

# **Programme Specifications**

## **M.Com. Programme**



**Programme: Banking and Finance**  
**Department: Commerce and Accounting**

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

University House, New BEL Road, MSR Nagar, Bangalore – 560 054

[www.msruas.ac.in](http://www.msruas.ac.in)

## 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**

--

**5. Teaching Institution**

Faculty of Management and Commerce (FMC)

M S Ramaiah University of Applied Sciences - Bangalore, India

**6. Date of Programme Specifications**

May 2018 (Revised Version of 2014)

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

May 2018

**8. Next Review Date**

May 2020

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

--

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

--

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

--

**12. Programme Accreditation Validity**

--

**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 nationalised, 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.

<b>Programme: M.Com. in Banking and Finance</b>			
<b>Module Code</b>	<b>Modules</b>	<b>Credits</b>	<b>Duration Weeks</b>
<b>Department- Common Modules</b>			
MOC501	1. Strategic Management	4	4
MOC502	2. Business Economics and Environment	4	4
MOC503	3. Advanced Business Statistics	4	4
MOC504	4. Accounting for Decision Making	4	4
MOC505	5. Financial Management	4	4
<b>Programme - Specialisation Modules</b>			
BAF501	1. Banks and Financial Institutional Management	5	5
BAF502	2. Investment Analysis and Portfolio Management	5	5
BAF503	3. Corporate Valuation, Mergers and Acquisitions	5	5
BAF504	4. Banking: Law and Practice	5	5
BAF505	5. Rural Banking and Micro Finance	5	5
<b>Faculty-Common Module</b>			
FMC517	1. Business Analytics	3	3
FMC502	2. Research Methodology	3	3
<b>Elective Module (Any One of 5)</b>			
FMC504	1. Seminar		
FMC505	2. Training		
FMC506	3. Student Competition		
FMC507	4. Visit to Industries and Exhibitions		
FMC508	5. Teaching and Training		
<b>Group Work-Project</b>			
BAF597	1. Management Activities (4 Activities) and Soft Skills	2	2 (Equivalent)
BAF599	2. Group Project	5	5
FMC519	Industry Internship	6	6
BAF600	<b>Dissertation</b>	30	26
<b>Mandatory Module (Any One)</b>			
FMC509	1. Conference Publication	4	4
FMC510	2. Journal Publication		
		100	96

Note:

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

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

A module is delivered from Monday to Friday of the week. The lecture classes will be normally held from 9.30 AM to 1.00 PM with 30 minutes of break. The laboratory classes will be held in the afternoon from 2.00PM to 5.00 PM during the first two weeks of the module.

Module 1 to Module 5			
Week-1	Week-2	Week-3	Week-4
Module Delivery	Module Delivery	Examination	Assignment submission & Presentation

Module 6 to Module 10				
Week-1	Week-2	Week-3	Week-4	Week-5
Module Delivery	Module Delivery	Study Work	Examination	Assignment submission & Presentation

For Part-Time, the classes are normally held on Saturday and Sunday and the module delivery is for 8 weeks.

**20. Teaching and Learning Methods**

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

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

**21. Elective Module**

Elective module can be any one of the following-

**FMC504 Seminar**

A student can deliver a seminar of one-hour duration of his/her original study on a contemporary topic after personal visits/survey/collection data. It should not be a collection of information from book/web resources and delivering a presentation/ preparing a report. Topic of seminar should be registered at the beginning of the elective module. At the end, seminar must be delivered to a team of examiners and also a word processed report must be submitted for assessment.

**FMC505 Training**

A student can undergo training in any institution or any other organisation in a specific subject area that falls under the broad category of his/her specialisation. He/she need to submit a complete report on the training undergone and also make

- a presentation to a team of examiners for assessment.
- FMC506 Student Competition  
A student can take part in a management activity competition approved by the department; a report shall be submitted followed by a presentation to a team of examiners for assessment.
- FMC507 Visit to Industries and Exhibitions  
A student can make at least five industry visits in his/her area of specialisation and visit at least three international exhibitions. The student is required to submit a report and make a presentation to a team of examiners for assessment.
- FMC508 Teaching and Training  
A student can teach a module in his / her area of specialisation in any institute approved by the department. The student must submit the teaching notes and also make a presentation to a team of examiners for assessment.
- FMC509 Conference Publication  
A student can submit a paper and make a presentation in a conference which is approved by the department. The same paper shall be presented for assessment and the student is required to make a presentation to a team of examiners for assessment.
- FMC510 Journal Publication  
A student can publish a paper in a management/scientific journal. The proof of submission and a copy of the paper shall be submitted to the department. It will be assessed based on a presentation to a team of examiners.

## 22. Group Work

The group work consists of two parts:

- BAF597 1. Management Activities and Soft Skills  
Students are required to participate in activities such as management games, role-plays, case discussions, etc. to understand group dynamics and acquire skills to work in groups.
- BAF599 2. 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. Dissertation**

BAF600 A student chooses a topic for dissertation from the database of projects available with concerned department. The detail procedure of executing and assessing individual project is available in the Operation Manual /Student Handbook.

**24. Assessment and Grading**

A module assessment will have two components:

Component - 1

Assignment 50% weight

Component -2

Examination 50% weight

(Note: For more details on the break-ups, please refer to the Module Specifications)

A student is required to score a minimum of 40% in each of the components and an overall 40% for successful completion of a module and earning the credits.

Note: Final marks awarded in each of the modules will be confirmed only after SAB/PAB as explained in Academic Regulations of M.Com Programme.

**25. Failure and Re-registration**

If a student fails in a module, he/she is required to re-attend the module when offered next time by re-registering to the module.

**26. Attendance**

A student is required to have a minimum of 85% attendance to be eligible to write the examination and assignment submission. Less than 85% attendance is considered to be FAIL; such a student is required to follow the same procedure as that of a failed student.

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. Module Notes
2. Reference Books in the Library
3. Magazines and Journals
4. Internet Facility
5. Computing Facility
6. Laboratory Facility
7. Workshop Facility
8. Staff Support
9. Lounges for Discussions
10. Any other support that enhances their learning

**29. Quality Control Measures**

The following are the Quality Control Measures:

1. Review of Module Notes
2. Review of Question Papers and Assignment Questions
3. Student Feedback
4. Moderation of Assessed work
5. Opportunities for the students to see their assessed work
6. Review by External Examiners and External Examiners Reports
7. Staff Student Consultative Committee Meetings
8. Student Exit Feedback
9. Subject Assessment Board
10. Programme Assessment Board

## 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
MOC501	X		X	X	X			X	X		X	
MOC502		X	X		X		X		X	X	X	
MOC503	X		X			X	X		X			X
MOC504	X			X		X		X	X		X	X
MOC505	X		X		X	X	X			X	X	X
BAF501	X	X			X	X	X		X			X
BAF502		X			X			X			X	X
BAF503				X	X			X				X
BAF504	X	X			X						X	X
BAF505		X	X		X					X		X
FMC517	X	X	X	X	X			X				
FMC502	X		X	X		X		X		X		
FMC519		X	X		X			X			X	X
FMC504	X	X		X		X		X		X		X
FMC505	X								X	X	X	X
FMC506	X				X						X	
FMC507	X	X		X	X		X				X	
FMC508									X	X	X	X
FMC509	X	X	X	X	X	X	X	X	X	X	X	X
FMC510	X	X	X	X	X	X	X	X	X	X	X	X
BAF597	X	X	X	X	X	X	X	X	X	X	X	X
BAF599	X	X	X	X	X	X	X	X	X	X	X	X
BAF600	X	X	X	X	X	X	X	X	X	X	X	X

**31. Capability/ Transferable Skills Map**

Module Code	Group work	Self learning	Research Skills	Written Communication Skills	Verbal Communication Skills	Presentation Skills	Behavioral Skills	Information Management	Personal management/ Leadership Skills
MOC501	X	X		X	X	X			X
MOC502	X	X	X	X	X	X	X		X
MOC503	X	X	X	X	X	X		X	X
MOC504	X	X	X	X	X	X	X		X
MOC505	X	X	X	X	X			X	X
BAF501	X	X	X	X	X	X	X	X	X
BAF502	X	X	X	X	X		X	X	X
BAF503	X	X	X	X	X	X	X	X	X
BAF504	X	X	X	X	X	X		X	X
BAF505	X	X	X	X	X		X	X	X
FMC517	X			X	X	X	X		X
FMC502			X	X	X	X		X	
FMC519		X		X	X	X	X		
FMC504		X	X	X	X	X		X	
FMC505				X	X	X			
FMC506	X	X	X	X	X	X	X	X	X
FMC507		X		X	X	X		X	
FMC508		X		X	X	X	X	X	X
FMC509		X	X	X	X	X			
FMC510		X	X	X	X	X			
BAF597	X	X	X	X	X	X	X	X	X
BAF599	X	X	X	X	X	X	X	X	X
BAF600		X	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.

