B.Com.(Financial Technology)

Syllabus (CBCS)

(w.e.f. 2026–2027)

FACULTY OF COMMERCE
TELANGANA UNIVERSITY
NIZAMABAD – 503 322
TELANGANA

2026

B.COM (Financial Technology) CBCS COURSE STRUCTURE w.e.f. 2026-27						
Sl.No.	***Code***	***Course Title***	***HPW***	***Credits***	***Exam Hrs***	***Marks***
(1)	(2)	(3)	(5)	(6)	(7)	(8)
		SEMESTER – I				
1.	AEC1	English (First Language)	4	4	3 hrs	80U+20I
2.	SLS1	Second Language	4	4	3 hrs	80U+20I
3.	MJR101	Financial Accounting–I	5	5	3 hrs	80U+20I
4.	MJR102	Business Organization and Management	5	5	3 hrs	80U+20I
5.	MJR103	**Digital Banking and Financial Ecosystems**	**5**	5	3 hrs	80U+20I
		Total	**23**	**23**		
		SEMESTER – II				
6.	AEC2	English (First Language)	4	4	3 hrs	80U+20I
7.	SLS2	Second Language	4	4	3 hrs	80U+20I
8.	MJR201	Financial Accounting–II	5	5	3 hrs	80U+20I
9.	MJR202	Business Laws	5	5	3 hrs	80U+20I
10.	MJR203	**Artificial Intelligence and Data Analytics in Finance**	5	5	3 hrs	80U+20I
		Total	**23**	**23**		
		SEMESTER – III				
11.	AEC3	English (First Language)	4	4	3 hrs	80U+20I
12.	SLS3	Second Language	4	4	3 hrs	80U+20I
13.	MJR301	Advanced Accounting	5	5	3 hrs	80U+20I
14.	MJR302	Business Statistics-I	5	5	3 hrs	80U+20I
15.	MJR303	**Blockchain, Cryptocurrency and Decentralized Finance**	5	5	3 hrs	80U+20I
		Total	**23**	**23**		
		SEMESTER – IV				
16.	AEC4	English (First Language)	4	4	3 hrs	80U+20I
17.	SLS4	Second Language	4	4	3 hrs	80U+20I
18.	MJR401	Income Tax	5	5	3 hrs	80U+20I
19.	MJR402	Business Statistics-II	5	5	3 hrs	80U+20I
20.	MJR403	**Financial Technology Regulations, Cybersecurity and Compliance**	5	5	3 hrs	80U+20I
		Total	**23**	**23**		

		SEMESTER – V				
21.	MJR501	a) **Financial Modelling and Business Analytics** b) Costing & Management Accounting c) **Behavioral Finance** d) **ESG and Sustainable Finance**	5	5	3 hrs	80U+20I
22.	MJR502	a) **Business Ethics & Corporate Governance** b) **Digital Taxation and E-Commerce Compliance** c) Financial & Investment Management	5	5	3 hrs	80U+20I
23	MDC501	a) **Business Economics for Fintech** b) **Mutual Fund Distributors** c) Introduction Accounting d) Principles of Management	4	4	3 hrs	80U+20I
24	SEC-1	a) Entrepreneurship & Startups b) Communication Skills/ c) Business Professional Development Skills	2	2	2 hrs	40U+10I
25.	SEC-2	a) Business Professional Development Skills b) Entrepreneurship & Startups c) Communication Skills/	2	2	2 hrs	40U+10I
26	VAC 1	a) **Cybersecurity & Financial Fraud Prevention** b) **Indian Knowledge System for Business Finance** c) Environmental Science	*2*	*2*	2 hrs	40U+10I
		Total	**20**	**20**		
		SEMESTER - VI				
27.	MJR601	a) FinTech Innovation, Entrepreneurship and Digital Business b) InsurTech and Risk Technology c) WealthTech and Digital Investment Systems d) Data Mining & Business Intelligence	5	5	3 hrs	80U+20I
28	MJR602	a) **Computerized Accounting with GST: Theory and Practice** b) **Quantitative Finance Basics** c) **Financial Storytelling and Data Visualization**	3T+4P/ 5	5	3 hrs	50T+35P + 15I/ 80U+20I
29	RMP603	Research Methodology/ Internship/Project Report	2T+4PR 4	4	2 hrs	40U+10I 25PR+15IS +10VV
30	SEC-3	a) Lending and Credit Technologies b) Project Finance c) Fundamentals of Excel d) Fundamentals of AI Tools for Business e) Ability Skills (Competitive Mathematics)	1T+2P /2	2	2 hrs	40U+10I /30U+15 P+5I

31	SEC4 (Dept. specified)	**a) Distributed Ledger Technology (DLT)** b) Fundamentals of AI Tools for Business c) Project Finance d) Ability Skills (Competitive Mathematics) e) Fundamentals of Excel	2	2	2 hrs	40U+10I / 30U+15P +5I
32	VAC 2	**a. Indian Knowledge System for Business Finance** b. Environmental Science **c. Cybersecurity & Financial Fraud Prevention**	*2*	*2*	2 hrs	40U+10I
		Total	**20**	**20**		
		GRAND TOTAL	**132**	**132**		

THPW: Teaching Hour Per Week; ESED: End Semester Exam Duration AEC: Ability Enhancement Course; SLS: Second Language Skill; SEC: Skill Enhancement Course; MJR: Major Course ; VAC: Value Added Course; MDC: Multi-disciplinary Course; T: Theory; P: Practical; I: Internal Exam U: University Exam: RMP: Research Methodology & Project Report; PR: Project Report; IS: Internship; VV: Viva-Voce Examination.

Note: If a student should opt for "a" in SEC in V semester, the student has to opt for "a" only in VI semester and so is the case with "b" and "c". In the case of MJ also the rule applies.

SUMMARY OF THE PROGRAMME

Sl. No.	Course Category	No. of Courses	Credits Per Course	Credits
1	AEC: English Language	4	4	16
2	Second Language	4	4	16
3	SEC	4	2	8
4	**VAC**	**2**	**2**	**4**
5	**MDC**	**1**	**4**	**4**
6	**RMP**	**1**	**4**	**4**
7	**MJR**	**16**	**5**	**80**
	TOTAL	**32**		**132**
	Commerce	**18**		**86**
CREDITS UNDER NON-CGPA		**NSS/NCC/Sports/Extra Curricular**	**Up to (2 in each year)**	
		Summer Internship	**Up to (2 in each after I & II years)**	

SEMESTER - I

MJR 101: FINANCIAL ACCOUNTING - I

PAPER CODE: MJR101 **Max. Marks: 80U +20I=100**
THPW: 5; Credits: 5 **ESED: 3 hrs**

Course Objectives:

1) To understand the accounting process.
2) To classify and record various business transactions in the respective subsidiary books.
3) To know the reasons for disagreement of cash book and bank pass book balances.
4) To identify and rectify the accounting errors at various stages of accounting cycle.
5) To prepare the final accounts of the sole trader.

Course Outcomes:

1) Describe and understand the accounting principles and recording of business transactions in Journal.
2) Prepare ledgers and subsidiary books.
3) Prepare and analyze the bank reconciliation statement.
4) Understand the way of rectification of errors in the books of accounts.
5) Understand the needs of preparing financial statements with adjustments.

UNIT-I: ACCOUNTING PROCESS:

Financial Accounting: Introduction – Definition – Evolution – Functions - Advantages and Limitations – Users of Accounting Information - Branches of Accounting – Accounting Principles: Concepts and Conventions - Accounting Standards – Meaning – Importance – List of Accounting Standards issued by ASB - Accounting System - Types of Accounts – Accounting Cycle – Journal - Ledger and Trial Balance (Including Problems)

UNIT-II: SUBSIDIARY BOOKS AND RECTIFICATION OF ERRORS:

Meaning – Types: Purchases Book - Purchases Returns Book - Sales Book - Sales Returns Book - Bills Receivable Book - Bills Payable Book – Cash Book: Single Column, Two Column, Three Column and Petty Cash Book - Journal Proper (Including Problems)
Rectification of Errors: Types of Errors - Suspense Account – Effect of Errors on Profit (Including Problems)

UNIT-III: BANK RECONCILIATION STATEMENT:

Meaning - Need - Reasons for differences between Cash Book and Pass Book balances –Favorable and Overdraft balances – Ascertainment of correct Cash Book balance (Amended Cash Book) - Preparation of Bank Reconciliation Statement (Including Problems)

UNIT-IV: DEPRECIATION ACCOUNTING:

Depreciation (Ind-AS-16): Meaning – Causes – Difference between Depreciation, Amortization and Depletion - Objectives of providing for depreciation – Factors affecting depreciation –Accounting Treatment – Methods of Depreciation: Straight Line Method - Diminishing Balance Method and Sum of the Units Method (Including Problems)

UNIT-V: FINAL ACCOUNTS OF SOLE TRADER:

Capital and Revenue Expenditure – Capital and Revenue Receipts: Meaning and Differences -Deferred Revenue Expenditure.

Final Accounts of Sole Trader: Meaning - Uses - Preparation of Manufacturing, Trading and Profit & Loss Account and Balance Sheet – Adjustments – Closing Entries (Including problems)

SUGGESTED READINGS:

1) Haneef and Mukherjee: Accountancy-I: Tata McGraw Hill Company.
2) R. L. Gupta & V. K. Gupta: Principles & Practice of Accounting: Sultan Chand.
3) S. P. Jain & K. L. Narang: Accountancy-I: Kalyani Publishers.
4) Tulasian: Accountancy–I: Tata McGraw Hill Company.
5) T. S. Grewal: Introduction to Accountancy: S. Chand and Company.
6) S. N. Maheshwari & V. L. Maheswari: Advanced Accountancy-I: Vikas Publishing House.
7) Deepak Sehgil: Fundamentals of Financial Accounting: Tax Mann Publication.
8) Jawahar Lal: Financial Accounting: Himalaya Publishing House.
9) Kamatam Srinivas: Financial Accounting –I : S Publishers.
10) Kamala Devi, Dr Padmalatha, Rachana Sharma : Financial Accounting-I **:** Professional Books Publisher.
11) Prof.Prashanta Athma: Financial Accounting -1: Himalaya Publishing HousePvt Ltd.
12) Dr. K. Naveen Kumar: Financial Accounting -1: Vedashree Publishers.

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SEMESTER - I

MJR 102: BUSINESS ORGANIZATION AND MANAGEMENT

PAPER CODE: MJR102 **Max. Marks: 80U +20I=100**
THPW: 5; Credits: 5 **ESED: 3 hrs**

Course Objectives:

1) To know the forms of business organization.
2) To understand the meaning and classification of joint stock companies.
3) To know the meaning and functions of management.
4) To study the importance of planning and organizing in a business organization.
5) To differentiate the concepts of authority, power, accountability, responsibility, delegation and decentralization.

Course Outcomes:

1) Describe and understand the forms of business organization.
2) Knows the forms of companies and important documents.
3) Equips with the application of Fayol's 14 principles of management.
4) Understand the benefits of planning and organizing in an organization.
5) Gain confidence in proper use of authority, responsibility, centralization, decentralization, coordination, cooperation and control terms.

UNIT-I: INTRODUCTION:

Concepts of Business, Trade, Industry and Commerce - Objectives and functions of Business – Social Responsibility of a Business - Forms of Business Organization - Meaning, Characteristics, Advantages and Disadvantages of Sole Proprietorship – Meaning, Characteristics, Advantages and Disadvantages of Partnership - Kinds of Partners - Partnership Deed -Concept of Limited liability partnership – Meaning, Characteristics, Advantages and Disadvantages of Hindu Undivided Family – Meaning, Advantages and Disadvantages of Co-Operative Organization, One Person Company.

UNIT-II: JOINT STOCK COMPANY:

Joint Stock Company - Meaning - Definition - Characteristics - Advantages and Disadvantages - Kinds of Companies - Promotion - Stages of Promotion - Promoter - Characteristics - Kinds - Preparation of Important Documents - Memorandum of Association - Clauses - Articles of Association - Contents – Prospectus - Contents – Red herring Prospectus- Statement in lieu of Prospectus (As per Companies Act-2013).

UNIT-III: FUNCTIONS OF MANAGEMENT:

Management - Meaning - Characteristics - Functions of Management - Levels of Management – Organization Structure – Types of Organization Structure – Skills of Management - Scientific Management - Meaning - Definition - Objectives - Criticism – Fayol's Principles of Management.

UNIT-IV: PLANNING AND ORGANISING:

Meaning - Definition - Characteristics - Types of Plans - Advantages and Disadvantages – Approaches to Planning - Management by Objectives (MBO) - Steps in MBO - Benefits – Weaknesses—Definition of Organizing-Organization-Process of Organizing - Principles of Organization - Formal and Informal Organizations - Line, Staff Organizations - Line and Staff Conflicts - Functional Organization - Span of Control - Meaning - Determining Span – Factors influencing the Span of Control.

UNIT-V: AUTHORITY, COORDINATION AND CONTROL:

Meaning of Authority, Power, Responsibility and Accountability - Delegation of Authority - Decentralization of Authority - Definition, Importance, Process, and Principles of Coordination - Techniques of Effective Coordination - Control - Meaning - Definition – Relationship between Planning and Control - Steps in Control – Requirements for Effective Control.

SUGGESTED READINGS:

1) R K Sharma & Shashi K. Gupta : Business Organization & Management: Kalyani Publishers
2) Patrick Anthony: Business Organization& Management: Himalaya Publishing House
3) Dr. Manish Gupta, Business Organization & Management: PBP.
4) R. D. Agarwal: Organization & Management: McGraw Hill.
5) S.A. Sherlekar, V.S. Sherlekar: Modern Business Organization: Himalaya Publishing House
6) C.R. Basu: Business Organization & Management: Tata McGraw Hill
7) M.C. Shukla: Business Organization & Management: S. Chand,
8) D.S. Vittal: Business Organization and Management: S. Chand
9) V.S.P. Rao:Organizational Behavior Text & Cases: Himalaya Publishing House
10) Uma Shekaram: Business Organization & Management: Tata McGraw Hill
11) Niranjan Reddy & Surya Prakash: Business Organization & Management: Vaagdevi publishers
12) Y Sridhar : Business Organisation and Management: S Publishers.
13) Prof. A. Patrick, Mrs. R. Renuka: Business Organisation and Management: Vedashree Publishers.
14) Sherlekar & Khuspat Jain: Business Organization& Management: Himalaya Publishing House
15) R K Chopra: Office Organization& Management: Himalaya Publishing House
16) Principles and Practice of Management: RS Gupta & BD Sharma: Kalyani Publishers
17) Principles of Management: RK Sharma: Kalyani Publishers

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SEMESTER - I

MJR 103: DIGITAL BANKING AND FINANCIAL ECOSYSTEMS

PAPER CODE: MJR103 **Max. Marks: 80U +20I=100**
THPW: 5; Credits: 5 **ESED: 3 hrs**

Course Objectives:

1. To understand the basic concepts, features, and evolution of traditional and digital banking.
2. To learn how major digital payment systems (UPI, NEFT, RTGS, IMPS), mobile wallets, QR codes, and payment gateway's function.
3. To study open banking, API banking, embedded finance, Banking-as-a-Service, neobanks, and digital lending models.
4. To examine fintech solutions for financial inclusion, including Aadhaar-enabled payments, the Jan Dhan ecosystem, microfinance technology, and CBDC pilots.
5. To identify cyber-security, data privacy, and regulatory challenges in digital banking.

Course Outcomes:
The students will be able to:

1. Understand and describe the evolution of banking and distinguish between traditional and digital banking models.
2. Explain the structure and transaction flows of UPI, NEFT, RTGS, IMPS, mobile wallets, QR systems, and payment gateways.
3. Summarize and compare the concepts of open banking, embedded finance, BaaS, neobanks, and digital lending, and compare their business models.
4. Assess fintech initiatives for financial inclusion (Aadhaar payments, Jan Dhan, microfinance, CBDC) and evaluate how alternative data can support inclusion.
5. Identify cyber-security and privacy risks, outline relevant regulatory concerns, and suggest practical measures or trends for safer, future-ready digital banking.

UNIT I: INTRODUCTION TO BANKING TECHNOLOGY

Banking – Definition – Features – Importance - Evolution of banking systems -Traditional banking vs digital banking - Core banking systems - Electronic banking concepts - Mobile banking and internet banking - Banking automation - Financial inclusion through technology

UNIT II: DIGITAL PAYMENT SYSTEMS

Digital payment ecosystem - UPI architecture and functioning - NEFT, RTGS, IMPS - Mobile wallets - QR code systems - Payment gateways - Contactless payments - Merchant payment systems - Payments economics and business models.

UNIT III: OPEN BANKING AND EMBEDDED FINANCE

Open banking concepts - API banking - Embedded finance - Banking-as-a-Service (BaaS) - Neobanks and challenger banks - Digital lending platforms - Buy Now Pay Later (BNPL) - API security and standards - Cloud-native BaaS architectures and microservices.

UNIT IV: FINTECH AND FINANCIAL INCLUSION

Digital financial inclusion - Aadhaar-enabled payment systems - Jan Dhan ecosystem - Microfinance technology Rural fintech innovations - Government digital finance initiatives - CBDC introduction - CBDC design and pilot learnings - Alternative credit scoring and data analytics for inclusion.

UNIT V: CHALLENGES AND FUTURE OF DIGITAL BANKING

Cyber risks in digital banking - Data privacy concerns - Regulatory challenges - AI in banking - Future trends in banking technology - Cross-border payments and remittances - Case studies in Indian digital banking.

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Suggested Practical Components

UPI transaction analysis - Digital banking platform review - FinTech case study presentation - Comparative study of payment apps.

SUGGESTED READINGS:

1. Indian Institute of Banking & Finance: *Digital Banking*. Taxmann Publications
2. Brett King: *Bank 4.0: Banking Everywhere, Never at a Bank*. Wiley
3. Chris Skinner: *Digital Bank: Strategies to Launch or Become a Digital Bank*. Marshall Cavendish
4. Carol Coye Benson & Scott Loftness: *Payment Systems in the U.S.* Glenbrook Partners
5. Singh, S.: *Digital Payments in India: UPI and Beyond*. Sage Publications
6. Susanne Chishti & Janos Barberis (Eds.): *The FinTech Book*. Wiley
7. Theo Lynn, Pierangelo Rosati & Mark Cummins: *Financial Technology: The Knowledge Foundation*. Palgrave Macmillan
8. Bank for International Settlements: *Central Bank Digital Currencies: Foundational Principles and Core Features*. BIS Reports
9. Ross Anderson: *Security Engineering: A Guide to Building Dependable Distributed Systems* (3rd ed.). Wiley
10. Yves Hilpisch: *Artificial Intelligence in Finance*. O'Reilly Media