

**Rayat ShikshanSanstha's
Karmaveer Bhaurao Patil College, Vashi.
(AutonomousCollege)**



Syllabus for Approval

Sr. No.	Heading	Particulars
1	Class	S.Y.B.Com.(Banking & Insurance)
2	Eligibility for Admission	F.Y.B.Com.(Banking & Insurance)
3	Title of the Course	S.Y.B.Com.(Banking & Insurance)
4	Passing Marks	Minimum 24 in Semester Exam and 16 in CIA
5	Syllabus and Evaluation	60 Marks for Semester Exam + 40 Marks Continuous Internal Evaluation
6	No. of Years / Semesters	02
7	Level	P.G./ U.G./ Diploma / Certificate (Strike out which is not applicable)
8	Pattern	Yearly / Semester (Strike out which is not applicable)
9	Status	New / Revised (Strike out which is not applicable)
10	To be implemented from Academic Year	From Academic Year 2022-23

Date:

Signature:

Name of BOS Chairperson/Dean: _____

AC- 19/04/2022
Item No-6.14



**Rayat Shikshan Sanstha's
KARMAVEER BHURAO PATIL COLLEGE, VASHI.
NAVI MUMBAI
(AUTONOMOUS COLLEGE)
Sector-15- A, Vashi, Navi Mumbai - 400 703**

Syllabus for S.Y.B.Com. Banking & Insurance

Program: B.Com. Banking & Insurance (Honours)

Course: S.Y.B.Com. Banking & Insurance

**(Choice Based Credit, Grading and Semester System
with effect from the academic year 2022-23)**

PROGRAMME OUTCOMES OF UNDER GRADUATE PROGRAMME

Commerce graduate will able to:

1. **Disciplinary Knowledge:**Built conceptual foundation and application skills in the area of accountancy, finance, management, research Marketing, Human Resource Management, Business and Corporate Law, economics, Finance, Accounting, Management, Tax, Investment, Insurance, and Banking seeking youth fit for Employment.
2. **Communication Skills:** Communicate Long Standing Unsolved problems in commerce; and to show the importance of commerce in Socio- Economic Development.
3. **Critical Thinking:**Apply the analytical and decision-making skills to various problems appearing in different branches of Commerce and Business.
4. **Problem Solving:**Detect the problem originating in the diverse management areas such as Finance, Marketing, Human Resource, and Taxation; examine the problem, analyse and synthesize data and derive inferences to comprehend solutions to the problems.
5. **Research related Skills:**Identify, formulate and analyse socio-economic and environmental problems to arrive at substantiated conclusions for sustainable development using the fundamental principles of various branches of Commerce and Business.
6. **Digital literacy:** Use various technical ICT tools for exploring, analysing and using the information for business purposes for global competency.
7. **Analytical reasoning:**Develop disciplinary knowledge and tactical depth-ness, with a broader skill set and encourage them to seek out resolute, innovative solutions for dynamic business.

8. **Moral & Ethical Awareness:** Ascertain Unethical Behaviour, falsification, and manipulation of information in business and managing self and various social systems.
9. **Lifelong Learning:** Demonstrate knowledge and understanding of management principles and apply these to one's own profession / career. Capability to work independently in diverse projects and ensure detailed study of various facets of Commerce and Business.
10. **Leadership & Teamwork:** Work effectively with groups and individuals and take lead in implementation of plans in various fields of commerce and its allied sectors.
11. **Environment and Sustainability:** Understand the impact of the professional accounting solutions in societal and environmental contexts, and demonstrate the knowledge of and need for sustainable development.

Programme Outcomes:

- To provide in-depth knowledge of different aspects of Banking and Insurance and other financial services
- To train and equip the students with the professional communication skills and professional discipline with which modern banking and insurance is run
- To provide a user perspective on the role of accounting and financial reporting in capturing and conveying economic information about an organisation
- To develop an understanding of the changing domestic and global investment scenario in general and Indian capital market in particular with reference to availability of various financial products and operations of stock exchanges

Programme Specific Outcomes:

On completion of this course students will be able to:

- Explain, evaluate and interpret the terminology and concepts related to banking, Insurance and Finance.
- Apply fundamental accounting knowledge to analyse and interpret relevant accounting & financial statements.
- Develop management and analytic skills to work with various financial tools, regulatory agencies and global financial markets.
- Analyze financial instruments and investor behavior using standard financial ratios of liquidity, activity, debt, profitability.

B.Com. (Banking & Insurance) Honours Programme
Choice Based Credit, Grading and Semester System

Course Structure

S.Y.B.Com. (Banking & Insurance)

(To be implemented from Academic Year 2022-23)

Course Type	Course Code	Course Title	Weekly Lecture (Hrs.)	Credits	CIE	SEE	Total
Core Course	UGBBICC301	Financial Management-I	6	6	40	60	100
Core Course	UGBBICC302	Management Accounting (Tools & Techniques)	6	6	40	60	100
Core Course	UGBBICC303	Financial Market (Equity, Debt, Forex, and Derivatives)	6	6	40	60	100
SEC	UGBBISEC304A	Direct Taxation	2	2	40	60	100
	UGBBISEC304B	Information Technology in Banking & Insurance-I					
GEC	UGBBIGEC305A	Business Economics-II	6	6	40	60	100
	UGBBIGEC305B	Fundamentals of Banking					
Total			26	26	200	300	500
Core Course	UGBBICC401	Financial Management-II	6	6	40	60	100
Core Course	UGBBICC402	Cost Accounting of Banking & Insurance	6	6	40	60	100
Core Course	UGBBICC403	Corporate and Securities Law	6	6	40	60	100
SEC	UGBBISEC404A	Entrepreneurship Development	2	2	40	60	100
	UGBBISEC404B	Information Technology in Banking & Insurance-II					
GEC	UGBBIGEC405A	Risk Management	6	6	40	60	100
	UGBBIGEC405B	Fundamentals of Insurance					
Total			26	26	200	300	500

B.Com.(Banking&Insurance) Honours

Course Structure

S.Y.B.Com. (Banking & Insurance)

(To be implemented from Academic Year 2022-2023)

No. of Courses	Semester III	Credits	No. of Courses	Semester IV	Credits
1	Core Courses (CC)		1	Core Courses (CC)	
UGBBICC301	Financial Management-I	06	UGBBICC401	Financial Management-II	06
UGBBICC302	Management Accounting (Tools & Techniques)	06	UGBBICC402	Cost Accounting of Banking & Insurance	06
UGBBICC303	Financial Market (Equity, Debt, Forex, and Derivatives)	06	UGBBICC403	Corporate and Securities Law	06
2	Skill Enhancement Courses (SEC)		2	Skill Enhancement Courses (SEC)	
UGBBISEC304A/ UGBBISEC304B	Any one course from the following list of the courses	02	UGBBISEC404A/ UGBBISEC404B	Any one course from the following list of the courses	02
3	*Elective: Generic (GE)		3	**Elective: Generic (GE)	
UGBBIGEC305A/ UGBBIGEC305B	Any one course from the following list of the courses	06	UGBBIGEC405A/ UGBBIGEC405B	Any one course from the following list of the courses	06
Total Credits		26	Total Credits		26

*List of Skill Enhancement Courses(SEC) for Semester III (Any One)		**List of Skill Enhancement Courses(SEC) for Semester IV(Any One)	
UGBBISEC304A	Direct Taxation	UGBBIGEC405A	Entrepreneurship Development
UGBBISEC304B	Information Technology in Banking & Insurance-I	UGBBIGEC405B	Information Technology in Banking & Insurance-II
Note : Course selected in Semester III will continue in Semester IV			

*List of Elective: Generic (GE) For Semester III (Any One)		**List of Elective: Generic (GE) For Semester IV(Any One)	
UGBBIGEC305A	Business Economics-II	UGBBIGEC405A	Risk Management
UGBBIGEC305B	Fundamentals of Banking	UGBBIGEC405B	Fundamentals of Insurance
Note : Course selected in Semester III will continue in Semester IV			

SYBBI Syllabus

Semester III

Sr. No.	Course Code	Course Title	Module/ Topics	Credit	L/Week
1	UGBBICC301	Financial Management-I	Introduction to Finance and Financial Management	6	6
			Financial Goal Setting & Time Value of Money		
			Investment Decisions: Capital Budgeting		
			Financial Decisions		
2	UGBBICC302	Management Accounting (Tools & Techniques)	Introduction to Management Accounting	6	6
			Financial Statement Analysis		
			Working Capital Management		
			Management of Profits / Dividend Policy		
3	UGBBICC303	Financial Market (Equity, Debt, Forex, and Derivatives)	Indian Financial System (Role of Government in financial development)	6	6
			Financial Markets in India		
			Commodity Market		
			Derivatives Market		
4	UGBBISEC304A	Direct Taxation	Definition and Residential Status	2	2
			Heads of Income – I		
			Heads of Income – II		
			Computation of Total Income		
5	UGBBISEC304B	Information Technology in Banking & Insurance-I	Introduction to Electronic Commerce	2	2
			E-Banking		
			MS-Office- Packages for Institutional Automation		
			Cyber Law and Cyber Security		
6	UGBBIGEC305A	Business Economics-II	Introduction to Macroeconomics	6	6
			Money, Inflation and Monetary policy		
			Constituents of Fiscal policy		
			Open Economy-Theory and Issues of International Trade		
			An Overview of Banking		

7	UGBBIGEC305B	Fundamentals of Banking	Industry(Emerging trends in Banking)	6	6
			Commercial Banking and Customer-Banker Relationship		
			Universal Banking and Technology in Banking System		
			Microfinance and Financial Inclusion		

Note:



Courses focusing on Employability/ Entrepreneurship/ Skill Development



Topics related to professional ethics, gender, human values, environment and sustainability



Topics related to local, national, regional and global development needs

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2022-23**

**Core Courses (CC)
UGBBICC301. Financial Management - I**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Finance and Financial Management	15
2	Financial Goal Setting & Time value of Money	15
3	Investment Decisions: Capital Budgeting	15
4	Financial Decisions	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBICC301	Financial Management-I	The learner will be able to - <ol style="list-style-type: none"> 1. Recall & Describe the meaning of Finance.[1]* 2. Understand the concept of Finance and Financial management.[2]* 3. Determine the present and future value under time value of money.[4]* 4. Calculate the values of ROI, NPV, PI, PVCIF, WACC through concepts of financial goal settings.[4]* 5. Evaluate Capital budget of an organisation through investment decision concepts.[5]* 6. Anticipate financial decisions through capital structure decisions.[6]*

***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	Introduction to Finance and Financial Management
	<p>A) Introduction to Finance</p> <ul style="list-style-type: none"> • Meaning and definition of finance • Importance of finance • Types of Finance: Public and Private • Sources of finance <ol style="list-style-type: none"> 1. Long Term Sources: Term Loans, Debentures, Bonds, Zero Coupon bonds, Convertible Bonds, Equity shares, Preference shares, CD, CP, Public Deposits 2. Short Term Sources: Bank Finance, Trade Credit, Other Short Term Sources 3. Venture Capital and Hybrid Financing <p>B) Financial Management</p> <ul style="list-style-type: none"> • Meaning and Importance of Financial Management • Scope of Financial Management • Functions and Objectives of Financial Management • Primary Objective of Corporate Management • Agency Problem • Organization of Finance Function • Emerging role of Finance Managers in India. <p>C) Objectives of the Firm</p> <ul style="list-style-type: none"> • Profit Maximization and Shareholders Wealth Maximization, • Profit V/s Value Maximization
2	Financial Goal Setting & Time value of Money
	<p>A) Financial Goal Setting</p> <ul style="list-style-type: none"> • Introduction • Financial Forecasting – Meaning, Techniques, Benefits • Approaches to Financial Planning • Economic Value Added (EVA) – Measurement & Components • Free Cash Flow (FCF) <p>B) Time Value of Money</p> <ul style="list-style-type: none"> • Concept • Present Value • Annuity • Techniques of Discounting • Techniques of Compounding.

Sr. No.	Modules/Units
3	Investment Decisions: Capital Budgeting
	<p>A) Capital Budgeting</p> <ul style="list-style-type: none"> • Nature of Capital Budgeting • Purpose of Capital Budgeting • Capital Budgeting Process • Types of Capital Investment • Basic Principle of Measuring Project Cash Flows • Increment Principle, Long Term Funds Principle, Exclusion of Financial Cost Principle, Post Tax Principle • Probability technique for measurement of cash flow • Capital Budgeting Techniques: Net Present Value Profitability Index and Discounted Pay Back Method. • A Comparison: Project Selection Under Capital Rationing (Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis with/without capital rationing)
4	Financial Decisions
	<p>A) Cost of Capital:</p> <ul style="list-style-type: none"> • Introduction and Definition of Cost of Capital • Measurement of Cost of Capital • Measurement of WACC using book value and market value method. • Measuring Marginal Cost of Capital <p>B) Capital Structure Decisions:</p> <ul style="list-style-type: none"> • Meaning and Choice of Capital Structure • Importance of Optimal Capital Structure • EBIT – EPS Analysis • Capital Structure Theories • Dividend Policies (Walter & Gordon)

Note: Relevant Law/Statute/Rules in force and relevant Accounting Standards in force on 1st April immediately preceding commencement of Academic Year is applicable for ensuing examination after relevant year.

Course Outcomes (CO)

The learner will be able to :-

1. Recall & Describe the meaning of Finance.[1]*
2. Understand the concept of Finance and Financial management.[2]*
3. Determine the present and future value under time value of money.[4]*
4. Calculate the values of ROI, NPV, PI, PVCIF, WACC through concepts of financial goal settings.[4]*
5. Evaluate Capital budget of an organisation through investment decision concepts.[5]*
6. Anticipate financial decisions through capital structure decisions.[6]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	1	-	-	-	-	1	-	2
CO2	3	-	-	-	-	-	1	-	-	-	-	-	-	2
CO3	3	-	-	-	-	-	3	-	-	-	-	-	-	1
CO4	3	-	1	3	-	-	1	-	-	-	-	-	-	2
CO5	3	-	1	-	-	-	2	-	-	-	-	-	-	3

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III**

with Effect from the Academic Year 2022-23

Core Courses (CC) UGBBICC302.Management Accounting

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Management Accounting	10
2	Financial Statement Analysis	15
3	Working Capital Management	20
4	Management of Profits / Dividend Policy	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI302	Management Accounting (Tools & Techniques)	The learner will be able to - <ol style="list-style-type: none"> 1. Recall & describe the meaning of Management Accounting.[1]* 2. Understand the importance and scope of management accounting.[2]* 3. Understand the main disclosures of a financial statement.[2]* 4. Analyse and interpret the corporate financial statements with the help of Comparative, Common size, Trends & Ratio Analysis concepts.[4]* 5. Summarise the importance and functions of an operating cycle.[5]* 6. Anticipate the management of profits or dividend policy of a company.[6]*

***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules /Units
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1	Introduction to Management Accounting
	<p>Management Accounting: Meaning and Definition , Scope, Functions , Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting</p>
2	Financial Statement Analysis
	<p>A) Introduction to Corporate Financial Statements: Understanding the Balance sheet and Revenue statements with the headings and subheadings, Uses of financial statements, Users of Financial Statements.</p> <p>B) Financial Statement Analysis Introduction and Meaning of Financial Statement Analysis, Steps, Objective, Types of Analysis.</p> <ul style="list-style-type: none"> • Ratio analysis: Meaning, classification, Du Point Chart, advantages & limitations. • Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio. • Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Stock Turnover Ratio, Combined Ratio, Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital, Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.
3	Working Capital Management
	<p>Concept, Nature of Working Capital, Planning of Working Capital, Estimation/ Projection of Working Capital Requirements in case of Trading and Manufacturing Organization Operating Cycle.</p>
4	Management of Profits / Dividend Policy
	<p>Meaning, Types, Factors influencing dividend policy, Forms of dividend. Determinants of Dividends Policy: Factors; Dividend Policy in India; Bonus Shares (Stock dividend) and Stock (Share) Splits; Legal, Procedural; and Tax Aspects associated with Dividend Decision</p>

Course Outcomes (CO)

The learner will be able to :-

1. Recall & describe the meaning of Management Accounting.[1]*
2. Understand the importance and scope of management accounting.[2]*
3. Understand the main disclosures of a financial statement.[2]*
4. Analyse and interpret the corporate financial statements with the help of Comparative, Common size, Trends & Ratio Analysis concepts.[4]*
5. Summarise the importance and functions of an operating cycle.[5]

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	1	-	-	-	-	-	1	1
CO2	3	-	-	-	-	-	1	-	-	-	-	-	-	2
CO3	3	-	-	-	-	-	3	-	-	-	-	-	3	3
CO4	3	-	1	3	-	-	1	-	-	-	-	-	2	3
CO5	3	-	1	-	-	-	2	-	-	-	-	-	-	2

Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2022-23

Core Courses (CC)
UGBBICC303. Financial Markets

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Indian Financial System	15
2	Financial Markets in India	15
3	Commodity Market	15
4	Derivatives Market	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBICC303	Financial Market (Equity, Debt, Forex, and Derivatives)	<p>The learner will be able to -</p> <ol style="list-style-type: none"> 1. Understand the Meaning, Functions of the financial system. [1]* 2. Explain the overview of phases of the Indian Financial system. [2]* 3. Determine the framework for financial conglomerates.[5]* 4. Analyse Overview of Phases of Indian financial system since independence. [4]* 5. Distinguish between Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets. [5]* 6. Design the structure of various commodities traded. [6]*

***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules /Units
1	Indian Financial System
	<p>A) Introduction, Meaning, Functions of financial system, Indian financial system from financial neutrality to financial activism and from financial volatility to financial stability, Role of Government in financial development, Overview of Phases of Indian financial system since independence (State Domination – 1947-1990, Financial sector reforms 1991 till Financial Sector Legislative Reforms Commission 2013), Monitoring framework for financial conglomerates.</p> <p>B) Structure of Indian Financial System – Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets, Financial Assets/Instruments, Fund based & Fee Based Financial Services</p>
2	Financial Markets in India
	<p>A) Indian Money Market – Meaning, Features, Functions, Importance, Defects, Participants, Components of Organized and Unorganized markets and Reforms</p> <p>B) Indian Capital Market - Meaning, Features, Functions, Importance, Participants, Instruments, Reforms in Primary and Secondary Market.</p> <p>C) Indian Stock Market - Meaning and functions of Stock Exchange- NSE and BSE.</p> <p>D) Equity Market – Primary Market, IPO, Book Building, Role of Merchant Bankers, ASBA, Green Shoe Option, and Issue of Bonus shares, Right Shares, Sweat Equity shares, ESOP.</p> <p>E) Indian Debt Market –Market Instruments, Listing, Primary and Secondary Segments</p> <p>F) *Crowd Funding – Meaning and Concept</p>
3	Commodity Market
	<ul style="list-style-type: none"> • Introduction to commodities market - Meaning History & origin, Types of commodities traded, • Structure of commodities market in India, • Participants in commodities market, Trading in commodities in India (cash & derivatives segment), • Commodity exchanges in India & abroad • Reasons for investing in commodities.

Sr. No.	Modules/ Units
4	Derivatives Market
	<ul style="list-style-type: none">• Introduction to Derivatives market- Meaning, History&origin,• Elements of a derivativecontract,• Factors driving growth of derivativesmarket,• Types of derivatives, Types of underlying assets, Participants in derivatives market, Advantages & disadvantages of trading in derivativesmarket,• Current volumes of derivative trade inIndia,• Difference between Forwards&Futures

Course Outcomes (CO)

The learner will be able to :-

1. Understand the Meaning, Functions of the financial system. [1]*
2. Explain the overview of phases of the Indian Financial system. [2]*
3. Determine the framework for financial conglomerates.[5]*
4. Analyse Overview of Phases of Indian financial system since independence. [4]*
5. Distinguish between Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets. [5]*
6. Design the structure of various commodities traded. [6]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	-	-	-	-	-	1	-	1
CO2	3	-	-	-	-	-	-	-	-	-	-	1	-	1
CO3	3	-	1	-	-	-	1	-	-	-	-	1	-	2
CO4	3	-	1	-	-		2	-	-	-	-	1	-	2
CO5	3	-	-	-	-		-	-	-	-	-	2	-	2

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2022-23**

**Skill Enhancement Courses (SEC)
UGBBISEC304A. Direct Taxation**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Definitions and Residential Status	15
2	Heads of Income – I	15
3	Heads of Income – II	15
4	Computation of Total Income & Taxable Income	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBISEC304A	Direct Taxation	<p>The learner will be able to -</p> <ol style="list-style-type: none"> 1. Identify the technical terms related to direct taxation. [1]* 2. Determine the residential status of an assessee and thus should be able to compute the taxable income of assessee with different residential status. [5]* 3. Compute income from salaries, house property, business/profession, capital gains and income from other sources. [4]* 4. Understand the various benefits/ deductions under Chap VI-A of the Income tax act, 1961 which are to be reduced from the gross total income of the assessee. [2]* 5. Compute the net total income of an individual assessee considering the income from all heads of income and the deduction under Chap VI- A of the Income tax

		act,1961. [4]* 6. Forecast the income of individuals through various calculations and deductions. [3]* 7. Solve the Practical problem based on total income after giving deductions u/c VIA. [6]*
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***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	Definitions and Residential Status
	<p>A) Basic Terms (S.2,3,4) Assesse, Assessment, Assessment Year, Annual Value, Business, Capital Assets, Income, Previous Year, Person, Transfer.</p> <p>B) Determination of Residential Status of Individual, Scope of Total Income (S.5)</p>
2	Heads of Income – I
	<p>A) Salary (S.15-17) B) Income from House Property (S.22-27) C) Profit & Gain from Business and Profession (S. 28, 30,31,32, 35, 35D, 36, 37, 40, 40A and 43B)</p>
3	Heads of Income – II
	<p>A) Capital Gain (S. 45, 48, 49, 50 and 54) B) Income from other sources (S.56-59) C) Exclusions from Total Income (S.10) (Exclusions related to specified heads to be covered with relevant heads of income)</p>
4	Computation of Total Income & Taxable Income
	<p>A) Deductions from Total Income S. 80C, 80CCC, 80D, 80DD, 80E, 80U, 80TTA B) Computation of Taxable Income of Individuals.</p>

Notes:

1. The Syllabus is restricted to study of particular sections, specifically mentioned rules and notifications only.
2. All modules / units include Computational problems / Case Study.
3. The Law In force on 1st April immediately preceding the commencement of Academic year will be applicable for ensuing Examinations.

Course Outcomes (CO)

The learner will be able to :-

1. Determine the residential status of an assessee and thus should be able to compute the taxable income of assessee with different residential status. [3]*
2. Compute income from salaries, house property, business/profession, capital gains and income from other sources. [3]*
3. Understand the various benefits/ deductions under Chap VI-A of the Income tax act, 1961 which are to be reduced from the gross total income of the assessee. [2]*
4. Compute the net total income of an individual assessee considering the income from all heads of income and the deduction under Chap VI- A of the Income tax act,1961. [3]*
5. Forecast the income of individuals through various calculations and deductions. [5]*
6. Solve the Practical problem based on total income after giving deductions u/c VIA. [6]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	1	-	-	-	-	-	-	1
CO2	3	-	-	-	-	-	1	-	-	-	-	-	-	1
CO3	3	-	-	-	-	-	3	-	-	-	-	-	-	1
CO4	3	-	1	3	-	-	1	-	-	-	-	-	-	1
CO5	3	-	1	-	-	-	2	-	-	-	-	-	-	1

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2022-23**

***Skill Enhancement Courses (SEC)*
UGBBISEC304B. Information Technology in
Banking & Insurance-I**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Electronic Commerce	10
2	E-banking	15
3	MS-Office: Packages for Institutional Automation	20
4	Cyber Law & Cyber Security	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBISEC304B	Information Technology in Banking & Insurance-I	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Describe the key features of Internet, Intranets and Extranets and explain how they relate to each other. [1]* 2. Explain and discuss E-Commerce issues. [2]* 3. Apply What- if – Analysis and Advanced Excel Functions. [3]* 4. Diagrammatically explain architecture of E-Commerce. [4]* 5. Justify ,computer threats, computer security, E-security and Password Security. [5]* 6. Create a document with table, images, hyperlinks and watermark in MS Word. [6]*

***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules /Units
1	Introduction to Electronic Commerce
	<p>A) E-Commerce Framework, E-Commerce and media convergence, anatomy of E-Commerce Applications, E-Commerce Consumer and Organization Applications</p> <p>B) The Network Infrastructure for Electronic Commerce - Market forces influencing the I-way, Components of I-way, Network Access Equipment. *Practical on Networking (with the help of software)</p> <p>C) E-Commerce and World Wide Web- Architectural framework of E-Commerce, WWW and its architecture, hypertext publishing, Technology behind the web, Security and the Web</p>
2	E-banking
	<p>A) Meaning, definition, features, advantages and limitations- core banking, the evolution of e-banking in India, Legal framework for e-banking.</p> <p>B) Electronic Payment System Types of Electronic Payment Systems, Digital Token-based EPS, Smart Card EPS, Credit Card EPS, Risk in EPS, Designing a EPS</p>
3	MS-Office: Packages for Institutional Automation:
	<p>A) Ms-Word: Usage of smart art tools, bookmark, cross-reference, hyperlink, mail merge utility and converting word as PDFfiles.</p> <p>B) Ms-Excel: Manipulating data, working with charts, Working with PIVOT table and what-if analysis; Advanced excel functions-VLOOKUP (), HLOOKUP (), PV (), FV (), goal seek (), AVERAGE (), MIN (), MAX (), COUNT (), COUNTA (), ROUND (), INT (), nested functions, name , cells/ranges/constants, relative, absolute & mixed cell references.</p> <p>C) >, <, = operators, Logical functions using if, and, or =, not, date and time functions & annotating formulae.</p> <p>D) Application in Banking and Insurance Sector – Calculation of Interest, Calculation of Installment, Calculation of Cash Flow, Calculation of Premium, Calculation of risk coverage in Insurance and Reporting.</p>

Sr. No.	Modules /Units
4	Cyber Law & Cyber Security:
	<p data-bbox="381 317 1019 348">A) Need of Cyber Law, History of Cyber Law in India</p> <p data-bbox="381 369 604 401">B) CyberCrimes: Various threats and attacks, Phishing, Key Loggers, Identity Theft, Call & SMS forging, e-mail related crimes, Denial of Service Attacks, Hacking, Online shopping frauds, Credit card frauds, Cyber Stalking</p> <p data-bbox="381 575 618 606">C) CyberSecurity: Computer Security, E-Security, Password Security and Reporting internet fraud</p>

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2022-23**

**Generic Electives (GE)
UGBBIGEC305A. Business Economics-II Macroeconomics**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Macroeconomic Data and Theory	15
2	Money, Inflation and Monetary Policy	15
3	Constituents of Fiscal Policy	15
4	Open Economy: Theory and Issues of International Trade	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBIGEC305A	Business Economics-II	The learner will be able to - <ol style="list-style-type: none"> 1. Describe macroeconomics meaning, scope and importance. [1]* 2. Distinguish between national and economic welfare. [2]* 3. Apply econometrics methods to differentiate between competing theories. [3]* 4. Analyze the demand and supply conditions and assess the position of a company. [4]* 5. Assess the role of domestic and international institutions and norms in shaping economics. [5]* 6. Create graphs in common economic applications. [6]*

***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	Introduction to Macroeconomic Data and Theory
	<ul style="list-style-type: none"> • Macroeconomics: Meaning, Scope and Importance. • Circular flow of aggregate income and expenditure: closed and open economy models • The Measurement of national product: Meaning and Importance - conventional and Green GNP and NNP concepts – Relationship between National Income and Economic Welfare. • Short run economic fluctuations: Features and Phases of Trade Cycles • The Keynesian Principle of Effective Demand: Aggregate Demand and Aggregate Supply-Consumption Function-Investment function-effects of Investment Multiplier on Changes in Income and Output
2	Money, Inflation and Monetary Policy
	<ul style="list-style-type: none"> • Money Supply: Constituents of Money Supply, Traditional and Modern Approach, Determinants of Money Supply, Factors influencing Money Supply • Demand for Money: Classical and Keynesian approaches and Keynes' liquidity preference theory of interest • Money and prices: Quantity theory of Money-Fisher's equation of exchange - Cambridge cash balance approach • Inflation: Demand Pull Inflation and Cost Push Inflation - Effects of Inflation - Nature of inflation in a developing economy. • Monetary policy: Meaning, objectives and instruments, inflation targeting
3	Constituents of Fiscal Policy
	<p>* Rearrangement of Unit</p> <ul style="list-style-type: none"> • Fiscal Policy: Meaning and Objectives • Instruments of Fiscal Policy: Canons of taxation - Factors influencing incidence of taxation - Effects of taxation *Direct and Indirect taxation – merits and demerits. • Public goods - Meaning and Features. • Role of a Government to provide Public goods - Principles of Sound and

	<p>Functional Finance</p> <ul style="list-style-type: none"> • Sources of Revenue: Tax revenue, non-tax revenue, effects of taxation, concepts of impact, shifting and incidence of taxation. • Public Expenditure – Role, Types and Causes for increasing public expenditure. • Public Debt – Meaning, Types and Burden of debt, methods of debt redemption. • Union budget – Structure- Deficit concepts and types - Fiscal Responsibility and Budget Management Act.
4	<p>Open Economy: Theory and Issues of International Trade</p>
	<ul style="list-style-type: none"> • The basis of international trade: *Adam Smith’s Absolute Cost Advantage Theory, Ricardo’s Theory of comparative cost advantage - Heckscher – Ohlin theory of factor endowments - terms of trade meaning and types - Factors determining terms of trade - Gains from trade - Free trade versus protection • Foreign Investment: Foreign Portfolio investment- Benefits of Portfolio capital flows- Foreign Direct Investment - Merits of Foreign Direct Investment - Role of Multinational corporations • Balance of Payments: Structure - Types of Disequilibrium - Measures to correct disequilibrium in BOP. • Foreign Exchange and foreign exchange market: Spot and Forward rate of Exchange - Hedging, Speculation and Arbitrage - Fixed and Flexible exchange rates- flexibility

Course Outcomes (CO)

The learner will be able to :-

1. Describe macroeconomics meaning, scope and importance. [1]*
2. Distinguish between national and economic welfare. [2]*
3. Apply econometrics methods to differentiate between competing theories. [3]*
4. Analyze the demand and supply conditions and assess the position of a company. [4]*
5. Assess the role of domestic and international institutions and norms in shaping economics. [5]*
6. Create graphs in common economic applications. [6]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	1	-	-	1	-	-	-	-	-	-	1
CO2	3	-	-	-	-	-	1	-	-	-	-	-	-	1
CO3	3	-	-	-	-	-	1	-	-	-	-	-	-	2
CO4	3	-	1	2	-	-	1	-	-	-	-	-	-	2
CO5	3	-	1	2	-	-	1	-	-	-	-	-	-	2

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2022-23**

**Generic Electives (GE)
UGBBIGEC305B. Fundamentals of Banking**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	An Overview of Banking Industry	10
2	Commercial Banking and Customer – Banker Relationship	10
3	Universal Banking & Technology in Banking sector	10
4	Microfinance & Financial Inclusion	15
Total		45

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBIGEC305B	Fundamentals of Banking	The learner will be able to - <ol style="list-style-type: none"> 1. Define trends of banking. [1]* 2. Understand the concept of the banking system. [2]* 3. Understand the applicability of KYC norms in the banking sector. [3]* 4. Analyse the principles of banking. [4]* 5. Evaluate the knowledge to solve the banking crisis. [5]* 6. Design the concept of E-Banking, Mobile Banking and Internet Banking. [6]*

***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules/Units
1	An Overview of Banking Industry
	<ul style="list-style-type: none"> • Definition of Banks, Types of Banks, Principles of Banking • Banking System in India, Overview of RBI, Public, Private, Co-operative, Payment Bank, Regional Rural Banks • Emerging trends of banking - Universal banking, electronic banking, globalization of banking. • Brief history of banking sector reforms from 1991-2000 and Current developments in banking sector • Regulatory Architecture – Overview of Banking Regulation Act 1949, Banking Regulation Act (Amendment 2015), Payment and Settlement Act 2007, Negotiable Instrument Act 1881, BIS, Basel I, II and III. • Bank Crises in India • Critical Evaluation of Banking Industry in India
2	Commercial Banking and Customer – Banker Relationship
	<ul style="list-style-type: none"> • Definition and meaning of Commercial Bank, Evolution of Commercial Banking in India, Functions of Commercial Bank, Services offered by Commercial Bank. • Retail Banking – Meaning, Features, Significance of Retail Banking and Overview of its products • Corporate Banking - Meaning, Features, Significance of Corporate Banking and Overview of its products • Rural Banking - Meaning, Features, Significance of Rural Banking and Overview of its products • Banking Ombudsman – Meaning and Functions
3	Universal Banking & Technology in Banking sector
	<p>A) Universal Banking</p> <p>Concept of Universal Banking, Evolution of Universal banking, Services to Government, Payment & Settlement, Merchant Banking, Mutual Fund, Depository Services, Wealth Management, Portfolio Management Bancassurance, and NRI Remittance.</p>

	<p>B) Technology in Banking</p> <ul style="list-style-type: none"> • Features, norms and Limitations of E- banking, Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS, Brown Label ATM's, White Label ATM's, NUUP, AEPS, APBS, CBS, CTS, Digital Signature , M-Wallets , Online opening of bank accounts – savings & current, and application for credit cards,loan. • Applicability of KYC norms in BankingSector.
4	Microfinance & Financial Inclusion
	<p>A) Microfinance</p> <ul style="list-style-type: none"> • Introduction, Need and Code of Conduct for Microfinance Institutions in India, Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program. • Role of NABARD and SIDBI, PortfolioSecuritization • SHG-2, NRLM andSRLM, • Priority Sector and itsClassification <p>B) Financial Inclusion</p> <ul style="list-style-type: none"> • Need &Extent • RBI Committee Report of Medium Term Path on Financial Inclusion 2015, World Findex Report 2015, NISM Report 2015, (Only Brief Extracts relating to bank account holdings and credit taken and contrast between developing and developednations.) • Features & Procedures of Pradhan Mantri Jan Dhan Yojana, and PM MudraYojana. • Features, procedures and significance of Stand up India Scheme for Green Field

Course Outcomes (CO)

The learner will be able to :-

1. Define trends of banking. [1]*
2. Understand the concept of the banking system. [2]*
3. Understand the applicability of KYC norms in the banking sector. [3]*
4. Analyse the principles of banking. [4]*
5. Evaluate the knowledge to solve the banking crisis. [5]*
6. Design the concept of E-Banking, Mobile Banking and Internet Banking. [6]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	-	-	-	-	-	3	-	-
CO2	3	-	-	-	-	-	-	-	-	-	-	3	-	-
CO3	3	-	-	-	-	-	2	-	-	-	-	3	-	-
CO4	3	-	1	-	-	-	3	-	-	-	-	3	-	-
CO5	3	-	1	3	-	-	-	-	-	-	-	3	-	-

SYBBI Syllabus

Semester IV

Sr. No.	Course Code	Course Title	Module/ Topics	Credit	L/Week
1	UGBBICC401	Financial Management-II	Working Capital Management	6	6
			Management of Components of Working Capital		
			Financial Planning		
			Financial Policy and Corporate Strategy		
2	UGBBICC402	Cost Accounting of Banking & Insurance	Introduction to Cost Accounting	6	6
			Classification of cost and cost sheet		
			Standard Costing		
			Marginal Costing		
3	UGBBICC403	Corporate and Securities Law	Company Law – An Overview	6	6
			Regulatory Framework Governing Stock Exchanges as per Securities Contracts Regulation Act 1956		
			Security Exchange Board of India		
			The Depositories Act, 1996		
4	UGBBISEC404A	Entrepreneurship Development	The Entrepreneur	2	2
			Business Planning		
			Key Areas of New Ventures		
			Evolving Concepts in Entrepreneurship		
5	UGBBISEC404B	Information Technology in Banking & Insurance-II	E-Banking Business Models	2	2
			Induction of Techno Management		
			IT Application and Banking		
			MS-Office: Packages for Institutional Automation		
5	UGBBIGEC405A	Risk Management	Foundations of Risk Management		

			Capital Market Risk Management	6	6
			Credit Market Risk Management (RBI Guidelines)		
			Risk Measurement		
6	UGBBIGEC405B	Fundamentals of Insurance	An Introduction to Life Insurance	6	6
			An Introduction to Health Insurance		
			An Introduction to Home and Motor Insurance		
			Role of Insurance in Logistic		

Note:



Courses focusing on Employability/ Entrepreneurship/ Skill Development



Topics related to professional ethics, gender, human values, environment and sustainability



Topics related to local, national, regional and global development needs

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester IV
with Effect from the Academic Year 2022-23**

**Core Courses (CC)
UGBBICC401. Financial Management-II**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Working Capital Management	15
2	Management of Components of Working Capital	15
3	Financial Planning	15
4	Financial Policy and Corporate Strategy	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBICC401	Financial Management-II	<p>The learner will be able to -</p> <ol style="list-style-type: none"> 1. Recite & recall the concept of working capital management.[1]* 2. Understand the concept of working capital financing.[2]* 3. Determine value of cash & functional budgets.[3]* 4. Analyse the management of cash and marketable securities.[4]* 5. Evaluate and estimate the essentials of financial policy and corporate strategy of a company.[5]* 6. Estimate the financial planning of a company through preparation of different financial budgets.[5]*

***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	Working Capital Management
	<ul style="list-style-type: none"> • Management of Working Capital in India • Estimating working capital needs • Operating or working capital cycle • Working Capital Financing: Trade Credit; Bank Credit; Commercial Papers; Certificate of Deposits (CDs); Financing.
2	Management of Components of Working Capital
	<ul style="list-style-type: none"> • Management of Cash and Marketable Securities: Motives for Holding Cash; Objectives of Cash Management; Factors Determining Cash Needs; Basic Strategies of Cash Management; Cash Management Techniques / Processes; Marketable Securities; and Cash Management Practices in India. • Receivables Management: Objectives; Credit Policies; Credit Terms; and Collection Policies. • Inventory Management: Objectives; and Techniques.
3	Financial Planning
	<ul style="list-style-type: none"> • Introduction • Meaning and Essentials of Budget • Types of Budget • Advantages of Budgeting • Zero Based Budgeting • Master Budget. • Sales Budget, Production Budget, Material Budget, Cash Budget and Flexible Budget.
4	Financial Policy and Corporate Strategy
	<ul style="list-style-type: none"> • Meaning of Strategic Financial Management • Strategic financial decision making framework • Functions of Strategic financial management <p style="text-align: center;">Business Risk and Financial Risk</p> <ul style="list-style-type: none"> • Introduction • Debt v/s Equity Financing • Types of Leverage • Investment Objective/Criteria for Individuals/Non-Business Purpose.

Course Outcomes (CO)

The learner will be able to :-

1. Recite & recall the concept of working capital management. [1]*
2. Understand the concept of working capital financing. [2]*
3. Determine value of cash & functional budgets. [3]*
4. Analyse the management of cash and marketable securities.[4]*
5. Evaluate and estimate the essentials of financial policy and corporate strategy of a company. [5]*
6. Estimate the financial planning of a company through preparation of different financial budgets.[5]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	1	-	-	-	-	-	-	2
CO2	3	-	-	-	-	-	1	-	-	-	-	-	-	2
CO3	3	-	-	-	-	-	3	-	-	-	-	-	-	2
CO4	3	-	1	3	-	-	1	-	-	-	-	-	-	2
CO5	3	-	1	-	-	-	2	-	-	-	-	-	-	2

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester IV
with Effect from the Academic Year 2022-23**

Core Courses (CC)UGBBICC402. Cost Accounting of Banking & Insurance

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Cost Accounting	10
2	Classification of Costs and Cost Sheet	15
3	Standard Costing	20
4	Introduction to Marginal Costing	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBICC402	Cost Accounting of Banking & Insurance	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Describe the objectives & scope of Cost Accounting.[1]* 2. Understand the classification of cost and cost sheet.[2]* 3. Determine the value of per unit costs of a cost sheet.[3]* 4. Analyse different standard costing variances.[4]* 5. Analyse the Break even point and profit volume graph of an organisation.[4]* 6. Evaluate and find out the value of costs and contribution through marginal costing techniques.[5]*

***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules /Units
1	Introduction to Cost Accounting
	<ul style="list-style-type: none"> • Objectives and scope of Cost Accounting • Cost centres and Cost units • Cost classification for stock valuation, Profit measurement, Decision making and control • Coding systems • Elements of Cost
2	Classification of Cost and Cost Sheet
	<ul style="list-style-type: none"> • Classification of costs, Cost of Sales, Cost Centre, Cost Unit, Profit Centre and Investment Centre • Cost Sheet and Reconciliation of cost and financial accounts. • Note- Practical problems based on preparation of cost sheet reconciliation of cost and financial accounts
3	Standard Costing
	<ul style="list-style-type: none"> • Various types of standards, setting of standards, Basic concepts of Labour and Overhead (Fixed and Variable) variance analysis.
4	Introduction to Marginal Costing
	<ul style="list-style-type: none"> • Marginal costing meaning, application, advantages, limitations, Contribution, Breakeven analysis and profit volume graph. <p>Note :- Practical problems based on Marginal Costing excluding decision Making</p>

Course Outcomes (CO)

The learner will be able to :-

1. Describe the objectives & scope of Cost Accounting.[1]*
2. Understand the classification of cost and cost sheet.[2]*
3. Determine the value of per unit costs of a cost sheet.[3]*
4. Analyse different standard costing variances.[4]*
5. Analyse the Break even point and profit volume graph of an organisation.[4]*
6. Evaluate and find out the value of costs and contribution through marginal costing techniques.[5]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	1	-	-	-	-	-	2	1
CO2	3	-	-	-	-	-	1	-	-	-	-	-	2	1
CO3	3	-	-	-	-	-	3	-	-	-	-	-	2	1
CO4	3	-	1	3	-	-	1	-	-	-	-	-	-	1
CO5	3	-	1	-	-	-	2	-	-	-	-	-	1	1

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester IV
with Effect from the Academic Year 2022-23**

**Core Courses (CC)
UGBBICC403. Corporate and Securities Law**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Company Law – An Overview	15
2	Regulatory Framework Governing Stock Exchanges as per Securities Contracts Regulation Act 1956	15
3	Security Exchange Board of India	15
4	The Depositories Act, 1996	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBICC403	Corporate and Securities Law	The learner will be able to - <ol style="list-style-type: none"> 1. Understand the objectives of the Company act 2013.[2]* 2. Describe the procedure for recognition of stock exchange.[1]* 3. Apply Corporatization & Demutualization concept to a SE.[3]* 4. Analyze the working of depository system.[4]* 5. Evaluate the regulatory aspect of SEBI with reference to functioning of depository. [5]*

***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules /Units
1	Company Law – An Overview
	<p>A) Development of Company Law in India</p> <p>B) Doctrines Governing Corporates – Lifting the Corporate Veil, Doctrine of Ultra Vires, Constructive Notice, Indoor Management, Alter Ego. The Principle of Non Interference (Rule in Foss V/s Harbottle) – Meaning , Advantages , Disadvantages & Exceptions, Majority and Minority Rights under Companies Act</p> <p>B) Application of Company Law to Banking and Insurance Sector Application of Companies Act to Banking and Insurance sector governed by Special Acts. S.1(4) of Companies Act 2013 Exceptions provided (S.67(3), S.73(1), S.129(1), 179(3), S.180(1)(c), S.186, S.189</p>
2	Regulatory Framework governing Stock Exchanges as per Securities Contracts Regulation Act 1956
	<ul style="list-style-type: none"> • Definition of Securities, Spot Delivery Contract, Ready Delivery Contract, Stock Exchange. • Corporatisation and demutualisation of Stock Exchange–Meaning, Procedure & Withdrawal • Power of Recognised Stock Exchange to make rules restricting voting rights etc. • Power of Central Government to Direct Rules or Make rules • Power of SEBI to make or amend by laws of recognized stock exchange • Books and Accounts to be maintained by recognized stock exchange • Grounds on which stock exchange can delist the securities of a company. Section 3 to Section 20
3	Security Exchange Board Of India
	<p>A) SEBI: Objectives-terms-establishment-powers-functions-accounts and audit-penalties-registration.</p> <p>B) Issues of Disclosure Investors Protection Guidelines: Pre & Post obligations-conditions for issue -Debt Security-IPO-E-IPO-Employee option-right-bonus-preferential allotment intermediary-operational-promoter lock in period requirements-offer document.</p>

Sr. No.	Modules /Units
4	The Depositories Act, 1996
	<ul style="list-style-type: none"> • Depository – Meaning, Benefits, Models, FunctionsParticipants • The Depository Act 1996 – Objectives, Eligibility condition for depository services, Fungibility, Bye laws of depository, Governance of Depository and Internal audit of depositoryParticipants • BSDA and single registration for depositoryparticipants.

Note: Relevant Law/Statute/Rules in force in force on 1st April immediately preceding commencement of Academic Year is applicable for ensuing examination after relevant year.

Course Outcomes (CO)

The learner will be able to :-

1. Understand the objectives of the Company act 2013.[2]*
2. Describe the procedure for recognition of stock exchange.[1]*
3. Apply Corporatization & Demutualization concept to a SE.[3]*
4. Analyze the working of depository system.[4]*
5. Evaluate the regulatory aspect of SEBI with reference to functioning of depository. [5]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	1	-	-	-	-	-	-	1
CO2	3	-	-	-	-	-	1	-	-	-	-	-	-	1
CO3	3	-	-	-	-	-	1	-	-	-	-	-	-	1
CO4	3	-	1	-	-	-	1	-	-	-	-	-	-	1
CO5	3	-	1	-	-	-	2	-	-	-	-	-	-	1

Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester IV
with Effect from the Academic Year 2022-23

Skill Enhancement Courses (SEC)
UGBBISEC404A. Entrepreneurship Development

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	The Entrepreneur	15
2	Business Planning	15
3	Key Areas of New Ventures	15
4	Evolving Concepts in Entrepreneurship	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBISEC404A	Entrepreneurship Development	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Describe the origin and development of entrepreneurship in India. [1]* 2. Understand the role and importance of entrepreneurship for economic development. [2]* 3. Collect information on institutional support to an entrepreneur. [3]* 4. Analyse the factors stimulating the growth of entrepreneurship. [4]* 5. Evaluate the key factors needed to develop a successful business. [5]* 6. Design a business plan by considering all dimensions of business. [6]*

***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules /Units
1	The Entrepreneur
	<p>A) Entrepreneur: Meaning, Nature, origin and development of entrepreneurship in India, Need and Importance, Core elements, Principles, Essentials, Types, Functions, Concept of entrepreneurship management, Motives behind being an entrepreneur, Entrepreneurial Process</p> <p>B) Theories of Entrepreneurship: Innovation Theory of Schumpeter, Need for Achievement Theory of McClelland, Risk Bearing Theory of knight, Hagen’s Theory of Entrepreneurship, Economic Theory of Entrepreneurship.</p> <p>C) Entrepreneurial Values and Attitudes, Dominant characteristics of successful entrepreneurs, Internal and external factors for entrepreneurial motivation</p> <p>D) Entrepreneurial Skills, Identifying business opportunities, Role of creativity in Entrepreneurship, the creative process, the Innovation process, types of innovation, sources of innovation, principlesof innovation, Sources of Business Ideas.</p>
2	Business Planning
	<p>A) Forms of Entrepreneurialstructures:</p> <ul style="list-style-type: none"> • Sole Proprietorship-meaning, merits andlimitations. • Partnership-Meaning, Forms, merits andlimitations. • Corporations-Meaning, merits andlimitations. • Limited Liability partnerships andcorporations. • Franchising-Meaning, types, merits andlimitations. <p>B) Critical Factors for starting a new enterprise: Personal, Environmental, Sociological factors. Problems of a New Venture- Financial, administrative, marketing, production and otherproblems</p> <p>C) Business Plan: Meaning, Benefits, Developing a business plan, Environment scanning, Elements/Areas to be covered in a Business Plan, Project Report preparation, Contents of a ProjectReport</p>

3	Key Areas of New Ventures
	<p>A) Marketing: New Product Development, Marketing Strategy for the new venture, Branding strategies, Distribution strategies, Pricing Strategies, Promotion strategies for new venture, Concept of Marketing Mix and Market segmentation, Marketing Plan</p> <p>B) Operations: Size and location of Enterprise, Layout, Inventory Control, Quality Control.</p> <p>C) Finance: Sources of long term and short term finance, Debt Fund-Meaning, Merits and limitations, Equity Fund- Meaning, merits and limitations, Concept of Break Even analysis, Venture Capital-Meaning, Merits and Limitations, Criteria for Evaluating New Venture Proposals by Venture Capitalist</p> <p>C) Human Resource: Personnel Function, Important Labor Laws: Industrial Disputes Act, Factories Act, Provident Fund Act, Employee State Insurance Act, Payment of Wages Act, Minimum Wages Act, Payment of Gratuity Act, other related Acts and Role of HRD in new ventures.</p>
4	Evolving Concepts in Entrepreneurship
	<p>D) Social Entrepreneurship: Meaning, Social responsibility of an entrepreneur</p> <p>E) Barriers to entrepreneurship: Environmental, economic, non-economic, personal and entrepreneurial barriers.</p> <p>F) Intrapreneurship: Meaning, Characteristics, Intrapreneurs Activities, types of Corporate Entrepreneurs, Corporate V/s Intrapreneurial culture, Climate, Fostering Intrapreneurial culture, promoting intrapreneurship- Pinchot's Spontaneous teams and Formal Venture teams, establishing intrapreneurial ventures.</p> <p>G) Ethics and Entrepreneurship: Defining Ethics, Approaches to Managerial ethics, ethics and business decisions, Ethical practices and code of conduct, Ethical considerations in corporate entrepreneurship.</p> <p>H) Institutional Support to Entrepreneurs: Importance, Incentives and facilities, Entrepreneurship Development Institute of India (EDI), NSIC, Small Industries Development Organization (SIDO), National Institute for Entrepreneurship and Small Business Development (NIESBUD), Others, Key features of National Policy on Skill Development and Entrepreneurship 2015.</p>

Course Outcomes (CO)

The learner will be able to :-

1. Describe the origin and development of entrepreneurship in India. [1]*
2. Understand the role and importance of entrepreneurship for economic development. [2]*
3. Collect information on institutional support to an entrepreneur. [3]*
4. Analyse the factors stimulating the growth of entrepreneurship. [4]*
5. Evaluate the key factors needed to develop a successful business. [5]*
6. Design a business plan by considering all dimensions of business. [6]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	1	-	1	-	-	-	-	2
CO2	3	-	-	-	-	-	1	-	1	-	-	-	-	2
CO3	3	-	-	2	-	-	2	-	1	-	-	-	-	2
CO4	3	-	-	-	-	-	1	-	1	-	-	-	-	3
CO5	3	-	1	2	-	-	1	-	1	-	-	-	-	3

Syllabus of Courses of B.Com. (Banking & Insurance)

Programme at Semester IV
with Effect from the Academic Year 2022-23

Skill Enhancement Courses (SEC) UGBBISEC404B. Information Technology In Banking & Insurance-II

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	E-banking Business Models	15
2	Induction of Techno Management	20
3	IT Applications and Banking	05
4	MS-Office: Packages for Institutional Automation	20
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBISEC404B	Information Technology in Banking & Insurance-II	The learner will be able to - 1. Describe Payment Gateway and Bitcoin.[1] * 2. Compare various Electronic Payment System. [2]* 3. Perform DBMS and RDBMS. [3]* 4. Diagrammatically elaborate System Development Life Cycle and Role of DBMS in Banking. [4]* 5. Assess Electronic Commerce and Banking Software. [5]* 1. Create slide presentation that includes text, graphics, animation and transitions. [6]*

*Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating

Sr. No.	Modules /Units
1	E-banking Business Models
	Various models- home banking, office banking, online banking, internet banking, mobile banking, SMS banking, models of electronic payments, other business Models
2	Induction of Techno Management
	<p>Development Life Cycle, Project Management, Building Data Centres, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools,</p> <ul style="list-style-type: none"> • Technological Changes in Indian Banking Industry, Trends in Banking and Information Technology, Technology in Banking, Lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated Clearing House Operations, Electronic Wholesale Banking Credit Transfer, Credit Information Bureau (I) Ltd., Credit Information Company Regulation Bill- 2004, Automation in Indian Banks, Cheque clearing using MICR technology, Innovations, Products and Services, Core-Banking Solutions(CBS), Human Resource Development(HRD)-The Road Ahead, • Technology in Banking Industry, Teleconferencing, Internet Banking, Digital Signature in Banking, MICR-Facility for 'paper-based' clearing, Cheque Truncation • Dealing with Fraudulent transactions under CTS, Efficient customer service, smart quill computer pen, Institute for Development & Research in Banking & Technology (IDRBT). • E-Checks-Protocols and Standards, Problems on mechanization, e-Banking-RBI Regulations & Supervision, Technology Diffusion.
3	IT Applications and Banking
	Objectives, Electronic Commerce and Banking, Banking Software, Electronic Clearing and Settlement Systems, Plastic Money

Sr. No.	Modules /Units
4	MS-Office: Packages for Institutional Automation
	<ul style="list-style-type: none"> <li data-bbox="367 327 1383 516">• MS-PowerPoint presentation: Internal links between slides, hyperlinks, embedding multimedia content onto the slides (video/audio/stylish text), slide animation, timer, creating new presentation by existing theme, import online themes,creatingatemplateofpresentation,saveandruntheslideshow(.ppsx) <li data-bbox="367 527 1383 823">• Applications of Internet:Introduction to e-mail, writing professional e- mails, creating digitally signed documents, use of outlook express: configuring outlook express, creating and managing profile in outlook, sending and receiving e-mails via outlook express, Emailing the merged documents, boomerang facility of email, Google drive: usage of Google drivein storing the Google documents, excel sheets, presentations and PDF files.

Course Outcomes (CO)

The learner will be able to :-

1. Describe Payment Gateway and Bitcoin.[1] *
2. Compare various Electronic Payment System. [2]*
3. Perform DBMS and RDBMS. [3]*
4. Diagrammatically elaborate System Development Life Cycle and Role of DBMS in Banking. [4]*
5. Assess Electronic Commerce and Banking Software. [5]*
6. Create slide presentation that includes text, graphics, animation and transitions. [6]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	-	-	-	-	-	-	-	1
CO2	3	-	-	-	-	-	-	-	-	-	-	-	-	2
CO3	3	-	2	-	-	-	1	-	-	-	-	1	-	-
CO4	3	-	1	-	-	1	1	-	-	-	-	1	-	-
CO5	3	-	3	-	-	2	-	-	-	-	-	3	-	-

**Syllabus of Courses of B.Com. (Banking & Insurance) Honours
Programme at Semester IV
with Effect from the Academic Year 2022-23**

**Generic Electives (GE)
UGBBIGEC405A. Risk Management**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Foundations of Risk Management	15
2	Capital Market Risk Management	15
3	Credit Market Risk Management	15
4	Risk Measurement	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBIGEC405A	Risk Management	The learner will be able to - <ol style="list-style-type: none"> 1. Understand Enterprise Risk Management. [2]* 2. Study loan review mechanism and RBI guidelines on credit rating framework in banks. [3]* 3. Understand risk adjusted return on capital and beta calculation. [2]* 4. Evaluate interest rate and measures of interest rate sensitivity. [5]* 5. Understand Enterprise Risk Management. [2]* 6. Analyse equity, currencies and commodities market in India. [4]*

Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating

Sr. No.	Modules / Units
1	Foundations of Risk Management
	<ul style="list-style-type: none"> • Basic risktypes • The role of riskmanagement • Enterprise RiskManagement(ERM) • History of financial disasters and risk managementfailures • 2007 financialcrisis
2	Capital Market Risk Management
	<ul style="list-style-type: none"> • Equity, currencies & commodities markets inIndia • Introduction toDerivatives • Forward, Future and optioncontracts • Hedging through Derivativescontract • Fixed-incomesecurities • Fixed-income risk management throughderivatives • Ratingagencies
3	Credit Market Risk Management
	<ul style="list-style-type: none"> • Introduction, • Information required for evaluation of creditrisk, • Procedure for Credit RiskManagement, • CreditLifecycle, • Loan ReviewMechanism, • RBI guidelines on Credit Rating Framework inBanks, • IntroductionofBaselNormsandcalculationofcapitaladequacyratio
4	Risk Measurement
	<ul style="list-style-type: none"> • Estimation of volatilities and correlations (application to volatility term structures) Monte Carlo simulations (application to interest rate forecasting) • LinearValue-at-Risk(applicationtomarket,creditandoperationalrisk) • Optionvaluation • Risk-adjusted return on capital (RAROC) & betacalculation • Risk management of derivatives (application to convertiblerisk) • Interest rates and measures of interest ratesensitivity

Course Outcomes (CO)

The learner will be able to :-

1. Understand Enterprise Risk Management. [2]*
2. Study loan review mechanism and RBI guidelines on credit rating framework in banks. [3]*
3. Understand risk adjusted return on capital and beta calculation. [2]*
4. Evaluate interest rate and measures of interest rate sensitivity. [5]*
5. Understand Enterprise Risk Management. [2]*
6. Analyse equity, currencies and commodities market in India. [4]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	1	-	-	-	-	-	-	1
CO2	3	-	1	-	-	-	1	-	-	-	-	3	-	2
CO3	3	-	-	-	-	-	3	-	-	-	-	-	-	2
CO4	3	-	1	1	-	-	2	-	-	-	-	-	-	2
CO5	3	-	1	-	-	-	1	-	-	-	-	-	-	2

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester IV
with Effect from the Academic Year 2022-23**

**Generic Electives (GE)
UGBBIGEC405B. Fundamentals of Insurance**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	An Introduction to Life Insurance	15
2	An Introduction to Health Insurance	10
3	An Introduction to Home and Motor Insurance	10
4	Role of Insurance in Logistic	10
Total		45

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBIGEC405B	Fundamentals of Insurance	The learner will be able to - <ol style="list-style-type: none"> 1. Define the concept of banking insurance scheme [1]* 2. Understand Term Plans and Whole Life Insurance. [2]* 3. Analyse Health Insurance Market in India. [3]* 4. Analyse Health Insurance Market in India. [4]* 5. Evaluate the Type of Risks. [5]* 6. Design top up covers plans. [6]*

***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules /Units
1	An Introduction to Life Insurance
	<p>A) Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of RiskPremium</p> <p>B) Products of LIC – Introduction of life insurance plans - Traditional Life Insurance Plans – Term Plans, Whole Life Insurance, Endowment Assurance, Dividend Method of Profit Participation Purpose of plans, Riders in plan - Introduction, Forms and procedures</p> <p>C) Non Traditional Life Insurance Products (Those of SBI and ICICI– Introduction, Forms and procedures)</p>
2	An Introduction to Health Insurance
	<p>A) Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and determinants of Risk Premium.</p> <p>B) SBI and ICICI Health Insurance Plans - Introduction and Forms and Procedures of Hospitalization, Indemnity Products, top up covers, cashless insurance, Senior citizen plans, critical illness plans and Micro Insurance.</p>
3	An Introduction to Home and Motor Insurance
	<p>A) Home Insurance - SBI and ICICI Plans – Introduction, Forms and Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on HomeInsurance.</p> <p>B) Vehicle Insurance- SBI and ICICI Plans-Introduction, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.</p>
4	Role of Insurance in Logistic
	<p>A) Role of Insurance in Logistic - Meaning & Importance, Hazards, Protection, Social Security – Type of Risks and Accidents.</p> <p>B) Fire Insurance – SBI and ICICI Plans – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.</p>

Course Outcomes (CO)

The learner will be able to :-

1. Define the concept of banking insurance scheme [1]*
2. Understand Term Plans and Whole Life Insurance. [2]*
3. Analyse Health Insurance Market in India. [3]*
4. Analyse Health Insurance Market in India. [4]*
5. Evaluate the Type of Risks. [5]*
6. Design top up covers plans. [6]*

ICT Tools Used: Videos, PPT, Pen-Tablet.

Students Centric Methods: Problem Solving and Participative
(Experimental, Participative, Problem Solving)

CO PO MAPPING

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11	PSO1	PSO2	PSO3
CO1	3	-	-	-	-	-	-	-	-	-	-	3	-	-
CO2	3	-	-	-	-	-	-	-	-	-	-	3	-	-
CO3	3	-	-	-	-	-	2	-	-	-	-	3	-	-
CO4	3	-	1	-	-	-	3	-	-	-	-	3	-	-
CO5	3	-	1	3	-	-	-	-	-	-	-	3	-	-

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2022-23**

Reference Books

Reference Books
Financial Management – I
<ul style="list-style-type: none"> • Financial Management: I M Pandey, Vikas Publishing House, 11th edition, 2015. • Financial Management: M. Y. Khan, P. K. Jain, Tata McGraw Hill, 7th edition, July 2017 • Financial Management: Ravi M Kishore, Taxman. 3rd edition, June 2017 • Financial Management: James C. Van Horne, Prentice Hall, 13th edition, 4th November, 2008 • Financial Management: Prassana Chandra, Prentice Hall. 9th edition, 27th June, 2015
Management Accounting
<ul style="list-style-type: none"> • Cost and Management Accounting – Ravi N Kishor. 6th edition, June 2017. • Essential of Management Accounting – P.N. Reddy, Himalaya publication. Revised edition, 2009. • Financial of Management Accounting – S.R. Varshey, Wisdom. Revised edition, • Introduction of Management Accounting Learning – Charbs T Horngram, PHI. 11th edition, 2015 • Management Accounting – I.M Pandey, Vikas Publications, September 2006. • Cost and Management Accounting – D.K. Mattal, Galgotia Publications, 12th edition, 2013. • Cost Accounting Theory and Practice – M.N. Arora, Sultan Chand and sons, 4th revised edition, 2006.
Financial Market (Equity, Debt, Forex & Derivatives)
<ul style="list-style-type: none"> • Khan M. Y, Financial Services, Mc Graw Hill Education. 7th edition, 2013 • Dr. S. Gurusamy, Financial Services, Vijay Nicole Imprints. 2nd edition, 24th August, 2015. • E. Gordon and K. Natarajan – Financial Markets and Services. 11th Revised Edition, 1st January, 2018 • Niti Chatnani – Commodity markets McGraw Hill Publication. 1st edition, 8th October, 2009 • S. Kevin, – Commodities & financial derivatives PHI Learning Pvt. Ltd. 2nd edition, 1st January, 2014
Direct Taxation

- Direct Taxes Law & Practice by V.K. Singhania –Taxman. Revised edition, 31st January, 2018
- Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House. 36th edition, 2016-2017
- Income Tax Ready Reckoner by Dr .V.K. Singhania – Taxman. 42nd wdition, 1st januaary,2019
- DirectTaxLawsbyT.N.Manoharan–Snowwhite.Revisededition,February,2020

Information Technology in Banking& Insurance – I

- E-Banking in India: Challenges and Opportunities-By RimpiJatana, R. K. Uppal, Volume- II, No.-40, June2008.
- Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston- Pearson Education. 1st edition,1996
- Microsoft Office Professional2013-Step by step1 st edition, 15th May,2013.
- An Overview of Cyber Crime & security-Volume 1-1st Edition by Akash Kamal Mishra. Volume-I, 1st edition, 26th January,2016.
- Computers and Banking- by Sony and Agarwal. Kindle edition/ 2nd edition, 5th March, 2017.
- E-Commerce by David Whitely. Indian edition, 1stJuly,2017.

Business Economics-II

- Ackley. G,Macro Economic Theory and Policy, Macmillan Publishing Co. New York. 1978
- Ahuja.H.L.,ModernEconomics—S.ChandCompanyLtd.NewDelhi.22ndedition, 2019
- Bhatia H.L.: Public Finance. Vikas Publishing House Pvt. Ltd. 29th edition, 1st January, 2018
- Dornbush, Fisher and Startz, Macroeconomics, Tata-Mac Graw Hill, New Delhi. 10th edition,2012
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- Jhingan, M.L., Principles of Economics — Vrinda Publications (P) Ltd. 4th edition, February2014
- Jhingan M.L. – International Economics – Vrinda publication Pvt. Ltd –Delhi. 4th edition, February2014
- Musgrave, R. A and P. B. Musgrave (1976): Public Finance in Theory and Practice, Tata

McGraw Hill, Kogakusha, Tokyo

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- Salvatore Dominick – International Economics – John Wiley & sons, Inc Singapore. 3rd edition, January 2012
- Vaish. M.C. (2010) Macro Economic Theory ,Vikas Publishing House(P)Ltd..14th edition, 2010

Fundamentals of Banking

- Banking Law and Practice – M.L. Tannan. Volume-I, 27th edition, 30th May, 2017.
- Microfinance Perspective and Operations – IIBF, Revised edition 2016.
- Rural Banking Operations – IIBF, 2nd Edition, 2017
- Financial Inclusion and Growth Governance- Deepali Pant Joshi Gyan Publishing House, Revised Edition, 1st January, 2016.
- Bank Financial Management Paperback – IIBF 2010
- Money Banking And Finance Paperback – N.K. Sinha 2009
- Principles and Practices of Banking Paperback – IIBF 2015
- Principles and Practices of Banking Paperback – N.S. Toor, Arun Toor, 11th edition, 2015
- Principles of Banking (With Case Studies) Hardcover – Rakesh Kumar, 2009

**Syllabus of Courses of B.Com. (Banking & Finance)
Programme at Semester IV
with Effect from the Academic Year 2022-23**

Reference Books

Reference Books
Financial Management –II
<ul style="list-style-type: none"> • Financial Management: I M Pandey, Vikas Publishing House. 11th edition, 12th May, 2018 • Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill. 7th edition, 1st July, 2017 • Financial Management: Ravi M Kishore, Taxman. 2nd edition, June,2014 • Financial Management: James C Van Horne, Prentice Hall. 13th edition, 4th Nov 2008. • Financial Management: Prassana Chandra, Prentice Hall. 9th edition, 1st July, 2017 • Financial Management: Chandra Haribariran Iyer: IBHL Publication. 9th edition, 1st July, 2017
Cost Accounting of Banking & Insurance
<ul style="list-style-type: none"> • Cost Accounting by C.S. Rayudu, Tata Mc. Grow Hill and Co. Ltd., Mumbai. Revised Edition, 2008 • Cost Accounting by Jawahar Lal and Seema Srivastava, Tata Mc. Grow Hill and Co. Ltd., Mumbai. 5th edition, 2016 • Cost Accounting by Ravi M. Kishore, Taxmann Ltd., New Delhi. 2nd edition, June 2014 • Principles and Practices of Cost Accounting by N.K. Prasad, Book Syndicate Pvt. Ltd., Calcutta. 1st edition, 26th January, 2017 • Cost Accounting Principles and Practice by M.N. Arora, Vikas Publishing House Pvt. Ltd., New Delhi. 12th edition, 2013 • Advanced Cost and Management Accounting: Problems and Solutions by V.K. Saxena and C.D. Vashist, S. Chand and Company (P) Ltd., New Delhi. 2nd edition, 1st Jan. 2004 • Cost Accounting by S.P. Jain and K.L. Narang, Kalyani Publishers, Ludhiana. Revised edition 1st January, 2014. • Modern Cost and Management Accounting by M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi. Volume-I, 2018.

Reference Books

Corporate & Securities law

- Mamta Bhargava – Compliance and Procedures under SEBI Law, Revised edition, 2004
- V.L. Iyer – SEBI Practice Manual – Taxmann, Volume-I, 2002
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- S.L. Gupta and Dr. Arun Mittal, Entrepreneurship Development by International Books House Ltd. 1ST January, 2011.
- Vasant Desai, Dynamics of Entrepreneurial Development. 6th edition, 1ST January, 2011
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- Sudha G.S. “Management and Entrepreneurship Development”, Indus Valley Publications, New Delhi. (2005),
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Reference Books

Information Technology in Banking & Insurance –II

- Sanjay Soni and Vinayak Aggarwal, Computers and Banking, M/s Sultan Chand & Sons, New Delhi, Revised edition, 2007
- Uppal, R.K. “E-Banking in India (Challenges & Opportunities)”, New Century Publications, New Delhi, 2007.
- General Bank Management from Indian Institute of Banking and Finance by MACMILAN. 1st January, 2010
- Modern Banking Technology-by Firdos Temurasp Shroff -published by-Northern Book Center, New Delhi. 2nd edition, 1st January, 2007.
- General Bank Management from Indian Institute of Banking and Finance by MACMILAN. 1st January, 2010.
- Microsoft Office Professional 2013-Step by step By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch. 1st edition, 2013

Risk Management

- Quantitative Risk Management: A Practical Guide to Financial Risk- Thomas S. Coleman. Revised edition, 20th March, 2012
- Investment Theory and Risk Management: Steve Peterson. 2012.
- Risk Management-M-s Macmillan India Ltd. 2nd edition, 1st September, 2018
- Theory & Practice of Treasury Risk Management: M/s Taxman Publications Ltd. 2nd edition, January, 2017.
- Corporate value of ERM: Sim Segal, 1st edition, 2011
- Risk Management: Insurance and Derivatives Dr G Kotreshwar- Himalaya Publishing. 2nd edition, January 1, 2018

Fundamentals of Insurance

- Insurance Principles and Practice – M N Mishra & S B Mishra – S. Chand 22nd Edition, 2016
- Insurance Claims Solutions – DR L.P Gupta Revised Edition, 1st January, 2013
- Introduction to Risk Management & Insurance – Mark S Dorfman & David A. Cather – Tenth Edition, 19th September, 2012
- Risk Management Insurance – S. Arunajatesan & T.R. Vishwanathan, 2nd edition, 2014

Syllabus of Courses of B.Com. (Banking & Insurance)
**Programme at Semester III and IV with
Effect from the Academic Year 2022-23**

Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 40% marks and the second component will be the Semester-wise End Examination component carrying 60% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below: -

A) Internal Assessment: 40 Marks

- **Continuous Internal Assessment (CIA)**

Evaluation System	Details	Marks
Continuous Internal Assessment	Online Examinations/MOOC's	20
	Seminar / PPT Presentation / Hands on Approach / Field Visits	10
	Case Study/ Situation Analysis / Project Group Discussion	10
	Total	40

- **Online Test (20 Marks)**

Question Paper Pattern Internal Examination

N. B. All questions are compulsory.

Question No.	Particular	Marks
Q-1	Match the Column/ Fill in the Blanks/ True or False/ Multiple Choice Questions	20 Marks

B) Semester End Examination: 60 Marks

Semester End Examination: 60%

- i) Duration: The examination shall be of 2 Hours duration
- ii) Theory question paper pattern
 - There shall be four questions each of 15 marks.
 - All questions shall be compulsory with internal choice within the questions.
 - Question may be subdivided into sub questions a, b, c... and the allocation of marks depends on the weight age of the topic.

(Detail question paper pattern has been given separately)

Passing Standard

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e. 16 out of 40) in the Internal Assessment and 40% marks in Semester End Examination (i.e. 24 out of 60) separately, to pass the course and minimum of Grade E to pass a particular semester A learner will be said to have passed the course if the learner passes the Internal Assessment and Semester End Examination together.

(Detail question paper pattern has been given separately)

Question Paper Pattern (Theoretical Courses)

Maximum Marks: 60

Questions to be set: 04 Duration: 2

Hrs.

All Questions are Compulsory Carrying 15 Marks each.

Question No.	Particular	Marks
Q-1	Objective Questions A) Sub Questions to be asked 10 and to be answered any 08 B) Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	15 Marks
Q-2	Attempt any two A) Theory Questions B) Theory Questions C) Theory Questions D) Theory Questions	15 Marks (7.5 * 2)
Q-3	Attempt any two A) Theory Questions B) Theory Questions C) Theory Questions D) Theory Questions	15 Marks (7.5 * 2)
Q-4	Attempt any two A) Theory Questions B) Theory Questions C) Theory Questions D) Theory Questions	15 Marks (7.5 * 2)

Note:

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.

Question Paper Pattern (Practical Courses)

Maximum Marks: 60

Questions to be set: 04 Duration: 2

Hrs.

All Questions are Compulsory Carrying 15 Marks each.

Question No.	Particular	Marks
Q-1	A) Practical Questions	08 Marks
	B) Practical Questions	07 Marks
	OR	
Q-1	P) Practical Questions	15 Marks
Q-2	A) Practical Questions	08 Marks
	B) Practical Questions	07 Marks
	OR	
Q-2	P) Practical Questions	15 Marks
Q-3	A) Practical Questions	08 Marks
	B) Practical Questions	07 Marks
	OR	
Q-3	P) Practical Questions	15 Marks
Q-4	Objective Questions	
	A) Sub Questions to be asked 10 and to be answered any 08	08Marks
	B) Sub Questions to be asked 10 and to be answered any 07	07Marks
Q-4	(*Multiple choice / True or False / Match the columns/ Fill in the blanks)	
	OR	
	P) Theory Questions/ Short Notes	
	To be asked 05	
	To be marked 03	15Marks

Note:

Practical question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks. If the topic demands, instead of practical questions, appropriate theory question may be asked.

Continuous Internal Assessment (CIA)

SYBBI (SEM III)			SYBBI (SEM IV)		
Sr. No	Subjects	CIA	Sr. No	Subjects	CIA
3.1	Financial Management-I	Online Test- 20M BoardWork- 10 M Class Assignment-10 M	4.1	Financial Management-II	Online Test- 20M Project&Viva- 10 M Class Assignment - 10M
3.2	Management Accounting (Tools & Techniques)	Online Test- 20M BoardWork- 10 M Class Assignment -10M	4.2	Cost Accounting of Banking & Insurance	Online Test- 20M Class Assignment - 10M Project- 10M
3.3	Risk Management	Online Test- 20M Casestudy- 10M PPT&Viva- 10M	4.3	Entrepreneurship Management	Online Test- 20M Business Plan- 10 M Govt. of India support toEntrepreneurs - 10M
3.4	Information Technology in Banking & Insurance- I	Online Test- 20M PPT- 10M Practical- 10M	4.4	Information Technology in Banking & Insurance- II	Online Test- 20M PPT- 10M Practical- 10M
3.5	Foundation Course- III (An Overview of Banking Sector)	Online Test- 20M CaseStudy- 10 M Project&viva- 10M	4.5	Foundation Course- IV (An Overview of Insurance Sector)	Online Test- 20M CaseStudy- 10 M Project&viva- 10M
3.6	Financial Market (Equity, Debt, Forex and Derivatives)	Online Test- 20M FieldVisit- 10M OnlineSurvey- 10M	4.6	Corporate and Securities Law	Online Test- 20M CaseStudy- 10 M Home Assignment-10M
3.7	Direct Taxation	Online Test- 20M Class Assignment - 10 M Project- 10M	4.7	Business Economics-II	Online Test- 20M PPT &Viva- 10 M NewsArticle Analysis- 10M

**Syllabus of Skill Enhancement Course of
B.Com. (Banking & Insurance) Programme
with effect from the Academic Year 2022-23**

**Certificate Course in Public Speaking and
Presentation Skill**

Details of the Certificate Course:

1. Credit	: 1
2. Eligibility	: 10+2
3. Duration	: 30Hrs
4. Intake Capacity	: 30 Students
5. Fees Structure	: Rs.2500

Objective of the Course:

Helps to develop core public speaking competencies to plan and deliver effective, engaging presentations.

Learning Outcomes:

By end of the course students will be able to,

1. Understand the importance of public speaking
2. Control fear of speaking in front of groups
3. Use verbal and non-verbal communication to enhance speech
4. Identify ways of grabbing listener's attention
5. Effective use of visual aids

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Communication Process – An Overview	02 Sessions
2	Strategies for Public Speaking	02 Sessions
3	Effective Body Language	02 Sessions
4	Positive Thinking	02 Sessions
5	Affirmations and Visualization	02 Sessions
6	Public Speaking Phobia	02 Sessions
7	Story Showing	02 Sessions
8	Mastering the Art of Public Speaking	02 Sessions
9	How to Develop Powerful Presentation	02 Sessions
10	Content Development in a Presentation	02 Sessions
11	Slide Design and Principles	02 Sessions
12	Coordination of Spoken and Visual Aids	02 Sessions
13	How to Engage the Audience	02 Sessions
14	How to Deliver Presentation	02 Sessions
15	How to Become Good Influencer	02 Sessions

Sr. No.	Modules / Units
1	Communication Process- An Overview
	Communication process its origin, types and Basic Principle, Strategy for Best communicator, demonstration and role play
2	Strategies for Public Speaking
	Elements, Importance, Structure, benefits, audience analysis, Demonstration, Role Play
3	Effective Body Language
	Importance, movement, posture, gestures, smile, eye contact and more demonstration and role play
4	Positive Thinking
	Concept, Importance, Benefits, role play
5	Affirmations and Visualization
	Concept, strategy & techniques of success pattern mind programming
6	Public Speaking Phobia
	Phobia removal concept, types and techniques, importance, benefits, role play
7	Story Showing
	How to present any idea creativity techniques, demonstration and roleplay
8	Mastering the Art of Public Speaking
	Elocution, Extempore, Debate, Group Discussion, Talk, Anchoring
9	How to Develop Powerful Presentation
	Concept, process, rules, importance, coordination of spoken and visual equipment, Assignment
10	Content Development in a Presentation
	Basic principles, concept, discussions, slide design
11	Slide Design and Principles
	Concept, rules, principles, tips, demonstration and practice session
12	Coordination of Spoken and Visual Aids
	Concept, introduction and discussion for ways and practice
13	How to Engage Audience
	Concept, importance, tactics, ways to engage
14	How to Deliver Presentation Effectively
	Start middle, closing tips, demonstration and practice
15	How to Become Good Influencer
	Concept, qualities, guidelines, case study, and discussion

Scheme of Evaluation

Evaluation Scheme:

Evaluation System	Particular	Marks
Term end Assessment	Written Test / Online Test	30 Marks
Internal Evaluation	Group discussion/ Management Games/ Case Studies	20 marks
	Total	50 Marks

List of Reference Books:

1. Public Speaking: Storytelling Techniques for Electrifying Presentations by AkashKaria
2. How to Develop Self Confidence and Improve Public Speaking by DaleCarnegie
3. Word Power Made Easy: The Complete Handbook for Building a Superior Vocabulary by NormanLewis
4. Publicspeaking:ComescrivereundiscorsopubblicobyGiuseppeFrancoandBoresrl
5. TED Talks: The official TED guide to public speaking: Tips and tricks for giving unforgettable speeches and presentations by ChrisAnderson
6. How to Stop Worrying and Start Living by DaleCarnegie
7. MakeYourBed:Smallthingsthatcanchangeyourlife...andmaybetheworldbyWilliam H. McRaven
8. Tao of Charlie Munger: A Compilation of Quotes from Berkshire Hathaway's Vice Chairman on Life, Business, and the Pursuit of Wealth With Commentary by David Clark by DavidClark
9. Book of Tea by OkakuraKakuzo
- 10.The Acid Watcher Diet: A 28-Day Reflux Prevention and Healing Programme by JonathanAviv