

H L COLLEGE OF COMMERCE (AUTONOMOUS)

H. L. Campus, S.V. Desai Marg, Vasant Vihar, Navrangpura, Ahmedabad-

MINUTES OF THE MEETING OF THE BOARD OF STUDIES – B.COM BANKING AND FINANCIAL SERVICES (BFS) SELF-FINANCE PROGRAMME OF H. L. COLLEGE OF COMMERCE (AUTONOMOUS) HELD ON FRIDAY THE 25TH APRIL, 2025, AT 10:00 AM, AT THE CONFERENCE ROOM, HLCC CAMPUS, AHMEDABAD.

The following members were present for the meeting:

Sr. No.	Name	Particulars	Attendance
1.	Dr. Mona Kelshikar	Principal & Chairperson	Present
2.	Prof. Pravin Parmar	Department of Statistics	Present
3.	Dr. Nisha Bhavsar	Department of Accountancy & PG Program In-charge	Present
4.	Prof. Yogendra Shastri	Department of English & Placement Officer	Present
5.	Dr. Sandip Parmar	Department of Management	Present
6.	Dr. Radha Tiwari	Department of Economics	Present
7.	Dr. Jayvantsinh Sarvaiya	Academic Expert Principal, H K Arts College	Present Online
8.	Ms. Mini Issac	Industry Expert	Present Online
9.	Mr. Vipinchandra Sandhasive	Industry Expert	Present
10.	Mr. Bhavesh Rathod	Alumnus, HLCC & Industry Expert	Present
11.	Dr. Payal Shastri	Faculty Co-Ordinator, B.Com Banking & Financial Services	Present
12.	CS Komal Kewalramani	Faculty Co-Ordinator, B. S. Fintech	Present
13.	Prof. Pruthvi Kalal	Faculty Co-Ordinator, B. S. International Finance	Present

Chairperson of the Meeting:

The meeting commenced with a warm welcome by Dr. Mona Kelshikar, Principal and Chairperson, who highlighted the importance of the meeting in the context of reviewing and finalizing the curriculum for the **B.Com Banking & Financial Services (Self-Finance) Programme** for the Academic Year 2025–26. She acknowledged the valuable contributions of all members present and emphasized the need for continual curriculum enhancement to stay aligned with industry and academic standards.

Thereafter, the agenda was taken up for discussion as follows:

1. Inputs in framing the syllabus
2. Finalizing and approving the syllabuses for upcoming semesters
3. Revisions in previous semester syllabuses

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1. Review and Alteration of two Syllabus in Semester 1

Dr. Payal Shastri, Faculty Co-Ordinator of BFS started the discussions about the alterations of Semester 1 syllabus and proposed that making it more relevant and accessible for students it would be better to alter the following two subjects, and thus after deliberations the following were revised after careful consideration:

- a) With respect to **Subject Code 106**, where *Yoga in Practice* was initially taught was decided to be replaced with **Introduction to Tally**. It was discussed that since these are banking students it would be better if they can get hands on experience in the practical subjects like tally. The industry expert Vipinchandra Sandhasive and Mini Issac also pointed out that it would be better for first year and first semester students to get hands on experience of this subject so in the upcoming semester different practical subjects can be introduced and this change in subject is with the intent to offer smooth and better learning along with building foundational and technical knowledge essential for overall understanding.
- b) The second revision was for **Subject Code 107**, where *Vedic Mathematics* was replaced with **Environmental Studies**. This course is planned and approved to be delivered through the SWAYAM Online Portal, thereby integrating digital learning with the formal curriculum. Dr. Payal Shastri informed the board that as per the mandatory requirement of UGC – it was suggested by the Academic Director – Dr. Shriram Nerlekar to have atleast one subject through online portal for digital learning. Dr. Mona Kelshikar added that since it was the first time implementing the MooC courses we have decided to go ahead with a 2 credit simple course. The board after consideration approved the same.

2. Finalization of Syllabus for Semesters 3 and 4

Thereafter the next agenda was taken for discussion which was finalizing the draft syllabus placed before the board for the semesters 3 and 4. Dr. Payal shastri informed the board that one subject at a time will be taken for discussion and after due considerations from the board members and then move ahead with the discussion. She suggested the board share their valuable inputs whenever they can contribute:

The Semester 3 subjects were presented and following was approved:

➤ Semester 3

a) **Code 301 – Digital Banking - I:**

This subject will focus on emerging components of the digital financial ecosystem and being banking vertical it was very essential for banking students to know about the intricacies of digital banking. After presentation of the subject content the suggestions were asked from the board members – Ms. Mini Issac confirmed and said that the covers the latest and integral concepts of digital banking correctly and Mr. Vipinchandra Sandhasive also confirmed the syllabus being subject expert. Th other

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faculties on the board also consented for the syllabus and thus this syllabus with all the contents was duly approved.

b) Code 302 – Commercial Banking:

The subject again being essential for banking vertical, it was closely reviewed and suggestions from the board of study members was asked for. The focus will be on conceptual clarity, terminologies, and developing architectural clarity, and building strong foundation on related topics. This is to ensure foundational understanding before advancing to more complex areas in subsequent semesters. The industry experts consented for the same and board unanimously approved the syllabus.

c) Code 303 – Equity Market:

The syllabus for Equity Market was presented for review and discussion and the content is comprehensive and directly aligned with the requirements of banking students. The course covers the fundamentals of capital markets, stock exchange mechanisms, investor awareness, and regulatory frameworks. During the meeting, Ms. Mini Issac emphasized that the subject should also include real-time practical case studies and SEBI regulations to ensure industry relevance. Board members agreed that equity market knowledge is a vital foundation for understanding broader financial systems, especially in relation to digital investment platforms and thus the syllabus was unanimously approved.

d) Code 304 – Business Laws:

The syllabus for Business Laws was placed before the board for consideration. Dr. Payal Shastri informed the board that the similar kind of subject named Business & Financial Laws was framed for Semester 2 International Finance and accordingly majority of content are sourced from the same. However, considering the banking students' needs it had decided to add Banking Regulations Act, 1949 with the latest amendments in the subject. The subject includes essential legal frameworks such as the Indian Contract Act, Negotiable Instruments Act, Companies Act and LLP Act along with Banking Regulations. Dr. Nisha Bhavsar recommended including the amendments in Companies Act, 2013 to be included in the syllabus to which Dr. Payal Shastri confirmed and accepted to revise the syllabus. The Board after consideration of revisions approved the syllabus.

e) Code 305 – Sales and Marketing of Financial Products:

The subject Sales and Marketing of Financial Products was discussed with a focus on ensuring proper sequencing of content. Dr. Sandip Parmar asked couple of questions on the syllabus which were duly answers by Dr. Payal Shastri and CS Komal Kewalramani. Mr. Vipinchandra Sandhasive suggested some changes in the syllabus which was duly discussed and after revising the syllabus to make it more customer-centric, contemporary and relevant, the syllabus was approved by the board.

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f) **Code 306 – Basics of IT Tools and Spreadsheets:**

The syllabus for Basics of IT Tools and Spreadsheets was reviewed and discussed that it is designed to strengthen students' skills in data processing, analysis, and visualization through the use of spreadsheets. It was discussed by the board that practical subjects are very essential currently looking at market demand, thus this course with hands-on practice and practical exercises will ensure practical understanding amongst banking students. The syllabus was duly approved by all the members unanimously.

g) **Code 307 – Ancient Indian Management:**

Dr. Payal Shastri informed that it was suggested by academic director to have 1 MOOC Subject in all the semesters and thus the subject Ancient Indian Management was also selected on SWAYAM portal. The same was displayed for approval of the board. The syllabus focuses on traditional Indian principles of management, ethics, and governance, contextualized for modern business scenarios and Kautilya's Arthashastra and modern financial strategies. Prof. Yogendra Shastri discussed about the syllabus content at length and recommended adoption of the same but suggested removing the Jain and Vedantic portions of the course. Dr. Radha Tiwari suggested to avoid adding Mahavira's economics from the syllabus content. The suggestions of both the professors were with regards to expanded syllabus and the board accepted the suggestions. After due revisions the syllabus was duly approved.

Thereafter, the next semester syllabuses were taken for discussion and approval.

➤ **Semester 4**

a) **Code 401 – Digital Banking - 1**

The syllabus for Digital Banking – I was presented for approval from members. Dr. Payal Shastri informed the board that Mr. Vipinchandra Sandhasive suggested certain points to add in the course and those were incorporated. She apprised the board that the subject is designed to build students' understanding mobile banking, internet banking, digital wallets, UPI, and the role of payment gateways. Dr. Payal informed the board that the recent developments such as UPI 2.0 and the RBI's Digital Rupee initiative, are also included in the syllabus to ensure that students are updated with the latest practices. The board reviewed the same and granted their consent for the syllabus.

b) **Code 402 – Retail and Agricultural Lending:**

The course on Retail and Agricultural Lending was taken for discussion and the syllabus covered the content relating to lending to individuals, small businesses, and farmers, government schemes such as Kisan Credit Card, priority sector lending, and rural credit policies etc. making the subject more relevant to today's banking lending environment. The syllabus was approved by members unanimously.

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c) **Code 403 – Bond & Debt Market:**

The subject Bond & Debt Market was reviewed and understood that it has clear industry relevance as this course provides students with knowledge of different types of debt instruments such as government securities, corporate bonds, debentures, and municipal bonds, along with their role in financial markets. It also covers yield calculation, credit rating, and risk assessment. Mr. Bhavesh Rathod and Dr. Nisha Bhavsar asked some questions on the content coverage and thereafter showed their satisfaction towards the content covered as the concepts covered clarity about how debt products operate in real-world scenarios. The syllabus was approved by all the members.

d) **Code 404 – Corporate Finance:**

The syllabus for Corporate Finance was presented for approval of board members. The course covered basic as well as intermediate level knowledge of financial management within corporations, including capital structure decisions, cost of capital, capital budgeting techniques, mergers and acquisitions, and valuation practices. The Board members observed that the content was already comprehensive and aligned with industry expectations and unanimously approved the same.

e) **Code 405 – Customer Relationship Management:**

Customer Relationship Management (CRM) course was discussed as it covers and explores the role of CRM in the banking focusing on customer data management, complaint handling, and customer satisfaction analysis. The practical components provide cohesive understanding of CRM management and systems, especially those integrated with banking physical and digital platforms. The syllabus was approved with some suggestions from Mr. Vipinchandra Sandhasive.

f) **Code 406 – Advance Spreadsheet Tools:**

The next subject Advanced Spreadsheet Tools was reviewed by the board and it was observed that the course aims to strengthen students' analytical and technical capabilities on the spreadsheet tool. Dr. Sandip Parmar suggested that the no. of lecture hours allotted to the course content would be very less and would not cover the entire content in the mentioned time frame, to which Dr. Payal Shastri and Mr. Pruthvi Kalal informed that the content covers all the related topics separately thus the syllabus looks exhaustive however majority of the functions are related and thus it will be duly covered in the mentioned time frame. He suggested balanced lecture allocation between both units. Implementing the suggestions, the syllabus was approved.

g) **Code 407 – Personal Financial Planning:**

The syllabus for Personal Financial Planning was presented for review. The course introduces students to strategies for managing personal finances, covering topics such as budgeting, savings, insurance planning, retirement planning, and tax planning. Dr. Nisha Bhavsar expressed her gladness towards the contemporary practical coverage towards

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the subject with more relevant insights into personal finance, insurance products and risk management in the context of financial planning. The syllabus was approved by board unanimously.

Any Other Matter with the Permission of the Chair

Dr. Mona Kelshikar invited the members to raise any additional matters with the permission of the Chair. With no further issues or suggestions to raise, the meeting was concluded with a note of appreciation to all the contributions from the members.

Vote of Thanks:

The meeting was thus adjourned at 11:08 A.M. with a vote of thanks to the Chairperson.

Place: Ahmedabad

Date: 25th April, 2025

Dr. Mona Kelshikar

Chairperson