	04:00	00:00	00:00	00:00	04:00
BSC/N8112- Prepare Financial Statement					
BSC/N8110- Prepare receipt and payment voucher	75:00	99:00	76:00	00:00	250:00



<b>BSC/N8111- Understand and book credit purchases and sales</b> <b>NOS Version No. 1.0</b> <b>NSQF Level 4</b>					
Module 2: Financial Accounting and Reporting	<b>75:00</b>	<b>99:00</b>	<b>76:00</b>	<b>00:00</b>	<b>250:00</b>
<b>BSC/N8109- Prepare and Perform Payroll Function</b> <b>NOS Version No. 1.0</b> <b>NSQF Level 4</b>					
Module 3: Labor Laws and Payroll Accounting	<b>20:00</b>	<b>30:00</b>	<b>26:00</b>	<b>00:00</b>	<b>76:00</b>
<b>BSC/N8108: Prepare Tax Compliance Related Documents</b> <b>NOS Version No. 1.0</b> <b>NSQF Level 4</b>					
Module 4: Heads of Income under Income Tax act 1961	<b>09:00</b>	<b>10:00</b>	<b>11:00</b>	<b>00:00</b>	<b>30:00</b>
Module 5: Deductions under Chapter VI A	<b>09:00</b>	<b>10:00</b>	<b>11:00</b>	<b>00:00</b>	<b>30:00</b>
Module 6: Filing of Income Tax Return	<b>09:00</b>	<b>10:00</b>	<b>11:00</b>	<b>00:00</b>	<b>30:00</b>
<b>DGT/VSQ/N0102: Employability Skills (60 Hours)</b> <b>NOS Version No. 1.0</b> <b>NSQF Level 4</b>					
Module 7: Employability Skills	<b>24:00</b>	<b>36:00</b>	<b>00:00</b>	<b>00:00</b>	<b>60:00</b>

Total Duration	150:00	180:00	150:00	00:00	480:00
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## Module Details

### Module 1: Introduction to Accounts Assistant

#### Bridge Module

#### Terminal Outcomes:

- It enables and molds an increase in number of individuals to handle business
- Resolve the accounts troubles in a business
- Serves assistance in increasing employment opportunities

<b>Duration: 04:00</b>	<b>Duration: 00:00</b>
<b>Theory – Key Learning Outcomes</b>	<b>Practical – Key Learning Outcomes</b>
<ul style="list-style-type: none"> <li>• About Accounts Assistant</li> <li>• Objective of Accounts Assistant</li> <li>• Duties and Responsibilities of Accounts Assistant</li> <li>• Requirement of Accounts Assistant</li> </ul>	
<b>Classroom Aids</b>	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
<b>Tools, Equipment and Other Requirements</b>	
Customer's FAQ, Sample comparative analysis report, etc.	



## Module 2: Financial Accounting and Reporting

Mapped to BSC/N8112, v 1.0

### Terminal Outcomes:

- Learning techniques to prepare receipts and payment accounts.
- Understanding the techniques of preparing income and expenditure statement.
- Balance sheet preparing techniques.
- Implementing techniques to understand cash flow and equity statement.
- Learns to portray inflow and outflow of fund

Duration: 75:00	Duration: 99:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Discuss Basic Accounting concepts and Accounting Terminologies</li> <li>• Explain Book Keeping</li> <li>• Discuss the Elements of Financial Statement</li> <li>• Explain Bank Reconciliation Statement</li> <li>• Narrate Trail Balance</li> <li>• Describe Trading and Profit and Loss Account</li> <li>• Cash flow and Fund Flow statement</li> <li>• Ratio Analysis</li> <li>• Discuss Balance sheet</li> </ul>	<ul style="list-style-type: none"> <li>• Preparation of receipts and payment accounts with the Help of Online Practical Tool</li> <li>• Preparation of Income and expenditure statements with the Help of Online Practical Tool</li> <li>• Preparation of Income Statement</li> <li>• Prepare Balance sheet with the Help of Online Practical Tool</li> <li>• Prepare Cash Flow Statement</li> <li>• Preparation of Equity statement with the Help of Online Practical Tool</li> <li>• Calculation of Ratios</li> </ul>
<b>Classroom Aids</b> Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
<b>Tools, Equipment and Other Requirements</b> Customer's FAQ, Sample comparative analysis report, etc.	

## Module 3: Labor Laws and Payroll Accounting

Mapped to BSC/N8109, v 1.0

### Terminal Outcomes:

- Conceptual learning of laws.
- Acquires License knowledge
- Identifies the legality of organizational contracts
- Acquires knowledge on Payment of Wages Act, 1936 and Minimum Wages Act, 1948
- Understanding The Employees' State Insurance Act, 1948
- Assessment of Provident Fund Act
- Evaluation of Payment of Bonus Act
- Understanding of Payment Gratuity Act

Duration: 20:00	Duration: 30:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Explain Contract Act</li> <li>• Law of Payment of Wages Act and Minimum Wages Act</li> <li>• Law of Employees' State Insurance Act</li> <li>• Discuss Applicability of ESIC</li> <li>• Explain Provident Fund Act</li> <li>• Identify Applicability of EPFO</li> <li>• Discuss Payment of Bonus Act</li> <li>• Describe Payment Gratuity Act</li> <li>• Explain Payroll Accounting</li> </ul>	<ul style="list-style-type: none"> <li>• Preparation of Employees Register</li> <li>• Computation of Salary</li> <li>• Computation of Deduction from salary</li> <li>• Registration of ESIC</li> <li>• Registration of EPFO</li> </ul>
<b>Classroom Aids</b> Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
<b>Tools, Equipment and Other Requirements</b> Sample customer portfolio, NFO (New Fund Offering)	

## Module 4: Heads of Income under Income Tax act 1961

Mapped to BSC/N8112, v 1.0

### Terminal Outcomes:

- Conceptual understanding of various taxation
- Understanding and identification of direct tax
- Over view of Tax Planning, Tax Management, Tax Evasion
- Understanding carry forward loss and setoff loss

Duration: 09:00	Duration: 10:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Discuss Overview of Income Tax</li> <li>• Identify the Steps for Computing Total Income</li> <li>• Discuss the Tax Rate</li> <li>• Narrate the Residential Status</li> <li>• Discuss the Heads of Income</li> <li>• Explain the Clubbing of Income</li> <li>• Describe set off losses and carryforward losses</li> <li>• Narrate TDS, TCS and Advance Tax</li> </ul>	<ul style="list-style-type: none"> <li>• Computation of Total Income</li> <li>• Calculation of Tax Liability</li> </ul>
<b>Classroom Aids</b> Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
<b>Tools, Equipment and Other Requirements</b> Sample customer portfolio, NFO (New Fund Offering)	

## Module 5: Deductions under Chapter VI A

Mapped to BSC/N8112, BSC/N8110, BSC/N8111, v 1.0

### Terminal Outcomes:

- Deduction calculation techniques learning
- Learning the computation of total received income

<b>Duration: 09:00</b>	<b>Duration: 10:00</b>
<b>Theory – Key Learning Outcomes</b>	<b>Practical – Key Learning Outcomes</b>
<ul style="list-style-type: none"> <li>• Over view of Chapter VI A</li> <li>• Discuss the Deductions U/S 80C to 80U</li> </ul>	<ul style="list-style-type: none"> <li>• Calculations and Computations of Deductions</li> </ul>
<b>Classroom Aids</b>	
Whiteboard, Flip Chart, Markers, Duster, Projector, Laptop with charger, Projector screen, Power Point Presentation, 2.1 Laptop External Speakers.	
<b>Tools, Equipment and Other Requirements</b>	
NA	



## Module 6: Filing of Income Tax Return

Mapped to BSC/N8112, v 1.0

### Terminal Outcomes:

- Over view of Income Tax Return
- Conceptual Understanding of PAN and Registration
- Acquiring knowledge in various Assessment Procedure
- Learning various techniques to calculate Penalty and Refund
- Gaining knowledge on various features of Presumptive tax

Duration: 09:00	Duration: 10:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Describe PAN</li> <li>• Explain steps of Income Tax Return</li> <li>• Discuss Assessment Procedure</li> <li>• Narrate Interest and Penalty</li> <li>• Identify the Steps for Income Tax Refund</li> <li>• Explain Presumptive Tax</li> </ul>	<ul style="list-style-type: none"> <li>• Online PAN application</li> <li>• Online PAN registration for ITR filing</li> <li>• Filing of ITR1, ITR2, ITR3, ITR4, ITR5, ITR6, ITR7</li> </ul>
<b>Classroom Aids</b> Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
<b>Tools, Equipment and Other Requirements</b> Sample customer portfolio, NFO (New Fund Offering)	

## Module 7: Employability Skills Mapped to DGT/VSQ/N0102

### Terminal Outcomes:

- Introduction to employability skills
- Constitutional values - citizenship
- Becoming a professional in the 21st century
- Basic English skills
- Career development & goal setting
- Communication skills
- Diversity & inclusion
- Financial and legal literacy
- Essential digital skills
- Entrepreneurship
- Customer service
- Getting ready for apprenticeship & jobs

Duration: 24:00	Duration: 36:00
Theory - Key Learning Outcomes	Practical - Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Discuss employability skills required for jobs in various industries</li> <li>• Explain ways to explore learning and employability portals</li> <li>• Discuss the significance of legal values, including civic rights and duties, citizenship, responsibility towards society etc. And personal values and ethics such as honesty, integrity, caring and respecting others, etc.</li> <li>• Explain the significance of 21st century skills for employment</li> <li>• Describe the benefits of the continuous learning</li> <li>• Explain how to read and understand routine information, notes, instructions, mails, letters etc. Written in english</li> <li>• List the difference between job and career</li> <li>• Communicate and behave appropriately with all genders and pwd</li> <li>• Discuss how to escalate any issues related to sexual harassment at workplace according to poah act</li> <li>• List common components of salary and compute income, expenses, taxes, investments etc</li> <li>• Discuss relevant rights and laws and use legal aids to fight against legal exploitation</li> <li>• Identify and list different types of entrepreneurship and enterprises and assess opportunities for potential</li> </ul>	<ul style="list-style-type: none"> <li>• Demonstrate how to follow environmentally sustainable practices</li> <li>• Role play the 21st century skills such as self-awareness, behaviour skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn for continuous learning etc. In personal and professional life</li> <li>• Practice the use basic english for everyday conversation in different contexts, in person and over the telephone</li> <li>• Write short messages, notes, letters, e-mails etc. In english</li> <li>• Prepare a sample career development plan with short- and long-term goals, based on aptitude</li> <li>• Practice following verbal and non-verbal communication etiquette and active listening techniques in various settings</li> <li>• Roleplay how to work collaboratively with others in a team</li> <li>• Roleplay how to escalate any issues related to sexual harassment at workplace</li> </ul>

<p>business through research</p> <ul style="list-style-type: none"> <li>• Identify and list sources of funding, anticipate, and mitigate any financial/legal hurdles for the potential business opportunity</li> <li>• Explain how to identify different types of customers</li> <li>• Identify and list apprenticeship opportunities and register for it as per guidelines and requirements</li> </ul>	<p>according to posh act</p> <ul style="list-style-type: none"> <li>• Show how to select financial institutions, products and services as per requirement</li> <li>• Practice how to carry out offline and online financial transactions, safely and securely</li> <li>• Operate digital devices and carry out basic internet operations securely and safely</li> <li>• Demonstrate the use of e- mail and social media platforms and virtual collaboration tools to work effectively</li> <li>• Practice the of use basic features of word processor, spreadsheets, and presentations</li> <li>• Develop a sample business plan and a work model, considering the 4ps of marketing product, price, place and promotion</li> <li>• Role play how to respond to customer requests and needs in a professional manner</li> <li>• Show how to follow appropriate hygiene and grooming standards</li> <li>• Create a sample professional curriculum vitae (résumé)</li> <li>• Practice how to search for suitable jobs using reliable offline and online sources such as employment exchange, recruitment agencies, newspapers etc. And job portals, respectively</li> <li>• Show how to apply to identified job openings using offline /online methods as per requirement</li> <li>• Demonstrate how to answer questions politely, with clarity and confidence, during recruitment and selection</li> </ul>
<p><b>Classroom Aids:</b> Charts, Models, Video presentation, Flip Chart, White-Board/Smart Board, Marker, Duster</p>	
<p><b>Tools, Equipment and Other Requirements</b> PPE, Basic Stationary, digital devices as per the requirement.</p>	

## Annexure

### Trainer Requirements

Trainer Prerequisites						
Minimum Educational Qualification	Specialization	Relevant Industry Experience		Training Experience		Remarks
		Years	Specialization	Years	Specialization	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA
Trainer Certification						
Domain Certification			Platform Certification			
Accounts Assistant  , BSC/Q8101, v3.1  , Minimum accepted score is 80%			Trainer  , MEP/Q2601, v1.0   with a scoring of minimum 80%			

## Assessor Requirements

Assessor Prerequisites						
Minimum Educational Qualification	Specialization	Relevant Industry Experience		Training Experience		Remarks
		Years	Specialization	Years	Specialization	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Assessor Certification	
Domain Certification	Platform Certification
Accounts Assistant  , BSC/Q8101, v3.1  , Minimum accepted score is 80%	Assessor  , MEP/Q2701, v1.0   with the scoring of minimum 80%



## Assessment Strategy

This section includes the processes involved in identifying, gathering and interpreting information to evaluate the learner on the required competencies of the program.

### 1. Assessment System Overview:

- Batches assigned to the assessment agencies for conducting the assessment on SDSM/SIP or email
- Assessment agencies send the assessment confirmation to VTP/TC looping SSC
- Assessment agency deploys the ToA certified Assessor for executing the assessment
- SSC monitors the assessment process & records
- If the batch size is more than 30, then there should be 2 Assessors.

### 2. Testing Environment: Assessor must:

- Confirm that the centre is available at the same address as mentioned on SDMS or SIP
- Check the duration of the training.
- Check the Assessment Start and End time to be as 10 a.m. and 5 p.m.
- Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.
- Check the mode of assessment—Online (TAB/Computer) or Offline (OMR/PP).
- Confirm the number of TABs on the ground are correct to execute the Assessment smoothly.
- Check the availability of the Lab Equipment for the particular Job Role.

### 3. Assessment Quality Assurance levels / Framework:

- Question papers created by the Subject Matter Experts (SME)
- Question papers created by the SME should be verified by the other subject Matter Experts along with the approval required from SSC
- Questions are mapped with NOS and PC
- Question papers are prepared considering that level 1 to 3 is for the unskilled & semi- skilled individuals, and level 4 and above are for the skilled, supervisor & higher management
- Assessor must be ToA certified
- Assessment agency must follow the assessment guidelines to conduct the assessment

### 4. Types of evidence or evidence-gathering protocol:

- Time-stamped & geotagged reporting of the assessor from assessment location
- Centre photographs with signboards and scheme specific branding
- Biometric or manual attendance sheet (stamped by TP) of the trainees during the training period
- Time-stamped & geotagged assessment (Theory + Viva + Practical) photographs & videos

### 5. Method of verification or validation:

- Surprise visit to the assessment location
- Random audit of the batch
- Random audit of any candidate

6. Method for assessment documentation, archiving, and access

- Hard copies of the documents are stored
- Soft copies of the documents & photographs of the assessment are uploaded / accessed from Cloud Storage and are stored in the Hard Drives

## References

## Glossary

Term	Description
<b>Declarative Knowledge</b>	Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.
<b>Key Learning Outcome</b>	Key learning outcome is the statement of what a learner needs to know, understand and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, understanding (theory) and skills (practical application).
<b>OJT (M)</b>	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on site
<b>OJT (R)</b>	On-the-job training (Recommended); trainees are recommended the specified hours of training on site
<b>Procedural Knowledge</b>	Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work, or produce a tangible work output by applying cognitive, affective or psychomotor skills.
<b>Training Outcome</b>	Training outcome is a statement of what a learner will know, understand and be able to do <b>upon the completion of the training.</b>
<b>Terminal Outcome</b>	Terminal outcome is a statement of what a learner will know, understand and be able to do <b>upon the completion of a module.</b> A set of terminal outcomes help to achieve the training outcome.

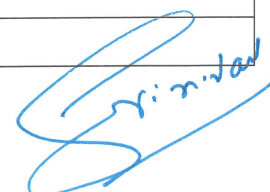
## Acronyms and Abbreviations

Term	Description
<b>Qf</b>	Qualification
<b>NSQF</b>	National Skills Qualification Framework
<b>NOS</b>	National Occupational Standards
<b>TVET</b>	Technical and Vocational Education and Training
<b>DD</b>	Demand Draft
<b>GST</b>	Goods and Services Tax
<b>MIS</b>	Management Information System
<b>NEFT</b>	National Electronic Funds Transfer
<b>PAN</b>	Permanent Account Number
<b>TAT</b>	Turnaround time



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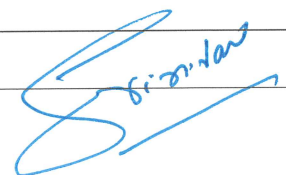
<b>Name of the Program:</b> Bachelor of Commerce in BFSI <b>Course Code:</b> B.Com.BFSI 2.1 <b>Name of the Course:</b> Financial Analysis		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>4 Credits</b>	<b>4 Hrs</b>	<b>64 Hrs</b>
<b>Pedagogy:</b> Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
This curriculum covers a comprehensive range of topics in financial analysis, starting from basic concepts to advanced techniques, and integrates practical applications to provide a well-rounded learning experience.		
<b>Introduction to Finance</b>		
Overview of financial markets		
Key participants (individuals, institutions)		
Objectives of financial analysis		
Time Value of Money (TVM)		
Future value, present value, and compounding		
Understanding interest rates and discounting		
Risk and Return		
Types of risk (systematic, unsystematic)		
Calculating risk measures (standard deviation, beta)		
Relationship between risk and return		
<b>Financial Statement Analysis:</b>		
Understanding Financial Statements		
Balance Sheet, Income Statement, Cash Flow Statement		
Reading and interpreting financial statements		
Financial Ratios		
Liquidity ratios		
Solvency ratios		
Profitability ratios		
Efficiency ratios		
DuPont Analysis		
Decomposition of return on equity (ROE)		
Identifying drivers of performance		
<b>Valuation Techniques:</b>		
Discounted Cash Flow (DCF) Analysis		
Forecasting cash flows		



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Estimating terminal value
Calculating present value
Comparable Company Analysis (CCA)
Identifying comparable companies
Analyzing multiples (P/E, EV/EBITDA, etc.)
Valuation using market comparables
Asset-Based Valuation
Valuing assets and liabilities
Adjusted book value method
Liquidation value method
<b>Financial Modeling:</b>
Excel Skills for Financial Modeling
Building income statement, balance sheet, cash flow statement
Creating dynamic financial models
Building Integrated Financial Models
Forecasting revenue, expenses, and cash flows
Sensitivity analysis and scenario modeling
Company Valuation Modeling
Integrating DCF, CCA, and other valuation methods
Developing valuation models for different industries
<b>Advanced Topics:</b>
Financial Risk Management
Hedging techniques
Derivatives and their use in risk management
Corporate Finance
Capital structure decisions
Cost of capital estimation
Mergers and Acquisitions (M&A) Analysis
M&A process overview
Valuation techniques in M&A
<b>Case Studies and Practical Applications:</b>
Analyzing real-world financial statements
Valuing companies based on case studies
Hands-on financial modeling exercises
<b>Additional Resources and Tools:</b>



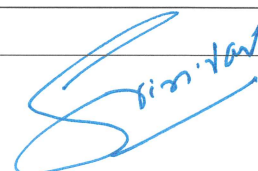
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Financial analysis software (e.g., Bloomberg Terminal, FactSet)
Online resources, books, and academic journals
Guest lectures from industry professionals
<b>Evaluation and Assessment:</b>
Assignments on financial statement analysis
Valuation projects and presentations
Quizzes and exams to test understanding



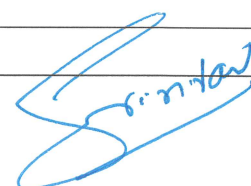
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**BOS Dept. of Studies in Commerce**  
**Davangere University**  
**Shivaganotri, Davangere-7**

<b>Name of the Program:</b> Bachelor of Commerce in BFSI <b>Course Code:</b> B.Com.BFSI 2.2 <b>Name of the Course:</b> Foundations of Investments		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>4 Credits</b>	<b>4 Hrs</b>	<b>64 Hrs</b>
<b>Pedagogy:</b> Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
This curriculum provides a comprehensive understanding of investments focusing on risk and returns, covering theoretical concepts, practical applications, and behavioral aspects to prepare students for careers in investment management, financial analysis, and portfolio management.		
<b>Introduction to Investments:</b>		
Definition and objectives of investment		
Importance of risk-return trade-off in investment decisions		
Overview of investment vehicles (stocks, bonds, mutual funds, ETFs)		
Financial Markets and Instruments		
Overview of financial markets (stock market, bond market, money market)		
Types of financial instruments (stocks, bonds, derivatives)		
Understanding market efficiency and pricing mechanisms		
<b>Risk and Return Concepts:</b>		
Risk and Return Fundamentals		
Definition of risk and return		
Relationship between risk and return (risk-return trade-off)		
Measures of risk (standard deviation, beta) and return (expected return, yield)		
Capital Asset Pricing Model (CAPM)		
Theory of CAPM and its assumptions		
Calculation of expected return using CAPM		
Role of beta in measuring systematic risk		
Modern Portfolio Theory (MPT)		
Portfolio diversification and risk reduction		
Efficient frontier and optimal asset allocation		
Capital Market Line (CML) and Risk-Free Rate		
<b>Risk Assessment and Management:</b>		
Types of Risk in Investments		
Systematic vs. unsystematic risk		
Market risk, credit risk, liquidity risk, and operational risk		



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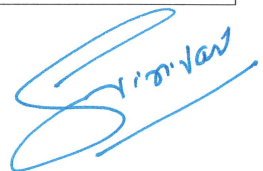
Political and regulatory risk
Risk Measurement Techniques
Value at Risk (VaR)
Conditional Value at Risk (CVaR)
Stress testing and scenario analysis
Risk Management Strategies
Asset allocation strategies (strategic vs. tactical asset allocation)
Hedging techniques (options, futures, swaps)
Portfolio insurance strategies
<b>Investment Analysis and Valuation:</b>
Fundamental Analysis
Analysis of financial statements (income statement, balance sheet, cash flow statement)
Valuation methods (discounted cash flow, relative valuation)
Qualitative analysis (industry analysis, competitive advantage assessment)
Technical Analysis
Price and volume analysis
Chart patterns and trends
Technical indicators (moving averages, MACD, RSI)
<b>Portfolio Management:</b>
Portfolio Construction
Asset allocation strategies based on risk tolerance and investment objectives
Portfolio optimization techniques
Rebalancing and monitoring portfolio performance
Diversification Strategies
Benefits of diversification
Correlation analysis and portfolio diversification
Risk-parity and risk-budgeting approaches
Performance Evaluation
Measures of portfolio performance (Sharpe ratio, Treynor ratio, Jensen's alpha)
Benchmarking and performance attribution analysis
Evaluation of active vs. passive investment strategies
<b>Behavioral Finance:</b>
Behavioral Biases and Heuristics
Overconfidence, loss aversion, herd behavior, and other biases
Impact of behavioral biases on investment decisions



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Strategies to mitigate behavioral biases
Market Anomalies and Investor Irrationality
Market bubbles and crashes
Momentum effect, value effect, and other market anomalies
Contrarian investment strategies
<b>Case Studies and Practical Applications:</b>
Analyzing real-world investment scenarios and case studies
Conducting risk assessments and constructing investment portfolios
Simulated trading exercises and portfolio management simulations
<b>Additional Resources and Tools:</b>
Investment textbooks, journals, and academic literature
Financial modeling software (e.g., Excel, Bloomberg)
Investment analysis platforms and databases
<b>Evaluation and Assessment:</b>
Assignments, quizzes, and exams assessing understanding of investment concepts and principles
Case study analyses and presentations evaluating application of investment theories in real-world scenarios
Portfolio construction projects and performance evaluations

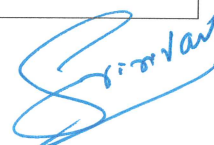


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<b>Name of the Program:</b> Bachelor of Commerce in BFSI <b>Course Code:</b> B.Com.BFSI 2.3 <b>Name of the Course:</b> Foundations of Financial Management		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>4 Credits</b>	<b>4 Hrs</b>	<b>64 Hrs</b>
<b>Pedagogy:</b> Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
This curriculum provides a comprehensive understanding of financial management, covering theoretical concepts, practical applications, and tools and techniques to equip individuals with the skills needed to make informed financial decisions and effectively manage financial resources within organizations.		
<b>Introduction to Financial Management</b>		
Definition and objectives of financial management		
Role and responsibilities of financial managers		
Overview of financial markets and institutions		
<b>Financial Statements Analysis</b>		
Understanding financial statements (income statement, balance sheet, cash flow statement)		
Financial ratio analysis and interpretation		
DuPont analysis for assessing profitability		
Time Value of Money		
Principles of time value of money (present value, future value, discounting)		
Applications of time value of money in investment decision-making		
Calculating present and future values of cash flows		
<b>Capital Budgeting and Investment Decisions:</b>		
Capital Budgeting Techniques		
Net present value (NPV) analysis		
Internal rate of return (IRR) method		
Payback period and discounted payback period		
<b>Risk and Return Analysis</b>		
Understanding risk and return relationship		
Capital asset pricing model (CAPM) for calculating cost of equity		
Risk-adjusted discount rate and sensitivity analysis		
<b>Project Evaluation and Selection</b>		
Evaluating strategic alignment and project viability		
Capital rationing and project prioritization		
Real options analysis for investment flexibility		
<b>Financing Decisions and Capital Structure:</b>		
Capital Structure Theory		
Modigliani-Miller theorem and capital structure irrelevance		

  
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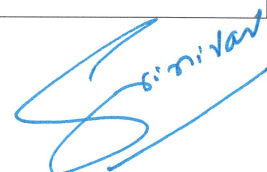
Trade-off theory and pecking order theory
Factors influencing optimal capital structure
Debt and Equity Financing
Sources of long-term financing (debt, equity, hybrid securities)
Cost of debt and cost of equity calculation
Dividend policy and distribution decisions
Financial Leverage and Risk Management
Impact of financial leverage on returns and risk
Managing financial risk through hedging and derivatives
Working capital management and liquidity risk
<b>Financial Planning and Forecasting:</b>
Budgeting and Forecasting
Types of budgets (operating budget, capital budget, cash budget)
Zero-based budgeting and flexible budgeting techniques
Rolling forecasts and variance analysis
Financial Modeling
Building financial models for forecasting and scenario analysis
Sensitivity analysis and scenario planning
Forecasting financial statements and cash flows
Working Capital Management
Managing cash, receivables, and inventory
Cash conversion cycle optimization
Short-term financing and liquidity management
<b>Financial Performance Measurement and Analysis:</b>
Financial Performance Metrics
Key performance indicators (KPIs) for financial analysis
Economic value added (EVA) and shareholder value analysis
Balanced scorecard approach to performance measurement
Financial Reporting and Disclosure
International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP)
Corporate governance and financial transparency
Regulatory compliance and financial reporting requirements
Financial Risk Management
Identification and assessment of financial risks (market risk, credit risk, liquidity risk)
Risk mitigation strategies (diversification, hedging, insurance)
Stress testing and risk scenario analysis
<b>Corporate Finance and Strategic Financial Management:</b>
Mergers and Acquisitions
M&A process and valuation methods
Financial and strategic considerations in mergers and acquisitions



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Post-merger integration and performance evaluation
Corporate Restructuring
Types of corporate restructuring (divestitures, spin-offs, joint ventures)
Financial implications of restructuring activities
Shareholder value creation through restructuring
International Financial Management
Foreign exchange risk management
Multinational capital budgeting and financing decisions
Global financial markets and international investment opportunities
<b>Case Studies and Practical Applications:</b>
Analyzing real-world financial management scenarios and case studies
Financial modeling and decision-making projects
Simulations and business games for strategic financial management
<b>Additional Resources and Tools:</b>
Financial management textbooks, journals, and research papers
Financial analysis software and tools (e.g., Excel, financial modeling software)
Workshops and seminars on financial management topics
<b>Evaluation and Assessment:</b>
Assignments, quizzes, and exams assessing understanding of financial management concepts and theories
Case analysis and presentation evaluations
Financial modeling and forecasting projects assessment



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<b>Name of the Program:</b> Bachelor of Commerce in BFSI <b>Course Code:</b> B.Com.BFSI 2.4 <b>Name of the Course:</b> Insurance Agent		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>6 Credits</b>	<b>6 Hrs</b>	<b>96 Hrs</b>
<b>Pedagogy:</b> Classrooms lecture, tutorials, Group discussion, training, Seminar, Case studies & field work etc.,		



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## Model Curriculum

**Qf Name: Insurance Agent**

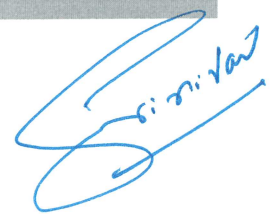
**Qf Code: BSC/Q3801**

**Qf Version: 4.0**

**NSQF Level: 3**

**Model Curriculum Version: 1.1**

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India  
1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange,  
Saki Vihar Road, Powai  
Mumbai – 400072  
e-mail: neha.dave@bfsissc.com



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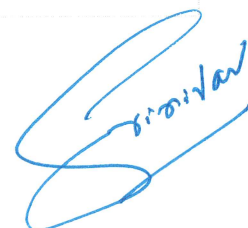
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## Training Parameters

Sector	BFSI
Sub-Sector	Fund Investment & Services
Occupation	Independent Financial Advisory and Agency
Country	India
NSQF Level	4
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3321.0100
Minimum Educational Qualification and Experience	12th Class
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 years
Last Reviewed On	21/09/2021
Next Review Date	21/09/2024
NSQC Approval Date	21/09/2021
Qf Version	4.0
Model Curriculum Creation Date	21/09/2021
Model Curriculum Valid Up to Date	21/09/2024
Model Curriculum Version	1.1
Minimum Duration of the Course	420 Hours, 0 Minutes
Maximum Duration of the Course	420 Hours, 0 Minutes



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## Program Overview

This section summarizes the end objectives of the program along with its duration.

### Training Outcomes

At the end of the program, the learner will be able to:

- Apply proper techniques to source insurance customers
- Draft a sample daily report on lead conversion for the sales of insurance policies
- Role play on how to assist customers in filling application form and providing pre-issuance services
- Employ appropriate practices to assist customers with post-sale services
- Dramatize how to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow
- Apply health, hygiene, and safety practices at the workplace
- Use resources at the workplace optimally

### Compulsory Modules

The table lists the modules, their duration and mode of delivery.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
Bridge Module	04:00	00:00	00:00	00:00	04:00
Module 1: Introduction to the Banking Sector and the Job Role of Insurance Agent	04:00	00:00	00:00	00:00	04:00
BSC/N3801- Source Insurance Customers NOS Version No. 2.0 NSQF Level 4	26:00	47:00	40:00	00:00	113:00
Module 2: Source Insurance Customers	26:00	47:00	40:00	00:00	113:00
BSC/N3802- Assist Customers in Filling Application Form and Providing Pre-Issuance Services NOS Version No. 2.0 NSQF Level 4	26:00	47:00	40:00	00:00	113:00
Module 3: Provide Pre-Issuance Services to the Customers	26:00	47:00	40:00	00:00	113:00
BSC/N3804- Assist Customers with Post-Sale Services NOS Version No. 2.0 NSQF Level 4	40:00	50:00	40:00	00:00	130:00

Module 4: Assist Customers with Post-Sale Services	40:00	50:00	40:00	00:00	130:00
NG-Lx-ES-00002-2022-v1-DGT: Employability Skills (60 Hours) NOS Version No. 1.0 NSQF Level 4	24:00	36:00	00:00	00:00	60:00
Module 5: Employability Skills	24:00	36:00	00:00	00:00	60:00
<b>Total Duration</b>	<b>120:00</b>	<b>180:00</b>	<b>120:00</b>	<b>00:00</b>	<b>420:00</b>

## Module Details

### Module 1: Introduction to the Banking Sector and the Job Role of Insurance Agent

#### Bridge Module

#### Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss about the Banking Industry and its sub-sectors
- Define the role and responsibilities of an Insurance Agent

Duration: 04:00	Duration: 00:00
<b>Theory – Key Learning Outcomes</b>	<b>Practical – Key Learning Outcomes</b>
<ul style="list-style-type: none"> <li>• Discuss the objectives and benefits of the Skill India Mission</li> <li>• Describe the scope of Banking Industry and its sub-sectors</li> <li>• Discuss job role and opportunities for a Insurance Agent</li> <li>• List the basic terminologies used in the banking services</li> </ul>	NA
<b>Classroom Aids</b>	
Whiteboard, Flip Chart, Markers, Duster, Projector, Laptop with charger, Projector screen, Power Point Presentation, 2.1 Laptop External Speakers.	
<b>Tools, Equipment and Other Requirements</b>	
NA	

## Module 2: Source Insurance Customers

*Mapped to BSC/N3801, v 2.0*

### Terminal Outcomes:

- Apply appropriate techniques to analyze customer's profile and segment them based on their occupation, income and lifestyle
- Role play a situation to suggest appropriate insurance products to the potential customers based on their requirements
- Prepare a sample strategic plan for the customer to invest in different insurance policies
- Draft a sample daily report on lead conversion for the sales of insurance policies

Duration: 26:00	Duration: 47:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Describe the procedure of conducting market survey using digital and non-digital tools to identify potential customers, based on the types of insurance policies targeted to be sold</li> <li>• Discuss effective approaches and techniques to analyze customer's profile and perform customer segmentation based on financial and non- financial parameters</li> <li>• Explain the methods of identifying and understanding the customer's needs to cover themselves adequately against financial losses and their requirement of insurance policies</li> <li>• List various types of insurance covers</li> <li>• Describe detailed features of products and services offered by the insurance companies</li> <li>• Discuss various risk and return of non-insurance products</li> <li>• Explain the effective techniques of handling customer objections</li> <li>• Describe the standard procedure of the insurance companies</li> <li>• Explain various formats used in preparing sales reports</li> </ul>	<ul style="list-style-type: none"> <li>• Show how to promote and market the insurance products to the potential customers through digital and non-digital channels</li> <li>• Role play a situation to suggest and apprise appropriate insurance products with financial projections to the potential customers based on their requirements, such as life, health, motor, fire, building, etc. as well as the extent of insurance cover based on their income, expenditures, dependents, liabilities, and financial goals</li> <li>• Prepare a sample strategic plan for the customer to invest in different insurance policies to meet the identified goals and financial requirements</li> <li>• Role play on how to set sales targets for self in coordination with the insurance relationship manager</li> <li>• Draft a sample daily report on conversion of lead into sales of insurance policies</li> <li>• Employ proper methods to maintain customer's information and data as per standard rules and regulations</li> </ul>
<b>Classroom Aids</b>	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
<b>Tools, Equipment and Other Requirements</b>	
Sample customer's profile, Sample of different insurance schemes, Sample strategic plan for the	



customers, Sample daily report on lead conversion to the sale of insurance policies etc.



## Module 3: Provide Pre-Issuance Services to the Customers

*Mapped to BSC/N3802, v 2.0*

### Terminal Outcomes:

- Dramatize on how to quote premium for the chosen insurance product by the customer based on the detailed information provided
- Role play on how to assist the customers in completing application forms and handle their queries
- Dramatize a situation to assist the customers with scheduling appointments for medical check-up

Duration: 26:00	Duration: 47:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Discuss the regulations or guidelines of IRDAI</li> <li>• Outline the terms and conditions and related material facts for an insurance policy</li> <li>• List various types of insurance covers</li> <li>• State the significance of obtaining all supporting documents and payment of first premium from the customer as per applicable standards</li> <li>• Explain the standard procedure to submit application to the underwriting team with supporting documents for processing</li> <li>• Describe the standard procedure to coordinate with underwriting team and the vendor partners</li> <li>• State the significance of regular follow-up on medical reports and ensuring the same is received by the underwriting team</li> </ul>	<ul style="list-style-type: none"> <li>• Role play on how to quote premium for the chosen insurance product by the customer based on the detailed information provided and assist the customers with completing application forms and handle their queries</li> <li>• Dramatize a situation to disclose and explain all the policy terms and conditions and related material facts to the customer</li> <li>• Dramatize a situation on how to assist the customer in submitting the filled application along with the supporting documents for further processing</li> <li>• Perform the steps to obtain the input from underwriting team regarding possible medical check-up/planned visit/valuation of building, plant, and machinery, etc.</li> <li>• Role play on how to assist the customers in scheduling appointments for medical check-up and coordinating with underwriting team for re-assessment of premium after medical report</li> <li>• Dramatize on how to inform customers about any changes in premium value/sum insured</li> <li>• Apply proper practices to facilitate collection and refund payment as per customer's instructions</li> </ul>
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	



#### **Tools, Equipment and Other Requirements**

Various insurance scheme, Sample application form, supporting documents etc. , Sample medical report





## Module 4: Assist Customers with Post-Sale Services

Mapped to BSC/N3804, v 2.0

### Terminal Outcomes:

- Apply proper practices to ensure the issuance and delivery of policy documents to the customer
- Role play on how to assist customers with the process of change of address, nominee, frequency of premium payments, etc.
- Describe various formats used in preparing reports and procedures to prepare them

Duration: 40:00	Duration: 50:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Explain the standard operating procedure to notify beneficiaries/nominees for insurance policies and process the claim of life and non-life insurance policies</li> <li>• Describe the methods of analyzing any change in customer's financial goals through regular meetings/follow-up with them</li> <li>• State the significance of building and maintaining long-term relationships with the customers</li> <li>• Describe the methods of handling customer queries/complaints and helping them to get the resolution from the insurance organization</li> <li>• Explain the methods of collating necessary documents as per the checklist</li> <li>• Describe the procedure to handle requests regarding partial/complete withdrawal or surrender of the policy, obtaining loan against the policy, etc. while assisting customers</li> <li>• Discuss various formats used in preparing reports and procedures to prepare them</li> </ul>	<ul style="list-style-type: none"> <li>• Apply proper practices to ensure the issuance and delivery of policy documents to the customer</li> <li>• Role play a situation on how to advise customers to make investment decisions according to their new requirements and initiate the process requests for payment of money-back</li> <li>• Dramatize a situation to assist customers with the process of change of address, nominee, frequency of premium payments, etc. and handle and resolve customer queries and complaints</li> <li>• Role play on how to assist the beneficiary/nominee to fill the claim form in the event of any damage/accident/hospitalization/death</li> <li>• Role play a situation on how to notify the customer in case of maturity of the policy and obtain necessary documents and submit them for release of maturity amount and request for renewal and inform the customer for renewal of policy before the due date</li> <li>• Show how to update and maintain records of all post-sale services provided to customer for all the claims settled</li> </ul>
<b>Classroom Aids</b>	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
<b>Tools, Equipment and Other Requirements</b>	
Insurance related documents, Various formats of documents etc.	



## Module 5: Employability Skills

Mapped to NG-Lx-ES-00002-2022-v1-DGT, V1.0

### Terminal Outcomes:

- Introduction to employability skills
- Constitutional values - citizenship
- Becoming a professional in the 21st century
- Basic English skills
- Career development & goal setting
- Communication skills
- Diversity & inclusion
- Financial and legal literacy
- Essential digital skills
- Entrepreneurship
- Customer service
- Getting ready for apprenticeship & jobs

Duration: 24:00	Duration: 36:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Discuss employability skills required for jobs in various industries</li> <li>• Explain ways to explore learning and employability portals</li> <li>• Discuss the significance of legal values, including civic rights and duties, citizenship, responsibility towards society etc. And personal values and ethics such as honesty, integrity, caring and respecting others, etc.</li> <li>• Explain the significance of 21st century skills for employment</li> <li>• Describe the benefits of the continuous learning</li> <li>• Explain how to read and understand routine information, notes, instructions, mails, letters etc. Written in english</li> <li>• List the difference between job and career</li> <li>• Communicate and behave appropriately with all genders and pwd</li> <li>• Discuss how to escalate any issues related to sexual harassment at workplace according to poish act</li> <li>• List common components of salary and compute income, expenses, taxes, investments etc</li> <li>• Discuss relevant rights and laws and use legal aids to fight against legal exploitation</li> <li>• Identify and list different types of entrepreneurship and enterprises and</li> </ul>	<ul style="list-style-type: none"> <li>• Demonstrate how to follow environmentally sustainable practices</li> <li>• Role play the 21st century skills such as self-awareness, behaviour skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn for continuous learning etc. In personal and professional life</li> <li>• Practice the use basic english for everyday conversation in different contexts, in person and over the telephone</li> <li>• Write short messages, notes, letters, e-mails etc. In english</li> <li>• Prepare a sample career development plan with short- and long-term goals, based on aptitude</li> <li>• Practice following verbal and non-verbal communication etiquette and active listening techniques in various settings</li> <li>• Roleplay how to work collaboratively with others in a team</li> <li>• Roleplay how to escalate any issues related to sexual harassment at workplace according to poish act</li> </ul>



<p>assess opportunities for potential business through research</p> <ul style="list-style-type: none"> <li>• Identify and list sources of funding, anticipate, and mitigate any financial/legal hurdles for the potential business opportunity</li> <li>• Explain how to identify different types of customers</li> <li>• Identify and list apprenticeship opportunities and register for it as per guidelines and requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Show how to select financial institutions, products and services as per requirement</li> <li>• Practice how to carry out offline and online financial transactions, safely and securely</li> <li>• Operate digital devices and carry out basic internet operations securely and safely</li> <li>• Demonstrate the use of e- mail and social media platforms and virtual collaboration tools to work effectively</li> <li>• Practice the of use basic features of word processor, spreadsheets, and presentations</li> <li>• Develop a sample business plan and a work model, considering the 4ps of marketing product, price, place and promotion</li> <li>• Role play how to respond to customer requests and needs in a professional manner</li> <li>• Show how to follow appropriate hygiene and grooming standards</li> <li>• Create a sample professional curriculum vitae (résumé)</li> <li>• Practice how to search for suitable jobs using reliable offline and online sources such as employment exchange, recruitment agencies, newspapers etc. And job portals, respectively</li> <li>• Show how to apply to identified job openings using offline /online methods as per requirement</li> <li>• Demonstrate how to answer questions politely, with clarity and confidence, during recruitment and selection</li> </ul>
<p><b>Classroom Aids:</b></p>	
<p>Charts, Models, Video presentation, Flip Chart, White-Board/Smart Board, Marker, Duster</p>	
<p><b>Tools, Equipment and Other Requirements</b></p>	
<p>PPE, Basic Stationary, digital devices as per the requirement.</p>	





## Annexure

### Trainer Requirements

Trainer Prerequisites						
Minimum Educational Qualification	Specialization	Relevant Industry Experience		Training Experience		Remarks
		Years	Specialization	Years	Specialization	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Trainer Certification	
Domain Certification	Platform Certification
"Insurance Agent", "BSC/Q3801, v2.1", Minimum accepted score is 80%	"Trainer", "MEP/Q2601, v1.0" with a scoring of minimum 80%



## Assessor Requirements

Assessor Prerequisites						
Minimum Educational Qualification	Specialization	Relevant Industry Experience		Training Experience		Remarks
		Years	Specialization	Years	Specialization	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Assessor Certification	
Domain Certification	Platform Certification
"Insurance Agent", "BSC/Q3801, v2.1", Minimum accepted score is 80%	"Assessor", "MEP/Q2701, v1.0" with the scoring of minimum 80%



## Assessment Strategy

This section includes the processes involved in identifying, gathering and interpreting information to evaluate the learner on the required competencies of the program.

### 1. Assessment System Overview:

- Batches assigned to the assessment agencies for conducting the assessment on SDSM/SIP or email
- Assessment agencies send the assessment confirmation to VTP/TC looping SSC
- Assessment agency deploys the ToA certified Assessor for executing the assessment
- SSC monitors the assessment process & records
- If the batch size is more than 30, then there should be 2 Assessors.

### 2. Testing Environment: Assessor must:

- Confirm that the centre is available at the same address as mentioned on SDMS or SIP
- Check the duration of the training.
- Check the Assessment Start and End time to be as 10 a.m. and 5 p.m.
- Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.
- Check the mode of assessment—Online (TAB/Computer) or Offline (OMR/PP).
- Confirm the number of TABs on the ground are correct to execute the Assessment smoothly.
- Check the availability of the Lab Equipment for the particular Job Role.

### 3. Assessment Quality Assurance levels / Framework:

- Question papers created by the Subject Matter Experts (SME)
- Question papers created by the SME should be verified by the other subject Matter Experts along with the approval required from SSC
- Questions are mapped with NOS and PC
- Question papers are prepared considering that level 1 to 3 is for the unskilled & semi-skilled individuals; and level 4 and above are for the skilled, supervisor & higher management
- Assessor must be ToA certified
- Assessment agency must follow the assessment guidelines to conduct the assessment

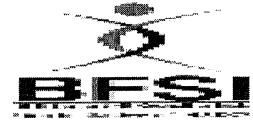
### 4. Types of evidence or evidence-gathering protocol:

- Time-stamped & geotagged reporting of the assessor from assessment location
- Centre photographs with signboards and scheme specific branding
- Biometric or manual attendance sheet (stamped by TP) of the trainees during the training period
- Time-stamped & geotagged assessment (Theory + Viva + Practical) photographs & videos

### 5. Method of verification or validation:

- Surprise visit to the assessment location
- Random audit of the batch
- Random audit of any candidate





6. Method for assessment documentation, archiving, and access

- Hard copies of the documents are stored
- Soft copies of the documents & photographs of the assessment are uploaded / accessed from Cloud Storage and are stored in the Hard Drives





## References

## Glossary

Term	Description
<b>Declarative Knowledge</b>	Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.
<b>Key Learning Outcome</b>	Key learning outcome is the statement of what a learner needs to know, understand and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, understanding (theory) and skills (practical application).
<b>OJT (M)</b>	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on site
<b>OJT (R)</b>	On-the-job training (Recommended); trainees are recommended the specified hours of training on site
<b>Procedural Knowledge</b>	Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work, or produce a tangible work output by applying cognitive, affective or psychomotor skills.
<b>Training Outcome</b>	Training outcome is a statement of what a learner will know, understand and be able to do <b>upon the completion of the training</b> .
<b>Terminal Outcome</b>	Terminal outcome is a statement of what a learner will know, understand and be able to do <b>upon the completion of a module</b> . A set of terminal outcomes help to achieve the training outcome.



## Acronyms and Abbreviations

Term	Description
Qf	Qualification
NSQF	National Skills Qualification Framework
NOS	National Occupational Standards
TVET	Technical and Vocational Education and Training
DD	Demand Draft
GST	Goods and Services Tax
MIS	Management Information System
NEFT	National Electronic Funds Transfer
PAN	Permanent Account Number
TAT	Turnaround time



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## INTERNAL ASSESSMENT AND SEMESTER END EXAMINATION


As per the SEP, the Internal Assessment (IA) and Semester End Examination (SEE) carry weights of 20% and 80% respectively, totaling 100 marks. The evaluation system for the course is comprehensive and continuous throughout the semester.


Sl.No.	Particulars	Marks	
	Parameters of the Evaluation	4 Credits	2 Credits
1	Attendance *	05 Marks	2.5 Marks
2	Assignments/ Seminars	05 Marks	2.5 Marks
3	Internal Assessment Tests (IAT)	10 Marks	5 Marks
	<b>Total of IA</b>	<b>20 Marks</b>	<b>10 Marks</b>
4	Semester End Examination (SEE)	80 Marks	40 Marks
	<b>Total of IA &amp; SEE</b>	<b>100 Marks</b>	<b>50 Marks</b>

### \*Distribution of Marks for Attendance

Sl. No.	% of Attendance	Marks to be Awarded For 4 Credits	Marks to be Awarded for 2 Credits
1	75-80	1	0.5
2	80-85	2	1
3	85-90	3	1.5
4	90-95	4	2
5	95-100	5	2.5

  
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ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-577007

  
ದೀನರು  
ವಾಣಿಜ್ಯ ಮತ್ತು ನಿರ್ವಹಣಾಶಾಸ್ತ್ರ ನಿಕಾಯ  
ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ,  
ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-02.

  
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**QUESTION PAPER PATTERN W.E.F. 2024-25 ONWARDS**

**SEMESTER END EXAMINATIONS**

**B.COM.in BFSI PROGRAM**

**Name of the Course: .....**

**Time: 03 Hrs.**

**Max. Marks: 80**

**SECTION - A**

Answer all the sub questions of the Following. Each Question Carry Two Marks. (10x02=20)

**Note:** Two questions must be asked from each module.

1. a)
- b)
- c)
- d)
- e)
- f)
- g)
- h)
- i)
- j)

**SECTION - B**

Answer any Six Questions of the Following. Each Question Carry Five Marks. (06x05=30)

- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.

**SECTION - C**


Answer Any Three Questions of the Following. Each Question Carry Ten Marks. (03x10=30)


- 10.
- 11.
- 12.
- 13.
- 14.

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**Note:** Kindly ensure that questions are asked appropriately from all the modules.

  
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ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-02.

  
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QUESTION PAPER PATTERN W.E.F. 2024-25 ONWARDS

SEMESTER END EXAMINATIONS

B.COM.in BFSI PROGRAM

Name of the Course: .....

Time: 02 Hrs.

Max. Marks: 40

SECTION - A

Answer all the Sub Questions of the Following. Each Question Carry Two Marks. (05x02=10)

1. a)
- b)
- c)
- d)
- e)


SECTION - B


Answer any Six Questions of the Following. Each Question Carry Five Marks. (06x05=30)


- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.

\*\*\*\*\*

**Note:** Kindly ensure that questions are asked appropriately from all the modules.

  
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# DAVANGERE UNIVERSITY

Department of Studies in Commerce, Shivagangothri, Davangere - 577 007

18.06.2024

## Minutes of the BoS Meeting

Date: 18.06.2024

Time: 11:00 AM

**Venue:** Cabin of the BoS Chairman, Department of Studies in Commerce, Shivagangothri Campus, Davangere University, Davangere, and online mode (for external members only).

### **Members Present:**

1. Dr. Laxmana P., Senior Professor, Department of Studies in Commerce, Davangere University, Davangere.
2. Dr. G. Sudarsana Reddy, Professor, Department of Studies in Commerce, Tumkur University, Tumkur (Online).
3. Dr. Sathyanarayana, Professor, Department of Studies in Commerce, Davangere University, Davangere.
4. Dr. Rohini M. Shirahatti, Associate Professor, S.G.R.K.S. Women's First Grade College, Harihar.
5. Dr. Tahsildar, Associate Professor, Government First Grade College, Davangere.

### **Members Absent:**

1. Dr. R.V Hegadal, Associate Professor, S.J.M College of Arts, Science and Commerce, Chitradurga.
2. Dr. Rajashekarappa, Associate Professor, HPPC Government First Grade College, Challakere.

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### **1. Welcome by the Chairman:**

The Chairman of the Board of Studies welcomed the members to the Board of Studies meeting.

### **2. Agenda Items Discussed:**

#### **2.1 Review and Approval of the Scheme of Teaching and Evaluation of B.Com. and B.Com. in BFSI Programs**

- The proposed scheme of teaching and Evaluation of B.Com. and B.Com. in BFSI programs was presented by the BoS Chairman.
- Members discussed the relevance and comprehensiveness of the proposed scheme.

  
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- **Decision:** The scheme of Teaching and Evaluation of B.Com. and B.Com. in BFSI Programs was unanimously approved.

## 2.2 Review and Approval of the Curriculum of I and II Semester B.Com. and B.Com. in BFSI Program Courses

- The BoS Chairman presented the proposed curriculum of I and II Semester courses of B.Com. and B.Com. in BFSI Programs.
- **Decision:** The curriculum was reviewed and approved.

## 2.3 Review and Approval of the Question Paper Pattern for SEE and Internal Assessment Criteria

- The existing question paper pattern and assessment criteria were reviewed.
- Members agreed on the need for a more diverse question pattern to test analytical and practical skills.
- **Decision:** The new pattern was approved, with implementation set for the upcoming semester.

## 2.4 Review and Approval of the List of Seniority List of UG Faculty Members

- The seniority list was presented by the BoS Chairman
- A discussion ensued regarding the criteria used for seniority ranking. The board decided to consider only UGC-pay faculty members, as per earlier convention.
- **Decision:** The list was approved as presented.

## 3. Others (if any)

--- Nil-----

**Closure:** Meeting ended with the vote of thanks.

Dr. Srinivas K.T.

Chairman of Board of Studies

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# DAVANGERE UNIVERSITY

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## Members of Board of Studies, Department of Studies in Commerce, Davangere University.

Sl.No.	Name and Designation of the Members	Signature
1.	Dr. Laxmana P., Senior Professor & Department of Studies in Commerce, Davangere University, Davangere.	<i>L. Laxmana</i> 18/6/23
2.	Dr. G. Sudarsana Reddy, Professor, Department of Studies in Commerce, Tumkur University, Tumkur (Online).	<i>Approved</i> <i>Attended through online</i>
3.	Dr. Sathyanarayana, Professor, Department of Studies in Commerce, Davangere University, Davangere.	<i>S. Sathyanarayana</i>
4.	Dr. Rohini M. Shirahatti, Associate Professor, S.G.R.K.S. Women's First Grade College, Harihar.	<i>Rohini M. Shirahatti</i>
5.	Dr. R.V Hegadal, Associate Professor, S.J.M College of Arts, Science and Commerce, Chitradurga.	<i>Approved</i> <i>Given</i>
6.	Dr. Rajashekarappa, Associate Professor, HPPC Government First Grade College, Challakere.	<i>Approved</i> <i>Consent</i>
7.	Dr. Tahsildar, Associate Professor, Government First Grade College, Davangere.	<i>Bmr</i>

*Srinivas*  
**Chairman**  
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