

*Guru Nanak Vidyak Society's*  
**GURU NANAK COLLEGE OF ARTS, SCIENCE AND COMMERCE**  
(Autonomous)  
NAAC Accredited A+



Master in Banking and Finance

*M.COM B&F Syllabus*

(Semester I to IV)

Implemented from 2025-2026

Credit Based Semester and Grading System



**M.Com (Banking & Finance)**  
**FIRST-YEAR NEP COURSE LIST**

**(Semester – I)**

Subject	Code	Credits
Principles of Banking and Financial Services	PCBFMJ101	4
Sustainable Finance & ESG Investing	PCBFMJ102	4
Regulatory Framework & Ethics in Indian Banking	PCBFMJ103	4
Banking Competency Development - I	PCBFMJ104	2
Mergers, Acquisitions & Corporate Restructuring	PCBFMJ105	4
Research Methodology	PCBFRM106	4
<b>Total Credits</b>		<b>22</b>

**(Semester – II)**

Subject	Code	Credits
International Finance	PCBFMJ201	4
Anti Money Laundering & Know your customer	PCBFMJ202	4
Digital Banking	PCBFMJ203	4
Banking Competency Development - II	PCBFMJ204	2
Business Finance and Valuation Techniques	PCBFMJ205	4
OJT	PCBFOJT206	4
<b>Total Credits</b>		<b>22</b>



*Guru Nanak Vidyak Society's*  
**GURU NANAK COLLEGE OF ARTS, SCIENCE AND COMMERCE**  
 (Autonomous) NAAC Accredited A+  
**(SEMESTER – I Syllabus)**



**Course Name: Principles of Banking and Financial Services**

Course Code: (PCBFMJ101)

Subject Category: (Major)

Internal Exam: 40 Marks

External Exam: 60 Marks

Credits: 4

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"> <li>Introduction to Banking: Definition, Evolution, Role of Banks in Economic Development</li> <li>Types of Banks: Commercial, Cooperative, Regional Rural, Payment Banks, Small Finance Banks</li> <li>RBI and its Functions: Monetary Policy, Regulation, Supervision</li> <li>Banking Structure in India: Public, Private, Foreign Banks</li> </ul>	15
II	<ul style="list-style-type: none"> <li>Retail Banking: Definition, Products (Loans, Deposits, Cards), Customer Segments</li> <li>Corporate Banking: Services, Products, Relationship Management</li> <li>Priority Sector Lending: Targets, Categories, Impact</li> <li>Bancassurance, Cross-selling: Models, Guidelines</li> </ul>	15
III	<ul style="list-style-type: none"> <li>Payment Systems: NEFT, RTGS, IMPS, UPI, SWIFT, Clearing Systems</li> <li>Electronic Banking: Internet Banking, Mobile Banking, ATMs, POS Terminals</li> <li>Cybersecurity in Banking: Types of Threats, Risk Management Measures</li> <li>Role of NPCI &amp; Innovations in Payment Systems</li> </ul>	15
IV	<ul style="list-style-type: none"> <li>Financial Services Overview: Mutual Funds, Factoring, Forfaiting, Leasing, Hire Purchase</li> <li>Non-Banking Financial Companies (NBFCs): Role, Regulation, Differences from Banks</li> <li>Microfinance: Models, SHGs, Grameen Model, Impact on Financial Inclusion</li> <li>Emerging Trends: FinTech, Neo Banking, Open Banking</li> </ul>	15

**Course Outcomes: Principles & Practices of Banking & Insurance**

CO No.	Course Outcomes
CO1	Explain the role, structure, and regulatory framework of the Indian banking system
CO2	Differentiate between retail, corporate banking, and priority sector operations
CO3	Describe modern payment systems, electronic banking channels, and cybersecurity measures
CO4	Identify and evaluate financial services offered by banks and NBFCs in the BFSI sector

**References: Principles of Banking and Financial Services**

- IIBF – Principles and Practices of Banking (Macmillan)
- K.C. Shekhar – Banking Theory and Practice
- Koch & MacDonald – Bank Management
- IIBF – Banking & Financial Services



**Course Name: Sustainable Finance & ESG Investing**

Course Code: (PCBFMJ102)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Foundations of Sustainable Finance- Concepts: ESG vs. CSR, UN SDGs, PRI, TCFD frameworks, Regulatory drivers: SEBI ESG guidelines, EU SFDR, Lab: map a company's ESG rating agencies &amp; frameworks</li></ul>	15
II	<ul style="list-style-type: none"><li>ESG Data &amp; Analytics - Key performance indicators (KPIs) for E, S &amp; G, Sources: Bloomberg, Refinitiv, CDP, ESG scoring methodology (weighting, normalization), Exercise: calculate an ESG score for two listed firms using template</li></ul>	15
III	<ul style="list-style-type: none"><li>Green Bonds &amp; Sustainable Debt Markets - Green, social &amp; sustainability bonds: taxonomy &amp; use-of-proceeds, Sustainability-linked loans &amp; KPIs, Impact reporting standards (ICMA, LMA), Case study: analyze a green bond issuance and its reporting metrics</li></ul>	15
IV	<ul style="list-style-type: none"><li>ESG Investing &amp; Climate Risk - ESG portfolio construction: tilting, screening, integration, back-testing ESG-tilted vs. vanilla portfolios (Excel/Solver), Climate risk stress-testing: transition &amp; physical scenarios, Capstone: build and compare two model portfolios</li></ul>	15

**Course Outcomes: Sustainable Finance & ESG Investing**

CO No.	Course Outcomes
CO1	Ability to explain the principles and drivers of sustainable finance, ESG frameworks and key global standards.
CO2	Ability to analyze corporate ESG disclosures and calculate basic ESG scores using public data.
CO3	Ability to construct and back-test a simple ESG-tilted investment portfolio.
CO4	Ability to evaluate green bonds, sustainability-linked loans and climate risk stress-testing for banks.

**References: Sustainable Finance & ESG Investing**

- IIBF – Legal & Regulatory Aspects of Banking
- M.L. Tannan – Banking Law & Practice
- Bare Acts (BR Act, RBI Act, SARFAESI)
- RBI Master Directions



**Course Name: Regulatory Framework & Ethics in Indian Banking**

Course Code: (PCBFMJ103)

Subject Category: (Major)

Internal Exam: 40 Marks

External Exam: 60 Marks

Credits: 4

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Banking Laws - Banking Regulation Act 1949: provisions related to licensing, capital, reserves, management, winding up; RBI Act 1934: functions of RBI, monetary policy tools; Negotiable Instruments Act 1881: cheque, promissory note, bill of exchange</li></ul>	15
II	<ul style="list-style-type: none"><li>Debt Recovery &amp; Security Laws - Securitization &amp; Reconstruction of Financial Assets (SARFAESI) Act; Debt Recovery Tribunals (DRT) Act; Insolvency &amp; Bankruptcy Code (IBC) overview; Mortgage, lien, pledge, hypothecation</li></ul>	15
III	<ul style="list-style-type: none"><li>Foreign Exchange &amp; KYC/AML Guidelines - FEMA Act 1999: rules for foreign transactions; RBI guidelines for foreign remittances; KYC norms; Anti-money laundering measures; Prevention of Money Laundering Act 2002</li></ul>	15
IV	<ul style="list-style-type: none"><li>Ethics &amp; Governance in Banking - Corporate governance principles for banks; Code of ethics for bankers; Fair practices code; Customer grievance redressal; RBI ombudsman scheme; CSR initiatives in banking</li></ul>	15

**Course Outcomes: Regulatory Framework & Ethics in Indian Banking**

CO No.	Course Outcomes
CO1	Ability to explain statutory frameworks governing Indian banking operations.
CO2	Ability to apply debt recovery and insolvency laws to banking operations.
CO3	Ability to evaluate compliance measures for KYC/AML & foreign exchange control.
CO4	Ability to describe ethical practices and governance standards in banking

**References: Regulatory Framework & Ethics in Indian Banking**

- IIBF – Legal & Regulatory Aspects of Banking
- M.L. Tannan – Banking Law & Practice
- Bare Acts (BR Act, RBI Act, SARFAESI)
- RBI Master Directions



**Course Name: Banking Competency Development - I**

Course Code: (PCBFMJ104)

Internal Exam: 20 Marks

Credits: 2

Subject Category: (Major)

External Exam: 30 Marks

Unit	Topics	No of Lectures
I	Quantitative Aptitude – I <ul style="list-style-type: none"> <li>• Data Interpretation</li> <li>• Data Sufficiency</li> <li>• Number Series</li> <li>• Time and Work</li> <li>• Time and Distance</li> <li>• Simple and Compound Interest</li> <li>• Ratio and Proportion</li> <li>• Averages</li> <li>• Mixture and Allegation</li> <li>• Pipes and Cisterns</li> </ul>	15
II	Quantitative Aptitude – II <ul style="list-style-type: none"> <li>• Problems based on trains</li> <li>• Percentages</li> <li>• Partnership</li> <li>• Clocks</li> <li>• Permutation and Combinations</li> <li>• Probability</li> <li>• Profit, Loss and Discount</li> <li>• Elements of Algebra</li> <li>• Quadratic Equations</li> </ul>	15

**Course Outcomes: Banking Competency Development - I**

CO No.	Course Outcomes
CO1	Ability to solve quantitative aptitude problems relevant to banking and competitive exams.
CO2	Ability to enhance analytical and logical reasoning skills through practical problem-solving exercises.
CO3	Ability to apply mathematical concepts like percentages, ratio, interest, and algebra to real-world banking scenarios.
CO4	Ability to Improve speed and accuracy in solving aptitude questions under time constraints.
CO5	Ability to build foundational skills necessary for clearing aptitude sections in banking recruitment exams.

**References: Banking Competency Development - I**

- R.S. Aggarwal – Quantitative Aptitude for Competitive Examinations, S. Chand Publishing.
- Arun Sharma – How to Prepare for Quantitative Aptitude for the CAT, McGraw Hill Education.
- Abhijit Guha – Quantitative Aptitude for Competitive Examinations, Tata McGraw Hill.



**Course Name: Mergers, Acquisitions & Corporate Restructuring**

Course Code: (PCBFMJ105)

Subject Category: (Major)

Internal Exam: 40 Marks

External Exam: 60 Marks

Credits: 4

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Introduction &amp; Conceptual Framework - Concept, types, rationale of M&amp;A, Forms of mergers &amp; acquisitions, Conceptual &amp; financial framework, Regulatory environment (SEBI, RBI)</li></ul>	15
II	<ul style="list-style-type: none"><li>M&amp;A Strategies &amp; Structures - Takeover tactics &amp; defences, Reverse mergers, Ownership restructuring, Divestitures, spin-offs, demergers, Cross-border M&amp;A</li></ul>	15
III	<ul style="list-style-type: none"><li>Valuation &amp; Deal Making - Valuation methods: DCF, PE multiple, NAV, Synergy evaluation, Swap ratio, Deal structuring (cash, stock, debt), SPACs overview</li></ul>	15
IV	<ul style="list-style-type: none"><li>Post-Merger Integration &amp; Failures - Integration challenges: HR, systems, culture, Unlocking value through M&amp;A, Financial restructuring, Common reasons for M&amp;A failure</li></ul>	15

**Course Outcomes: Mergers, Acquisitions & Corporate Restructuring**

CO No.	Course Outcomes
CO1	Ability to explain the conceptual and financial frameworks of mergers, acquisitions, and restructuring.
CO2	Ability to Identify various forms and strategies of mergers, acquisitions, and defensive tactics.
CO3	Ability to apply basic valuation techniques and explain deal structures used in M&A transactions.
CO4	Ability to describe integration challenges and factors leading to success or failure in M&A deals.
CO5	Ability to recognize emerging trends like SPACs and cross-border mergers in the corporate world.

**References: Mergers, Acquisitions & Corporate Restructuring**

- J. Fred Weston – Mergers & Acquisitions
- Robert Bruner – Applied Mergers & Acquisitions
- Gaughan – Mergers, Acquisitions & Corporate Restructuring
- Sudi Sudarsanam – Creating Value from Mergers & Acquisitions
- RBI & SEBI Guidelines on Bank Mergers



**Course Name: Research Methodology**

Course Code: (PCBFRM106)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Research Basics - Nature &amp; significance of research; Research process steps; Problem formulation; Research objectives &amp; hypotheses</li></ul>	15
II	<ul style="list-style-type: none"><li>Research Design &amp; Sampling - Exploratory, descriptive, causal research design; Probability &amp; non-probability sampling methods; Sample size determination; Data sources</li></ul>	15
III	<ul style="list-style-type: none"><li>Data Collection &amp; Analysis - Questionnaire design; Primary &amp; secondary data collection methods; Scaling techniques; Data coding, tabulation; Use of Excel/SPSS for descriptive &amp; inferential analysis</li></ul>	15
IV	<ul style="list-style-type: none"><li>Report Writing &amp; Ethics - Components of research report; Referencing styles (APA/MLA); Plagiarism &amp; ethics; Presenting findings to stakeholders; Preparing executive summaries</li></ul>	15

**Course Outcomes: Research Methodology**

CO No.	Course Outcomes
CO1	Ability to explain research principles & design suitable for banking studies.
CO2	Ability to apply sampling & data collection methods for empirical research.
CO3	Ability to use statistical software tools for data analysis.
CO4	Ability to prepare professional research reports with ethical standards.

**References: Research Methodology**

- Kothari – Research Methodology
- Uma Sekaran – Research Methods for Business
- C.R. Kothari & Gaurav Garg – Research Methodology
- Business research case studies in finance





*Guru Nanak Vidyak Society's*  
**GURU NANAK COLLEGE OF ARTS, SCIENCE AND COMMERCE**  
(Autonomous) NAAC Accredited A+  
**(SEMESTER – II Syllabus)**



**Course Name: International Finance**

Course Code: (PCBFMJ201)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>International Financial Environment - Overview of international financial system; Role of IMF, World Bank, BIS; Balance of Payments (BOP); International financial flows; Foreign exchange markets structure &amp; participants</li></ul>	15
II	<ul style="list-style-type: none"><li>Foreign Exchange Management - Exchange rate systems: fixed, floating, managed float; Currency convertibility; Forex market instruments: spot, forward, futures, options; Exchange rate determination; Hedging forex risk</li></ul>	15
III	<ul style="list-style-type: none"><li>International Financing Decisions - Sources of international finance: Eurocurrency markets, GDRs, ADRs, ECB; International capital budgeting; Cost of capital for international projects; Transfer pricing</li></ul>	15
IV	<ul style="list-style-type: none"><li>Risk Management in International Finance - Transaction, translation, economic exposure; Risk measurement &amp; management techniques; Use of derivatives in hedging; Impact of geopolitical risks; Case studies of currency crises</li></ul>	15

**Course Outcomes: International Finance**

CO No.	Course Outcomes
CO1	Ability to explain the structure & operations of international financial markets.
CO2	Ability to apply forex management principles & instruments for hedging.
CO3	Ability to analyze financing decisions in international business scenarios.
CO4	Ability to evaluate risk exposures & strategies in global financial operations.

**References: International Finance**

- Madura – International Financial Management
- P.G. Apte – International Financial Management
- Levi – International Finance
- RBI publications on forex markets



**Course Name: Anti Money Laundering & Know your customer**

Course Code: (PCBFMJ202)

Subject Category: (Major)

Internal Exam: 40 Marks

External Exam: 60 Marks

Credits: 4

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Overview of AML/KYC - Need &amp; importance of KYC/AML; Global initiatives (FATF, Basel); RBI KYC Master Directions; Regulatory obligations for banks</li></ul>	15
II	<ul style="list-style-type: none"><li>Customer Identification &amp; Due Diligence - KYC documentation; Customer acceptance policy; Customer identification procedure (CIP); Risk-based approach; Enhanced due diligence (EDD); Ongoing monitoring</li></ul>	15
III	<ul style="list-style-type: none"><li>Suspicious Transactions Reporting - Identifying suspicious transactions; Reporting under PMLA; STR formats &amp; timelines; Role of FIU-IND; Case studies of reported STRs; Penalties for non-compliance</li></ul>	15
IV	<ul style="list-style-type: none"><li>Combating Financial Crimes - Emerging trends: cyber laundering, trade-based money laundering, cryptocurrency risks; Technology tools for AML compliance; Artificial Intelligence in AML; Global compliance case studies</li></ul>	15

**Course Outcomes: Anti Money Laundering & Know your customer**

CO No.	Course Outcomes
CO1	Ability to explain AML/KYC legal & regulatory frameworks applicable to banks.
CO2	Ability to apply customer due diligence & monitoring techniques in banking.
CO3	Ability to Identify & report suspicious activities per regulatory guidelines.
CO4	Ability to evaluate technological interventions in financial crime prevention.

**References: Anti Money Laundering & Know your customer**

- IIBF – Prevention of Money Laundering Act & KYC Guidelines
- RBI Master Directions on KYC
- FATF Reports & Guidelines
- J. Coyle – Anti-Money Laundering in a Nutshell



**Course Name: Digital Banking**

Course Code: (PCBFMJ203)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Introduction to Digital Banking - Concept &amp; evolution; Types of digital banking models (internet banking, mobile banking, neo-banking, open banking); Benefits &amp; challenges of digital banking</li></ul>	15
II	<ul style="list-style-type: none"><li>Digital Payment Systems - RTGS, NEFT, IMPS, UPI; BHIM, mobile wallets; NPCI initiatives; E-KYC; Merchant acquiring models; FinTech in payments; Role of QR codes, POS terminals</li></ul>	15
III	<ul style="list-style-type: none"><li>Technology Infrastructure - Core banking solutions (CBS); Cloud computing in banking; API banking; Data analytics; Blockchain &amp; distributed ledger technology; Open Banking APIs; Digital identity verification</li></ul>	15
IV	<ul style="list-style-type: none"><li>Cybersecurity &amp; Regulatory Framework - Cybersecurity risks &amp; controls; RBI guidelines on cyber security framework; IT Act provisions; Digital frauds &amp; redressal mechanisms; Case studies of cybersecurity breaches in banks</li></ul>	15

**Course Outcomes: Digital Banking**

CO No.	Course Outcomes
CO1	Ability to explain evolving digital banking models & services.
CO2	Ability to analyze payment systems & technology-enabled banking products.
CO3	Ability to evaluate IT infrastructure supporting digital banking operations.
CO4	Ability to recommend measures for cybersecurity & compliance in digital banking.

**References: Digital Banking**

- IIBF – Digital Banking
- R.K. Uppal – Digital Banking in India
- RBI Master Circulars on Digital Banking & IT Security
- Vinod Kumar – Banking Technology



**Course Name: Banking Competency Development - II**

Course Code: (PCBFMJ204)

Internal Exam: 20 Marks

Credits: 2

Subject Category: (Major)

External Exam: 30 Marks

Unit	Topics	No of Lectures
I	Reasoning Ability – I <ul style="list-style-type: none"><li>• Coding &amp; Decoding</li><li>• Syllogism</li><li>• Machine Input Output</li><li>• Puzzles</li><li>• Seating Arrangements</li><li>• Direction Sense Test</li><li>• Blood Relations</li><li>• Problems based on Ages</li><li>• Ranking and Order</li><li>• Data Sufficiency</li></ul>	15
II	Reasoning Ability – II <ul style="list-style-type: none"><li>• Statement and Conclusions</li><li>• Statement and Assumptions</li><li>• Statement and Arguments</li><li>• Logical Reasoning</li><li>• Alphanumeric series</li><li>• Inequalities</li><li>• Tabulation</li><li>• Analogy and classification</li><li>• Clocks and Calendar</li><li>• Non- Verbal Reasoning</li></ul>	15

**Course Outcomes: Banking Competency Development - II**

CO No.	Course Outcomes
CO1	Ability to solve reasoning ability problems relevant to banking and competitive exams.
CO2	Ability to enhance logical and analytical thinking skills through various reasoning exercises.
CO3	Ability to apply reasoning techniques like syllogism, coding-decoding, and puzzles to real-world scenarios.
CO4	Ability to improve speed and accuracy in solving reasoning questions under time constraints.
CO5	Ability to build foundational skills necessary for clearing reasoning sections in banking recruitment exams.

**References: Banking Competency Development - II**

- R.S. Aggarwal – A Modern Approach to Verbal and Non-Verbal Reasoning, S. Chand Publishing.
- K. Kundan – Analytical Reasoning, BSC Publishing.
- Arun Sharma – Logical Reasoning and Data Interpretation for CAT, McGraw Hill Education.



**Course Name: Business Finance and Valuation Techniques**

Course Code: (PCBFMJ205)

Subject Category: (Major Elective)

Internal Exam: 40 Marks

External Exam: 60 Marks

Credits: 4

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Introduction to Business Finance - Role &amp; objectives of finance function; Financial planning; Sources of finance (short-term &amp; long-term); Cost of capital</li></ul>	15
II	<ul style="list-style-type: none"><li>Investment Decisions - Capital budgeting techniques (NPV, IRR, PI, Payback); Risk &amp; return analysis; Sensitivity analysis; Capital rationing</li></ul>	15
III	<ul style="list-style-type: none"><li>Valuation of Firms &amp; Securities - Valuation of equity (DDM, PE multiples); Bond valuation; Valuation of start-ups; Goodwill valuation; Application of valuation in M&amp;A</li></ul>	15
IV	<ul style="list-style-type: none"><li>Dividend &amp; Financing Decisions - Dividend policy models; Capital structure theories; Leverage analysis; EBIT-EPS analysis; Impact of leverage on firm value</li></ul>	15

**Course Outcomes: Business Finance and Valuation Techniques**

CO No.	Course Outcomes
CO1	Understand key concepts of business finance & decision-making.
CO2	Apply capital budgeting & risk analysis techniques.
CO3	Perform valuation of securities & firms using different models.
CO4	Analyze dividend & financing decisions in business context.

**References: Business Finance and Valuation Techniques**

- Prasanna Chandra – Financial Management
- I.M. Pandey – Financial Management
- Aswath Damodaran – Valuation
- Van Horne – Fundamentals of Financial Management



**Course Name: OJT**

Course Code: (PCBFOJT206)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

- a) On-the-job training (OJT) will carry a weightage of Four Credits.
- b) Each student is required to complete one hundred and twenty clock hours of On-the-Job Training (OJT)
- c) Evaluation during the OJT program involves two key components: External Evaluation (60%) and Internal Evaluation (40%). The following is a suggested two-fold pattern of evaluation.
  - a. **Host Organization Evaluation:** The host organization will assess students based on criteria such as punctuality, completion of hours, and proficiency in required skill sets. They will also provide feedback on the student's overall performance.
  - b. **Department Mentor Evaluation:** Additionally, students will be evaluated by their department mentor based on their weekly reporting, written report, and viva voce/presentations.

**OJT Documents on the official letterhead**

The following documents should be on the official letterhead of the Company:

1. Appointment letter / Joining letter
2. Certificate
3. Supervisor Evaluation of OJT Student
4. Attendance Sheet

**OJT - Project Report**

1. First Page
2. Index
3. Certificate
4. Chapters 1 to 3
5. Appendix
  - a. Student log
  - b. Attendance Record
  - c. Supervisor Evaluation Form
6. Office images / filed work images if any

**Chapter 1: Introduction**

**1.1 Company Overview**

- Briefly describe the company where you completed your OJT (name, industry, products/services).

**1.2 OJT Objective**

- Explain the purpose of your OJT, such as applying classroom knowledge to real work experience.

**1.3 Role and Responsibilities**

- List the main tasks you were assigned during your OJT.



### **1.4 Importance of OJT**

- Mention how this OJT helped you develop new skills and gain practical experience.

## **Chapter 2: Methodology**

### **2.1 OJT Activities**

- Describe the work you did, including any specific projects or tasks.

### **2.2 Learning Experience**

- Explain how you learned during your OJT (hands-on experience, mentorship, training).

### **2.3 Tools Used**

- Mention any software or tools you used while working.

### **2.4 Challenges**

- Discuss any difficulties you faced and how you dealt with them.

## **Chapter 3: Analysis and Findings**

### **3.1 Tasks and Projects**

- Briefly analyze the tasks you worked on and their outcomes.

### **3.2 Skills Learned**

- List the skills you gained, such as communication, technical skills, or problem-solving.

### **3.3 Reflection**

- Reflect on how the OJT helped you grow professionally and personally.

### **3.4 Impact on Career**

- Explain how this experience influenced your career goals or future job plans.

#### **Note:**

Font – Times New Roman

Font Size – Content – 12, Heading – 14 Bold

Font Colour: black

Line Spacing – 1.5

Alignment – Justify

Attach all original documents to the report



*Guru Nanak Vidyak Society's*  
**GURU NANAK COLLEGE OF ARTS, SCIENCE AND COMMERCE**  
(Autonomous) NAAC Accredited A+  
**M.Com (Banking & Finance)**



**SECOND-YEAR NEP COURSE LIST**

**(Semester – III)**

Subject	Code	Credits
Treasury Management	PCBFMJ301	4
Rural Banking	PCBFMJ302	4
Accounting of Banking Financial Sector	PCBFMJ303	4
Securitization Act 2002	PCBFMJ304	2
Mutual Funds	PCBFMJ305	4
Research Project	PCBFRP206	4
<b>Total Credits</b>		<b>22</b>

**(Semester – IV)**

Subject	Code	Credits
Marketing of Banking Services	PCBFMJ401	4
Investment Analysis and Equity Research	PCBFMJ402	4
Financial Derivatives	PCBFMJ403	4
Investment Banking	PCBFMJ404	4
Research Project	PCBFRP305	6
<b>Total Credits</b>		<b>22</b>





*Guru Nanak Vidyak Society's*  
**GURU NANAK COLLEGE OF ARTS, SCIENCE AND COMMERCE**  
(Autonomous) NAAC Accredited A+  
**(SEMESTER – III Syllabus)**



**Course Name: Treasury Management**

Course Code: (PCBFMJ301)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Introduction to Treasury Management: Functions of treasury, organizational structure; Role of treasury in banking; Instruments handled by treasury; Liquidity &amp; fund management</li></ul>	15
II	<ul style="list-style-type: none"><li>Money Market Operations: Call money, notice money, repo, CBLO; RBI guidelines; Role of treasury in money market; Investment of surplus funds</li></ul>	15
III	<ul style="list-style-type: none"><li>Forex &amp; Derivatives Management: Treasury operations in foreign exchange; Hedging &amp; swaps; Managing forex risk exposure; Use of derivatives in treasury operations</li></ul>	15
IV	<ul style="list-style-type: none"><li>Risk Management &amp; Controls: Interest rate risk, liquidity risk, credit risk; ALM process; Treasury audit &amp; compliance; Technology in treasury operations</li></ul>	15

**Course Outcomes: Treasury Management**

CO No.	Course Outcomes
CO1	Ability to explain structure & functions of bank treasury operations.
CO2	Ability to analyze money market instruments & RBI regulations.
CO3	Ability to apply hedging & risk management techniques in treasury.
CO4	Ability to evaluate ALM practices & treasury controls in banks.

**References: Treasury Management**

- IIBF – Treasury Management
- Suresh Padmalatha – Management of Banking & Financial Services
- NCFM Module – Treasury & Risk Management
- RBI publications on Treasury operations



**Course Name: Rural Banking**

Course Code: (PCBFMJ302)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Introduction to Rural Banking: Features of rural economy; Role of rural banks; Regional Rural Banks (RRBs); NABARD functions; Microfinance institutions</li></ul>	15
II	<ul style="list-style-type: none"><li>Rural Credit Systems: Cooperative credit structure; SHGs; Kisan Credit Cards; Priority sector lending norms; Issues in rural credit delivery</li></ul>	15
III	<ul style="list-style-type: none"><li>Rural Development Schemes: SGSY, PMRY, PMEGP, MUDRA, etc.; Role of banks in rural development; Government interventions</li></ul>	15
IV	<ul style="list-style-type: none"><li>Challenges &amp; Innovations in Rural Banking: Financial inclusion; Business correspondent model; Digital initiatives in rural banking; Case studies</li></ul>	15

**Course Outcomes: Rural Banking**

CO No.	Course Outcomes
CO1	Ability to describe structure & functioning of rural banking in India.
CO2	Ability to evaluate credit delivery mechanisms in rural areas.
CO3	Ability to assess role of government schemes in rural financing.
CO4	Ability to recommend strategies for financial inclusion through rural banking.

**References: Rural Banking**

- NABARD Reports
- IIBF – Rural Banking
- Karmakar – Rural Credit & Self-Help Groups
- RBI publications on Priority Sector Lending



**Course Name: Accounting of Banking Financial Sector**

Course Code: (PCBFMJ303)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Overview of Bank Accounting: Accounting principles in banks; RBI guidelines; Classification of assets &amp; liabilities</li></ul>	15
II	<ul style="list-style-type: none"><li>Income Recognition &amp; Asset Classification (IRAC): NPA norms; Provisioning norms; Accounting for interest income</li></ul>	15
III	<ul style="list-style-type: none"><li>Final Accounts of Banks: Preparation of balance sheet &amp; profit &amp; loss account as per Banking Regulation Act</li></ul>	15
IV	<ul style="list-style-type: none"><li>Disclosure &amp; Compliance: Basel guidelines impact; Notes to accounts; Audit &amp; inspection procedures</li></ul>	15

**Course Outcomes: Accounting of Banking Financial Sector**

CO No.	Course Outcomes
CO1	Ability to prepare financial statements of banks as per statutory norms.
CO2	Ability to apply NPA classification & provisioning guidelines.
CO3	Ability to interpret disclosures & compliance under Basel & RBI norms.
CO4	Ability to analyze audit findings & compliance reports.

**References: Accounting of Banking Financial Sector**

- IIBF – Accounting & Finance for Bankers
- RBI Master Circulars on Income Recognition
- T.S. Grewal – Financial Accounting
- ICAI Guidance Note on Banking Accounting



**Course Name: Securitization Act 2002**

Course Code: (PCBFMJ304)

Internal Exam: 20 Marks

Credits: 2

Subject Category: (Major)

External Exam: 30 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Overview of SARFAESI Act 2002: Objectives, powers of secured creditors, enforcement process</li></ul>	15
II	<ul style="list-style-type: none"><li>Practical Applications: Asset Reconstruction Companies (ARCs); NPA recovery process; Recent amendments &amp; cases</li></ul>	15

**Course Outcomes: Securitization Act 2002**

CO No.	Course Outcomes
CO1	Ability to explain provisions & mechanisms under SARFAESI Act 2002.
CO2	Ability to analyze recovery strategies using securitization law.

**References: Securitization Act 2002**

- IIBF – Legal & Regulatory Aspects of Banking
- S.R. Myneni – Banking Law & Practice
- RBI notifications on SARFAESI Act
- Latest case laws on NPA recovery



**Course Name: Mutual Funds**

Course Code: (PCBFMJ305)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Introduction to Mutual Funds: Concept, types of mutual funds, NAV calculation, AMC role</li></ul>	15
II	<ul style="list-style-type: none"><li>Mutual Fund Operations: Fund structures, offer document analysis, Loads &amp; expenses, SEBI regulations</li></ul>	15
III	<ul style="list-style-type: none"><li>Performance Measurement: Sharpe, Treynor, Jensen ratios; Risk-adjusted returns</li></ul>	15
IV	<ul style="list-style-type: none"><li>Distribution &amp; Taxation: Distribution channels, commissions, Tax implications on MF returns</li></ul>	15

**Course Outcomes: Mutual Funds**

CO No.	Course Outcomes
	Ability to explain structure & functioning of mutual funds.
	Ability to analyze mutual fund schemes & their performance.
	Ability to apply SEBI guidelines in mutual fund operations.
	Ability to evaluate taxation aspects of mutual fund investments.

**References: Mutual Funds**

- IIBF – Mutual Funds
- NISM Mutual Fund Module
- Kevin S – Security Analysis & Portfolio Management
- AMFI study materials



*Guru Nanak Vidyak Society's*  
**GURU NANAK COLLEGE OF ARTS, SCIENCE AND COMMERCE**  
(Autonomous) NAAC Accredited A+  
**(SEMESTER – IV Syllabus)**



**Course Name: Marketing of Banking Services**

Course Code: (PCBFMJ401)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Introduction to Marketing &amp; Banking Services - Concept &amp; scope of marketing in banking, Marketing environment in financial services, Marketing organization in banks, Marketing mix (7Ps) for banking services, Nature of bank marketing: features, role, objectives, Marketing competitiveness in banking sector</li></ul>	15
II	<ul style="list-style-type: none"><li>Product, Pricing &amp; Distribution Strategies in Banking - Bank product portfolio: types of banking products (deposits, loans, investment services), Product life cycle management in banking, Pricing strategies for banking services: determinants, methods, challenges, Distribution channels in banking: direct vs indirect, branch banking, ATMs, mobile banking, internet banking, agent banking, Factors influencing channel decisions; functions of channel members in banks</li></ul>	15
III	<ul style="list-style-type: none"><li>Promotion &amp; Branding in Banking Services - Promotion mix for banks: advertising, sales promotion, public relations, direct marketing, personal selling, digital promotions, Developing integrated promotion strategies in banking, Branding in banking services: concept, brand equity, brand positioning, differentiation strategies, Popular banking brands, campaigns &amp; ambassadors, Use of technology in promotion: social media marketing, influencer marketing in banking</li></ul>	15
IV	<ul style="list-style-type: none"><li>Strategic &amp; Contemporary Issues in Bank Marketing - Strategic marketing process in banks, Marketing control &amp; evaluation mechanisms in banking, Customer relationship management (CRM) in banks, Rural &amp; international marketing of banking services, Challenges in marketing financial services: trust deficit, intangibility, inseparability, perishability, Ethical issues in marketing banking services, Case studies of innovative marketing campaigns in Indian &amp; global banks</li></ul>	15

**Course Outcomes: Marketing of Banking Services**

CO No.	Course Outcomes
	Ability to explain marketing concepts & their application in banking services.
	Ability to design product, pricing & distribution strategies for banking services.
	Ability to plan and evaluate promotional & branding strategies in banking.
	Ability to analyze strategic, ethical, and contemporary issues in marketing of banking services.

**References: Marketing of Banking Services**

- IIBF – Marketing of Banking Services
- Philip Kotler – Marketing Management
- Adrian Payne – The Essence of Services Marketing



**Course Name: Investment Analysis & Equity Research**

Course Code: (PCBFMJ402)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"> <li>Introduction to Investments: Investment objectives; Investment alternatives; Risk-return trade-off</li> </ul>	15
II	<ul style="list-style-type: none"> <li>Fundamental Analysis: Economic, industry &amp; company analysis; Ratio analysis; Financial statement interpretation</li> </ul>	15
III	<ul style="list-style-type: none"> <li>Technical Analysis: Dow theory; Chart patterns; Moving averages; Oscillators; Trend analysis</li> </ul>	15
IV	<ul style="list-style-type: none"> <li>Equity Research Process: Equity valuation models; Report writing; Analyst recommendations; Case studies</li> </ul>	15

**Course Outcomes: Investment Analysis & Equity Research**

CO No.	Course Outcomes
CO1	Ability to explain investment objectives & alternatives.
CO2	Ability to perform fundamental analysis for investment decisions.
CO3	Ability to apply technical analysis tools in equity markets.
CO4	Ability to prepare equity research reports with investment recommendations.

**References: Investment Analysis & Equity Research**

- Prasanna Chandra – Investment Analysis & Portfolio Management
- R. P. Rustagi – Investments
- NISM Equity Research Module
- Graham & Dodd – Security Analysis



**Course Name: Financial Derivatives**

Course Code: (PCBFMJ403)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"><li>Introduction to Derivatives: Types of derivatives; Participants in derivatives markets; Uses of derivatives</li></ul>	15
II	<ul style="list-style-type: none"><li>Futures &amp; Forwards: Pricing of forwards &amp; futures; Hedging &amp; speculation strategies; Stock index futures</li></ul>	15
III	<ul style="list-style-type: none"><li>Options: Option types; Option payoff diagrams; Black-Scholes model; Option strategies</li></ul>	15
IV	<ul style="list-style-type: none"><li>Swaps &amp; Regulatory Framework: Interest rate swaps; Currency swaps; RBI &amp; SEBI guidelines; Derivatives trading platforms</li></ul>	15

**Course Outcomes: Financial Derivatives**

CO No.	Course Outcomes
CO1	Ability to explain types & uses of derivatives in financial markets.
CO2	Ability to apply pricing models for forwards, futures & options.
CO3	Ability to construct hedging & speculation strategies using derivatives.
CO4	Ability to evaluate regulatory framework governing derivatives trading.

**References: Financial Derivatives**

- Hull – Options, Futures & Other Derivatives
- S.L. Gupta – Financial Derivatives
- NCFM Derivatives Module
- SEBI Guidelines on Derivatives





**Course Name: Investment Banking**

Course Code: (PCBFMJ404)

Internal Exam: 40 Marks

Credits: 4

Subject Category: (Major)

External Exam: 60 Marks

Unit	Topics	No of Lectures
I	<ul style="list-style-type: none"> <li>Introduction to Investment Banking - Meaning, evolution &amp; structure of investment banking, Functions: advisory, underwriting, M&amp;A, fund raising, Types of investment banks (bulge bracket, boutique), Key players: global vs. Indian IBs, Regulatory framework for investment banks in India (SEBI, RBI guidelines), Role of investment banks in capital markets</li> </ul>	15
II	<ul style="list-style-type: none"> <li>Capital Raising &amp; Underwriting - IPO, FPO, private placement, QIP, rights issue processes, Role of investment banks in public issues, Book building vs fixed price method, Underwriting methods &amp; practices, Pricing, allocation &amp; listing, Due diligence &amp; documentation in issue management</li> </ul>	15
III	<ul style="list-style-type: none"> <li>Debt Capital Markets &amp; Structured Products Advisory - Bond issuance process: corporate &amp; government, Role of IBs in DCM, Securitization structures: ABS, MBS, CMBS, Credit rating advisory &amp; roadshows, Pricing &amp; distribution of debt instruments, Hybrid products.</li> </ul>	15
IV	<ul style="list-style-type: none"> <li>Other Services &amp; Emerging Trends in Investment Banking - Wealth management &amp; private banking, Hedge funds &amp; alternative investment advisory, Ethics &amp; compliance in investment banking, Impact of FinTech &amp; digital tools in IB, Current trends &amp; challenges in Indian investment banking industry</li> </ul>	15

**Course Outcomes: Investment Banking**

CO No.	Course Outcomes
CO1	Ability to explain the structure, functions & role of investment banks.
CO2	Ability to analyze capital raising methods & underwriting processes.
CO3	Apply advisory skills in debt capital markets and structured-products transactions.
CO4	Ability to evaluate other services & emerging trends in investment banking.

**References: Investment Banking**

- Joshua Rosenbaum, Joshua Pearl – Investment Banking: Valuation, Leveraged Buyouts & M&A
- Pratap Subramanyam – Investment Banking and Financial Services
- J. Fred Weston – Mergers & Acquisitions
- SEBI Guidelines on Merchant Banking
- Fabozzi, F. – Handbook of Investment Banking



**Course Name: Research Project**

Course Code: PCBFRP206 / PCBFRP405

Internal Exam: 40/75 Marks

Credits: 4/6

Subject Category: (RP)

External Exam: 60/75 Marks

**Credits and Duration:**

- Students are to work on research project individually and should be the continuity of the research project selected in the semester.
- For semester III, Research Project is of 4 credits which equals to project working hours of 120.
- For semester IV, Research Project is of 6 credits which equals to project working hours of 180.
- Students should devote enough time for their project work (08 hours each week).
- Record of attendance and continuous performance of the student is required to be monitored by the mentor.
- The research project is to be completed during Semester III & Semester IV independently. According to the guidelines outlined in the National Education Policy (NEP), Post graduate students are expected to fulfil this requirement in the third and fourth semesters of their PG program.

**Project (Dissertation) Report:**

Students are required to submit a report of the research project at the end of the semester in following suggested format.

A project dissertation should be typed on A4 sheets, Font Size 12, Times New Roman, one and a half spacing on executive bond paper. The project report shall have an appropriate chapter scheme and be presented in a minimum of 30-40 pages. The report should be arranged in the following manner.

**Title Page**

- Title of the Report (Font size 14)
- Name of the Student
- Roll number/Seat number
- Project Title
- Name of the Mentor
- Month of Submission

**Certificate by the Institute**

**Certificate by Mentor**

**Student's Declaration**

**Acknowledgement**

**Abstract**

A brief summary of the Project, key observations, and main conclusions (200-300 words).

**Table of Contents**

Include headings and subheadings with page numbers.

**List of Figures and Tables**

- List all figures and tables included in the report with corresponding page numbers.



### **Chapter 1: Introduction**

- Purpose of the research project: Outline the objectives and expected outcomes of the project.
- Background Information: Provide context about the project work and its significance.
- Scope of the Report: Define the boundaries of what the report will cover.

### **Chapter 2: Literature Review**

- Review relevant literature on previous studies, and critical analyses of the literary significance.

### **Chapter 3: Methodology**

- Describe the approach and methods used for data collection during the work.
- Discuss the rationale behind the chosen methods.

### **Chapter 4: Research Work Descriptions, Observations, and Analysis**

- Provide detailed descriptions of work carried out.
- Include observations related to the work relevance to the topic selected.
- Use photographs, diagrams, reactions, etc. to support the descriptions.
- Analyze the data collected in relation to the study objectives.

### **Chapter 5: Conclusion and Recommendations**

- Discuss how the findings from the work contribute to the understanding of subject area.
- Summarize the key findings and their significance.
- Offer recommendations based on the research findings for further study or preservation efforts.

### **References**

- List all sources cited in the report in a consistent format.

### **Appendices**

- Include additional data, notes, or documents that are relevant to the report but not integral to its main text.



*Guru Nanak Vidyak Society's*  
**GURU NANAK COLLEGE OF ARTS, SCIENCE AND COMMERCE**

(Autonomous) NAAC Accredited A+



**Evaluation Pattern - OJT (Semester – II)**

**Semester End Examination**

**(Evaluation of students by Supervisor) 60 Marks**

Completion of hours (120 hours)	24 Marks
Quality / Performance	24 Marks
Punctuality / Regularity	12 Marks

**Continuous Internal Evaluation (CIE)**

**(Evaluation of students by Department Mentor) 40 Marks**

Weekly Reporting	12 Marks
Report	12 Marks
viva voce/presentations	16 Marks

**Evaluation Pattern – RP (Semester – III)**

**Semester End Examination**

**(Evaluation of students by External Examiner) 60 Marks**

Introduction & Literature Review	10 Marks
Research Methodology & Data Collection	05 Marks
Data Analysis, Interpretation	15 Marks
Ability to explain Key Findings, Limitations & Future Scope	10 Marks
Conclusion & Recommendations	05 Marks
Black book Completeness, formatting, quality of content, timely submission	15 Marks

**Continuous Internal Evaluation (CIE)**

**(Evaluation of students by Internal Guide) 40 Marks**

Research Paper Presentation (Conference)	10 Marks
Research related Workshop/ Seminar	10 Marks
Chapter 1: Introduction & Literature Review	05 Marks
Chapter 2: Research Methodology	05 Marks
Chapter 3: Data Analysis & Interpretation	05 Marks
Chapter 4: Conclusion & Recommendations	05 Marks



**Evaluation Pattern – RP (Semester – IV)**

**Continuous Internal Evaluation (CIE)**  
**(Evaluation of students by Internal Guide) 75 Marks**

Research Paper Presentation / Publication (Conference)	20 Marks
Research related Workshop/ Seminar	20 Marks
Chapter 1: Introduction & Literature Review	10 Marks
Chapter 2: Research Methodology	05 Marks
Chapter 3: Data Analysis & Interpretation	10 Marks
Chapter 4: Conclusion & Recommendations	10 Marks

**Semester End Examination**  
**(Evaluation of students by External Examiner) 75 Marks**

Introduction & Literature Review	15 Marks
Research Methodology & Data Collection	10 Marks
Data Analysis, Interpretation	15 Marks
Ability to explain Key Findings, Limitations & Future Scope	15 Marks
Conclusion & Recommendations	05 Marks
Black book Completeness, formatting, quality of content, timely submission	15 Marks



### Evaluation Pattern for all subjects

#### Continuous Internal Evaluation (CIE) – 20 Marks / 40 Marks

Methods of CIE
Project Presentation & Viva
Quiz
Class Test / Assignment
Report writings
Library Work
Book reviews
Problem-solving Exercises
Evaluation method may be customised by the subject teacher based on the nature and requirements of the subject

#### Semester End Examination (SEE) 30 Marks / 60 Marks

Question No.	Type	Marks Distribution
Q.1	Compulsory Question (Case Study)	15 Marks
Q.2	Answer the following (any one)	15 Marks
	A.	
	<b>OR</b>	
	B.	
Q.3	Answer the following (any one)	15 Marks
	A.	
	<b>OR</b>	
	B.	
Q.4	Answer the following (any one)	15 Marks
	A.	
	<b>OR</b>	
	B.	

*Note: Teachers can decide the internal bifurcation of 15 marks within each question based on the topic & subject requirement.*