

**SVKM's Narsee Monjee College of Commerce & Economics**

**M- COM Banking & Finance Sem IV Compiled Syllabus**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                  |                               |                                                         |                                                |
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| <b>Program: M.Com(Banking &amp; Finance)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                   |                  |                               | <b>Semester : IV</b>                                    |                                                |
| <b>Course : Introduction to Financial Technology</b><br><b>Academic Year: 2024-25</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |                  |                               | <b>Code:</b>                                            |                                                |
| <b>Batch: 2023-2025</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                   |                  |                               |                                                         |                                                |
| <b>Teaching Scheme</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                   |                  |                               | <b>Evaluation Scheme</b>                                |                                                |
| <b>Lectures</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Practicals</b> | <b>Tutorials</b> | <b>Credits</b>                | <b>Internal Continuous Assessment (ICA) (weightage)</b> | <b>Term End Examinations (TEE) (weightage)</b> |
| <b>60</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>--</b>         | <b>--</b>        | <b>04</b>                     | <b>40 Marks</b>                                         | <b>60 Marks</b>                                |
| <b>Internal Component</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                   |                  |                               |                                                         |                                                |
| <b>Class Test (Duration 20 Minutes)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                   |                  | <b>Projects / Assignments</b> |                                                         | <b>Class Participation</b>                     |
| <b>20 Marks</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                  | <b>20 Marks</b>               |                                                         | <b>NA</b>                                      |
| <b>Learning Objectives:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                  |                               |                                                         |                                                |
| <ol style="list-style-type: none"> <li>1) To understand the concept of Fintech.</li> <li>2) To understand concepts related to cryptocurrencies and their different types.</li> <li>3) To understand theoretical concepts related to blockchain technology.</li> <li>4) To understand about the financial innovations and fintech regulations in India.</li> <li>5) To understand the opportunities that FinTech may bring in the financial services industry.</li> </ol>                                                                                                                                                                                                                                                                             |                   |                  |                               |                                                         |                                                |
| <b>Learning Outcomes:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                   |                  |                               |                                                         |                                                |
| <ol style="list-style-type: none"> <li>1) Learners will be able to understand the evolution of Fintech industries and theoretical background of the fintech industry.</li> <li>2) Learners will get the knowledge about how cryptocurrencies work and their advantages and disadvantages.</li> <li>3) Learners will be able to appraise the concept of blockchain technology and how blockchain technology has changed the financial system.</li> <li>4) Learners will be able to understand various financial innovations happening around the world and regulatory aspects and challenges related to Fintech in India.</li> <li>5) Learners will be able to acquaint the application of fintech in various domains of financial market.</li> </ol> |                   |                  |                               |                                                         |                                                |
| <b>Pedagogy: Lecture, Video Clips, Demonstration</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                   |                  |                               |                                                         |                                                |
| <b>Detailed Syllabus: ( per session plan )</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |                  |                               |                                                         |                                                |
| <b>Session Outline For : Introduction to Financial Technology</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   |                  |                               |                                                         |                                                |
| <b>Each lecture session would be of one hour duration (60 sessions)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                   |                  |                               |                                                         |                                                |

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| <b>Module</b> | <b>Module Content</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Module Wise Pedagogy Used</b> | <b>Module Wise Duration</b> | <b>Module Wise Reference Books</b>                                                                                                                                                                                                               |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I             | <p><b>Introduction to Fintech-</b></p> <p><b>A.</b> Introduction to Fintech, Fintech Transformation, Fintech Evolution</p> <p><b>B.</b> Fintech Infrastructure and Banks and Start-ups and Emerging Markets, FinTech Architecture, FinTech Technologies,</p> <p><b>C.</b> Fintech startups, FinTech Typology, Introduction to FinTech regulations, Fintech in India- Introduction and challenges. Role of Fintech in increasing financial inclusion</p>                                                                  | Lectures and Discussion          | 12                          | <p>The Fintech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries – Susanne Christi/Janos Barberis</p> <p>Fintech: Ecosystem, business models, investment decisions, and challenges; In Lee, Yong Jae Shin</p> |
| II            | <p><b>Cryptocurrencies</b></p> <p><b>A.</b> The ABCDs of Alternative Finance Overview, Cryptocurrencies and Digital Crypto Wallets, Types of Cryptocurrencies,</p> <p><b>B.</b> What is an ICO? Importance of ICO in Alternative Finance, Regulations for Cryptos and tokens</p> <p><b>C.</b> Brief Overview of Bitcoin and other Crypto Currencies, Note on Mining and Crypto Currency Exchanges, Advantages, Disadvantages of Crypto Currency, The cryptocurrency ecosystem, present and future, NFT- Introduction</p> | Lectures and Discussion          | 12                          | <p>The Age of Cryptocurrency: How Bitcoin and the Blockchain Are Challenging the Global Economic Order, Paul Vigna and Michael J. Casey, Picador.2016</p>                                                                                        |

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| III | <p><b>Blockchain Technology</b></p> <p>A. Introduction to Blockchain technology, Blockchain basics and role of money</p> <p>B. Blockchain philosophy and cryptonomics- Crypto-anarchism and Cypherpunks, Hash cryptography, mining and consensus, Proof of work consensus</p> <p>C. Blockchain in practice- Smart Contracts, Wallets, ICO's, Private Blockchain, Drawbacks &amp; Challenges of Blockchain Technology, The future of blockchain technology, AI, and digital privacy</p>                                                                                                                                                                                                                                                                                          | Lectures and Discussion             | 12 | <p>Blockchain Revolution: How the Technology Behind Bitcoin and Other Cryptocurrencies Is Changing the World, Don Tapscott and Alex Tapscott, Portfolio, 2018.</p> <p>Blockchain Technology Explained: The Ultimate Beginner's Guide About Blockchain Wallet, Mining, Bitcoin, Ethereum, Litecoin, Zcash, Monero, Ripple, Dash, IOTA And Smart Contracts, Alan T. Norman, Create Space Independent Publishing Platform, 2017</p> |
| IV  | <p><b>Digital and Alternative Finance, FinTech Regulations in India</b></p> <p>A. A Brief History of Financial Innovation, Digitization of Financial Services, Crowdfunding, Regards, Charity and Equity, P2P and Marketplace Lending</p> <p>B. The Rise of Indian TechFins, New Models and New Products, Fintech Regulations in India, Latest reports and amendments by RBI, Regulatory Challenges for Fintech companies, The Indian Fintech Ecosystem, Government, Regulatory Bodies and Financial Infrastructure, Innovation in the Indian Fintech market, Challenges facing Indian Fintech industry</p> <p>C. Case Study- related to Insurtech, Fintech in Capital market (Indicative One. Faculties can take case studies from the international perspectives as well)</p> | Lectures and Discussion, Case Study | 12 | <p>The Fintech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries – Susanne Christi/Janos Barberis, Agustin Rubini, "Fintech in a Flash: Financial Technology Made Easy", Zaccheus, 3rd Edition, 2018</p>                                                                                                                                                                                      |

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| V | <p><b>Fintech Applications in Financial Markets</b></p> <p>A- Fintech Application in Insurance- Anatomy of Insurance: Life &amp; General insurance, Stakeholders and Networks, Pain points &amp; Opportunities in Insurtech, Robo Advisory, Peer to peer portfolio comparison, Application &amp; Case Studies</p> <p>B. Fintech Application in Capital Market and Wealth Advisory- Overview of Trading systems, Pain points &amp; Opportunities in Capital Markets, Surveillance mechanism, Investment advisory, Robo advisory, Asset management, Applications &amp; Solutions</p> <p>C. Fintech Applications in Payment Gateways and Financial inclusion- Payments: Overview &amp; Recent development, Remittances: Overview &amp; Recent Developments, Pain points &amp; Opportunities, Mobile Payments, New Payment Alternatives, Application for Financial Inclusion.</p> | Lectures and Discussion, Case Study | 12 | <p>The INSURTECH Book: The Insurance Technology Handbook for Investors, Entrepreneurs and Change-Makers Paperback – April 30, 2018 by Sabine L.B Vander Linden (Author)</p> <p>The Oxford Handbook of Innovation Management, Oxford University Press, Dodgson, M., Gann, D. and Phillips, N. (2014)</p> |
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**Reference Books:**

| Title                                                                                                        | Author(s)                      | Publisher |
|--------------------------------------------------------------------------------------------------------------|--------------------------------|-----------|
| The Fintech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries             | Susanne Christi/Janos Barberis | Wiley     |
| Machine Learning in Fintech- Fintech Innovation: From Robo-Advisors to Goal Based Investing and Gamification | Paolo Sironi                   | Wiley     |
|                                                                                                              |                                | Wiley     |

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|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|----------------------------|
| The FINTECH Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries | Susanne Chishti and Janos Barberis                                               |                            |
| Disrupting Finance: FinTech and Strategy in the 21st Century                                     | Theo Lynn, John G. Mooney, Pierangelo Rosati, Mark Cummins                       | Palgrave                   |
| Bitcoin and Cryptocurrency Technologies: A Comprehensive Introduction                            | Arvind Narayanan, Joseph Bonneau, Edward Felten, Andrew Miller, Steven Goldfeder | Princeton University Press |
| FinTech as a Disruptive Technology for Financial Institutions                                    | Abdul Rafay                                                                      | IGI Global                 |
| The Future of FinTech: Integrating Finance and Technology in Financial Services                  | Bernardo Nicoletti                                                               | Palgrave Macmillan         |

**Any other information :**

**Note: Latest edition of books may be used.**

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| <b>Program: M.Com(Banking &amp; Finance)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                  |                               | <b>Semester : IV</b>                                    |                                                |
| <b>Course : Anti Money Laundering</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                   |                  |                               | <b>Code:</b>                                            |                                                |
| <b>Academic Year: 2024-25</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   |                  |                               | <b>Batch: 2023-2025</b>                                 |                                                |
| <b>Teaching Scheme</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                   |                  |                               | <b>Evaluation Scheme</b>                                |                                                |
| <b>Lectures</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Practicals</b> | <b>Tutorials</b> | <b>Credits</b>                | <b>Internal Continuous Assessment (ICA) (weightage)</b> | <b>Term End Examinations (TEE) (weightage)</b> |
| <b>60</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>--</b>         | <b>--</b>        | <b>04</b>                     | <b>40 Marks</b>                                         | <b>60 Marks</b>                                |
| <b>Internal Component</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                   |                  |                               |                                                         |                                                |
| <b>Class Test (Duration 20 Minutes)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                  | <b>Projects / Assignments</b> |                                                         | <b>Class Participation</b>                     |
| <b>20 Marks</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                   |                  | <b>20 Marks</b>               |                                                         | <b>NA</b>                                      |
| <b>Learning Objectives:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                  |                               |                                                         |                                                |
| <ul style="list-style-type: none"> <li>• To provide theoretical background about the money laundering.</li> <li>• To understand various international rules and regulations related to AML.</li> <li>• To provide framework related to AML rules and regulations in India.</li> <li>• To understand the framework related to Know Your Customer.</li> <li>• To understand KYC policies of Banks</li> </ul>                                                                                                                                                                                                                                       |                   |                  |                               |                                                         |                                                |
| <b>Learning Outcomes:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                   |                  |                               |                                                         |                                                |
| <ul style="list-style-type: none"> <li>• Learners will be able to understand different methods and steps involved in money laundering.</li> <li>• Learners will be able to compare legal procedures related to anti money laundering in different countries.</li> <li>• Learners will be able to understand different rules and regulations related to AML in India.</li> <li>• Learners will be able to understand the concept of KYC and how it is implemented by various financial institutions in India.</li> <li>• Learners will be able to understand how KYC practices and norms are followed and implemented in Indian Banks.</li> </ul> |                   |                  |                               |                                                         |                                                |
| <b>Pedagogy: Lecture, Video Clips, Demonstration</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                   |                  |                               |                                                         |                                                |
| <b>Detailed Syllabus: ( per session plan )</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                   |                  |                               |                                                         |                                                |
| <b>Session Outline For : AML and KYC</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                   |                  |                               |                                                         |                                                |
| <b>Each lecture session would be of one hour duration (60 sessions)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                  |                               |                                                         |                                                |

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| <b>Module</b> | <b>Module Content</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>Module Wise Pedagogy Used</b>      | <b>Module Wise Duration</b> | <b>Module Wise Reference Books</b>                                  |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-----------------------------|---------------------------------------------------------------------|
| <b>I</b>      | <p><b>Introduction to Money Laundering</b><br/>                     A- Money Laundering- Origin, Definition, Techniques, Process of Money Laundering<br/>                     B- Methods of Money Laundering I- Bulk Cash Smuggling, Gold, Money Service Business, Money Orders, Wire Transfer<br/>                     C- Methods of Money Laundering II- Casinos, Trade based Money Laundering, Hawala, Crypto Currencies etc.</p>                                                                                                                                                                                                                               | Lectures and Discussion, Case Studies | <b>14</b>                   |                                                                     |
| <b>II</b>     | <p><b>International Standards on AML</b><br/>                     A- Organisations creating guidelines on AML- Financial Action Task Force (FATF) Recommendations, Basel Committee, Wolfsburg, Egmont, Other Global Initiatives, International Information Exchange related to money laundering<br/>                     B- Economic Sanctions- Meaning, Types of Sanction Programmes, Recent examples related to Economic Sanctions<br/>                     C- Legislations related to AML in USA- Bank Secrecy Act -1970, Money Laundering Control Act -1986, Annunzio Wiley -1992, Money Laundering Suppression Act -1994, USA Patriot Act-2001 (In brief)</p> | Lectures and Discussion, Case Studies | <b>12</b>                   | Money Laundering Compliance, Tim Bennett, Bloomsbury Publishing PLC |
| <b>III</b>    | <p><b>Indian Laws related to Money Laundering</b><br/>                     A- Brief Overview of PMLA Act- History, Origin, Latest Amendments<br/>                     B- Key Provisions of PMLA Act- Offence of Money Laundering and Punishment for Offence of Money Laundering, Punishment for Money Laundering, Attachment of Property Involved in Money-Laundering, Obligations of Reporting entities (Case Law Union of India vs. Hasan Ali- 2011 11 SCR 778)</p>                                                                                                                                                                                              | Lectures and Discussion, Case Studies | <b>12</b>                   | AML and KYC Study Guide: A complete Manual, Tadipatri Gururaja      |

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|           | <p>C- Other Related Acts- Overview of the Conservation of Foreign Exchange and Prevention of Smuggling Activities Act, 1974 (COFEPOSA), Over view of the Prohibition of Benami Property Transactions Act, 1988, Over view of the Prevention of Illicit Traffic in Narcotic Drugs and Psychotropic Substances Act, 1988, Provisions of FEMA related to Money Laundering</p>                                                                                                                                                                                                                                                                                                                                                     |                                              |           | <p>Commentary On The Prevention Of Money Laundering Act. 2002, Dr Samsuddin, Commercial Law Publishers India Pvt Ltd</p> |
| <b>IV</b> | <p><b>Introduction to Know Your Customer</b><br/> A- Know Your Customer- Introduction, Origin of the concept of KYC, Purpose of KYC Guidelines<br/> B- KYC Norms/ Obligations of Banks- Customer Acceptance Policy, Customer Identification Policy, Customer Identification Requirements, Monitoring Transactions<br/> C- KYC Norms/ Obligations of NBFCs, SEBI {KYC (Know Your Client) Registration Agency} Regulations, 2011, SEBI Guidelines in pursuance of the SEBI KYC Registration Agency (KRA) Regulations, 2011 and for In-Person Verification (IPV)<br/><br/> E KYC – Importance Documentation requirement, eligibility criteria, E KYC Process, 4 pillars of E kyc, 3 components of KYC , future scope of E kyc</p> | <p>Lectures and Discussion, Case Studies</p> | <b>10</b> | <p>Anti-Money Laundering &amp; Know Your Customer, IIBF, Macmillan Publishers India Private Limited</p>                  |
| <b>V</b>  | <p><b>Know Your Customer with special reference Banking</b><br/> A- Initiatives by the RBI, Important KYC framework in RBI prescriptions, KYC Policies (Study of One Public Sector Bank policy and One Private Sector Bank Policy)<br/> B- KYC Overview I- Introduction of new accounts - Guidelines for Opening Accounts of Individuals (Joint accounts - Minor accounts - KYC for existing accounts - KYC for low-income group customers) Companies, Trusts, Firms, Intermediaries etc.<br/> C- KYC Overview II- Client Accounts opened by Professional Intermediaries -</p>                                                                                                                                                 | <p>Lectures and Discussion, Case Studies</p> | <b>12</b> | <p>Anti-Money Laundering &amp; Know Your Customer, IIBF, Macmillan Publishers India Private Limited</p>                  |



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|  | Trust / Nominee or Fiduciary Accounts - Accounts of Politically, Exposed Persons (PEPs) Residing Outside India, Accounts of 'non-face-to-face' Customers. |  |  |  |
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**Reference Books:**

| Title                                                                                                         | Author(s)                               | Publisher                                   |
|---------------------------------------------------------------------------------------------------------------|-----------------------------------------|---------------------------------------------|
| Anti-Money Laundering in a Nutshell Awareness and Compliance for Financial Personnel and Business Managers    | Kevin Sullivan                          | Springer                                    |
| Handbook on Anti-Money Laundering and Combating the Financing of Terrorism for Nonbank Financial Institutions | Asian Development Bank                  | Asian Development Bank                      |
| Money Laundering and Illicit Financial Flows: Following the Money and Value Trails                            | John A Cassara                          |                                             |
| Anti-Money Laundering Transaction Monitoring Systems Implementation: Finding Anomalies                        | Derek Chau , Maarten van Dijck Nemcsik, | Wiley                                       |
| Mastering Anti- Money Laundering                                                                              | Maureeb Mutua                           | Createspace Independent Publishing Platform |
| Handbook of Anti-Money Laundering                                                                             | Dennis Cox                              | Wiley                                       |

**Any other information :**

**Note: Latest edition of books may be used.**

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| <b>Program: M.Com(Banking &amp; Finance)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                   |                  |                               | <b>Semester : IV</b>                                    |                                                |
| <b>Course : International Banking And Finance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                  |                               | <b>Code:</b>                                            |                                                |
| <b>Academic Year: 2024-25</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                   |                  |                               | <b>Batch: 2023-2025</b>                                 |                                                |
| <b>Teaching Scheme</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                  |                               | <b>Evaluation Scheme</b>                                |                                                |
| <b>Lectures</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Practicals</b> | <b>Tutorials</b> | <b>Credits</b>                | <b>Internal Continuous Assessment (ICA) (weightage)</b> | <b>Term End Examinations (TEE) (weightage)</b> |
| <b>60</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>--</b>         | <b>--</b>        | <b>04</b>                     | <b>40 Marks</b>                                         | <b>60 Marks</b>                                |
| <b>Internal Component</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                   |                  |                               |                                                         |                                                |
| <b>Class Test (Duration 20 Minutes)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   |                  | <b>Projects / Assignments</b> |                                                         | <b>Class Participation</b>                     |
| <b>10 Marks</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                   |                  | <b>15 Marks</b>               |                                                         | <b>NA</b>                                      |
| <b>Learning Objectives:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |                  |                               |                                                         |                                                |
| <ul style="list-style-type: none"> <li>• To familiarize the learners with the history of international finance and concept of Balance of Payment and dynamics of international co-operation.</li> <li>• To introduce the concept of foreign exchange systems and how the exchange rates are determined in the different parts of the world and in India particular.</li> <li>• To understand how the foreign exchange arithmetic works.</li> <li>• To introduce the concepts of international payment systems and various services provided by the international banks.</li> <li>• To understand what are the different types of risks related to international banking and different tools to handle the same.</li> </ul> |                   |                  |                               |                                                         |                                                |
| <b>Learning Outcomes:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                   |                  |                               |                                                         |                                                |
| <ul style="list-style-type: none"> <li>• Learners will be able to understand the evolution of international finance and will be able to understand the Balance of Payment in Indian context and recent international co-operation among the countries.'</li> <li>• Learners will understand why different countries follow different practices related to determination of the exchange rate. They will also get an understanding about the exchange rate mechanism in India and various laws related to the same.</li> <li>• Learners will be able to appreciate different terminologies used in the foreign exchange market and basic calculations related to foreign exchange market.</li> </ul>                        |                   |                  |                               |                                                         |                                                |

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- Learners will be able to understand how international payments are facilitated and what are the different services offered by the international banks.
- Learners will be familiarized with the different risks associated with the international banking and how banks try to overcome those risks.

**Pedagogy: Lecture, Video Clips, Demonstration, Case Study**

**Detailed Syllabus: ( per session plan )**  
**Session Outline For : International Banking And Finance**  
**Each lecture session would be of one hour duration (60 sessions)**

| <b>Module</b> | <b>Module Content</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Module Wise Pedagogy Used</b>      | <b>Module Wise Duration</b> | <b>Module Wise Reference Books</b>                                         |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-----------------------------|----------------------------------------------------------------------------|
| <b>I</b>      | <p><b>Fundamentals of International Finance</b><br/>                     A- Introduction to International Finance- Meaning of international finance, Scope of International Finance, The Emerging challenges in International Finance<br/>                     B- <b>Balance of Payment</b>- Introduction to Balance of Payment, Accounting Principles in Balance of Payment, Components of Balance of Payment, Balance of Payment- Indian Context from 1947 till 2021 a critical evaluation</p> <p><b>International Monetary System</b>- Evolution of International Monetary System, Gold Standard, Bretton Woods System, Current monetary system, European Monetary Union. International Monetary Fund (IMF) and World Bank. Different development banks like Asian Development Bank (ADB), Brazil Russia India China South Africa (BRICS) Development Bank and European Bank for Reconstruction and Development (EBRD), QUAD group, Asian Infrastructure Investment Bank (AIIB)</p> | Lectures and Discussion, Case Studies | <b>12</b>                   | International Finance – A Business Perspective, Apte P.G, TATA McGraw Hill |
| <b>II</b>     | <p><b>Foreign Exchange Market</b><br/>                     A- Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Lectures and Discussion,              |                             |                                                                            |

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|            | Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float.<br>B- Market and Market Participants, Foreign Exchange Management in India, Retail and Whole Sale Component of Indian Foreign Exchange Market<br>C- Role of FEDAI, FEMA and Regulatory Framework, FERA Vs. FEMA                                                                                                                                                                                                                                                                                                                                                | Case Studies                            | <b>12</b> | Foreign Trade & Foreign Exchange, Chaudhuri BK & Agarwal OP, Himalaya Publishing House                             |
| <b>III</b> | <b>Foreign Exchange Arithmetic</b><br>A- Exchange Rate Quotations, Direct, Indirect and Cross rate, Percentage Spread<br>B- Arbitrage, Geographical, Triangular and Interest Rate (formula method only)<br>C- Calculation of Forward Rates using Schedule of Swap Points                                                                                                                                                                                                                                                                                                                                                                                                                 | Lectures and Discussion, Practical Sums | <b>12</b> | Foreign Exchange, Practice, Concepts & Control, Jeevanandam C, Sultan Chand & Sons                                 |
| <b>IV</b>  | <b>International Banking Operations</b><br>A- Functions of International Banking, Correspondent Banking, International Payment Systems- SWIFT, CHIPS, CHAPS<br>B- NRI accounts, Export Finance, Import Finance, International Merchant Banking, Financing Project Exports, Derivative Offering, Remittances, Compliance related- Interbank Functions, Internal Functions, Letter of Credit and Bank Guarantees<br>C- International Lending Operation, Loan Syndication, Parties Involved, Phases /Stages in Loan Syndication, Types of Syndication, Role of LIBOR, SOFR (Secured Overnight Financing Rate), Risk in International Lending, Role of International Credit Rating Agencies. | Lectures and Discussion, Case Studies   | <b>12</b> | International Banking Legal and Regulatory Aspects, IIBF, MacMillan Publishers                                     |
| <b>V</b>   | <b>Risk Management in International Operations</b><br>A- Risk Management and Derivatives, Transaction, Translation and Economic Risk Faced by Corporates<br>B- Transaction, Position, Settlement, Pre-settlement, Gap/Mismatch Risk faced by Banks<br>C- Internal and External Hedging, Foreign Currency Derivative                                                                                                                                                                                                                                                                                                                                                                      | Lectures and Discussion, Case Studies   | <b>12</b> | Foreign Exchange, International Finance and Risk Management, A. V. RajwadeH. G. Desai, Shroff Pub & Dist. Pvt. Ltd |

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| Instruments for Risk Management,<br>Forward, Futures, Swaps and Options,<br>Country Risk Management. |  |  |  |
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**Reference Books:**

| <b>Title</b>                                            | <b>Author(s)</b>                              | <b>Publisher</b>           |
|---------------------------------------------------------|-----------------------------------------------|----------------------------|
| International Finance                                   | Keith Pielbam                                 | Macmillan Publishers       |
| International Finance,                                  | G.Shailaja                                    | University Press           |
| International Financial Markets<br>and Foreign Exchange | Shashi Gupta and<br>Praneet Rangi             | Kalyani                    |
| International Financial Markets                         | H.R.Machiraju                                 | New Age International      |
| International Banking For A New<br>Century              | Irene Finel-Honigman,<br>Fernando B. Sotelino | Taylor & Francis Ltd       |
| Fundamentals Of International<br>Banking                | Rupnarayan Bose                               | Macmillan Publishers India |

**Any other information :**

**Note: Latest edition of books may be used.**

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| <b>Program: M.Com(Banking &amp; Finance)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                   |                  |                               | <b>Semester : IV</b>                                    |                                                |
| <b>Course : Investment Analysis and Equity Research</b><br><b>Academic Year: 2024-25                      Batch: 2023-2025</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                   |                  |                               | <b>Code:</b>                                            |                                                |
| <b>Teaching Scheme</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                   |                  |                               | <b>Evaluation Scheme</b>                                |                                                |
| <b>Lectures</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>Practicals</b> | <b>Tutorials</b> | <b>Credits</b>                | <b>Internal Continuous Assessment (ICA) (weightage)</b> | <b>Term End Examinations (TEE) (weightage)</b> |
| <b>60</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>--</b>         | <b>--</b>        | <b>04</b>                     | <b>40 Marks</b>                                         | <b>60 Marks</b>                                |
| <b>Internal Component</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |                  |                               |                                                         |                                                |
| <b>Class Test (Duration 20 Minutes)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                   |                  | <b>Projects / Assignments</b> |                                                         | <b>Class Participation</b>                     |
| <b>20 Marks</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                  | <b>20 Marks</b>               |                                                         | <b>NA</b>                                      |
| <b>Learning Objectives:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                   |                  |                               |                                                         |                                                |
| <ul style="list-style-type: none"> <li>• To understand the process of investment decision making and investment alternatives.</li> <li>• To understand concepts related to fundamental analysis</li> <li>• To understand concepts related to technical analysis.</li> <li>• To understand concept of portfolio analysis and portfolio management.</li> <li>• To understand the different services provided under PMS and how to judge the performance of Mutual Funds.</li> </ul>                                                                                                                                                                                                        |                   |                  |                               |                                                         |                                                |
| <b>Learning Outcomes:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |                  |                               |                                                         |                                                |
| <ul style="list-style-type: none"> <li>• Learners will be able to understand the environment of investment and risk return framework.</li> <li>• Learners will gain the gain knowledge about fundamental analysis and components of fundamental analysis.</li> <li>• Learners will gain knowledge about the different charting techniques used by the financial analyst for trading purpose.</li> <li>• Learners will be able to construct, analyze, select and evaluate portfolios along with a deep understanding of Capital market theory and associated models.</li> <li>• Learners will be able to understand how the rating is done for different Mutual Funds schemes.</li> </ul> |                   |                  |                               |                                                         |                                                |
| <b>Pedagogy: Lecture, Video Clips, Demonstration</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                  |                               |                                                         |                                                |

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**Detailed Syllabus: ( per session plan )**  
**Session Outline For : Investment Analysis and Equity Research**  
**Each lecture session would be of one hour duration (60 sessions)**

| <b>Module</b> | <b>Module Content</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Module Wise Pedagogy Used</b>      | <b>Module Wise Duration</b> | <b>Module Wise Reference Books</b>                                                                                            |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| <b>I</b>      | <p><b>Investment Decisions</b></p> <p>A- Nature and Scope of Investment Decisions, The Investment environment, Investment, Speculation and Gambling, Investment Process, Investment decision process; Risk aversion</p> <p>B- Types of Investors; Risk-Return analysis and impact of taxes and inflation; Types and sources of returns and risks and their measurement, Socially responsible investing, ethical investing and other contemporary issues in investment management</p> <p>C- Investment Alternatives- Salient Features of Corporate Securities and Derivatives; Bank Deposits; Mutual Fund Schemes; Life Insurance Policies and other Investment Opportunities , Financial Derivatives, Real Assets, Real Estate, Art , antiques and others</p> | Lectures and Discussion, Case Studies | <b>12</b>                   | Bodie Z., Kane A., Marcus A., <i>Investments</i> , Latest Edition                                                             |
| <b>II</b>     | <p><b>Fundamental Analysis</b></p> <p>A. EIC framework, Economic analysis: Leading lagging and coincident macro-economic indicators, Expected direction of movement of stock prices with macroeconomic variables in the Indian context</p> <p>B. Industry analysis: stages of life cycle, Porter's five forces model, Strength Weakness Opportunity Threat (SWOT) analysis, financial analysis of an industry</p> <p>C. Company Analysis- Analysis of Financial Statements ( Vertical , Horizontal , Ratio anlysis); Estimation of Intrinsic Value of Shares, Traditional and Modern Methods</p>                                                                                                                                                              | Lectures and Discussion, Case Studies | <b>12</b>                   | Fundamental Analysis for Investors: How to Make Consistent, Long-term Profits in the Stock Market- Raghu Palat , Vision Books |
| <b>III</b>    | <p><b>Technical Analysis</b></p> <p>A. Meaning, Assumptions Components, Technical Analysis vs. Fundamental Analysis</p> <p>B. Price indicators- Dow theory, advances and declines, new highs and lows- circuit filters.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Lectures and Discussion, Case Studies | <b>12</b>                   | Technical Analysis of the Financial Markets: A Comprehensive Guide to Trading Methods and Applications- John J.               |

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|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|-----------|----------------------------------------------------------------------------------------------------------|
|           | <p>Volume indicators- Dow Theory, small investor volumes. Other indicators- futures, institutional activity, Trends: resistance, support, consolidation, momentum</p> <p>C. Charts: line chart, bar chart, candle chart, point and figure chart. Patterns: head and shoulders, triangle, rectangle, flag, cup and saucer, double topped, double bottomed, Indicators: moving averages</p>                                                                                                                                                                                                                                      |                                                           |           | Murphy, Prentice Hall Press                                                                              |
| <b>IV</b> | <p><b>Portfolio Analysis and Management</b></p> <p>A. Portfolio analysis: portfolio risk and return, Markowitz portfolio model: risk and return for 2 and 3 asset portfolios (Numerical Examples using excel), concept of efficient frontier and optimum portfolio</p> <p>B. Market Model: concept of beta systematic and unsystematic risk. Investor risk and return preferences: Indifference curves and the efficient frontier</p> <p>C. Traditional portfolio management for individuals: Objectives, constraints, time horizon, current wealth, tax considerations, liquidity requirements, and anticipated inflation</p> | Lectures and Discussion, Case Studies, Practical problems | <b>14</b> | Investment Analysis and Portfolio Management, Ranganathan and Madhumathi, Pearson, New Delhi             |
| <b>V</b>  | <p><b>Portfolio Management Services and Mutual Funds</b></p> <p>A. Portfolio management services: Passive – Index funds, systematic investment plans. Active – market timing, style investing</p> <p>B. Mutual Funds: Introduction, calculation of Net Asset Value (NAV) of a Fund, classification of mutual fund schemes by structure and objective, advantages and disadvantages of investing through mutual funds</p> <p>C. Mutual Funds Performance Evaluation- Performance Evaluation using Sharpe's, Treynor's and Jensen's measures and Fama's Decomposition.</p>                                                       | Lectures and Discussion, Case Studies, Practical problems | <b>10</b> | Elton Edwin J, Gumber Martin J : Modern Portfolio Theory and Investment Analysis ; John Wiley, New York. |

| <b>Reference Books:</b>                          |                              |                   |
|--------------------------------------------------|------------------------------|-------------------|
| <b>Title</b>                                     | <b>Author(s)</b>             | <b>Publisher</b>  |
| Modern Investments and Security Analysis         | Fuller R., and Farreel J.L., | John Wiley & Sons |
| Investment Analysis and Management               | Charles P. Jones             | John Wiley & Sons |
| The Theory and Practice of Investment Management | Fabozzi and Markowitz        | John Wiley & Sons |



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| Security Analysis and Portfolio Management               | Donel E. Fischer and Ronald J. Jordan | Pearson Education |  |
| Investment Analysis And Portfolio Management             | Prasanna Chandra                      | McGraw Hill       |  |
| Analysis of Investments & Management of Portfolios       | Frank Reilly                          | Cengage           |  |
| <b>Any other information :</b>                           |                                       |                   |  |
| <b><u>Note:</u> Latest edition of books may be used.</b> |                                       |                   |  |

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| <b>Program: M.Com(Banking &amp; Finance)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                   |                  |                               | <b>Semester : IV</b>                                    |                                                |
| <b>Course : Rural Banking and Co-Operative Banking</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                   |                  |                               | <b>Code:</b>                                            |                                                |
| <b>Academic Year: 2024-25</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                   |                  |                               | <b>Batch: 2023-2025</b>                                 |                                                |
| <b>Teaching Scheme</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                   |                  |                               | <b>Evaluation Scheme</b>                                |                                                |
| <b>Lectures</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Practicals</b> | <b>Tutorials</b> | <b>Credits</b>                | <b>Internal Continuous Assessment (ICA) (weightage)</b> | <b>Term End Examinations (TEE) (weightage)</b> |
| <b>60</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>--</b>         | <b>--</b>        | <b>04</b>                     | <b>40 Marks</b>                                         | <b>60 Marks</b>                                |
| <b>Internal Component</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                   |                  |                               |                                                         |                                                |
| <b>Class Test (Duration 20 Minutes)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                   |                  | <b>Projects / Assignments</b> |                                                         | <b>Class Participation</b>                     |
| <b>20 Marks</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                  | <b>20 Marks</b>               |                                                         | <b>NA</b>                                      |
| <b>Learning Objectives:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                  |                               |                                                         |                                                |
| <ul style="list-style-type: none"> <li>• To provide learners in depth knowledge about rural economy in India and Rural Banking.</li> <li>• To understand various modes of finance available for people in rural India.</li> <li>• To understand issues pertaining to rural financing.</li> <li>• To understand the history and working of Cooperative Banks in India.</li> <li>• To understand working of Cooperative societies in India.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                 |                   |                  |                               |                                                         |                                                |
| <b>Learning Outcomes:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                   |                  |                               |                                                         |                                                |
| <ul style="list-style-type: none"> <li>• Learners will be able to understand the dynamics of the rural economy, its contribution to Indian economy and how banks can help to sustain the rural economy.</li> <li>• Learners will be able to critically evaluate the different financing options available to the rural economy and role of the banks in these financing decisions.</li> <li>• Learners will be able to understand the issues faced by the rural economy in terms of raising finance and will be able to appreciate various initiatives taken by the government to tackle with this problem.</li> <li>• Learners will be able to understand the evolution of Cooperative banks in India and their working, organisation structure etc.</li> <li>• Learners will be able to understand the working and management of Cooperatives in India.</li> </ul> |                   |                  |                               |                                                         |                                                |
| <b>Pedagogy: Lecture, Video Clips, Demonstration</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                   |                  |                               |                                                         |                                                |
| <b>Detailed Syllabus: ( per session plan )</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |                  |                               |                                                         |                                                |
| <b>Session Outline For : Rural Banking and Co-Operative Banking</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                   |                  |                               |                                                         |                                                |
| <b>Each lecture session would be of one hour duration (60 sessions)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                   |                  |                               |                                                         |                                                |

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| <b>Module</b> | <b>Module Content</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Module Wise Pedagogy Used</b> | <b>Module Wise Duration</b> | <b>Module Wise Reference Books</b>                                                        |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-----------------------------|-------------------------------------------------------------------------------------------|
| <b>I</b>      | <p><b>Introduction to Rural Banking</b><br/>                     A- Demographic features; Population, occupation, literacy, socio-economic development indicators, health, nutrition and education, - urban migration. Characteristics of Rural Society; Caste and power structure - rural social stratification Micro finance role and importance, Environmental and social factors related to Rural Banking<br/>                     B- Role of Banks in rural credit, Present structure of Rural Banking- Cooperatives, Commercial Banks, RRBs and other institutional agencies, Evolution of Co-operatives, short-term &amp; long-term credit structure, Role of Commercial Banks in rural credit<br/>                     C- Need of setting up of Regional Rural Banks, Salient provision of Regional Rural Banks Act, 1976, Management and functioning of RRBs, Organisational structure of RRBs, Performance of RRBs, Merger of RRBs, Present status, Role of Government, RBI and NABARD in monitoring Rural Credit, refinance and other supports, New initiatives in rural banking: financial inclusion, BC / BF model, mobile banking etc.</p> |                                  | <b>12</b>                   | Rural Banking, Indian Institute of Banking and Finance-MacMillan publishers India Limited |
| <b>II</b>     | <p><b>Financing Rural Development</b><br/>                     A- General features of agricultural advances, Kisan Credit Card Scheme, crop loans to tenant farmers, share cropper and oral lessees, crop insurance scheme, agricultural gold loan, produce marketing loan scheme, financing of organic farming, horticulture, floriculture etc.,<br/>                     B- Contract farming, composite term loan against the mortgage of</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                  | <b>12</b>                   | Pai Panandikar & NC Mehra, Rural Banking, National Institute of Bank Management, Pune     |

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|            | <p>agricultural land, Financing farm mechanization and minor irrigation schemes including drip irrigation and sprinkler system. Finance for two / four-wheeler for transportation of produce.</p> <p>C- Financing for diary, poultry, sericulture, fisheries, sheep and goat rearing, Land Purchase Scheme, financing for draught animals and carts, Debt Swap scheme. PMJDY, Role of Bcs / BFs.</p>                                                                                                                                                                                                           |  |  |                                                                                                      |
| <b>III</b> | <p><b>Problems and Prospects in Rural Banking</b></p> <p>A- Role of rural banking-emerging trends in rural banking-transaction cost and risk cost financing poor as bankable opportunities-micro credit and self-help groups</p> <p>B- NABARD-Main functions and Role, Lead bank Scheme and service area approach Rural Credit Institutions; Co-operative Credit Societies and Banks, Land Development Banks, Regional Rural Bank</p> <p>C- Government initiatives; Poverty alleviation programmes / Employment programmes Rural housing and Urban housing schemes under priority sector educational loans</p> |  |  | <p>Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai</p>         |
| <b>IV</b>  | <p><b>Principles of Cooperative Banking</b></p> <p>A- Introduction- Brief History of Co-operative Banking with focus on evolution of Urban Co-operative Banking, Principles of Co-operation, brief overview of structure of co-operative credit institutions - Federal, central and primary credit societies.</p> <p>B- Types of credit co-operatives, recommendations of different committees, Cooperative Banks Vs Commercial Banks</p> <p>C- Membership shares linkage, types of members-regular, nominal &amp; associate membership, Salient provisions of Multi State Co-op.</p>                          |  |  | <p>Principles, Problems and Practices of Cooperation, Hajela T.N., Konark Publishers, New Delhi.</p> |

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|          | Societies Act, 1984 relating to: Registration, duties and privileges of the members, Members and their rights and obligations, Latest RBI regulation related to Cooperative Banking                                                                                                                                                                                                             |  |  |                                                                                                              |
| <b>V</b> | <b>Management of Cooperatives</b><br>A- Management of Societies, -Audit and related matters including systems audit, -Disputes between members and societies & Co-op. Courts<br>B- Liquidation and winding up, Election of committee members and other officers of the societies<br>C- Officers, penalties, appeals and revision etc., Supervisory and Regulatory Role of state / Central Govt. |  |  | Personnel Management in Central Cooperative Banks in India, Sivaprakasam, P, Kanishka Publishers, New Delhi. |

**Reference Books:**

| <b>Title</b>                                                          | <b>Author(s)</b>                | <b>Publisher</b>                           |
|-----------------------------------------------------------------------|---------------------------------|--------------------------------------------|
| Rural Banking Operations                                              | IIBF                            | Taxmann                                    |
| Rural Credit, Regional Rural Banks and Micro-Finance                  | K Ravichandran, M Revti Bala    | Abhijeet Publications                      |
| Regional Rural Banks of India: Evolution, Performance and Management  | Dr Jitendra Kumar Ram           | Partridge Publications                     |
| Regional Rural Banks In India                                         | C K Sonara                      | Anmol Publisher                            |
| Co - Operative Banking - Principles, Laws and Practices First Edition | IIBF                            | Macmillan Publishers India Private Limited |
| Co-Operative Bank A New Age Motivational Theory                       | Dr. (Mrs.) Charusheela Birajdar | Current Publication                        |
| Cooperative Banking in India                                          | R. Thirunarayanan               | Mittal Publications                        |

**Any other information :**

**Note: Latest edition of books may be used.**