



# Programme Specifications

M.Com. Programme

Programme:  
Banking and Finance

Department:  
Commerce

Faculty of Management and Commerce  
M.S. Ramaiah University of Applied Sciences

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 Programme Specifications: M.Com. In Banking and Finance

Faculty	Faculty of Management and Commerce (FMC)
Department	Commerce and Accounting
Programme	M.Com. in Banking and Finance
Dean of Faculty	Dr. H. S. Srivatsa
HOD	Mr. Rakesh C

**1. Title of the Award**

M.Com. in Banking and Finance

**2. Modes of Study**Full-Time Part-Time **3. Awarding Institution /Body**

M.S. Ramaiah University Of Applied Sciences – Bangalore, India

**4. Joint Award**

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**5. Teaching Institution**

Faculty of Management and Commerce (FMC)

M S Ramaiah University of Applied Sciences - Bangalore, India

**6. Date of Programme Specifications**

September 2019

**7. Date of Programme Approval by the Academic Council of MSRUAS**

September 2019

**8. Next Review Date**

September 2021

**9. Programme Approving Regulatory Body and Date of Approval**

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**10. Programme Accrediting Body and Date of Accreditation**

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**11. Grade Awarded by the Accreditation Body**

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**12. Programme Accreditation Validity**

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**13. Programme Benchmark****14. Rationale for the Programme**

The commerce stream has witnessed a sea change over the past decades, with a range of specialisations and career options emerging in recent years. Commerce education is a specialisation to develop the required knowledge, skills and attitudes for the successful handling of trade, commerce and industry.

India is fast emerging as an International Financial Centre and this is creating an opportunity for a large number of finance professionals. At the same time, the financial markets are changing swiftly. The rapid pace of financial innovation has changed the landscape of the financial sector. Increasing industrialisation, changes in global economy, increase in entry of multinational companies into the country and expansion of service sector in the national economy have resulted in an increased demand for Commerce trained professionals. Commerce professionals now have a wider range of responsibilities that span diverse job functions from finance and banking to accounts and taxation to logistics and even research. Due to continued policies of liberalisation, national and multinational corporate enterprises are coming out with a specific demand for Finance and Banking with allied functions for which they are looking for Masters in Commerce. Increasing job prospects in finance and banking related sectors, has made Commerce the front-runner among all other subjects. The emerging global scenario necessitates organisations to look for capable professionals in Finance and Banking, competent in responding to the market with the capacity to analyse the complex problems and make effective business decisions.

In our country, teaching/research in Commerce is being carried out in a number of Universities. However, a vast majority of Post Graduate degree Programmes in Commerce offer more conventional content based academic curriculum, which inherently lacks application-oriented approach, which is essential to make the Masters programme more fulfilling and professional from student career perspective.

The Faculty of Management and Commerce of M.S. Ramaiah University of Applied Sciences offers the M.Com. in Banking and Finance with an emphasis on qualitative approach, standards and practices to deal with practical issues in financial and non-financial sectors. The presence of other allied Faculties of the University provides the students additional exposure to the multi-disciplinary approach, which is emerging as a key differentiator in the success of modern scientific, engineering and managerial endeavors.

The M.Com. in Banking and Finance Programme is structured to produce Post Graduates in Commerce with specialised skills and applied competence in theoretical and practical knowledge of standard practices in Finance and Banking divisions of Business Enterprise with a global outlook.

**15. Programme Aim**

The aim of this Programme is to develop Commerce professionals with specialised skills and applied competencies in theoretical and practical knowledge of Banking and Finance catering to the contemporary needs of industry and academia by providing student-centric learning ambience backed with critical thinking and problem solving capabilities.

**16. Programme Objectives**

The objective of this Programme is to provide a systematic and rigorous learning and exposure to Banking and Finance related disciplines.

The main objective of this Programme is to train the student to develop conceptual, applied and research skills as well as competencies required for effective problem solving and right decision making in routine and special activities relevant to financial management and Banking Transactions of a business.

The specific objectives of the M.Com. Programme are to:

1. Impart the students with higher level knowledge and understanding of contemporary trends in commerce and business finance
2. Equip the students to evaluate environmental factors that influence business operation with the conceptual requirements and skills on preparation and interpretation of financial statements
3. Prepare the students to apply Statistical methods and proficient use of tools for modeling and analysis of business data
4. Facilitate the students to apply capital budgeting techniques for investment decisions
5. Prepare students to appraise the structure and operations of banking system
6. Prepare the students for an in depth analysis of investment, portfolio management, investment banking and liquidation of investments
7. Develop competency in the students about the laws and regulations, and roles of commercial, government and central banks in controlling money market and inflation
8. Facilitate the students to analyse and frame micro financing schemes for rural banking
9. Impart the students the concept of risk mitigation in financial sectors and their role in investment decisions of individuals and business enterprises
10. Provide guidance to students to plan and undertake independent research in a chosen discipline
11. Train the students on teamwork, lifelong learning and continuous professional development

## 17. Intended Learning Outcomes of the Programme

The intended learning outcomes are listed under four headings:

1. Knowledge and Understanding, 2. Cognitive Skills, 3. Practical Skills and
4. Capability/ Transferable Skills.

### 17.1 Knowledge and Understanding

After undergoing this Programme, a student will be able to:

- KU1: Discuss principles of Financial Accounting and Banking services for business decision-making
- KU2: Explain policies and regulations of the central banks and its influence on the operations of nationalized, commercial and private banks
- KU3: Describe concepts in capital market, investment avenues and portfolio management
- KU4: Review various risks in investment decisions and mechanisms of risk mitigation

### 17.2 Cognitive Skills

After undergoing this Programme, a student will be able to:

- CS1: Explore behavioral aspects of various investment avenues and financial markets
- CS2: Evaluate investment strategies from the perspective of financial institutions
- CS3: Examine different investment schemes with respect to risk and return
- CS4: Analyse and interpret the influence of securities, forex, commodities and future market on the business

### 17.3 Practical Skills

After undergoing this Programme, a student will be able to:

- PS1: Evaluate the risk and returns associated with various investment avenues for an investment plan
- PS2: Construct optimum portfolio
- PS3: Implement micro financing schemes for financial inclusion
- PS4: Use software tools to carry out a specified financial analysis of a business application

### 17.4 Capability/ Transferable Skills

After undergoing the Programme, a student will be able to:

- TS1: Offer rationale to analyse a decision and substantiate the decision making process through modeling and data analysis
- TS2: Offer services as an analyst or consultant or member of staff of accounts/audit unit of an organisation or institution
- TS3: Work as team member and also lead a team
- TS4: Adopt a reflective approach to personal development and embrace the philosophy of continual professional development

**18. Programme Structure**

The following are the modules a student is required to successfully complete for the award of the degree. The Programme is delivered as per the Time-Table for every batch.

**SEMESTER 1**

Sl.	Code	Course Title	Theory (h/W/S)	Tutorials (h/W/S)	Practical (h/W/S)	Total Credits	Max. Marks
1	19MOC501A	Accounting for Decision Making	3		-	3	100
2	19MOC502A	Business Economics and Environment	3		--	3	100
3	19MOC503A	Financial Management	3		--	3	100
4	19MOC504A	Business Statistics	3		-	3	100
5	19MOC505A	Marketing Management	3		--	3	100
<b>Total</b>			<b>15</b>			<b>15</b>	<b>500</b>
<b>Total number of contact hours per week</b>			<b>15 hours</b>				
<b>Number of credits can be registered</b>			<b>Minimum</b>	<b>12</b>	<b>Maximum</b>	<b>15</b>	

**SEMESTER 2**

Sl.No	Code	Course Title	Theory (h/W/S)	Tutorials (h/W/S)	Practical (h/W/S)	Total Credits	Max. Marks
1	19BAF501A	Indian Banking Systems and Laws	4		--	4	100
2	19BAF502A	Insurance Management	4		--	4	100
3	19MOC506A	Management Information system	3		-	3	100
4	19MBA508A	Strategic Management	4	-	-	4	100
5	19MBA515A	Entrepreneurship Development	4	-	-	4	100
<b>Total</b>			<b>19</b>			<b>19</b>	<b>500</b>
<b>Total number of contact hours per week</b>			<b>19 hours</b>				
<b>Number of credits can be registered</b>			<b>Minimum</b>	<b>15</b>	<b>Maximum</b>	<b>19</b>	

**SEMESTER 3**

Sl	Code	Course Title	Theory (h/W/S)	Tutorials (h/W/S)	Practical (h/W/S)	Total Credits	Max. Marks
1.	19BAF503A	Banking and Financial Institutions and Allied Risk	4		--	4	100
2.	19BAF504A	Corporate Valuation Mergers and Acquisition	4		--	4	100
3.	19BAF505A	Investment Analysis Portfolio Management	4	--	--	4	100
4.	19OLC540A 19MOC507A	i. Online Certification Course – 1 ii. E – Commerce <b>(Choose any one)</b>	3	--	--	3	100
5.	19OLC550A 19MOC508A	i. Online Certification Course – 2 ii. International trade <b>(Choose any one)</b>	3	--	--	3	100
6.		<b>Elective Courses* ( Any one of 3)</b>	--	--	--	7	100
	19BAF591A	Summer Internship					
	19BAF592A	Summer Articleship					
	19BAF593A	Teaching Practice					
<b>Total</b>			<b>18</b>	<b>-</b>		<b>25</b>	<b>600</b>
<b>Total number of contact hours per Week</b>			<b>18 hours</b>				
<b>Number of credits can be registered</b>			<b>Minimum</b>	<b>21</b>	<b>Maximum</b>	<b>25</b>	

**SEMESTER 4**

Sl.No	Code	Course Title	Theory (h/W/S)	Tutorials (h/W/S)	Practical (h/W/S)	Total Credits	Max. Marks
1	19MOC509A	Research Methodology	2	--	--	2	100
2	19BAF599A	Group project 4	--	--	--	5	100
3	19BAF600A	Thesis and Publication	--	--	--	14	200
<b>Total</b>			<b>2</b>	<b>-</b>	<b>-</b>	<b>21</b>	<b>400</b>
<b>Total number of contact hours per week</b>			<b>02hours</b>				
<b>Number of credits can be registered</b>			<b>Minimum</b>	<b>16</b>	<b>Maximum</b>	<b>21</b>	

**Note:**

1. The Vacations and other activities shall be as per the Time-Table for the corresponding batch
2. Students will undergo Summer Internship/ Articleship/ Teaching Practice between 2<sup>nd</sup> and 3<sup>rd</sup> Semester
3. Summer Internship/ Articleship/ Teaching Practice will be evaluated in the 3<sup>rd</sup> semester
4. Group project will be initiated in semester 3 and evaluation in semester 4

**Note:** The Vacations and other activities shall be as per the Time-Table for the corresponding batch.

**19. Programme Delivery Structure- Full-Time**

As per time table

**20. Teaching and Learning Methods**

The module delivery comprises of combination of few or all of the following:

1. Case Study Discussion
2. Face to Face Lectures using Audio-Visuals
3. Workshops, Group Discussions, Debates, Presentations
4. Demonstrations
5. Guest Lectures
6. Laboratory/Field work
7. Industry Visit
8. Seminars/Conferences
9. Group work
10. Project Exhibitions
11. Management Festivals

**22. Group Work**

**19BAF599A -Group Project**

Students will carry out a group project and each group shall have up to five students. The purpose of group project is to develop business plan for societal and environmental benefits of new product/services. The students are required to analyse and validate the benefits of proposed business plan through appropriate research methodology. In addition, students are expected to prepare a report for assessment and intellectual property rights of complete work lies with the University. The students are required to sign an agreement before the commencement of the project. The project should be approved by a committee of examiners before starting the project. Students can choose from the projects database available with the concerned department. The details and evaluation procedure is provided in Operation Manual / Student Handbook.

**23. Thesis and Publication**

**19BAF600A** - Students can choose a topic for thesis in consultation with the supervisor

**Publication**

A student is required to submit a paper for publication in a journal/conference which is approved by the supervisor.



**24. Assessment and Grading**

1. Every course will be assessed for a weight of 100%
2. There are two components-Component-1 and Component-2
3. Component-1 carries a weight of 50% and Component -2 carries a weight of 50%
4. Component-1: Course Leader can choose from the following at their discretion: Assignment/ Case Study discussion/ Surprise Quiz/ Field work/ Role play/ Poster presentation/ Group Discussion/ Video demonstration/ Write ups/ Debate / Term paper
5. Component -2 (SEE) is Written Examination
6. A student is required to score minimum of 40% in SEE and overall 40% for successful completion of a course and earning the credits.
7. The marks distribution for each course is given in the programme structure  
Other flexibilities(exceptions) as per the programme regulations

**25. Failure and Re-registration**

1. A student having met attendance requirement but happens to get less than 40%, has to Re-register when offered in the next opportunity.
2. A student, who fails to meet attendance criteria, has to Re-register when offered in the next opportunity.
3. A student who fails to acquire minimum 40% marks in SEE, has to re-register when offered in the next opportunity
4. The maximum number of such opportunities are limited and as per the Academic Regulations governing this Programme

**26. Attendance**

A minimum of 80% attendance compulsory to appear for semester end examinations. Any condoning is as per the programme regulations.

Any condoning of shortfall of the attendance is as per the Academic Regulations for M.Com Programme.

**27. Award of Class**

As per the Academic Regulations for M.Com. Programme.

**28. Student Support for Learning**

Student are given the following support:

1. Reference Books in the Library
2. Pre-reads and handouts
3. Cases/ Case Study and Caselets
4. Magazines and Journals
5. Internet Facility
6. Computing Facility
7. Laboratory Facility

8. Workshop Facility
9. Staff Support
10. Lounges for Discussions
11. Any other support that enhances their learning

### 29. Quality Control Measures

The following are the Quality Control Measures:

1. Review of session plan at the department level
2. Review of Question Papers at the department level
3. Student Feedback
4. Opportunities for the students to see their assessed work
5. Staff Student Consultative Committee Meetings
6. Student Exit Feedback

### 30. Curriculum Map

Module Code	Intended Learning Outcomes											
	Knowledge and Understanding				Cognitive (Thinking) Skills (Critical, Analytical, Problem Solving, Innovation)				Practical skills			
	KU1	KU2	KU3	KU4	CS1	CS2	CS3	CS4	PS1	PS2	PS3	PS4
19MOC501A	X			X		X		X	X		X	X
19MOC502A		X			X		X		X	X	X	
19MOC503A	X		X		X	X	X			X	X	X
19MOC504A	X		X			X	X		X			X
19MOC505A	X		X	X	X		X		X		X	
19BAF501A	X	X									X	X
19BAF502A				X	X			X			X	X
19MOC506A	X		X	X	X		X		X			
19MBA508A	X		X	X	X		X		X		X	
19MBA515A	X		X	X	X		X		X		X	
19BAF503A				X	X			X				X
19BAF504A	X	X			X	X	X		X			
19BAF505A	X	X			X	X	X		X			
19OLC540A	X	X	X	X	X	X	X	X	X	X	X	X
19MOC507A	X		X		X	X	X			X	X	X
19OLC550A	X	X	X	X	X	X	X	X	X	X	X	X
19MOC508A	X		X		X	X	X			X	X	X
19BAF591A		X	X		X			X			X	X
19BAF592A		X	X		X			X			X	X
19BAF593A									X	X	X	X
19MOC509A		X	X		X			X			X	X
19BAF599A	X	X	X	X	X	X	X	X	X	X	X	X
19BAF600A	X	X	X	X	X	X	X	X	X	X	X	X

**31. Capability/ Transferable Skills Map**

Course Code	Group work	Self-learning	Research Skills	Written Communication Skills	Verbal Communication Skills	Presentation Skills	Behavioral Skills	Information Management	Personal management/ Leadership Skills
19MOC501A	X	X	X	X	X	X	X		X
19MOC502A	X	X	X	X	X	X	X	X	X
19MOC503A	X	X	X	X	X			X	X
19MOC504A	X	X	X	X	X	X		X	X
19MOC505A	X	X	X	X	X	X		X	X
19BAF501A	X	X	X	X	X	X		X	X
19BAF502A	X	X	X	X	X		X	X	X
19MOC506A		X	X	X	X	X		X	X
19MBA508A	X	X	X	X	X	X		X	X
19MBA515A		x	x	x	x	x	x	x	x
19BAF503A	X	X	X	X	X	X	X	X	X
19BAF504A	X	X	X	X	X	X	X	X	X
19BAF505A	X	X	X	X	X			X	X
19OLC540A		X	X	X	X	X		X	X
19MOC507A		X	X	X	X	X		X	X
19OLC550A		x		x	x	x	x		
19MOC508A		X	X	X	X	X		X	X
19BAF591A		x		x	x	x	x		
19BAF592A		x		x	x	x	x	x	x
19BAF593A	x	x	x	x	x	x	x	x	x
19MOC509A	X		X	X	X	X	X	X	X
19BAF599A	x	x	x	x	x	x	x	x	x
19BAF600A		X	X	X	X	X		X	X

**32. Co-curricular Activities**

Students are encouraged to take part in co-curricular activities like seminars, conferences, symposium, paper writing, attending industry exhibitions, project competitions and related activities for them to enhance their knowledge and network.

**33. Cultural and Literary Activities**

To remind and ignite the creative endeavors annual cultural festivals are held and the students are made to plan and organise the activities.

**34. Sports and Athletics**

Students are encouraged to develop a habit of taking part in outdoor and indoor games on daily basis.

