AC–
Item No. –

# Tolani College of Commerce
# (Autonomous)

Knowledge is Supreme

**Programme: B.Com. Banking & Insurance Semester – V**

**Title of the Course:**
**Evolution of Banking In India from the Ancient Times (IKS)**

**Syllabus for 4 Credit Course**
**From the Academic Year 2025 – 2026**

## Name of the Course: Evolution of Banking in India from the Ancient Times (IKS)

| Sr. No. | Heading | Particulars |
|---|---|---|
| 1 | **Description of the course:** | The evolution of banking in India is deeply intertwined with the country's rich cultural and economic history, beginning with indigenous systems of finance and lending, which are now recognized as part of the Indian Knowledge Systems (IKS). From early trade-based financial practices to the structured banking institutions of today, Indian banking has undergone significant transformation. |
| 2 | **Type:** | Theory |
| 3 | **Credit:** | 4 Credits |
| 4 | **Hours Allotted:** | 60 Hours |
| 5 | **Marks Allotted:** | 100 Marks<br>Continuous Evaluation 40 Marks<br>Semester End Examination 60 Marks |
| 6 | Course Objectives:<br>1. To understand the concept of IKS and Ancient Banking practices.<br>2. To understand the Medieval period of Banking.<br>3. To understand the Post-Independence Banking transformation.<br>4. To understand Bank Frauds from Kautilya's Arthashastra's perspective and modernization in Indian banking. | |
| 7 | Course Outcomes:<br>1. Learners will be able to understand the relationship between IKS and Ancient Banking<br>2. Learners will be able to understand the Islamic influence on Banking<br>3. Learners will be able to comprehend the benefits of Financial Inclusion in Banking system and impact of Regional Rural Banks.<br>4. Learners will be able to understand frauds detection and digital transformation in banks with the help of Kautilya's Arthashastra perspective. | |
| 8 | **Module I: IKS and Ancient Banking Practices (15 Hours)** | |
| | • **Indian Knowledge Systems (IKS):** Framework, significance, and methodologies to study banking from a traditional and cultural perspective.<br>• **Early Banking and Money-Lending Practices:** Understanding the barter system and early trade methods, Role of temples, merchants, and local financiers (Mahajans) in economic transactions and lending. Money lending practices during Mahabharata and Ramayana period.<br>• **Key Instruments in Ancient Finance:** Hundi System: Introduction, types, and role in facilitating trade, Evolution of credit and debt instruments in the Mauryan and Gupta periods.<br>• **Guilds and Shrenis in Economic Systems:** Role of guilds (shrenis) in trade financing, lending, remittances and Indian banking knowledge in community-driven financial practices. | |
| | **Module II: Medieval Period – The Rise of Indigenous Bankers, Financial Instruments and Colonial Period – Establishment of Modern Banking (15 Hours)** | |

- **Banking and Finance under Islamic Influence**: Impact on trade routes, currency, and remittance systems, Role of merchants, Seths, Shroffs, and Sarafs as early bankers and money changers.
- **Expansion of the Hundi System**: Types of hundis, their uses, and the system's role in long-distance trade.
- **Indian Knowledge and Economic Contributions**: The practice of Zakat and its impact on charity-based lending and finance.

**Module III: Post-Independence Banking Transformation (15 Hours)**

- **Nationalization and Its Impact:**
    - Nationalization of banks in 1969 and 1980: Objectives, impact, and outcomes.
    - Development of the Reserve Bank of India and regulatory framework.
- **Financial Inclusion Efforts and Indigenous Systems:**
    - Integrating traditional systems with formal banking (e.g., Grameen Bank, *Self-Help Groups*, microfinance).
    - Financial inclusion policies and rural banking initiatives.
- **Growth of Cooperative and Regional Rural Banks (RRBs):**
    - Role of cooperative banks and RRBs in rural and agricultural financing.
    - Merging of traditional finance practices with modern rural banking.

**Module IV: Bank Frauds (Kautilya's Arthashastra's perspective) and Digital Era in Banking (15 Hours)**

- **Kautilya's Arthashastra and Bank Frauds:**
    - Introduction to Arthashastra, bifurcation of principles for fraud detection, Loopholes, Solutions.
- **Modernization of Indian Banking:**
    - Introduction of new banking products, ATMs, internet banking, and mobile banking.
    - Digital payments revolution (UPI, Bharat QR, etc.) and its roots in community-driven remittance systems.
    - Digital Transformation of Treasury and Digi Treasurers – Kautilya's Arthashastra perspective
- **Challenges and Future of Indian Banking:**
    - Regulatory issues, technological integration, and the future of Indian banking knowledge in a globalized economy.

**9**

References Books:


1. M. H. Gopal "Money and Banking in India" – 1966
2. K. C. Shekhar and Lekshmy Shekhar "History of Banking in India" – 1999
3. Y. V. Reddy "India's Financial Sector: An Era of Reforms" – 2000
4. Binay Bhushan Chakrabarti "Indian Economic Thought and Development" – 2000
5. Rajendra Prasad Singh "Ancient Indian Economic Thought: Relevance for Today" - 2013
6. P. K. Gupta "The Evolution of Indian Banking System" – 2019
7. Nisshtha Ghai "Teachings from Kautilya's Arthashastra: The Forty Sins of Bank Frauds" - 2019
8. Ashish Tiwari "The Evolution of the Indian Banking System" - 2021
9. Dr. Rajesh K. Pillania "Digital Transformation and Innovation in Indian Banking" – 2021
10. Ashutosh Raravikar "Indian Banking in Retrospect – 75 Years of Independence" – 2022
11. Dr. Paritosh Basu "Dictums from Kautilya's Arthashastra for digital transformation of Treasury and Digi Treasurers" - 2023

**Evaluation Pattern**

Continuous Evaluation: 40%

Semester End Examination: 60%

The Continuous evaluation will consist of

| | Total Marks |
|---|---|
| Class Test/ Assignment/ Project Work/ Presentation/ Case Study/ Book Review | 40 |

**Semester End Examination Question Paper Pattern**

Maximum Marks: 60 Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

| Q. No. | Particular | Marks |
|---|---|---|
| Q-1 | **Attempt any Two of the following: (Module – 1)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-2 | **Attempt any Two of the following: (Module – 2)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-3 | **Attempt any Two of the following: (Module – 3)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-4 | **Attempt any Two of the following: (Module – 4)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |

| Sr. No. | Name | Signature |
|---|---|---|
| 1 | Dr. Ishtiyaq Chiplunkar | |
| 2 | Ms. Neha Gupta | |
| 3 | Ms. Disha Wadhwa | |

AC–
Item No. –

# As Per NEP 2020

# Tolani College of Commerce (Autonomous)

Knowledge is Supreme

**Programme: B.Com. Banking & Insurance Semester – V**

**Title of the Course: Universal Banking**

**Syllabus for 4 Credit Course**
**From the Academic Year 2025 – 2026**

## Name of the Course: Universal Banking

| Sr. No. | Heading | Particulars |
|---|---|---|
| 1 | **Description of the course:** | Universal Banking aims to provide a comprehensive understanding of the financial services, assets & liabilities mismatch possibilities, entry of commercial banks in securities business. |
| 2 | **Vertical:** | Major |
| 3 | **Type:** | Theory |
| 4 | **Credit:** | 4 Credits |
| 5 | **Hours Allotted:** | 60 Hours |
| 6 | **Marks Allotted:** | 100 Marks<br>Continuous Evaluation 40 Marks<br>Semester End Examination 60 Marks |
| 7 | **Course Objectives:**<br>1. To help learners to understand the financial services.<br>2. To help learners to understand the Asset Liabilities Mismatch Possibilities<br>3. To help learners to understand the Entry of commercial Banks into Securities Business<br>4. To help learners to study the various case studies on Universal Banking | |
| 8 | **Course Outcomes:**<br>1. To learners will be able to understand the financial services.<br>2. To learners will be able to understand the Asset Liabilities Mismatch Possibilities<br>3. To learners will be able to understand the Entry of commercial Banks into Securities Business<br>4. To learners will be able to study the various case studies on Universal Banking | |
| 9 | **Modules** | |
| | **Module I: Introduction to Financial Services (Fund Based and Non Fund Based) (15 Hours)** | |
| | Evolution of Universal Banking Commercial Banking Vs Development Banking, Sources and Uses of funds, Commercial banks and development banks Universal Banking in an open Economy. Universal Banking as a mix of commercial banking and development banking | |
| | **Module II: Asset Liabilities Mismatch Possibilities**. **(15 Hours)** | |
| | Risks in project Lending<br>Short term nature of funding sources<br>Off Balance sheet items and services<br>The Development wing of the universal bank provides | |
| | **Module III: Entry of commercial Banks into Securities Business (15 Hours)** | |
| | Consumer finance.<br>Merchant Banking<br>Non Banking Investments and activities of Banks<br>Universal Banking and future of small business lending | |
| | **Module IV: Relevant Case Studies.** **(15 Hours)** | |
| | Impact of Globalization (FDI and FII) in the Indian Banking Sector. | |
| 10 | **Reference Books:**<br>1. R. V. Shastri : Insurance In Universal Banking Paradigm<br>2. C.M.Vasudev : Univesal Banking in India<br>3. Y.V. Reddy : Monetary and Financial Reforms in India | |

## Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

| | Total Marks |
|---|---|
| Class Test/ Assignment/ Project Work/ Presentation/ Case Study/ Book Review | 40 |

**Semester End Examination Question Paper Pattern**

Maximum Marks: 60 Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

| Q. No. | Particular | Marks |
|---|---|---|
| Q-1 | **Attempt any Two of the following: (Module – 1)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-2 | **Attempt any Two of the following: (Module – 2)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-3 | **Attempt any Two of the following: (Module – 3)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-4 | **Attempt any Two of the following: (Module – 4)**<br>A. Case Study<br>B. Case Study<br>C. Case Study | **15 Marks** |

## Signature of Team Members

| Sr. No. | Name | Signature |
|---|---|---|
| 1 | Dr. Ishtiyaq Chiplunkar | |
| 2 | Ms. Neha Gupta | |
| 3 | Ms. Disha Wadhwa | |

AC–
ItemNo. –

# Tolani College of Commerce (Autonomous)

Knowledge is Supreme

**Programme: B.Com. Banking & Insurance Semester – V**

**Title of the Course:**
**Financial Reporting and Analysis in Banking**

**Syllabus for 2 Credit Course**
**From the Academic Year 2025 – 2026**

## Name of the Course: Financial Reporting and Analysis in Banking

| Sr. No. | Heading | Particulars |
|---|---|---|
| 1 | **Description of the course:** | Financial Services Management involves the strategic planning, execution, and oversight of financial products and services provided by institutions such as banks, investment firms, insurance companies, and other financial intermediaries |
| 2 | **Vertical** | Major |
| 3 | **Type:** | Theory |
| 4 | **Credit:** | 2 Credits |
| 5 | **Hours Allotted:** | 30 Hours |
| 6 | **Marks Allotted:** | 50 Marks<br>Continuous Evaluation 20 Marks<br>Semester End Examination 30 Marks |
| 7 | **Course Objectives:**<br>1. To help learners to understand the Final Accounts of Banking Company<br>2. To help learners to understand the Cash Flow Analysis | |
| 8 | **Course Outcomes:**<br>1. Learners will be able to understand the Final Accounts of Banking Company<br>2. Learners will be able to understand the Cash Flow Analysis | |
| 9 | **Module I: Final Accounts of Banking Company (15 Hours)** | |
| | • Final Accounts in Prescribed Form. | |
| | **Module II: Cash Flow Analysis & Ethical Behaviour and Implications for Accountants(15 Hours)** | |
| | • Cash Flow Analysis as per AS 3 (Indirect Method Only) | |
| 10 | **References Books:**<br>1. David Young, Jacob Cohen, and Daniel A. Bens - "Corporate Financial Reporting and Analysis" - 2020<br>2. ICAI (Institute of Chartered Accountants of India) - "Financial Reporting and Analysis" - 2019<br>3. M.C. Shukla, T.S. Grewal, and S.C. Gupta - "Advanced Accountancy: Theory, Method, and Application - Vol. II" – 2018<br>4. Leopold A. Bernstein, John J. Wild, and K. R. Subramanyam "Analysis of Financial Statements" – 2018. | |

## Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

| | Total Marks |
|---|---|
| Class Test/ Assignment/ Project Work/ Presentation/ Case Study/ Book Review | 20 |

**Semester End Examination Question Paper Pattern**

Maximum Marks: 30 Duration: 1 Hour

All Questions are Compulsory Carrying 15 Marks each.

| Q. No. | Particular | Marks |
|---|---|---|
| Q-1 | **Attempt the following: (Module – 1)**<br>A. Full Length Sum/Practical Question<br>OR<br>B. Theory/ Sum/Practical Question<br>C. Theory/ Sum/Practical Question | **15 Marks**<br><br>**08 Marks**<br>**07 Marks** |
| Q-2 | **Attempt the following: (Module – 2)**<br>A. Full Length Sum/Practical Question<br>OR<br>B. Theory/ Sum/Practical Question<br>C. Theory/ Sum/Practical Question | **15 Marks**<br><br>**08 Marks**<br>**07 Marks** |

Note: Theory/Sum/Practical question of 7 and 8 Marks can be Three Question of 5 Each or One Question of 15 Marks.

| Sr. No. | Name | Signature |
|---|---|---|
| 1 | Dr. Ishtiyaq Chiplunkar | |
| 2 | Ms. Neha Gupta | |
| 3 | Ms. Disha Wadhwa | |

AC–
Item No. –

# Tolani College of Commerce (Autonomous)

Knowledge is Supreme

**Programme: B.Com. Banking & Insurance Semester – V**

**Title of the Course: International Business**

**Syllabus for 4 Credit Course**
**From theAcademic Year 2025 – 2026**

## Name of the Course: International Business

| Sr. No. | Heading | Particulars |
|---|---|---|
| 1 | **Description of the course:** | International Business examines the complexities of global trade, investment, and market entry strategies. It offers a comprehensive overview of international Economicinstitutions, regional groupings and provides in-depth insights into export and import procedures. |
| 2 | **Vertical** | Major |
| 3 | **Type:** | Theory |
| 4 | **Credit:** | 4 Credits |
| 5 | **Hours Allotted:** | 60 Hours |
| 6 | **Marks Allotted:** | 100 Marks<br>Continuous Evaluation 40 Marks<br>Semester End Examination 60 Marks |
| 7 | Course Objectives:<br>1. Ability to understand theImportance and Environment of International Business<br>2. Ability to understand the International Economic Institutions and Regional Groupings<br>3. Ability to understand the International Marketing and Human Resource Management<br>4. Ability to understand the Preliminaries for Export Import, Documentation, Procedures and Foreign Trade Policy | |
| 8 | Course Outcomes:<br>1. Learners will be able to understand Importance and Environment of International Business<br>2. Learners will be able to understand International Economic Institutions and Regional Groupings<br>3. Learners will be able to understand International Marketing and Human Resource Management<br>4. Learners will be able to understand Preliminaries for Export Import, Documentation, Procedures and Foreign Trade Policy | |
| 9 | **Module I: Introduction to International Business (15 Hours)** | |
| | **Introduction to International Business**- Importance, Nature and Scope ofInternational Business, Drivers of International Business, Evolution ofInternational Business, Strategies of Going International, Globalization, Multi-National Corporations- Nature, Goals of MNCs, India's Presence- Advantages andDisadvantages of MNCs<br>**International Business Environment:** Economic, Political, Cultural and LegalEnvironments in International Business | |
| | **Module II: International Economic Institutions and Regional Groupings (15 Hours)** | |
| | **Institutional Support to International Business,** Role of World Bank, IMF, ILO,UNCTAD, UNIDO and ADB in International Business, World Trade Organization(WTO), Origin, Objectives, Functions ,GATT and WTO, Principles of WTO,Transparency, MFN Treatment, National Treatment, Free Trade, DismantlingTrade Barriers, Rule Based Trading System, Treatment for LDCs ,CompetitionPrinciple, Environment Protection, Key Subjects in WTO, Agriculture, TRIPS,TRIMS, GATS, Implications for India<br>**Integration between Countries**: Levels of Integration, Growth of Trading Blocs,Impact of Integration, Major Regional Trading Groups, The European Union,NAFTA, APEC, ASEAN, MERCOSUR, BRICS, SAARC, OPEC | |

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|---|---|
| | **Module III: International Marketing, Human Resource Management (15 Hours)** |
| | International Marketing, Domestic and International Marketing, ComparedBenefits of International Marketing, Major Activities, International MarketAssessment, International Product Strategies, Pricing Issues and Decisions,Dumping, Promotion Issues and Policies.<br>International Human Resource Management, Nature, Growing Interest in IHRM,DHRM and IHRM compared, Managing International HR activities, Expatriationand Repatriation of employees |
| | **Module IV: Preliminaries for Export Import, Documentation, Export Import Procedures and Foreign Trade Policy (15 Hours)** |
| | Steps in Export Procedure , Export Contract, Forward Cover, Export Finance,Institutional Framework for Export Finance, Excise Clearance, Pre-shipmentInspection, Methods of Pre-shipment Inspection, Role of Clearing and ForwardingAgents, Shipping and Customs Formalities, Customs EDI System, Negotiation ofDocuments, Realization of Exports Proceeds.<br>Pre-Import Procedure- Steps in Import Procedure, Legal Dimensions of ImportProcedure, and Customs Formalities for Imports, Warehousing of Imported Goods,Exchange Control Provisions for Imports & Retirement of Export Documents.Foreign Trade Policy Highlights (latest), Duty Drawback, Deemed Exports, ASIDE,MAI & MDA, Star Export Houses, Town of Export Excellence, and EPCG Scheme. |
| 10 | References Books:<br>1. Ravi Shankar “ International Business: Text and Cases” - 2012<br>2. K.Aswathapa “ International Business” – 2020<br>3. Paul Krugman and Maurice Obstfeld “International Trade: Theory and Policy” – 2020<br>4. R. Srinivasan “International Marketing” – 2021<br>5. Information Resources Management Association “International Business: Concepts, Methodologies, Tools, and Applications” - 2021<br>6. Ashok S. Gupta “International Business: A Strategic Management Approach” – 2021<br>7. A.B. Rao “Export Management: A Practical Guide” – 2022<br>8. S. R. Sinha “Regional Economic Integration: A Global Perspective” - 2022<br>9. V. K. Gupta and P. Gupta “International Business Management” – 2023<br>10. R. V. Choudhary “International Business: Emerging Markets” – 2023 |

## Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

| | Total Marks |
|---|---|
| Class Test/ Assignment/ Project Work/ Presentation/ Case Study/ Book Review | 40 |

**Semester End Examination Question Paper Pattern**

Maximum Marks: 60 Duration: 2 Hours
All Questions are Compulsory Carrying 15 Marks each.

| Q. No. | Particular | Marks |
|---|---|---|
| Q-1 | **Attempt any Two of the following: (Module – 1)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-2 | **Attempt any Two of the following: (Module – 2)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-3 | **Attempt any Two of the following: (Module – 3)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-4 | **Attempt any Two of the following: (Module – 4)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |

## Signature of Team Members

| Sr. No. | Name | Signature |
|---|---|---|
| 1 | Dr. Ishtiyaq Chiplunkar | |
| 2 | Ms. Neha Gupta | |
| 3 | Ms. Disha Wadhwa | |

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Item No. –

# Tolani College of Commerce (Autonomous)

Knowledge is Supreme

**Programme: B.Com. Banking & Insurance Semester – V**

**Title of the Course:**
**Marketing in Banking and Insurance**

**Syllabus for 4 Credit Course**
**From the Academic Year 2025 – 2026**

## Name of the Course: Marketing in Banking and Insurance

| Sr. No. | Heading | Particulars |
|---|---|---|
| 1 | **Description of the course:** | Marketing in banking and insurance is a vital element of the financial services sector, focusing on understanding consumer behavior, utilizing digital technologies, and developing customized offerings. This field also explores the concepts and applications of rural marketing and e-marketing, which are essential for driving growth within the industry. |
| 2 | **Vertical** | Major |
| 3 | **Type:** | Theory |
| 4 | **Credit:** | 4 Credits |
| 5 | **Hours Allotted:** | 60 Hours |
| 6 | **Marks Allotted:** | 100 Marks<br>Continuous Evaluation 40 Marks<br>Semester End Examination 60 Marks |
| 7 | Course Objectives:<br>1. Ability to understand Introduction to Marketing<br>2. Ability to understand Introduction to Service Marketing<br>3. Ability to understand Consumer Behaviour<br>4. Ability to understand Rural Marketing and E-Marketing Concepts | |
| 8 | Course Outcomes:<br>1. Learners will be able to understand Introduction to Marketing<br>2. Learners will be able to understand Introduction to Service Marketing<br>3. Learners will be able to understand Consumer Behaviour<br>4. Learners will be able to understand Rural Marketing and E-Marketing Concepts | |
| 9 | **Module I: Introduction to Marketing (15 Hours)** | |
| | Meaning, Definition, Importance, Marketing Mix, Market Segmentation, Marketing Strategy, Channels of Marketing, Marketing of Banking andInsurance Products, Marketing Research, Introduction, Process and Types. | |
| | **Module II: Introduction to Service Marketing (15 Hours)** | |
| | Meaning, Concept, Evolution and Characteristics of Service Marketing. Need andImportance of Service Marketing, 7 P's of Services Marketing Mix, ServiceMarketing Mix Strategies for Banking and Insurance and Marketing Logistics. | |
| | **Module III: Consumer Behaviour (15 Hours)** | |
| | Introduction to Consumer Behaviour, Consumer Expectations, Consumer BuyingBehaviour, Role of Consumer in Service Delivery, Consumer Responses, Consumer<br>Delight – Concept and Importance.<br>Consumer Behaviour and Marketing Communications: Introduction, MarketingCommunication Flow, Communication Process, Interpersonal Communication,Persuasive Communication, Source, Message, Message Appeals, CommunicationFeedback. | |
| | **Module IV: Rural Marketing and E-Marketing (15 Hours)** | |
| | Rural Marketing -Concept and Scope ,Nature of Rural Markets , Attractiveness ofRural Markets ,Rural Vs Urban Marketing ,Characteristics of Rural Consumers ,Buying Decision Process ,Rural Marketing Information System ,Potential And Sizeof Rural Markets. | |

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|---|---|
| | Pricing Strategy, Pricing Policies, Innovative Pricing Methods for Rural Markets, Promotion Strategy, Appropriate Media, Designing Right Promotion Mix,Promotional Campaigns.<br>Distribution- Logistics Management, Problems Encountered, Selection ofAppropriate Channels, New Approaches to Reach Out Rural Markets – ElectronicChoupal Applications.<br>E-marketing: Scope, Benefits and Problems, E-marketing Techniques, InternetMarketing, Digital Marketing and E-marketing<br>E-Marketing Mix Strategy , Introduction, Objectives, the 4Ps in E-Marketing<br>Additional 3Ps in E-Marketing of Services, the 2P+2C+3S Formula in E-Marketing |
| 10 | References Books:<br>1. Dr. Rajeev Kumra "Consumer Behaviour" – 2010<br>2. R. N. Kothari "Banking and Financial Services in Rural India" – 2019<br>3. Rajesh Kothari "Marketing of Financial Services" – 2020<br>4. Virendra M. Chaudhari "Marketing Strategies in Banking and Insurance" – 2020<br>5. Raj Kumar "Consumer Behaviour in Indian Banking Sector" – 2021<br>6. C.S.G. Krishnamacharyulu and Lalitha Ramakrishnan "Rural Marketing: Text and Cases" – 2021<br>7. Dr. A. N. Pankaj "E-Commerce and Banking" – 2021<br>8. Dr. R. Sathya "Digital Banking in India" – 2022<br>9. Macmillan "Principles and Practices of Banking" – 2023<br>10. Dr. P. Kumar "E-Marketing in Indian Banking Industry" – 2023<br>11. R.K. Uppal "Service Marketing in the Banking and Financial Services Industry" – 2023 |

## Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

| | Total Marks |
|---|---|
| Class Test/ Assignment/ Project Work/ Presentation/ Case Study/ Book Review | 40 |

**Semester End Examination Question Paper Pattern**

Maximum Marks: 60 Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

| Q. No. | Particular | Marks |
|---|---|---|
| Q-1 | **Attempt any Two of the following: (Module – 1)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-2 | **Attempt any Two of the following: (Module – 2)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-3 | **Attempt any Two of the following: (Module – 3)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-4 | **Attempt any Two of the following: (Module – 4)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |

## Signature of Team Members

| Sr. No. | Name | Signature |
|---|---|---|
| 1 | Dr. Ishtiyaq Chiplunkar | |
| 2 | Ms. Neha Gupta | |

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# Tolani College of Commerce (Autonomous)

Knowledge is Supreme

**Programme: B.Com. Banking & Insurance Semester – V**

**Title of the Course:**
**Financial Services Management**

**Syllabus for 4 Credit Course**
**From the Academic Year 2025 – 2026**

## Name of the Course: Financial Services Management

| Sr. No. | Heading | Particulars |
|---|---|---|
| 1 | **Description of the course:** | Financial Services Management involves the strategic planning, execution, and oversight of financial products and services provided by institutions such as banks, investment firms, insurance companies, and other financial intermediaries |
| 2 | **Vertical** | Major |
| 3 | **Type:** | Theory |
| 4 | **Credit:** | 4 Credits |
| 5 | **Hours Allotted:** | 60 Hours |
| 6 | **Marks Allotted:** | 100 Marks<br>Continuous Evaluation 40 Marks<br>Semester End Examination 60 Marks |
| 7 | Course Objectives:<br>1. Ability to understand the Financial Services<br>2. Ability to understand the Mutual Funds, Factoring and Forfeiting<br>3. Ability to understand the Securitisation of Debts and Derivatives<br>4. Ability to understand the Housing Finance, Consumer Finance, Depositories & Pledge | |
| 8 | Course Outcomes:<br>1. Learners will be able to understand Financial Services<br>2. Learners will be able to understand Mutual Funds, Factoring and Forfeiting<br>3. Learners will be able to understand Securitisation of Debts and Derivatives<br>4. Learners will be able to understand Housing Finance, Consumer Finance, Depositories & Pledge | |
| 9 | **Module I: Introduction to Financial Services (15 Hours)** | |
| | • **Financial Services:**<br>Meaning, Classification, Scope, Fund Based Activities, Non Fund Based Activities, Modern Activities, Sources of Revenue, Need for Financial Innovation, New Financial Products & Services, Innovative Financial Instruments, Challenges Facing the Financial Sector.<br>• **Merchant Banking:**<br>Definition, Origin, Merchant Banking in India, Merchant Banks and Commercial Banks, Services of Merchant Banks, Qualities of Merchant Bankers in Market Making Process, Progress of Merchant Banking in India, Problems, Scope of Merchant Banking in India. | |
| | **Module II: Mutual Funds, Factoring and Forfeiting (15 Hours)** | |
| | • **Mutual Funds:**<br>Introduction to Mutual Funds, Structure of Mutual Fund in India, Classification of Mutual Funds, AMFI Objectives, Advantages of Mutual Funds, Disadvantages of Mutual Funds, NAV Calculation and Pricing of Mutual Funds, Mutual Funds Abroad, Mutual Funds in India, Reasons for Slow growth, Future of Mutual Funds Industry.<br>• **Factoring and Forfeiting:**<br>Factoring, Meaning, Modus Operandi, Terms and Conditions, Functions, Types of Factoring, Factoring vs. Discounting, Cost of factoring, Benefits, Factoring in India, International Factoring, Definition, Types of Export Factoring, Factoring in Other | |

| | |
|---|---|
| | Countries, EDI Factoring, Forfeiting- Definition, Factoring vs. Forfeiting, Working of Forfeiting, Cost of Forfeiting, Benefits of Forfeiting, Drawbacks of Forfeiting. |
| | **Module III: Securitisation of Debts and Derivatives (15 Hours)** |
| | • **Securitization of Debt:**<br>Meaning & Definition of Securitization, Securitization vs. Factoring, Modus Operandi, Role of Merchant Banker, Role of Other Parties, Securitization Structure Securitisable assets, Benefits of Securitization, Conditions for Successful Securitization, Securitization Abroad, Securitization in India, Reasons for non popularity of Securitization, Future Prospects of Securitization.<br>• **Derivatives:**<br>Meaning, Types of Financial Derivatives, Options, Futures, Forwards, Swaps, Futures & Options Trading System, Clearing Entities &Their Role. |
| | **Module IV: Housing Finance, Consumer Finance, Depositories & Pledge (15 Hours)** |
| | • **Housing Finance:**<br>Introduction, Housing Finance Industry, Housing Finance Policy Aspect, Sources of Funds, Market of Housing Finance in India, Major Issues of Housing Finance in India, Growth Factors, Housing Finance Institutions in India, National Housing Bank(NHB), Guidelines for ALM System in Housing Finance Companies, Fair Trade Practice, Code for HFC's, Housing Finance Agencies.<br>• **Consumer Finance:**<br>Introduction, Sources, Types of Products, Consumer Finance Practice in India, Mechanics of Consumer Finance, Terms, Pricing, Marketing & Insurance of Consumer Finance, Consumer Credit Scoring.<br>• **Depositories & Pledge:**<br>Overview of Depository, Key features of Depositories Systems in India, Depository-Bank Analogy, Legal Framework, Eligibility Criteria for A Depository, Agreement between Depository & Issuers, Rights & Obligation of Depositories, Records Maintained by Depository, Services of Depository & Functions of Depository, Organization & Functions of NSDL, Pledge & Hypothecation, Procedure for Pledge/Hypothecation, Procedure of Confirmation of Creation of Pledge/Hypothecations by Pledgee, Closure of A Pledge/Hypothecation by Pledgor, Invocation of Pledge by Pledgee. |
| 10 | **References Books:**<br>1. Andrew Sherratt and Paul Johnson - "Financial Services Management: An Introduction" - 2020<br>2. Peter Rose - "Financial Services Management" - 2019<br>3. Alan Peacock and Gary Hossack - "Financial Services Management: An Introduction" - 2020<br>4. Alistair Milne and Regulators at the Bank of England "Financial Services Management: A Qualitative Approach" - 2021<br>5. "Financial Services Management" by Edwin Burton and Thomas Powers (Latest Edition: 2020)<br>6. David E. Scott - "Financial Services Management: Theory and Practice" - 2021<br>7. Gurusamy and Gurusamy - "Financial Services Management: Challenges and Opportunities" - 2018<br>8. Rajiv S. Lall and M.S. Narasimhan - "Financial Services Management: Perspectives and Challenges" - 2019<br>9. Sanjay Tiwary and Rajeev Srivastava - "Financial Services Management: Issues, Challenges, and Strategies" - 2021<br>**10.** Jaydeep Mukherjee and Piyush Mehta - "Financial Services Management: Concepts, |

| | |
|---|---|
| | Models, and Practices" - 2020 |

## Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

| | Total Marks |
|---|---|
| Class Test/ Assignment/ Project Work/ Presentation/ Case Study/ Book Review | 40 |

**Semester End Examination Question Paper Pattern**

Maximum Marks: 60 Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

| Q. No. | Particular | Marks |
|---|---|---|
| Q-1 | **Attempt any Two of the following: (Module – 1)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-2 | **Attempt any Two of the following: (Module – 2)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-3 | **Attempt any Two of the following: (Module – 3)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |
| Q-4 | **Attempt any Two of the following: (Module – 4)**<br>A. Full Length Question<br>B. Full Length Question<br>C. Full Length Question | **15 Marks** |

## Signature of Team Members

| Sr. No. | Name | Signature |
|---|---|---|
| 1 | Dr. Ishtiyaq Chiplunkar | |
| 2 | Ms. Neha Gupta | |

AC –
Item No. –

# As Per NEP 2020

# Tolani College of Commerce (Autonomous)

**Title of the Course: Direct Tax**
**Programme : Bachelor of Commerce (Banking and Insurance) & Bachelor of Commerce (Financial Market)**
**Semester :V**

**Syllabus for 4 Credit Course**
**From the Academic Year 2026-2027**

## Name of the Course: : Direct Tax

| Sr. No. | Heading | Particulars |
|---|---|---|
| 1 | **Description the course :** | This course in Direct Taxation is designed to provide learners with a comprehensive understanding of the principles, regulations, and applications of direct taxes. Learners will delve into the various aspects of direct taxation, including income tax, wealth tax, and other related taxes. The course aims to equip learners with the knowledge and skills necessary to navigate the complexities of direct tax laws, compliance, and planning. |
| 2 | **Vertical :** | Minor |
| 3 | **Type :** | Practical |
| 4 | **Credit**: | 4 credits |
| 5 | **Hours Allotted :** | 60 Hours |
| 6 | **Marks Allotted**: | 100 Marks<br>Continuous Evaluation: 40<br>Semester-End: 60 |
| 7 | **Course Objectives:**<br>1. To understand crucial definitions within tax law and the concept of residential status as it pertains to tax liability.<br>2. To explore the taxation of income generated from Salary, House Property and Profit & Gain from Business and Profession.<br>3. To explore the taxation of income generated from Capital gain, Income from other sources and enable individuals, tax professionals, and financial planners to identify and maximize the deductions available.<br>4. To understand the components that constitute total income, the process of aggregation of various incomes and the application of deductions and exemptions to arrive at the gross total income and taxable income. | |
| 8 | **Course Outcomes**:<br>1. Learners will able to determine the residential status of individuals and entities and understand its significance in taxation.<br>2. Learners will able to determine income from Salary, House Property and Profit & Gain from Business and Profession.<br>3. Learners will able to compute income from Capital gain, Income from other sources and Deductions as per Income Tax Act.<br>4. Learners will able to apply deductions and exemptions to calculate the taxable income. | |
| 9 | **Module 1: Definitions and Residential Status (15 Hours)** | |
| | • Basic Terms ( S. 2,3,4) (Assessee, Assessment, Assessment Year, Annual Value, Business, Capital Assets, Income, Previous Year, Person, Transfer.)<br>• Determination of Residential Status of Individual (Practical Sums)<br>• Scope of Total Income (S.5) (Practical Sums) | |
| | **Module 2: Heads of Income – I (15 Hours)** | |
| | • Salary ( S.15-17) (Practical Sums)<br>• Income from House Property (S. 22-27) (Practical Sums) | |

| | |
|---|---|
| | • Profit & Gain from Business and Profession(S. 28, 30,31,32, 35, 35D,36,37, 40, 40A and 43B) (Practical Sums) |
| | **Module 3: Heads of Income – II and Deductions (15 Hours)** |
| | • Capital Gain (S.45, 48, 49, 50 and 54) (Practical Sums)<br>• Income from other sources (S.56 - 59) (Practical Sums)<br>• Deductions from Total Income (S. 80C, 80CCC, 80D, 80DD, 80E, 80U, 80TTA) |
| | **Module 4 Computation of Taxable Income of Individuals (15 Hours)** |
| | • Income Tax rate<br>• Taxable income of Individual (Practical Sums)<br>• Taxable income of HUF (Practical Sums) |
| **10** | **Reference Books:**<br>1. Ahuja, Girish & Gupta, Ravi: Taxation of Capital Gains. (15th ) Haryana. Wolters Kluwer, 2018<br>2. Ahuja& Gupta, Systematic Approach to Direct Tax ,Bharat Law House ,48th Edition ,2023<br>3. Chamber of Tax Consultants: Faqs on LLP. New Delhi. Taxmann Publications Pvt Ltd., 2017<br>4. Dr .V.K. Singhania , Income Tax Ready Recknoner ,Taxman,11th Edition,2023<br>5. Singhania,Vinod K & Singhania, Kapil: Direct Taxes Law & Practice. [With Special Reference to Tax Planning] (60th ) New Delhi. Taxmann Publications Pvt Ltd., 2018<br>6. T.N. Manoharan Direct Tax Laws ,Snow White ,2023<br>7. V.K. Singhania ,Direct Taxes Law & Practice ,Taxman , 2023 |
| **11** | **Internal Continuous Assessment: 40%** — **Semester End Examination: 60%** |
| | The Continuous evaluation will consist of |

| | Total Marks |
|---|---|
| Assignment/ Project Work/ Presentation/ Case Study/ Book Review | 20 |
| Class Test | 20 |
| Total | 40 |

**13 Format of Question Paper:**

| Question No | Particular | Marks |
|---|---|---|
| Q-1 | **Attempt the following:**<br>a. Full Length Practical Question<br>OR<br>b. Theory/ Practical Questions<br>c. Theory/Practical Questions | 15<br><br>08<br>07 |
| Q-2 | **Attempt the following:**<br>a. Full Length Practical Question<br>OR<br>b. Theory/ Practical Questions<br>c. Theory/Practical Questions | 15<br><br>08<br>07 |
| Q-3 | **Attempt the following:**<br>a. Full Length Practical Question | 15 |

| | | |
|---|---|---|
| | OR<br>b. Theory/ Practical Questions<br>c. Theory/Practical Questions | 08<br>07 |
| Q-4 | **Attempt the following:**<br>a. Full Length Practical Question<br>OR<br>b. Theory/ Practical Questions<br>c. Theory/Practical Questions | 15<br><br>08<br>07 |

**Note:** Theory/Practical question of 7 and 8 Marks can be Three Question of 5 Each or One Question of 15 Marks

**Signatures of Team Members**

| **Sr.No** | **Name** | **Signature** |
|---|---|---|
| **1.** | Mr.Murugan Nadar | |
| **2.** | Mr.Mubeen Shaikh | |

AC –
Item No. –

# As Per NEP 2020

# Tolani College of Commerce (Autonomous)

Knowledge is Supreme

**Title of the Course: Block-Chain Technology**

**Programmes: Sem. V**
**B.Com (Management Studies)**
**B.Com (Accounting & Finance)**
**B.Com (Banking & Insurance)**
**B.Com (Financial Markets)**

**Syllabus for 4 Credits**

**From the Academic Year: 2026-2027**

## **Name of the Course:** Block-Chain Technology

| Sr. No. | Heading | Particulars |
|---|---|---|
| 1 | **Description of the Course :** | This course provides a comprehensive understanding of Block chain technology and Cryptocurrencies, exploring their fundamental concepts, architecture, and real-world applications. It introduces cryptographic principles, block chain networks, and smart contracts, followed by detailed insights into Bitcoin, Ethereum, and Hyperledger. Students will learn about mining mechanisms, distributed ledgers, and the legal and economic implications of cryptocurrencies. |
| 2 | **Vertical :** | Minor Basket |
| 3 | **Type :** | Theory |
| 4 | **Credit**: | 4 credits |
| 5 | **Hours Allotted :** | 60 Hours |
| 6 | **Marks Allotted**: | 100 Marks |
| 7 | **Course Objectives**:<br>Learner will be able to :<br>1) Understand the foundational architecture and cryptographic principles of block chain technology.<br>2) Explore the evolution, protocols, and applications of major cryptocurrencies like Bitcoin and Ethereum.<br>3) Analyze the structure, mechanics, and legal aspects of Bitcoin in global and Indian contexts.<br>4) Evaluate blockchain's role in finance, governance, and emerging decentralized applications. | |
| 8 | **Course Outcomes**:<br>Learner will be able to :<br>1) Explain core block chain concepts, components, and network types.<br>2) Demonstrate knowledge of cryptocurrency protocols, smart contracts, and distributed ledgers.<br>3) Assess Bitcoin's infrastructure including keys, wallets, transactions, and its use in Indian commerce.<br>4) Apply block chain solutions to real-world domains such as FinTech, supply chain, and e-governance | |

| | |
|---|---|
| **9** | **Modules**:- |
| | **Module 1: Introduction to Block Chain** **(15 Hours)** |
| | • Basic ideas behind block chain, how it is changing the landscape of digitalization, introduction to cryptographic concepts<br>• Basic architecture of Block chain, different terminologies associated, Characteristics of Block chain, Types of networks, Introducing Smart contract concept in Block chain.<br>• Core components of Block chain, Types of Block chains; Block chain Protocol, Permission & Permission less Block chains |
| | **Module 2: Crypto Currency** **(15 Hours)** |
| | • History, Distributed Ledger, Bitcoin protocols - Mining strategy and rewards, Ethereum Construction, DAO, Smart Contract, GHOST, Vulnerability, Attacks, Side chain, Name coin.<br>• Stakeholders, Roots of Bitcoin, Legal Aspects-Crypto currency Exchange, Black Market and Global Economy. Applications: Internet of Things, Medical Record Management System, Domain Name Service and future of Block chain for crypto currencies.<br>• Short History of Money and Trust, Bitcoin Mechanics, Introduction to Ethereum, Introduction to Hyper ledger. |
| | **Module 3**: **Bit Coins** **(15 Hours)** |
| | • Introduction to Bitcoins, Bitcoin : Digital Signature, Digital Keys, Private Keys, Public Keys<br>• Bitcoins Addresses, Bitcoins Transactions, Bitcoins Network, Bitcoins Wallets, Bitcoins Payments, Bitcoins Clients and APIs, Bitcoins Limitation.<br>• Bitcoins in Indian Commerce: Investment options, Legal Status, CDBC Digital Rupee. |
| | |
| | • Use of block chain in banking and finance, role in supply chain management, e-governance<br>• Integration of block chain in FinTech and Banking operations, de-centralized finance.<br>• RBI and Government of India on cryptocurrencies. Taxation policies. |
| **10** | **Text Books:** |

| | | |
|---|---|---|
| 11 | **Reference Books:**<br>1) Block Chain Technology: Concepts and Applications by Kumar Saurabh & Ashutosh Saxena (Author), 2020.<br>2) Basics of Bitcoins and Block chains by Antony Lewis, 2018.<br>3) Bit Coins and Cryptocurrency Technologies by Arvind Narayanan. | |
| 12 | **Internal Continuous Assessment: 40%** | **Semester End Examination : 60%** |
| 13 | **Continuous Evaluation through:**<br><br>Class Test : 20 Marks<br>Assignment : 20 Marks<br>**40 Marks.** | |
| 14 | **Question Paper Pattern for Semester End Examination**<br>**Maximum Marks: 60** **Duration: 2 Hrs.**<br>**Note: All questions are compulsory. Each question has an internal choice.**<br><br>***[Refer to Next Page]*** | |

| Question Number | | Nature of Questions | Maximum Marks |
|---|---|---|---|
| 1) | | **Attempt any 3** | |
| | a) | | 15 |
| | b) | | |
| | c) | | |
| | d) | | |
| | e) | | |
| 2) | | **Attempt any 3** | |
| | a) | | 15 |
| | b) | | |
| | c) | | |
| | d) | | |
| | e) | | |
| 3) | | **Attempt any 3** | |
| | a) | | 15 |
| | b) | | |
| | c) | | |
| | d) | | |
| | e) | | |
| 4) | | **Attempt any 3** | |
| | a) | | 15 |
| | b) | | |
| | c) | | |
| | d) | | |
| | e) | | |

## Signatures of Team Members

| **Sr.No** | **Name** | **Signature** |
|---|---|---|
| **1.** | Mr. Deepak Sharma | |

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Item No. –

# As Per NEP 2020

# Tolani College of Commerce (Autonomous)

Knowledge is Supreme

**Title of the Course: Income Tax Filing Procedures**

**Programme: Bachelor of Management Studies,**
**Bachelor of Commerce (Accounting & Finance),**
**Bachelor of Commerce (Banking & Insurance) and**
**Bachelor of Commerce (Financial Markets)**

**Semester: V**

**Syllabus for 2 Credit Course**
**From the Academic Year 2025-2026**

# Name of the Course: Income Tax Filing Procedures

| Sr. No. | Heading | Particulars |
|---|---|---|
| 1 | **Description the course:** | This course provides a comprehensive guide to the process, principles, and legal framework for filing Income Tax Returns (ITR). Designed for beginners and intermediate learners, it covers everything from the basics of income tax to the practical steps of preparing and submitting returns online. The course explores different ITR forms for individuals, businesses, and various types of incomes, ensuring students can accurately select and complete the correct form for diverse scenarios. Learners will gain hands-on experience with tax calculations, exemptions, and deductions, along with using official tax portals for filing returns. Topics like tax compliance, penalties for non-filing, and dealing with notices from the tax department are also covered, enabling learners to handle ITR filing confidently and responsibly. |
| 2 | **Vertical:** | VSC |
| 3 | **Type:** | Practical |
| 4 | **Credit**: | 2 Credits |
| 5 | **Hours Allotted:** | 30 Hours |
| 6 | **Marks Allotted**: | 50 Marks<br>Continuous Evaluation: 20<br>Semester-End Examination: 30 |
| 7 | **Course Objectives:**<br>1. Learn to distinguish between various ITR forms and determine the correct form based on an individual's or business's income sources and taxpayer status.<br>2. Understand the TDS filing process, due dates, and compliance norms, including generating TDS certificates and filing TDS returns. | |
| 8 | **Course Outcomes**:<br>1. Learners will able to Identify and choose the correct ITR form for different taxpayer categories, ensuring compliance with filing requirements.<br>2. Learners will able to calculate TDS on payments such as salary, rent, interest, and contractor payments and deduct the appropriate amount. | |
| 9 | **Module 1: <u>Income Tax and e-Filing of ITRs</u>** | **(15 Hours)** |
| | • **Conceptual Framework-** Meaning of e-filing; difference between e-filing and regular filing of returns; benefits and limitations of e-filing; types of e-filing; e-filing process; relevant notifications.<br>• **Introduction to income tax** – basic terminology; types of assesse; income taxable under different heads; basics of computation of total income and tax liability; deductions available from gross total income; PAN card; due date of filing of income tax return<br>• **E-Filing Platforms and Software -**Introduction to Official E-Filing Portals (e.g., Income Tax E-Filing Portal, GST Portal), Overview of Popular E-Filing Software and Their Features, How to Choose the Right Platform or Software Based on Filing Needs, Data Security and Privacy in E-Filing Systems | |

| | |
|---|---|
| | • **Types of Forms -** ITR-1, ITR-2, ITR-3, ITR-4, ITR-4S, ITR-5, ITR-6. |
| | **Module 2: Tax Deduction at source (TDS)** **(15 Hours)** |
| | • **Introduction to TDS** -Basics of TDS and Its Purpose in Taxation, Overview of TDS Regulations and Compliance Importance of TDS in the Indian Tax System Key Concepts: Deductor, Deductee, and Threshold Limits<br>• **TDS on Various Payments**-TDS on Salary (Section 192) TDS on Interest Payments (Section 194A)TDS on Contractor Payments (Section 194C)TDS on Rent (Section 194I)TDS on Commission and Brokerage (Section 194H)TDS on Professional and Technical Services (Section 194J)Overview of Other Important Sections and Payments Covered under TDS<br>• **TDS Calculation and Deduction** -Understanding TDS Rates for Different Income Categories Threshold Limits and Exemptions, Calculating TDS on Salary (Including Surcharge and Cess), Practical Scenarios and Examples of TDS Calculation, Common Errors in TDS Calculation and How to Avoid Them<br>• **TDS Compliance and Filing**s TDS **Return Filing-** Due Dates and Forms (24Q, 26Q, 27Q, etc.), Step-by-Step Guide to TDS Filing Process, TDS Challans (Challan ITNS 281) and Payment Procedures, Generating TDS Certificates (Form 16, 16A) for Deductees, Rectification and Correction of TDS Returns |

| | |
|---|---|
| **10** | **Reference Books:**<br>1. **Income Tax Law & Practice**<br>• **Authors**: V.K. Singhania, Monica Singhania<br>• **Publisher**: Taxmann Publications<br>• **Year**: Updated annually (latest edition for current assessment year)<br>2.**Systematic Approach to Income Tax**<br>• **Authors**: Dr. Girish Ahuja, Dr. Ravi Gupta<br>• **Publisher**: Wolters Kluwer<br>• **Year**: Updated annually for each assessment year<br>3. **Direct Taxes Law & Practice**<br>• **Author**: Dr. Vinod K. Singhania<br>• **Publisher**: Taxmann Publications<br>• **Year**: Annual updates, tailored for the current tax year<br>4.**Income Tax Ready Reckoner**<br>• **Authors**: R.N. Lakhotia, Subhash Lakhotia<br>• **Publisher**: Vision Books<br>• **Year**: Updated annually for quick reference on tax rules and filing<br>5.**Direct Tax Laws and International Taxation**<br>• **Authors**: T.N. Manoharan, G.R. Hari<br>• **Publisher**: Snow White Publications<br>• **Year**: New editions each year in line with tax amendments |

| 11 | **Internal Continuous Assessment: 40%** | **Semester End Examination: 60%** |
|---|---|---|
| 12 | **Continuous Evaluation through:** | |

| Sub-components | Maximum Marks | Conditions for passing |
|---|---|---|
| 1) Assignment/Case Studies/Project/Field Visit | 10 | A learner must be present for each of the sub-components. |
| 2) MCQ Based Test | 10 | |
| Total | 20 | |

**13** **Format of Question Paper:**

**Semester End Examination Question Paper Pattern**

**Maximum Marks: 30** **Duration: 1 Hour.**

**All Questions are Compulsory Carrying 15 Marks each**

| **Question No** | **Particular** | **Marks** |
|---|---|---|
| Q-1 | **Attempt the following:**<br>a. Theory/ Practical Questions<br>b. Theory/Practical Questions<br>OR<br>c. Theory/ Practical Questions<br>d. Theory/Practical Questions | **08 Marks**<br>**07 Marks**<br><br>**08 Marks**<br>**07 Marks** |
| Q-2 | **Attempt the following:**<br>a. Theory/ Practical Questions<br>b. Theory/Practical Questions<br>OR<br>c. Theory/ Practical Questions<br>d. Theory/Practical Questions | **08 Marks**<br>**07 Marks**<br><br>**08 Marks**<br>**07 Marks** |

**Note: Questions of 7/8 marks (Practical/theory) may also be divided as 2 questions of 10/5 marks (Practical/theory) or 1 full length question (Practical/theory) of 15 marks.**

**Signatures of Team Members**

| **Sr. No** | **Name** | **Signature** |
|---|---|---|
| **1.** | Mr. Murugan Nadar | |
| **2.** | Mr. Mubeen Shaikh | |