



**KRANTIGURU SHYAMJI KRISHNA VERMA
KACHCHH UNIVERSITY
BHUJ-370001**

**Ordinances And Regulations
(As per Guidelines of NEP 2020)**

**&
Syllabus**

**For Program of
B.Com (3 Years)
&**

B. Com. Honours / Honours with Research (4 Years)

**(For the candidates to be admitted from the academic year
2023 - 2024 onwards)**

**Syllabus of B. Com. Semester -VII and VIII
Minor Subjects**

(With effective from academic year 2026 - 2027 onwards)



**COURSE STRUCTURE OF Bachelor of Commerce (Minor Subjects):
Level 6.0: B. Com. Semester VII & VIII (Bachelor of Commerce)**

FOR SEMESTER-VII

SEMESTER – VII (HONOURS WITH OJT)								
Course No.	Course Type	Title of Course	Course Credits			Exam Marks		
			Theory	Practical	Total	IM	EM	Total
1	Major 17							
2	Major 18							
3	Major 19							
4	Minor 7 (Select Any One)	Business Administration – VII (Retail Marketing)	4	0	4	50	50	100
		Business Management – VII (Brand Management)	4	0	4	50	50	100
		Banking and Finance – VII	4	0	4	50	50	100
5	OJT	On the Job Training - As per SOP of Government of Gujarat for NEP 2020	0	6	6	75	75	150
TOTAL CREDITS					22			

(OR)

SEMESTER – VII (HONOURS WITHOUT OJT)								
Course No.	Course Type	Title of Course	Course Credits			Exam Marks		
			Theory	Practical	Total	IM	EM	Total
1	Major 17							
2	Major 18							
3	Major 19							
4	Minor 7 (Select Any One)	Business Administration – VII (Retail Marketing)	4	0	4	50	50	100
		Business Management – VII (Brand Management)	4	0	4	50	50	100
		Banking and Finance - VII	4	0	4	50	50	100
5	Major (for WITHOUT OJT)							
6	SEC (for OJT)							
TOTAL CREDITS					22			

(OR)



SEMESTER – VII (HONOURS WITH RESEARCH)								
Course No.	Course Type	Title of Course	Course Credits			Exam Marks		
			Theory	Practical	Total	IM	EM	Total
1	Major 11							
2	Major 12							
3	Major 13							
4	Minor 7 (Select Any One)	Business Administration – VII (Retail Marketing)	4	0	4	50	50	100
		Business Management – VII (Brand Management)	4	0	4	50	50	100
		Banking and Finance - VII	4	0	4	50	50	100
5	RP	Research Project - As per SOP of Government of Gujarat for NEP 2020	0	6	6			
TOTAL CREDITS					22			

C = Credit, IM = Inter Exam Marks, EM = External Exam Marks

FOR SEMESTER-VIII

SEMESTER – VIII (HONOURS WITH OJT)								
Course No.	Course Type	Title of Course	Course Credits			Exam Marks		
			Theory	Practical	Total	IM	EM	Total
1	Major 20							
2	Major 21							
3	Major 22							
4	Minor 8 (Select Any One)	Business Administration – VIII (Social Media Marketing)	4	0	4	50	50	100
		Business Management – VIII (Service Marketing)	4	0	4	50	50	100
		Banking and Finance – VIII (International Banking And Finance)	4	0	4	50	50	100
5	OJT	On the Job Training - As per SOP of Government of Gujarat for NEP 2020	0	6	6	75	75	150
TOTAL CREDITS					22			

(OR)



SEMESTER – VIII (HONOURS WITHOUT OJT)								
Course No.	Course Type	Title of Course	Course Credits			Exam Marks		
			Theory	Practical	Total	IM	EM	Total
1	Major 20							
2	Major 21							
3	Major 22							
4	Minor 8 (Select Any One)	Business Administration – VIII (Social Media Marketing)	4	0	4	50	50	100
		Business Management – VIII (Service Marketing)	4	0	4	50	50	100
		Banking and Finance – VIII (International Banking And Finance)	4	0	4	50	50	100
5	Major (for WITHOUT OJT)							
6	SEC (for OJT)							
TOTAL CREDITS					22			

(OR)

SEMESTER – VIII (HONOURS WITH RESEARCH)								
Course No.	Course Type	Title of Course	Course Credits			Exam Marks		
			Theory	Practical	Total	IM	EM	Total
1	Major 14							
2	Major 15							
3	Major 16							
4	Minor 8 (Select Any One)	Business Administration – VIII (Social Media Marketing)	4	0	4	50	50	100
		Business Management – VIII (Service Marketing)	4	0	4	50	50	100
		Banking and Finance – VIII (International Banking And Finance)	4	0	4	50	50	100
5	RP							
TOTAL CREDITS					22			

C = Credit, IM = Inter Exam Marks, EM = External Exam Marks



Bachelor of Commerce With Honours (Minor Subjects)

B.COM. SEMESTER – VII			
Course No.	Course Type	Title of Course	Credits
701 A	MIC	Business Administration – VII (Retail Marketing)	4
701 B	MIC	Business Management – VII (Brand Management)	4
701 C	MIC	Banking & Finance – VII	4

Bachelor of Commerce (Honours with Research) (Minor Subjects)

B.COM. SEMESTER – VII			
Course No.	Course Type	Title of Course	Credits
701 A	MIC	Business Administration – VII (Retail Marketing)	4
701 B	MIC	Business Management – VII (Brand Management)	4
701 C	MIC	Banking & Finance – VII	4

Bachelor of Commerce with Honours (Minor Subjects)

B.COM. SEMESTER - VIII			
Course No.	Course Type	Title of Course	Credits
801 A	MIC	Business Administration – VIII (Social Media Marketing)	4
801 B	MIC	Business Management – VIII (Service Marketing)	4
801 C	MIC	Banking & Finance – VIII (International Banking and Finance)	4

Bachelor of Commerce (Honours with Research) (Minor Subjects)

B.COM. SEMESTER - VIII			
Course No.	Course Type	Title of Course	Credits
801 A	MIC	Business Administration – VIII (Social Media Marketing)	4
801 B	MIC	Business Management – VIII (Service Marketing)	4
801 C	MIC	Banking & Finance – VIII (International Banking and Finance)	4





K.S.K.V. KACHCHH UNIVERSITY

Bachelor of Commerce

Semester-VII

MIC 701A

**BUSINESS ADMINISTRATION – VII
(RETAIL MARKETING)**

Units	Particulars	Hours
Unit 1	INTRODUCTION TO RETAIL MARKETING AND CONSUMER BEHAVIOUR Introduction, Definition, Importance, Functions and Scope, Role of Retailing in the Indian Economy, Traditional and Modern Retailing, Retail Formats, Multi-Channel Retailing. CONSUMER BEHAVIOUR Concept, Factors Influencing Retail Purchase Decisions, The Retail Consumer Decision-Making Process, Role of Culture, Social Class, and Lifestyle in Retail Choices, CRM in Retail	15
Unit 2	RETAIL MARKETING MIX -Concept and Components of Retail Marketing Mix, Merchandise Management and Assortment Planning, Store Layout, Visual Merchandising and Ambience, Pricing Strategies -Retail Store Location and Distribution Channels, Advertising, Sales Promotion and Public Relations in Retail, Customer Service in Retailing.	15
Unit 3	RETAIL STRATEGY -Developing a Retail Marketing Strategy, Target Market Selection and Positioning, Category Management and Private Label Brands, Role of Analytics and Data in Retail Decision-Making. -Store Layout and Design Principles, Inventory Management and Stock Control, Supply Chain and Logistics in Retail, Role of Technology in Store Operations (POS Systems, RFID, etc.).	15
Unit 4	EMERGING TRENDS IN RETAIL MARKETING -Emergence of E-Commerce, M-Commerce and Q-Commerce, Omnichannel Retail Strategies. -Personalization and AI in Digital Retailing, Experiential Retail, Sustainability and Ethical Issues in Retail.	15
Total Lectures / Hours		60

Objectives:

- This course provides an understanding of the nature and significance of retail marketing, focusing on consumer behaviour, retail marketing strategies, and their practical application.
- It also studies the influence of technology, e-commerce, and omnichannel retailing on modern retail performance. Furthermore, the course emphasizes the role of store layout, visual merchandising, and customer relationship management (CRM) in improving customer satisfaction and strengthening brand loyalty.



Learning Outcomes:

After completion of the course, learners will be able to:

After completion of the course, learners will be able to:

1. Analyze the role of traditional and modern retail formats in India and assess their contribution to the Indian economy;
2. Analyze the factors influencing retail consumer behaviour and decision making and appreciate the role of CRM in retail;
3. Apply concepts of retail marketing mix to design effective retail strategies that enhance customer experience;
4. Evaluate the role of analytics, technology, and data in optimizing retail strategies, enhancing inventory management, and improving store operations;
5. Analyze emerging trends such as E-commerce, Omni channel retail, and AI-driven personalization, while addressing sustainability and ethical challenges in retail marketing.

Suggested Readings:

1. Berman, B., & Evans, J. R. (2017). Retail management: A strategic approach. Pearson Education India.
2. Levy, M., Weitz, B. A., & Grewal, D. (2020). Retailing management (10th ed.). McGraw-Hill Education.
3. Dennis, C. (2014). Retail marketing management: The 5 Es of retailing. SAGE Publications Ltd.
4. Ennis, S. (2015). Retail marketing. McGraw-Hill Education.
5. Quix, F., & van der Kind, R. (2017). Retail marketing. Routledge.
6. Goworek, H., & McGoldrick, P. (2015). Retail marketing management: Principles and practice. Pearson Education.
7. Miller, D. (2011). Retail marketing. Tilde University Press.
8. Pradhan, S. (2024). Retailing management. McGraw Hill Education India.
9. Sinha, P. K., & Uniyal, D. P. (2019). Managing retailing. Oxford University Press.

Note: Latest edition of the reference books should be used



Structure of Course Examination

Evaluation for each course shall be done by a Continuous and Comprehensive Evaluation (CCE) by the concerned course teacher as well as by an end semester examination and will be consolidated at the end of the course. The components for continuous internal assessment are:

Internal Evaluation System

Internal Tests	25 Marks
Class participation / Case analysis and presentation/ assignment, tutorials/ slip tests (announced/ surprised), quizzes etc.	25 Marks
Total	50 Marks

Component, the end semester examination, which will be a written-type examination of at least 2:00 hours duration, would also form an integral component to the evaluation. The ratio of marks to be allotted to Continuous and Comprehensive Evaluation (CCE) and to end semester examination is 50 : 50.

The external evaluation pattern would be based on the written examination taken at the end of the semester. The format includes subjective, objective and applications questions so the test of students can be done on parameters like conceptual knowledge, its application in actual sense, his or her memory and presence of mind. The structure is as under:

University examination will be of 50 Marks and 120 minutes (2.00Hrs.)

Q.1	Answer two short questions carrying 05 marks each OR Any one question which could be a long question, case study, application of concepts, practical problem etc carrying 10 marks (Unit No. 1)	(10)
Q.2	Answer two short questions carrying 05 marks each OR Any one question which could be a long question, case study, application of concepts, practical problem etc carrying 10 marks (Unit No. 2)	(10)
Q.3	Answer two short questions carrying 05 marks each OR Any one question which could be a long question, case study, application of concepts, practical problem etc carrying 10 marks (Unit No. 3)	(10)
Q.4	Answer two short questions carrying 05 marks each OR Any one question which could be a long question, case study, application of concepts, practical problem etc carrying 10 marks (Unit No. 4)	(10)
Q.5	Objective Questions (Equal weightage from all modules from Unit No. 1 to Unit No. 4) (any 10 out of 12 or any 5 out of 7) (It can include definitions, FIBs, True or False, one line answers, MCQs etc)	(10)
	Total	(50)





K.S.K.V. KACHCHH UNIVERSITY

Bachelor of Commerce

Semester-VII

MIC 701B

**BUSINESS MANAGEMENT – VII
(BRAND MANAGEMENT)**

Units	Particulars	Hours
Unit 1	INTRODUCTION TO BRAND MANAGEMENT - Meaning, Nature, Scope, and Importance of Brand Management, Concept of Brand, Branding, and Brand Management, Role of Brands in Marketing Strategy, Functions and Benefits of Branding - Types of Brands: Product Brand, Service Brand, Corporate Brand, Retail Brand, Personal Brand - Brand Elements: Brand Name, Logo, Symbol, Tagline, Packaging Brand Identity and Brand Image, Brand Personality and Brand Associations, Brand Building Process, Brand Lifecycle Management	15
Unit 2	BRAND POSITIONING - Introduction, Meaning and Importance of Brand Positioning, - Brand Positioning Framework: Identifying target markets, Competitor analysis, and defining market boundaries. - Positioning Strategies, Brand Building, Identifying and Establishing Brand Positioning and values, Brand Repositioning, Competitive Positioning, Life stages of a Brand, Brand Personality, Brand Image.	15
Unit 3	BRAND COMMUNICATION AND BRAND PROMOTION - Introduction, Meaning, Integrated Brand Communication, Role of Advertising in Brand Building, Brand Communication Strategies, Public Relations and Brand Image - Sales Promotion and Brand Awareness, Digital Branding, Social Media Branding, Content Marketing for Brands, Influencer Marketing and Personal Branding, Brand Storytelling, Brand Experience Management - Customer Engagement and Relationship Building, Managing Brand Reputation	15
Unit 4	BRAND EQUITY - Introduction, Meaning and Concept of Brand Equity, Dimensions of Brand Equity, Customer based Brand Equity - Brand Awareness, Brand Loyalty, Brand Associations, Perceived Quality - Brand Value Creation, Measuring Brand Equity, Brand Valuation Methods Growing and Sustaining Brand Equity	15
Total Lectures / Hours		60



Objectives:

- To develop a comprehensive understanding of branding concepts, brand positioning, brand communication, and brand equity in contemporary marketing management.
- To enhance learners' ability to formulate, evaluate, and manage branding strategies for creating sustainable competitive advantage and customer value.

Learning Outcomes:

After completion of the course, learners will be able to:

1. Develop an understanding of brand management concepts, brand identity, brand image, and the brand-building process;
2. Analyze brand positioning strategies and their role in creating distinctive and competitive market identities.;
3. Evaluate integrated brand communication and promotional strategies for enhancing brand awareness and customer engagement.
4. Assess the dimensions, measurement, and strategic importance of brand equity in creating long-term brand value

Suggested Readings:

1. Keller, Kevin Lane, Parameswaran, Ambi M. G., & Jacob, Isaac – Strategic Brand Management: Building, Measuring, and Managing Brand Equity, Pearson Education (South Asian Edition).
2. Kapferer, Jean-Noel – The New Strategic Brand Management: Advanced Insights and Strategic Thinking, Kogan Page.
3. Sengupta, Subroto – Brand Positioning: Strategies for Competitive Advantage, Tata McGraw Hill.
4. Verma, Harsh V. – Brand Management: Text and Cases, Excel Books.
5. Aaker, David A. – Managing Brand Equity, Free Press / Simon & Schuster.
6. Aaker, David A. – Building Strong Brands, Free Press / Simon & Schuster.
7. Dutta, Kirti – Brand Management: Principles and Practices, Oxford University Press.
8. Chernatony, Leslie de, & McDonald, Malcolm – Creating Powerful Brands, Routledge.
9. Chunawalla, S. A. – Compendium of Brand Management, Himalaya Publishing House.

Note: Learners are advised to use latest edition of text/reference books.



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Q.3	Answer two short questions carrying 05 marks each OR Any one question which could be a long question, case study, application of concepts, practical problem etc carrying 10 marks (Unit No. 3)	(10)
Q.4	Answer two short questions carrying 05 marks each OR Any one question which could be a long question, case study, application of concepts, practical problem etc carrying 10 marks (Unit No. 4)	(10)
Q.5	Objective Questions (Equal weightage from all modules from Unit No. 1 to Unit No. 4) (any 10 out of 12 or any 5 out of 7) (It can include definitions, FIBs, True or False, one line answers, MCQs etc)	(10)
Total		(50)





K.S.K.V. KACHCHH UNIVERSITY

Bachelor of Commerce

Semester-VII

MIC 701C

BANKING AND FINANCE - VII

Units	Particulars	Hours
Unit 1	MODERN BANKING OPERATIONS AND DIGITAL BANKING Core Banking Operations - KYC and Customer Due Diligence - Account Opening Process - Banking Ombudsman Digital Banking - Internet Banking & Mobile Banking - UPI, IMPS, NEFT, RTGS: Concepts - Cyber Security and Fraud Prevention	15
Unit 2	CREDIT MANAGEMENT AND RETAIL BANKING Lending Principles - Lending principles - Retail and Corporate Lending - Loan Documentation Credit Assessment - CIBIL Score and Credit Rating: Concept - EMI Calculation - Loan Eligibility Assessment - NPAs and Recovery Process	15
Unit 3	INSURANCE AND RISK MANAGEMENT Fundamentals of Insurance - Principles of Insurance - Risk and Risk Management - Insurance Regulatory Framework Insurance Claims and Underwriting - Claim Settlement Process - Underwriting Basics - Grievance Redressal Investment Environment - Financial Markets and Instruments - Risk and Return - Inflation and Investment Decisions	15
Unit 4	MUTUAL FUNDS, FINANCIAL PLANNING AND CAREER READINESS - Mutual Fund Industry - NAV Calculation - Expense Ratio Personal Financial Planning - Goal-Based Investing 2. Retirement Planning	15



	- 3. Tax-Saving Investments - 4. Asset Allocation Financial Planning Tools - Budgeting - Emergency Fund Planning - Retirement Planning - Tax Planning Basics BFSI Career Skills - Financial Product Selling - Interview Skills for BFSI Sector	
	Total Lectures / Hours	60

Objectives:

- To develop a comprehensive understanding of modern banking operations, digital banking services, and regulatory compliance in the banking sector.
- To familiarize students with credit management practices, lending procedures, credit assessment techniques, and loan recovery mechanisms.
- To provide knowledge of insurance principles, risk management practices, underwriting processes, and claim settlement procedures.
- To equip students with practical understanding of investment avenues, mutual funds, personal financial planning, and wealth creation strategies.
- To enhance employability by developing financial planning, customer relationship, ethical decision-making, and professional skills required in the BFSI sector.

Learning Outcomes:

After completion of the course, learners will be able to:

1. Explain banking operations, digital payment systems, KYC norms, and cybersecurity measures in modern banking.
2. Analyze lending decisions using credit assessment tools, CIBIL scores, EMI calculations, and loan eligibility criteria.
3. Demonstrate understanding of insurance products, risk management techniques, underwriting, and claim settlement processes.
4. Evaluate investment alternatives and apply mutual fund and financial planning concepts for personal wealth management.
5. Apply budgeting, retirement planning, tax planning, and customer service skills in real-life financial situations.

Suggested Readings:

1. Bhole, L. M., & Mahakud, J. (2021). Financial institutions and markets: Structure, growth and innovations (7th ed.). McGraw Hill Education India.
2. Khan, M. Y. (2022). Indian financial system (12th ed.). McGraw Hill Education India.
3. Gordon, E., & Natarajan, K. (2023). Banking theory, law and practice (27th ed.). Himalaya Publishing House.
4. Mishkin, F. S., & Eakins, S. G. (2024). Financial markets and institutions (10th ed.). Pearson Education.
5. Rejda, G. E., McNamara, M. J., & Rabel, W. D. (2022). Principles of risk management and insurance (14th ed.). Pearson.
6. Bodie, Z., Kane, A., Marcus, A. J., & Mohanty, P. (2024). Investments (13th ed.). McGraw Hill Education.

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	Total	(50)



	Disclosure Norms for Sponsored Content, and Advertising Standards Council of India (ASCI). - Ethical Issues: Transparency, Fake News, Data Misuse, Privacy Concerns, and Responsible Marketing. - Emerging Trends: AI in Social Media (Chatbots, Content Generation, Predictive Analytics), Short-form Video (Reels/Shorts), Social Commerce (Shop Features), Voice & AR/VR, Web3 & NFTs, and Omnichannel Integration.	
	Total Lectures / Hours	60

Objectives:

- To enable students to understand the role of social media in modern marketing, develop platform-specific content strategies and manage social media campaigns.
- To measure performance, and analyze social media ROI while adhering to ethical and legal standards.

Learning Outcomes:

After completion of the course, learners will be able to:

1. Develop an understanding of the concepts, scope, strategic planning, and significance of social media marketing within the contemporary digital environment;
2. Analyze the characteristics of major social media platforms and design effective content strategies to enhance audience engagement and brand communication;
3. Evaluate social media advertising techniques, audience targeting methods, and community management practices for effective digital brand promotion;
4. Assess social media performance metrics, ethical and legal considerations, and emerging technological trends shaping social media marketing practices.

Suggested Readings:

1. Tracy L. Tuten and Michael R. Solomon – *Social Media Marketing*
2. Dave Evans – *Social Media Marketing: The Next Generation of Business Engagement*
3. Vandana Ahuja – *Digital Marketing*
4. Seema Gupta – *Digital Marketing*
5. Keith A. Quesenberry – *Social Media Strategy: Marketing and Advertising in the Consumer Revolution*
6. Bhatia, Puneet S. – *Social Media & Mobile Marketing*, Pearson Education.
7. Quesenberry, Keith R. – *Social Media Strategy: Marketing, Advertising, and Public Relations in the Consumer Revolution*, Rowman & Littlefield.
8. Philip Kotler, Hermawan Kartajaya, and Iwan Setiawan – *Marketing 4.0: Moving from Traditional to Digital*
9. Agresta, Steph, & Bough, Bonin – *Perspectives on Social Media Marketing*, Cengage Learning.
10. Charlesworth, Alan – *Social Media Marketing: Marketing in a Web 2.0 World*, Routledge.
11. Scott, David Meerman – *The New Rules of Marketing and PR*, John Wiley & Sons.
12. McDonald, Jason – *Social Media Marketing Workbook: How to Leverage the Social Media Revolution*, CreateSpace Independent Publishing.

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Q.4	Answer two short questions carrying 05 marks each OR Any one question which could be a long question, case study, application of concepts, practical problem etc carrying 10 marks (Unit No. 4)	(10)
Q.5	Objective Questions (Equal weightage from all modules from Unit No. 1 to Unit No. 4) (any 10 out of 12 or any 5 out of 7) (It can include definitions, FIBs, True or False, one line answers, MCQs etc)	(10)
Total		(50)





K.S.K.V. KACHCHH UNIVERSITY

Bachelor of Commerce

Semester-VII

MIC 801B

BUSINESS MANAGEMENT – VIII (SERVICE MARKETING)

Units	Particulars	Hours
Unit 1	INTRODUCTION TO SERVICES MARKETING - Concept and Definition of Services; Nature, Scope, and Importance of Services Marketing, Characteristics of Services, Classification of Services. - Evolution of Service Marketing, Difference Between Goods Marketing and Service Marketing, . - Service Sector and Economic Development, Contribution of Services to Indian Economy, Service Marketing Environment, Services Marketing Triangle (Company-Employee-Customer). - Challenges and Issues in Services Marketing; Service Economy and Emerging Service Sectors in India.	15
Unit 2	CONSUMER BEHAVIOUR IN SERVICES AND SERVICE QUALITY MANAGEMENT - Consumer Behaviour in Services: The Three-Stage Model (Pre-purchase, Service Encounter, and Post-encounter stages); Search, Experience, and Credence attributes.; Factors Influencing Service Purchase. - Service Quality Management: Meaning and Importance, Dimensions of Service Quality, SERVQUAL, SERVPERF, and other tools; Gaps Model of Service Quality. - Customer Satisfaction, Loyalty, and Retention; Relationship Marketing in Services; Lifetime Value of Customers. - Service Failure, Complaint Behaviour, and Service Recovery Strategies; Moments of Truth and Critical Incidents.	15
Unit 3	SERVICE MARKETING MIX - Expanded Marketing Mix: Moving beyond the traditional 4 Ps to the 7 Ps of services: Product, Price, Place, Promotion, People, Process, and Physical Evidence - Service Product & Pricing: Service product levels (core vs. supplementary), branding in services, and new service development processes. Pricing objectives and approaches (cost-based, demand-based, and competition-based) - Service Delivery & Communication: Distribution strategies through physical and electronic channels. Elements of the promotion mix and the importance of Integrated Marketing Communications (IMC) for services. - Extended Mix Elements: The role of People (service personnel as marketers), Process (service blueprinting and design), and Physical Evidence (the services cape and tangible clues)	15
Unit 4	SERVICE RECOVERY AND INDUSTRY APPLICATIONS - Service Recovery: The Service Recovery Paradox; Dealing with complaining customers; Developing effective service guarantees.	15



	- Customer Relationship Management (CRM): Building customer loyalty; The Wheel of Loyalty; Membership and CRM systems in services. - Sectoral Applications: ➤ Financial Services: Banking and Insurance marketing. ➤ Hospitality & Tourism: Marketing for hotels and travel agencies. ➤ Health & Education: Marketing of hospitals and professional educational institutions. ➤ Future Trends: Impact of AI, Chatbots, and Automation on service delivery.	
	Total Lectures / Hours	60

Objectives:

- The course brings out the emerging service environment in India and the world. It emphasizes the distinctive aspects of Services Marketing,
- It aims at equipping students with concepts and techniques that help in taking decisions relating to various services marketing situations.

Learning Outcomes:

After completion of the course, learners will be able to:

1. Develop an understanding of the concepts, characteristics, scope, and economic significance of services marketing within the service sector;
2. Analyze consumer behaviour, service quality dimensions, customer satisfaction, and relationship management practices in service organizations;
3. Examine the expanded service marketing mix and its application in designing, delivering, and promoting service offerings;
4. Evaluate service recovery strategies, customer relationship management practices, and sector-specific applications of service marketing in contemporary industries.

Suggested Readings:

1. Lovelock, C., Wirtz, J., & Chatterjee, J. – Services Marketing: People, Technology, Strategy, Pearson Education (7th/8th Edition).
2. Zeithaml, V. A., Bitner, M. J., Gremler, D. D., & Pandit, A. – Services Marketing: Integrating Customer Focus Across the Firm, McGraw Hill.
3. Jha, S. M. – Services Marketing, Himalaya Publishing House (2026 Edition).
4. Nargundkar, Rajendra – Services Marketing: Text and Cases, Tata McGraw Hill.
5. C. Bhattacharjee – Services Marketing – Excel Books
6. Ravi Shankar – Services Marketing: The Indian Perspective – Excel Books
7. Adrian Payne – The Essence of Services Marketing – Prentice Hall
8. Helen Woodruffe – Services Marketing – Macmillan Education
9. Christian Gronroos – Service Management and Marketing – Wiley Publications
10. K. Douglas Hoffman and John E.G. Bateson – Services Marketing: Concepts, Strategies and Cases – Cengage Learning
11. Rajendra Nargundkar – Services Marketing – Tata McGraw Hill
12. S.K. Bhattacharya – Services Marketing: Concepts, Planning and Implementation – Excel Books
13. Philip Kotler and Kevin Lane Keller – Marketing Management – Pearson Education

Note: Learners are advised to use latest edition of text/reference books



Structure of Course Examination

Evaluation for each course shall be done by a Continuous and Comprehensive Evaluation (CCE) by the concerned course teacher as well as by an end semester examination and will be consolidated at the end of the course. The components for continuous internal assessment are:

Internal Evaluation System

Internal Tests	25 Marks
Class participation / Case analysis and presentation/ assignment, tutorials/ slip tests (announced/ surprised), quizzes etc.	25 Marks
Total	50 Marks

Component, the end semester examination, which will be a written-type examination of at least 2:00 hours duration, would also form an integral component to the evaluation. The ratio of marks to be allotted to Continuous and Comprehensive Evaluation (CCE) and to end semester examination is 50 : 50.

The external evaluation pattern would be based on the written examination taken at the end of the semester. The format includes subjective, objective and applications questions so the test of students can be done on parameters like conceptual knowledge, its application in actual sense, his or her memory and presence of mind. The structure is as under:

University examination will be of 50 Marks and 120 minutes (2.00Hrs.)

Q.1	Answer two short questions carrying 05 marks each OR Any one question which could be a long question, case study, application of concepts, practical problem etc carrying 10 marks (Unit No. 1)	(10)
Q.2	Answer two short questions carrying 05 marks each OR Any one question which could be a long question, case study, application of concepts, practical problem etc carrying 10 marks (Unit No. 2)	(10)
Q.3	Answer two short questions carrying 05 marks each OR Any one question which could be a long question, case study, application of concepts, practical problem etc carrying 10 marks (Unit No. 3)	(10)
Q.4	Answer two short questions carrying 05 marks each OR Any one question which could be a long question, case study, application of concepts, practical problem etc carrying 10 marks (Unit No. 4)	(10)
Q.5	Objective Questions (Equal weightage from all modules from Unit No. 1 to Unit No. 4) (any 10 out of 12 or any 5 out of 7) (It can include definitions, FIBs, True or False, one line answers, MCQs etc)	(10)
	Total	(50)





K.S.K.V. KACHCHH UNIVERSITY

Bachelor of Commerce

Semester-VIII

MIC 801C

BANKING AND FINANCE – VIII (INTERNATIONAL BANKING AND FINANCE)

Units	Particulars	Hours
Unit 1	INTRODUCTION TO INTERNATIONAL BANKING - Meaning and Definition of International Banking - features of International Banking - Reasons for growth of international banking - Functions of international banks	15
Unit 2	INDIA'S ROLE IN INTERNATIONAL BANKING AND FINANCE - Evolution of Foreign Banks in India - India's external commercial borrowings (ECBs) and their impact on corporate financing - Role of Indian banks in channeling capital flows - RBI's regulatory framework for cross-border transactions - Comparative analysis of Indian Banks vs. Foreign Banks in India's financial ecosystem	15
Unit 3	NRI BANKING SERVICES - Concept and Importance of NRI Banking - Types of NRI Accounts (NRE, NRO, FCNR) - Investment Opportunities for NRIs in India - NRI remittances and their impact on India's economy	15
Unit 4	INTERNATIONAL TRADE FINANCE OPERATIONS AND FINANCIAL INSTITUTIONS - Export finance: Pre-shipment and post-shipment credit - Import finance and letter of credit (LC) - Types of LC: Irrevocable, Confirmed, Revolving - Documentary collections (D/P, D/A) - Concept and Role of International Financial Institutions in Global Finance – IMF, World bank, NDB by BRICS, ADB	15
Total Lectures / Hours		60

Objectives:

- Introduce foundational concepts in International Banking, including its meaning, features, functions, reasons for growth, global trends, and future prospects.
- Develop an understanding of NRI Banking services, with emphasis on types of NRI accounts (NRE, NRO, FCNR), investment opportunities for NRIs in India, remittances, and their impact on India's economy.
- Explain international trade finance operations, including export finance (pre-shipment and post-shipment credit), import finance, Letter of Credit (LC) types, bank guarantees, and documentary collections (D/P, D/A).
- Familiarise students with international payment systems, including wire transfers, SWIFT, SEPA,



Fedwire, CHIPS, and online payment methods, along with their features, processes, advantages, and disadvantages.

- Examine the role of International Financial Institutions (IFIs) in global finance, including IMF, World Bank, New Development Bank (NDB) by BRICS, and Asian Development Bank (ADB), their objectives, functions, and contribution to economic development.

Learning Outcomes:

After completion of the course, learners will be able to:

1. Students will demonstrate the ability to define International Banking, explain its features and functions, and analyse global trends and future prospects in written assessments.
2. Students will acquire the skills to differentiate between NRE, NRO, and FCNR accounts, evaluate investment opportunities for NRIs, and analyse the impact of NRI remittances on India's economy through case studies.
3. Students will apply theoretical frameworks to understand trade finance instruments, explain LC types and bank guarantees, and analyse documentary collections for import-export transactions.
4. Students will be acquainted with international payment systems including SWIFT, wire transfers, SEPA, and online payment methods, and will critically evaluate and select appropriate payment methods based on transaction requirements.
5. Students will develop the capacity to differentiate between various IFIs (IMF, World Bank, NDB, ADB), explain their functions and lending operations, and evaluate their role in global economic development and stabilization in projects or essays.

Suggested Readings:

1. Bhole, L. M., & Mahakud, J. (2011). Financial institutions and markets: Structure, growth and innovations (5th ed.). Tata McGraw Hill Education.
2. Desai, V. (2010). International finance: Contemporary issues. Himalaya Publishing House.
3. Gupta, S. B. (2012). Monetary economics: Institutions, theory and policy. S. Chand Publishing.
4. Khan, M. Y. (2014). Indian financial system (9th ed.). Tata McGraw Hill Education.
5. Varshney, P. N., & Mittal, D. K. (2015). Indian financial system. Sultan Chand & Sons.
6. Eun, C. S., & Resnick, B. G. (2018). International financial management (8th ed.). McGraw Hill Education.
7. Madura, J. (2017). International financial management (13th ed.). Cengage Learning.
8. Mishkin, F. S. (2019). The economics of money, banking, and financial markets (12th ed.). Pearson.
9. Pilbeam, K. (2013). International finance (4th ed.). Palgrave Macmillan.
10. Shapiro, A. C. (2014). Multinational financial management (10th ed.). Wiley.

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