

Rayat Shikshan Sanstha's
Karmaveer Bhaurao Patil College, Vashi.
(Autonomous College)



Syllabus for Approval

Sr. No.	Heading	Particulars
1	Class	F.Y.B.Com.(Banking & Insurance)
2	Eligibility for Admission	12 th Pass in any stream or equivalent qualification Open category - Minimum 45% Reserved category- Minimum 40%
3	Title of the Course	F.Y.B.Com.(Banking & Insurance)
4	Passing Marks	Minimum 24 in Semester Exam and 16 in CIA
4	Syllabus and Evaluation	60 Marks for Semester Exam + 40 Marks Continuous Internal Evaluation
5	No. of Years / Semesters	02
6	Level	P.G./ U.G./ Diploma /-Certificate (Strike out which is not applicable)
7	Pattern	Yearly / Semester (Strike out which is not applicable)
8	Status	New / Revised (Strike out which is not applicable)
9	To be implemented from Academic Year	From Academic Year 2021-22

Date:

Signature:

Name of BOS Chairperson / Dean: _____

AC- 25/10/2021

Item No.- 7.20



**Rayat Shikshan Sanstha's
KARMAVEER BHAAURAO PATIL COLLEGE, VASHI.
NAVI MUMBAI
(AUTONOMOUS COLLEGE)**

Sector-15- A, Vashi, Navi Mumbai - 400 703

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

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

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

**(Choice Based Credit, Grading and Semester System
with effect from the academic year 2021-22)**

B.Com. (Banking & Insurance) Programme

Choice Based Credit, Grading and Semester System

Preamble of the Syllabus:

Bachelor of Commerce (B.Com.) in Banking and Insurance is a under graduation programme of Department of Banking and Insurance, Karmaveer Bhaurao Patil College Vashi, Navi Mumbai [Autonomous College]

This course will provide the students, a greater in-depth knowledge of different aspects of Banking, Insurance and other financial services and a thorough understanding of the practical application of the theory. The Banking & Insurance degree aims to inculcate training and practical approach among the students by using modern technologies, and also to given an adequate exposure to operational environment in the field of Banking, Insurance and other related financial services.

B.Com. (Banking & Insurance) Programme

Choice Based Credit, Grading and Semester System

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 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 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) Programme
Choice Based Credit, Grading and Semester System
Course Structure

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

(To be implemented from Academic Year 2021-22)

Course Type	Course Code	Course Title	Credits	CIE Marks	SEE Marks	Total Marks
Core	UGBBI101	Environment & Management of Financial Services	4	40	60	100
Core	UGBBI102	Principles of Management	4	40	60	100
Core	UGBBI103	Financial Accounting-I	4	40	60	100
AECC	UGBBI104	Business Communication-I	2	40	60	100
AECC	UGBBI105	Foundation Course-I	2	40	60	100
GE	UGBBI106 / UGBBI107	Business Economics-I / Quantitative Methods-I	6	40	60	100
Total			22	240	360	600
Core	UGBBI201	Principles & Practices of Banking & Insurance	4	40	60	100
Core	UGBBI202	Organizational Behavior	4	40	60	100
Core	UGBBI203	Financial Accounting-II	4	40	60	100
AECC	UGBBI204	Business Communication-II	2	40	60	100
AECC	UGBBI205	Foundation Course-II	2	40	60	100
GE	UGBBI206 / UGBBI207	Business Law / Quantitative Methods-II	6	40	60	100
Total			22	240	360	600

B.Com. (Banking & Insurance) Honours

Course Structure

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

(To be implemented from Academic Year- 2021-2022)

No. of Courses	Semester I	Credits	No. of Courses	Semester II	Credits
1	Core Courses (CC)		1	Core Courses (CC)	
UGBBI101	Environment & Management of Financial Services	04	UGBBI201	Principles & Practices of Banking & Insurance	04
UGBBI102	Principles of Management	04	UGBBI202	Organizational Behaviour	04
UGBBI103	Financial Accounting-I	04	UGBBI203	Financial Accounting-II	04
2	Ability Enhancement Compulsory Course (AECC)		2	Ability Enhancement Compulsory Course (AECC)	
UGBBI104	Business Communication - I	02	UGBBI204	Business Communication – II	02
UGBBI105	Foundation Course-I	02	UGBBI205	Foundation Course -II	02
3	* Elective: Generic (GE)		3	**Elective: Generic (GE)	
UGBBI106/ UGBBI107	Any one course from the following list of the courses	06	UGBBI206/ UGBBI207	Any one course from the following list of the courses	06
Total Credits		22	Total Credits		22

*List of Elective: Generic (GE) for Semester I (Any One)		**List of Elective: Generic (GE) For Semester II(Any One)	
UGBBI106	Business Economics-I	UGBBI206	Business Law
UGBBI107	Quantitative Methods-I	UGBBI207	Quantitative Methods-II
Note : Course selected in Semester I will continue in Semester II			

FYBBI Syllabus

Semester I

Sr. No.	Course Code	Course Title	Module/ Topics	Credit	L/Week
1	UGBBI101	Environment & Management of Financial Services	Introduction to Financial System Phases of Development of Banking and Insurance Management, Regulation and Development of Banking & Insurance SEBI Regulations Regulatory and Developmental Framework of Banking and Insurance	4	4
2	UGBBI102	Principles of Management	Introduction to Management Management Process Organizational Structure of Banking and Insurance Companies Business Leaders	4	4
3	UGBBI103	Financial Accounting-I	Introduction to Financial Accounting Classification of Income & Expenses and Accounting Standards Issue of Shares Stock Valuation and Hire Purchase Final Account	4	4
4	UGBBI104	Business Communication-I	Concept of Communication Obstacles to Communication in Business World & Introduction to Business Ethics Business Correspondence Language and Writing Skills.	2	2
5	UGBBI105	Foundation Course-I	Overview of Indian Society Concept of Disparity-I Concept of Disparity-II Indian Constitution Significant Aspects of Political Processes Growing Social Problem in India	2	2
6	UGBBI106	Business Economics-I /	Introduction Supply and Demand Analysis	6	6

			Production Function and Cost Analysis		
			Revenue Concepts and Equilibrium Conditions		
			Market Structure		
7	UGBBI107	Quantitative Methods-I	Introduction, Organising Data, Frequency Distribution, Data Representation	6	6
			Measures of Central Tendencies		
			Measures of Dispersion		
			Co-variance, Correlation and Regression		
			Probability , Probability Distribution and Decision Theory		
			Index Numbers		
			Insurance		

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 I
with effect from the Academic Year 2021-22
Core Courses (CC)
UGBBI101.Environment and Management of
Financial Services

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Financial System	15
2	Phases of Development of Banking and Insurance	15
3	Management, Regulation and Development	15
4	Regulatory and Developmental Framework of Banking & Insurance	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI101	Environment & Management of Financial Services	<p>The Learner will be able to:-</p> <ol style="list-style-type: none"> 1. Describe the concept of risk management within the organisation of banks and insurance companies [1]* 2. Understand the concept of role of Banking & Insurance in mobilizing savings and Investments [2]* 3. Explain Assets-Liability Management in Banking and Insurance [3]* 4. Analyse the mechanism of supervision and regulation of banking system [4]* 5. Evaluate the legal framework governing the insurance. [5]* 6. Design the phases of development of banking and insurance. [6]*

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

Sr. No.	Modules / Units
1	Introduction to Financial System
	<ul style="list-style-type: none"> • Financial System <ul style="list-style-type: none"> ▪ Institutional set- up ▪ Marketing Structure ▪ Instruments ▪ Overview of different kinds of financial services. (e.g. Leasing, Hire purchase, factoring, forfaiting, Bill financing/Bill discounting, housing finance, letter of credit, insurance, venture capital, merchant banking, stock broking and credit rating.) • Meaning, Definition and scope of Banking and Insurance.
2	Phases of Development of Banking and Insurance
	<ul style="list-style-type: none"> • Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth. • Functions and working of banking and insurance companies
3	Management, Regulation and Development
	<ul style="list-style-type: none"> • Risk management within the organizations of Banks and Insurance companies • Asset-Liability Management in Banking and Insurance • Organisational structure and management • * SEBI – Regulations, Roles and Functions
4	Regulatory and Developmental Framework of Banking & Insurance
	<ul style="list-style-type: none"> • Banking companies and RBI Acts and legal framework governing the insurance. • Developmental Activities of RBI and IRDA • Mechanism of supervision and regulation. • Prudential Norms.

**Syllabus of courses of B.Com. (Banking & Insurance)
Programme at Semester I
with effect from the Academic Year 2021-22
Core Courses (CC)
UGBBI102. Principles of Management**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Management	15
2	Management Process	15
3	Organization Structure of Banking and Insurance companies	15
4	Business Leaders	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI102	Principles of Management	<p>The Learner will be able to:-</p> <ol style="list-style-type: none"> 1. Explain the levels and the functions of management. [1]* 2. Understand the meaning, features and importance of management. [2]* 3. Determine how the managerial tasks of planning, organizing, and controlling can be executed in a variety of circumstances. [3]* 4. Analyze the process of management's four functions planning, organizing, leading & controlling [4]* 5. Evaluate the context for taking managerial actions of planning, organizing and controlling. [5]* 6. Integrate management principles into management practices. [6]*

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

Sr. No.	Modules / Units
1	Introduction to Management
	<ul style="list-style-type: none"> • Definition of Management • Management as a Profession • Traditional Vs Contemporary Management (Henry Fayol, F.W. Taylor, Peter Drucker) (C.K. Pralhad, Mr. Vijay Govindarajan)
2	Management Process
	<ul style="list-style-type: none"> • Management Process, Practices, Functions of Management related to Banking and Insurance companies
3	Organization Structure of Banking and Insurance companies
	<ul style="list-style-type: none"> • Organisational structure and management <p>*Governance : Meaning and Concept, Corporate governance in Financial Sector</p>
4	Business Leaders
	<ul style="list-style-type: none"> • Leaders in the Indian Industry (J.R.D Tata, Ratan Tata, Aditya Birla, Kumar Mangalam Birla, Mr. Dhirubhai Ambani and Sons, Kiran Mazumdar Shaw, Verghese Kurien) • Leaders in the Banking and Insurance Industry <ul style="list-style-type: none"> ▪ Indian Leaders <p>(Banking & Insurance: H. Shanbagh. Uday Kotak, K.V. Kamath Naina Kidwai, Deepak Parekh, Hinduja, Godrej, Azim Premzi, Narayan Murthy, Anand Mahindra , Governor of RBI)</p> <ul style="list-style-type: none"> ▪ International Leader <p>President of World bank, President of Asian Development Bank, President of Fed Reserve, President of International Monetary Fund</p>

**Syllabus of courses of B.Com. (Banking & Insurance)
 Programme at Semester I
 with effect from the Academic Year 2021-22
 Core Courses (CC)
 UGBBI103. Financial Accounting-I**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to accounting	12
2	Classification of Income & Expenses & Accounting Standards	12
3	Issues of Shares	12
4	Hire purchase	12
5	Final Accounts	12
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI103	Financial Accounting-I	The Learner will be able to:- <ol style="list-style-type: none"> 1. Describe the meaning and scope of Accounting. [1]* 2. Understand the principles of double entry book keeping. [2]* 3. Classify the accounting transactions into different subsidiary books.[2]* 4. Compute values & Prepare Final Accounts of a company. [3]* 5. Categorise different types of expenditures and receipts involved in accountancy. [4]* 6. Evaluate and rectify different kinds of errors. [5]*

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

Sr. No.	Modules / Units
1	Introduction to Accounting
	<p>Meaning, scope, objectives, need, importance and limitations of accounting. Basic accounting terminology. Branches of accounting. Accounting concepts, Conventions and Principles. Double Entry System, Classifications of accounts, Rules of debit and credit. Writing of journal Entries and Ledger, Sub division of journal and Trial Balance</p>
2	Classification of Income & Expenses & Accounting Standards
	<p>Classifications of Income, Expenditure and Receipts on the basis of capital and revenue. Source documents required for practical accounting. Introduction to Bank Reconciliation Statement and Errors and their Rectification. Accounting Standard 1, 2, 6, 8, 9, 10. Understanding Fair value concept, Overview of Ind-AS vis-a-vis International Financial Reporting Standards (IFRSs).</p>
3	Issues of Shares
	<p>Introduction to issue of shares, issue of shares for consideration other than cash, issue of shares for cash, calls on shares, issue of shares at premium, issue of shares at Par, issue of shares at discount, accounting treatment on issue of shares.</p>
4	Hire Purchase
	<p>Hire Purchase Transactions (calculate on of interest, accounting as per asset purchase method only, exclude repossession), Introduction to Depreciation: Fixed Installment method, Written Down Value Method, Change of method.</p>
5	Final Accounts
	<p>Trading Account, Profit and Loss Account, Balance Sheet, Adjustment Entries (*Advanced Entries)</p>

Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester I
with Effect from the Academic Year 2021-22
Ability Enhancement Compulsory Courses (AECC)
UGBBI104. Business Communication-I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Theory of Communication	15
2	Obstacles to Communication in Business World	15
3	Business Correspondence	15
4	Language and Writing Skills	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI104	Business Communication – I	<p>The Learner will be able to:-</p> <ol style="list-style-type: none"> 1. Define communication. [1]* 2. Understand the impact of technological advancements on communications. [2]* 3. Prepare a strategy cohesion and coherence self editing. [3]* 4. Analyse different parts, structure and layouts of business letter writing. [4]* 5. Evaluate tenses and subject verb agreement. [5]* 6. Design emergence of Communication as a key concept in the Corporate World. [6]*

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

Sr. No.	Modules / Units
1	<p data-bbox="342 264 678 296">Theory of Communication</p> <p data-bbox="342 317 1395 449">Concept of Communication: Meaning, Definition, Process, Need, Feedback Emergence of Communication as a key concept in the Corporate and Global World Impact of technological advancements on Communication</p> <p data-bbox="342 470 1036 501">Channels and Objectives of Communication: Channels-</p> <p data-bbox="342 527 1117 558">Formal and Informal- Vertical, Horizontal, Diagonal, Grapevine</p> <p data-bbox="342 583 1395 716">Objectives of Communication: Information, Advice, Order and Instruction, Persuasion, Motivation, Education, Warning, and Boosting the Morale of Employees (A brief introduction to these objectives to be given)</p> <p data-bbox="342 737 849 768">Methods and Modes of Communication:</p> <p data-bbox="342 793 1227 825">Methods: Verbal and Nonverbal, Characteristics of Verbal Communication</p> <p data-bbox="342 846 1118 877">Characteristics of Non-verbal Communication, Business Etiquette</p> <p data-bbox="342 898 1338 982">Modes: Telephone and SMS Communication 3 (General introduction to Telegram to be given) Facsimile Communication [Fax]</p> <p data-bbox="342 1003 1130 1035">Computers and E- communication Video and Satellite Conferencing</p>
2	<p data-bbox="342 1056 940 1087">Obstacles to Communication in Business World</p> <p data-bbox="342 1108 1065 1140">Problems in Communication /Barriers to Communication:</p> <p data-bbox="342 1165 1304 1249">Physical/ Semantic/Language / Socio-Cultural / Psychological / Barriers, Ways to Overcome these Barriers</p> <p data-bbox="342 1270 1284 1302">Listening: Importance of Listening Skills, Cultivating good Listening Skills – 4</p> <p data-bbox="342 1327 745 1358">Introduction to Business Ethics:</p> <p data-bbox="342 1383 1395 1467">Concept and Interpretation, Importance of Business Ethics, Personal Integrity at the workplace, Business Ethics and media, Computer Ethics, Corporate Social Responsibility</p> <p data-bbox="342 1488 1373 1520">Teachers can adopt a case study approach and address issues such as the following so as to orient and sensitize the student community to actual business practices: Surrogate</p> <p data-bbox="342 1541 1333 1614">Advertising, Patents and Intellectual Property Rights, Dumping of Medical/E-waste,</p> <p data-bbox="342 1640 1390 1724">Human Rights Violations and Discrimination on the basis of gender, race, caste, religion, appearance and sexual orientation at the workplace</p> <p data-bbox="342 1745 721 1776">Piracy, Insurance, Child Labour</p>

Sr. No.	Modules / Units
3	Business Correspondence
	<p>Theory of Business Letter Writing:</p> <p>Parts, Structure, Layouts—Full Block, Modified Block, Semi - Block Principles of Effective Letter Writing, Principles of effective Email Writing,</p> <p>Personnel Correspondence:</p> <p>Statement of Purpose, Job Application Letter and Resume, Letter of Acceptance of Job Offer, Letter of Resignation</p> <p>[Letter of Appointment, Promotion and Termination, Letter of Recommendation (to be taught but not to be tested in the examination)]</p>
4	Language and Writing Skills
	<p>Commercial Terms used in Business Communication</p> <p>Paragraph Writing:</p> <p>Developing an idea, using appropriate linking devices, etc.</p> <p>Cohesion and Coherence, self-editing, etc. [Interpretation of technical data, Composition on a given situation, a short informal report etc.]</p> <p>Activities</p> <ul style="list-style-type: none"> ▪ Listening Comprehension ▪ Remedial Teaching ▪ Speaking Skills: Presenting a News Item, Dialogue and Speeches ▪ Paragraph Writing: Preparation of the first draft, Revision and Self – Editing, Rules of spelling. ▪ Reading Comprehension: Analysis of texts from the fields of Commerce and Management <p>*Transcript of Interview and Employment Messages (to be shown)</p> <p>*“you attitude”</p> <p>(“you” attitude has to be emphasized in the practice of all the above mentioned skills (Listening, Reading, Writing, Speaking)</p>

Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester I
with Effect from the Academic Year 2021-22
Ability Enhancement Compulsory Courses (AECC)
UGBBI105. Foundation Course-I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Overview of Indian Society	05
2	Concept of Disparity-1	10
3	Concept of Disparity-2	10
4	The Indian Constitution	10
5	Significant Aspects of Political Processes	10
Total		45

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI105	Foundation Course –I	<p>The Learner will be able to:-</p> <ol style="list-style-type: none"> 1. Illustrate linguistic diversity in relation to Indian society. [1]* 2. Describe the disparities arising out of gender. [2]* 3. Compare self-government in urban & rural areas. [3]* 4. Estimate causes & effects of conflicts arise due to linguistic differences. [4]* 5. Prioritize values in strengthening the social fabric of Indian Society. [5]* 6. Propose a model of distribution of resources as demographic composition. [6]*

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

Sr. No.	Modules / Units
1	Overview of Indian Society
	Understand the multi-cultural diversity of Indian society through its demographic composition: population distribution according to religion, caste, and gender; Appreciate the concept of linguistic diversity in relation to the Indian situation; Understand regional variations according to rural, urban and tribal characteristics; Understanding the concept of diversity as difference
2	Concept of Disparity- 1
	Understand the concept of disparity as arising out of stratification and inequality; Explore the disparities arising out of gender with special reference to violence against women, female foeticide (declining sex ratio), and portrayal of women in media; Appreciate the inequalities faced by people with disabilities and understand the issues of people with physical and mental disabilities
3	Concept of Disparity-2
	Examine inequalities manifested due to the caste system and inter-group conflicts arising thereof; Understand inter-group conflicts arising out of communalism; Examine the causes and effects of conflicts arising out of regionalism and linguistic Differences
4	The Indian Constitution
	Philosophy of the Constitution as set out in the Preamble; The structure of the Constitution-the Preamble, Main Body and Schedules; Fundamental Duties of the Indian Citizen; tolerance, peace and communal harmony as crucial values in strengthening the social fabric of Indian society; Basic features of the Constitution
5	Significant Aspects of Political Processes
	The party system in Indian politics; Local self-government in urban and rural areas; the 73rd and 74th Amendments and their implications for inclusive politics; Role and significance of women in politics

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester I
with Effect from the Academic Year 2021-22
Elective: Generic (GE)
UGBBI106. Business Economics-I**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction	10
2	* Supply and Demand Analysis	10
3	Production Function and Cost Analysis	15
4	Revenue Concepts and Equilibrium Conditions	15
5	Market Structure	10
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI106	Business Economics-I	<p>The learner will be able to:-</p> <ol style="list-style-type: none"> 1. Define the basic concept in microeconomic theory. [1]* 2. Explain basic economic relations-functional relations, total average and marginal relations. [2]* 3. Calculate price income and cross elasticity. [3]* 4. Calculate total revenue, average revenue, total cost, marginal cost and average cost. [4]* 5. Assess key attributes of oligopoly collusive and non-collusive oligopoly market. [5]* 6. Develop case studies on how pricing methods are used in the business world. [6]*

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

Sr. No.	Modules / Units
1	Introduction
	<ul style="list-style-type: none"> • Scope and Importance of Business Economics • Basic tools- Opportunity Cost principle- Incremental and Marginal Concepts. Basic economic relations - functional relations: equations- Total, Average and Marginal relations- use of Marginal analysis in decision making • The basics of market demand, market supply and equilibrium price- shifts in the demand and supply curves and equilibrium
2	*Supply and Demand Analysis
	<ul style="list-style-type: none"> * Law of Supply – Meaning • Law of Demand – Meaning, Demand Functions, utility Analysis of Demand • Elasticity of Demand - significance, types and measurement of elasticity of demand (Price, income cross and promotional) • Demand estimation and forecasting: Meaning and significance - methods of demand estimation: survey and statistical methods (numerical illustrations on trend analysis and simple linear regression)
3	Production Function and Cost Analysis
	<ul style="list-style-type: none"> • Production function: short run analysis with Law of Variable Proportions- Production function with two variable inputs- isoquant and isocost – Meaning and features • Long run production function and Laws of Returns to Scale • Producers Equilibrium • Economies and diseconomies of Scale. • Cost concepts: Accounting cost and economic cost, implicit and explicit cost, fixed and variable cost - total, average and marginal cost - Cost Output Relationship in the Short Run and Long Run (hypothetical numerical problems to be discussed), • LAC and Learning curve • Case study

Sr. No.	Modules/ Units
4	Revenue Concepts and Equilibrium Conditions
	<ul style="list-style-type: none"> • Concepts of Average Revenue, marginal Revenue and Total Revenue • Meaning and conditions • Relationship between Average Revenue, marginal Revenue and Total Revenue under different market structure • Equilibrium of the firm under profit maximizations and assumptions
5	Market Structure
	<ul style="list-style-type: none"> • Perfect Competition –Meaning and features, short run and long run equilibrium of the firm • Monopoly - Meaning and features, short run and long run equilibrium Monopolistic Competition – Meaning and features, short run and long run equilibrium of the firm • Oligopoly – Features and Price output Determination under kinked demand • Perfect Competition –Meaning and features, short run and long run equilibrium of the firm

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester I
with Effect from the Academic Year 2021-22
Elective: Generic (GE)
UGBBI107. Quantitative Methods-I**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction, Organising, Data, Frequency Distribution, Data Representation	10
2	Measures of Central Tendencies	10
3	Measures of Dispersion	08
4	Co-variance, Correlation and Regression	10
5	Probability, Probability Distribution and decision Theory	10
6	Index Nos.	06
7	Insurance	06
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI107	Quantitative Methods-I	<p>The Learner will be able to:-</p> <ol style="list-style-type: none"> 1. Define data and organisation of data. [1]* 2. Understand advantages and disadvantages of Arithmetic mean, Geometric mean and Harmonic mean. [2]* 3. Solve examples on probability distribution of discrete and continuous variable, based normal distribution [3]* 4. Calculate Rank correlation and regression coefficient. [4]*

		<ol style="list-style-type: none">5. Distinguish Arithmetic mean, Geometric mean and Harmonic mean for a given data.[5] *6. Construct index numbers by using Aggregate and Relative methods.[6] *
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***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	Introduction, Organising, Data, Frequency Distribution, Data Representation
	Organizing Data, Frequency Distribution, Measure of Central tendency, Org Data, preparation of frequency distribution graphical and diagrammatic representation histogram, frequency polygon and gives. Definition of averages and objective of averages types of average. Arithmetic mean, Geometric, harmonic mean and its usages, mode and medium (using graph also) for both) for grouped as well as ungrouped data
2	Measures of Central Tendencies
	Definition of Averages and objective of Averages Types of Averages. Arithmetic mean, Geometric Mean, Harmonic Mean and its advantages, Disadvantages and usages, mode, median, quartiles, deciles and percentiles for both grouped as well as ungrouped data.
3	Measures of Dispersion
	Concept and idea of dispersion. Various measures Range, quartile deviation, Mean Deviation, Standard Deviation and corresponding relative measure of dispersion. Geographical representation and utility of various is measure of Dispersions
4	Co-variance, Correlation and Regression
	Meaning, definition and Application of covariance, concept of correlation. Rank correlation, regression concept, relationship with correlation, Assumptions in simple Regression, Estimation using Simple Regression: Fitting of straight line, method of least square, construction of characteristic line/estimation line
5	Probability, Probability Distribution and decision Theory
	Concept of probability yen diagrams, Rules of Probability conditional & unconditional probability, Baye theorem. Discrete and continuous variable. Expected value of the variable, Decision theory normal distribution

Sr. No.	Modules / Units
6	Index Nos.
	<p>Concept and usage of index nos. Construction of index nos. Types of index nos. Aggregate and Relative method of constructing index nos. Chain base index nos. Test of consistency: Time reversal factor reversal and circular test. Quantity and Value index nos for agricultural, industrial production, Retail Prices, Consumer price index nos. for security prices, etc.</p>
7	Insurance
	<p>Meaning, Objective, Purpose and need for Insurance. Fundamentals of Insurance Calculation of age, Premiums, Bonuses, Paid up value of a policy, Maturity Value of the Policy. Claim Calculation and Surrender Value.</p>

FYBBI Syllabus

Semester II

Sr. No.	Course Code	Course Title	Module/ Topics	Credit	L/Week
1	UGBBI201	Principles & Practices of Banking & Insurance	Introduction to Banking Banking Scenario in India Introduction to Insurance Insurance Business Environment in India	4	4
2	UGBBI202	Organisational Behaviour	Introduction of Organizational Behavior Group Dynamics Organizational Culture and Change Management Organizational Development	4	4
3	UGBBI203	Financial Accounting-II	Valuation of Goodwill and Shares Buyback of Equity Shares Redemption of Preference Share Redemption of Debentures	4	4
4	UGBBI204	Business Communication-II	Presentation Skill Group Communication Business Correspondence Language and Writing Skills.	2	2
5	UGBBI205	Foundation Course-II	Globalization and Indian Society Human Rights Ecology Understanding Stress and Conflict Managing Stress and Conflict in Contemporary Society	2	2
6	UGBBI206	Business Law	A. Introduction to Law B. Indian Constitution Contract Act A. Special Contract Act B. Sale of Goods Act A. Negotiable Instruments Act, 1881 B. Information Technology Act, 2000	6	6
7	UGBBI207		Testing of Hypothesis		

	Quantitative Methods-II	Linear Programming Techniques	6	6
		Matrices and Determinants (Application in Business and Economics)		
		Ratio, Proportion & Percentage		
		Statistical Applications in Investment Management		
		Economic Indicators		

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 II
with effect from the Academic Year 2021-22
Core Courses (CC)
UGBBI201. Principles and Practices of
Banking & Insurance

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Banking	15
2	Banking Scenario in India	15
3	Introduction to Insurance	15
4	Insurance Business Environment in India	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI201	Principles and Practices of Banking & Insurance	<p>The learner will be able to -</p> <ol style="list-style-type: none"> 1. Describe the types of bank accounts and the banking services. [1]* 2. Understand the insurance regulations and role of IRDA [2]* 3. Explain the growth of the insurance business. [3]* 4. Analyse the claim settlement procedures in insurance. [4]* 5. Evaluate the Actuarial role of insurance. [5]* 6. Generalize the need and scope of Insurance in minimizing risk. [6]*

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

	Modules/ Units
1	Introduction to Banking
	Basic Concepts: Origin, Need, Types, Scope and Functions of Banking-Need for Regulation and Supervision
2	Banking Scenario in India
	Banking Operations -Types of accounts-Banking Services-Current Scenario, Financial Inclusion and Banking Regulations & Role of RBI. * Treasury Department in Banking - Introduction and Role
3	Introduction to Insurance
	Understanding Risk -Kinds of business risks-Need and Scope of insurance-Evolution of insurance-Principles of insurance-Types of insurance and policies-Risk and Return relationship *Advanced Topics In Insurance: Reinsurance : Definition, Reinsurance needs, Types of reinsurance agreements, Forms of reinsurance
4	Insurance Business Environment in India
	Growth of Insurance Business -Actuarial Role-Claim and Settlement Procedures- Insurance Regulations Role of IRDA. * Introduction to Actuarial Profession

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester II
with Effect from the Academic Year 2021-22
Core Courses (CC)
UGBBI202.Organizational Behavior
*Modules at a Glance***

Sr. No.	Modules	No. of Lectures
1	Introduction of organizational Behavior	15
2	Group Dynamics	15
3	Organizational Culture and Change Management	15
4	Organizational Development.	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI202	Organizational Behavior	<p>The learner will be able to -</p> <ol style="list-style-type: none"> 1. Describe the models of organization behaviour. [1]* 2. Understand meaning, nature and scope of organization behaviour. [2]* 3. Apply the concept of organizational behavior to understand the behavior of people in the organization. [3]* 4. Analyze the complexities associated with management of individual behavior in the organization. [4]* 5. Evaluate application of the motivation theories in an organization. [5]* 6. Develop strategies about organizational change and development. [6]*

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

Sr. No.	Modules / Units
1	Introduction of organizational Behavior
	<p>Meaning, Nature and scope of OB, Models of OB,</p> <p>Theories of Motivation :</p> <ul style="list-style-type: none"> • Maslow, Herzberg, McGregor Theory X and Theory Y, William Ouchi's Theory Z, Victor Vroom. ERG theory • Application of the Theories • Motivational techniques in Banking and Insurance Industry • *Organizational Behavior in 21st Century : <p>‘Theory A’ for Managing People for Performance</p> <p>Introduction, Meaning, Essential elements of Accountability Theory</p>
2	Group Dynamics
	<ul style="list-style-type: none"> • Individual Behavior(IQ,EQ,SQ) • Group Formation, Team Building, Team Development. • Goal Setting • Soft Skills, Interpersonal Skills, Multicultural Skills, Cross Cultural Skills. • Johari Window
3	Organizational Culture and Change Management
	<ul style="list-style-type: none"> • Work Culture, Ways for Making Work Culture Effective and Lively, Work Conflicts. • Organizational Change, effects of Resistance to Change, ways to overcome resistance to change. • Time and Stress Management.
4	Organizational Development
	<ul style="list-style-type: none"> • Meaning and Nature of OD. • Techniques of OD. • Importance of OD.

Syllabus of courses of B.Com. (Banking & Insurance)
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with effect from the Academic Year 2021-22
Core Courses (CC)
UGBBI203. Financial Accounting -II

Modules at a Glance

Sr. No.	Modul es	No. of Lectures
1	Valuation of Goodwill and Shares	15
2	Buyback of equity shares	15
3	Redemption of preference shares	15
4	Issues and Redemption of debentures (excluding buyback of own debentures)	15
Total		60

Course Code	Course Title	Learning Outcomes
UGBBI203	Financial Accounting-II	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Describe the concepts of goodwill, shares and debentures. [1]* 2. Understand the meaning and valuation of goodwill & shares. [2]* 3. Determine the valuation of goodwill & shares. [3]* 4. Calculate the value of redemption of preference shares.[4]* 5. Evaluate the value of redemption of debentures. [5]* 6. Collaborate journal entries of redemption of preference shares and debentures.[6]*

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

Sr. No.	Modules / Units
1	Valuation of Goodwill and Shares
	<p data-bbox="370 310 651 342">Valuation of Goodwill</p> <p data-bbox="370 369 1328 449">Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method</p> <p data-bbox="370 478 618 510">Valuation of Shares</p> <p data-bbox="370 537 1097 569">Intrinsic Value Method, Yield method and Fair Value Method</p>
2	Buyback of equity shares
	<p data-bbox="370 653 1328 741">Company Law/Legal Provisions (including related restrictions, power, transfer to capital redemption reserve account and prohibitions)</p> <p data-bbox="370 758 1344 789">Compliance of conditions including sources, maximum limits and debt equity ratio</p>
3	Redemption of preference shares
	<p data-bbox="370 871 1377 903">Company Law / Legal Provisions for redemption of preference shares in Companies Act Sources of redemption including divisible profits and proceeds of fresh issue of shares Premium on redemption from security premium and profits of</p> <p data-bbox="370 1024 1146 1056">company Capital Redemption Reserve Account - creation and use</p>
4	Issues and Redemption of debentures
	<p data-bbox="370 1136 1008 1167">Issue of Debenture at par, at premium and at discount.</p> <p data-bbox="370 1184 1377 1320">Redemption of debentures by payment from sources including out of capital and/ or out of profits. Debenture redemption reserve and debenture redemption sinking fund excluding insurance policy. Redemption of debentures by conversion into new class of shares or debentures with options-including at par, premium and</p> <p data-bbox="370 1392 480 1423">Discount</p>

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester II
with Effect from the Academic Year 2021-22
Ability Enhancement Compulsory Courses (AECC)
UGBBI204. Business Communication-II**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Presentation Skills	15
2	Group Communication	15
3	Business Correspondence	15
4	Language and Writing Skills	15
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI204	Business Communication-II	<p>The learner will be able to -</p> <ol style="list-style-type: none"> 1. Describe the structure and layouts of business letter writing. [1]* 2. Understand the principles of effective Email Writing. [2]* 3. Determine Public Relations and Internal Measures of Public Relations. [3]* 4. Analyse the Visual Aids and PowerPoint Presentation. [4]* 5. Evaluate business ethics and media. [5]* 6. Creating Feasibility Reports and Investigative Reports. [6]*

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

Sr. No.	Modules / Units
1	Presentation Skills
	<p>Presentations: (to be tested in tutorials only) 4 Principles of Effective Presentation Effective use of OHP Effective use of Transparencies How to make a Power-Point Presentation</p>
2	Group Communication
	<p>Interviews: Group Discussion Preparing for an Interview, Types of Interviews – Selection, Appraisal, Grievance, Exit Meetings: Need and Importance of Meetings, Conduct of Meeting and Group Dynamics Role of the Chairperson, Role of the Participants, Drafting of Notice, Agenda and Resolutions Conference: Meaning and Importance of Conference Organizing a Conference Modern Methods: Video and Tele – Conferencing Public Relations: Meaning, Functions of PR Department, External and Internal Measures of PR</p>
3	Business Correspondence
	<p>Trade Letters: Order, Credit and Status Enquiry, Collection (just a brief introduction to be given) *Banking and Insurance Correspondence Letters</p> <p>Only following to be taught in detail:- Letters of Inquiry, Letters of Complaints, Claims, Adjustments Sales Letters, promotional leaflets and fliers Consumer Grievance Letters, Letters under Right to Information (RTI) Act [Teachers must provide the students with theoretical constructs wherever necessary in order to create awareness. However students should not be tested on the theory.]</p> <p>**“you attitude” (“you” attitude has to be emphasized in the practice of writing skills.)</p>
4	Language and Writing Skills
	<p>Reports: Parts, Types, Feasibility Reports, Investigative Reports Summarisation: Identification of main and supporting/sub points Presenting these in a cohesive manner</p>

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with Effect from the Academic Year 2021-22
Ability Enhancement Compulsory Courses (AECC)
UGBBI205. Foundation Course-II

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Globalisation and Indian Society	07
2	Human Rights	10
3	Ecology	10
4	Understanding Stress and Conflict	10
5	Managing Stress and Conflict in Contemporary Society	08
Total		45

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI205	Foundation Course-II	<p>The learner will be able to -</p> <ol style="list-style-type: none"> 1. Describe the impact of liberalization, privatization and globalization. [1]* 2. Understand Fundamental Rights in the Constitution. [2]* 3. Apply different strategies for coping with conflicts. [3]* 4. Analyse the structure and function of the ecosystem. [4]* 5. Justify the interrelationships of environment components. [5]* 6. Design the concept of environment and ecology. [6]

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

Sr. No	Modules / Units
1	Globalisation and Indian Society
	Understanding the concepts of liberalization, privatization and globalization; Growth of information technology and communication and its impact manifested in everyday life; Impact of globalization on industry: changes in employment and increasing migration; Changes in agrarian sector due to globalization; rise in corporate farming and increase in farmers' suicides.
2	Human Rights
	Concept of Human Rights; origin and evolution of the concept; The Universal Declaration of Human Rights; Human Rights constituents with special reference to Fundamental Rights stated in the Constitution
3	Ecology
	Importance of Environment Studies in the current developmental context; Understanding concepts of Environment, Ecology and their interconnectedness; Environment as natural capital and connection to quality of human life; Environmental Degradation- causes and impact on human life; Sustainable development- concept and components; poverty and environment
4	Understanding Stress and Conflict
	Causes of stress and conflict in individuals and society; Agents of socialization and the role played by them in developing the individual; Significance of values, ethics and prejudices in developing the individual; Stereotyping and prejudice as significant factors in causing conflicts in society. Aggression and violence as the public expression of conflict
5	Managing Stress and Conflict in Contemporary Society
	Types of conflicts and use of coping mechanisms for managing individual stress; Maslow's theory of self-actualization; Different methods of responding to conflicts in society; Conflict-resolution and efforts towards building peace and harmony in Society

Syllabus of courses of B.Com. (Banking & Insurance)
Programme at Semester II
with effect from the Academic Year 2021-22
Elective : Generic (GE)
UGBBI206.Business Law

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Law	08
2	Indian Constitution	10
3	Contract Act	12
4	Special Contract	12
5	Negotiable Instrument Act	10
6	Information Technology Act	08
Total		60

Course Code	Course Title	Learning Outcomes
UGBBI206	Business Law	<p>The learner will be able to -</p> <ol style="list-style-type: none"> 1. Describe the sources of law and classification of Indian courts. [1]* 2. Understand meaning, features, need and types of law. [2]* 3. Illustrate the sources of law and classification of Indian courts. [3]* 4. Compare Contract and agreement. [4]* 5. Evaluate the legal effect of minor's agreement. [5]* 6. Compose an application article for the given set of rules. [6]*

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

Sr. No.	Modules / Units
1	Introduction to Law
	<p>Meaning, Definitions, Features, Types, Sources and Classification</p> <p>* Relevant reforms to the banking and insurance companies IRDA</p> <p>Regulations-Amendments</p> <p>RBI Regulations-Amendments (to be taught not tested in the exams)</p>
2	Indian Constitution
	Natural Justice, Special Leave Appeal, Features, Writs, Fundamental Rights
3	Contract Act
	<p>Meaning, Essentials, Agreement, Offer, Acceptance, Consent, Free Consent, Consideration, Capacity of contract, Kinds and Classification of Contract, Performance, Discharge and Termination of Contract, Void - Quasi- Contingent - Wager - Minor Contracts, Breach and Remedies For the Contract.</p>
4	Special Contract
	<ul style="list-style-type: none"> • Indemnity & Guarantee - Meaning, Features, distinguish, position, Surety, discharge of surety • Bailment : Meaning, Types, Features, Position, Lien, Finder of Goods Pledge • Agency: Meaning, Features, types, Position, Ratification, Modes of Creation and Termination, Liabilities. • Sale of Goods Act: Introduction, Meaning, Features, Terms, Goods Classification, Sale and Agreement to sell, Unpaid Seller and position Conditions and Warranty
5	Negotiable Instrument Act
	<p>Features, Promissory Notes, Bills of Exchange, Cheque, Features, Distinguish, Acceptance, Crossing, Dishonor, Position Of Banker, Holder and Holder In Due Course, Privileges, Payment In and Out of Due Course, Types of Instruments, Penalties For Dishonour, Endorsement</p>
6	Information Technology Act
	<p>Objectives, Scheme, Digital Signature, Authorization, E- Governance, Certifying Authorities, Digital Certificates, Cyber</p> <p>* Public Key and Private Key -Introduction</p>

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester II
with Effect from the Academic Year 2021-22
Elective : Generic (GE)
UGBBI207.Quantitative Methods-II**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Testing of Hypothesis	10
2	Linear Programming Techniques	10
3	Matrices & Determinants (Application in Business and Economics)	10
4	Ratio, Proportion & Percentage	10
5	Statistical Applications In Investment Management	15
6	Economic indicators	05
Total		60

Course Outcomes:

Course Code	Course Title	Learning Outcomes
UGBBI207	Quantitative Methods – II	<p>The learner will be able to -</p> <ol style="list-style-type: none"> 1. Identify different type of hypotheses. [1]* 2. Explain and Discuss Matrices. [2]* 3. Solve Matrix with Adjoint Method and Reduction methods. [3]* 4. Differentiate between Null hypothesis and Alternative hypothesis. [4]* 5. Determine level of significance. [5]* 6. Formulate linear programming problems. [6]*

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

Sr. No.	Modules / Units
1	Testing of Hypothesis
	Testing of hypotheses: Null Hypothesis, Alternative Hypothesis, Decision Criterion, Critical Region, Type I and Type II Error, level of significance, Test based on large Sample for Means and Proportion/s
2	Linear Programming Techniques
	Meaning, Advantages, limitations, business applications, basic terminology, formulation of linear Programming Problems, Graphical Method of solving Linear Programming Problems, Simplex method (upto 3 variables) with Maximisation and Minimisation. Duality in Linear Programming (concept only)
3	Matrices & Determinants (Application in Business and Economics)
	Matrices, Types of Matrices, Transpose, Addition, Multiplication, Subtraction of a Matrix, Determinants , Type of Determinants, inverse of a matrix by Pivotal Reduction Method, Adjoint Method and Row / Column Transformation. Application of Matrices and Determinants to Business and Economics. (Please concentrate on application of Matrices and Determinants to Business & Economics)
4	Ratio, Proportion & Percentage
	Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Continued Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of Percentage.
5	Statistical Applications In Investment Management
	Expected return from shares (using probability) Measuring total risk from investigator shares (using standard deviations) Partitioning risk into systematic and unsystematic component (using co-variance) Measuring risks of portfolio (using co-relation) to draw conclusions regarding share prices (using testing of hypothesis).
6	Economic indicators
	GDP, Real growth in GDP price level Inflation rate, Money supply, Index for agricultural production Index for industrial production, Electrical

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester I
with effect from the Academic Year 2021-22**

Reference Books

Reference Books
Environment and Management of Financial Services
<ul style="list-style-type: none">• Essentials of Business Finance - R.H. Srivastava, Himalaya, 8th revised edition, 2015.• Management of Financial Institution - R.N. Srivastava, Himalaya, revised edition, 1st Dec, 2010.• Investment Management - Preeti Singh, Himalaya, 17th revised edition, 1st Jan, 2010• Corporate Financial Policies and Returns to the Shareholders. N. Balsubramanian, 2nd edition, 2013• Modern Banking- R.S. Sayers, Volume-1, 1st Nov, 1967.• Investment Analysis and Securities in India, V.A. Avadhani, Himalaya, revised edition 2009• Modern Life Insurance, M J Oster and W, Robert, Macmillan NY, 3rd edition, 2001.• Capital Market in a Planned Economy, NCAERT, Delhi, Delhi education, Set-1, 2003.• Investment Mgmt. S.L.V. Sinha & Others, Institute for Financial Development and Research. Madras, 17th edition, 1st Jan, 2010.• Indian Financial System (Vol. I & II) B.D. Ghonasgi & Maloti Anagol, 8th edition, 2013• Indian Financial System M.Y. Khan, Tata Mcgrow Hill., 8th edition, 2013.
Principles of Management
<ul style="list-style-type: none">• Principles of Management, T. Ramaswamy Himalaya Publications, Mumbai, 2nd revised edition, 1st Jan, 2010.• Practices and Principles of Management L.M. Prasad, S.Chand and Sons Education, Publishers, New Delhi. 1st Jan, 2019.• Business Maharajas, Gita PiramaI, Penguin Books, New Delhi. 3rd edition, 14th Oct, 2000.• Wisdom of Indian Business Leadership, G. Narayana, English Edition Publishers and Distributors India Pvt, English edition, 1st Jan, 2005.• In Search of Change Maestros Pritam Singh and Asha Bhandarkar, Sage Publications, UK, kindle edition, 14th February, 2011.

Reference Books

Financial Accounting

- Introduction to Accountancy -T. S. Grewal-(S. Chand & Co.) Revised edition,2012
- Double Entry Book Keeping- J. R. Batliboi.1st Jan 1989.
- Advanced Accounts -Shukia & Grewal (S. Chand & Co.),Volume-1,19th edition, 2016.
- Advanced Accountancy - R.L. Gupta & M. Radhaswamy, Volume-II, 1st Jan, 2014.
- Accounting Standards -Institute of Chartered Accountants of India. New Delhi
- Gupa S C & Shukla, M C: Advanced Accounts Vol.1. New Delhi. S. Chand & Company Ltd. 19thedition, 2016.

Effective Communication-I

- Agarwal, Anju D (1989) A Practical Handbook for Consumers, IBH.
- Alien, R. K. (1970) Organisational Management through Communication.
- Ashley, A(1992) A Handbook Of Commercial Correspondence, Oxford University Press.
- Aswalthapa, K (1991) Organisational Behaviour, Himalayan Publication, Mumbai.
- Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.
- Bahl, J.C. and Nagamia, S.M. (1974) Modern Business Correspondence and Minute Writing.
- Balan, K. R. and Rayudu CS. (1996) Effective Communication, Beacon New Delhi.

Foundation Course – I

- Social and Economic Problems in India, Naseem Azad, R Gupta Pub (2011)
- Indian Society and Culture, Vinita Padey, Rawat Pub (2016)
- Social Problems in India, Ram Ahuja, Rawat Pub (2014)
- Faces of Feminine in Ancient, medieval and Modern India, Mandakranta Bose Oxford University Press 1st edition 1st Jan,2002
- National Humana rights commission- disability Manual revised edition, 2005
- Rural, Urban Migration: Trends, challenges & Strategies, S Rajagopalan, ICFAI- 2012
- Regional Inequalities in India Bhat L SSSRD- New Delhi Volume-I, 2014
- Politics in India: structure, Process and Policy Subrata Mitra, RoutledgePub 2nd edition, 1st Nov, 2010.
- Politics in India, Rajani Kothari, Orient Black swan, 1st edition, 2009.
- Combating communalism in India: Keyto National Integration, Kawal Kishor Bhardwaj, Mittal Pub, 1st edition, 1st Dec, 1993.

Reference Books

Business Economics-I

- Mehta, P.L.: Managerial Economics – Analysis, Problem and Cases (S. Chand & Sons, N. Delhi, 2000)
- Hirchey .M., Managerial Economics, Thomson South western (2003)
- Salvatore, D.: Managerial Economics in a global economy (Thomson South Western Singapore, 2001)
- Frank Robert. H, Bernanke. Ben S., Principles of Economics (Tata McGraw Hill (ed.3)
- Gregory Mankiw., Principles of Economics, Thomson South western (2002 reprint)
- Samuelson & Nordhas.: Economics (Tata McGraw Hills, New Delhi, 2002)
- Pal Sumitra, Managerial Economics cases and concepts (Macmillan, New Delhi, 2004)

Quantitative Methods-I

- Mathematics for Economics & Finance by Martin Anthony & Norman Biggs. Kindle first edition
- Fundamentals of Statistics - D. N. Elhance, 3rd edition, 2013
- Statistical Methods - S.G. Gupta (S. Chand & Co. 8th edition, 27th Jan, 2017).
- Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India) 7th revised edition, Jan 2001
- Statistics - Theory, Method & Applications D.S. Sancheti & V. K. Kapoor., 2018
- Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India. New edition, September 2013
- Business Mathematics & Statistics: B Aggarwal, Ane Book Pvt. Limited New edition, 1st Jan 2014
- Business Mathematics: D C Sancheti & V K Kapoor, Sultan Chand & Sons, 2007
- Business Mathematics: A P Verma, Asian Books Pvt.: Limited., 3rd edition 2007.

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with effect from the Academic Year 2021-22**

Reference Books

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<ul style="list-style-type: none">• Dr. K.M. Bhattacharaya & O.P. Agarwal, Basics of Banking and Finance, Himalaya Publishing House 3rd revised edition, 2018• Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House 27th revised edition, 2019• V.S. Gopal & Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.,9th edition, 2015-16• Dr. Seethalekshmy & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House revised edition, 2017• Dr. P.K. Gupta, Insurance and Risk Management, Himalaya Publishing House,2nd edition, 2019• M.N. Mishra, Insurance Principles and Practices, S. Chand & Company Ltd.22nd edition, 2016
Business Law
<ul style="list-style-type: none">• The Constitution of India by P.M. Bakshi, 13th edition, 2016• Respective Acts, professional book publishers, revised edition 1st jan, 2018• Indian Contract Act, Sale of Goods Act, Partnership Act. By Kannan Mulla, 10th edition,2012• Business Law - Kucchat M. C. 4th edition, Jan 2012• Business Law - Kapoor N. D. 31st edition, 1st Jan, 2019• Business Law - Chaudha P. R. 2nd edition, 2017
Financial Accounting-II
<ul style="list-style-type: none">• Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi revised edition, 1st Jan, 2016• Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi Volume-1, 19th edition, 2016• Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd.,

New Delhi. Volume-1 , revised edition, 2015

- Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai Volume-I, new edition, 2017
- Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi, 2017
- Accounting Principles by R.N. Anthony and J.S. Reece, Richard Irwin, Inc 6th edition, originally published on 1st Oct, 1988.
- Financial Accounting by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai, revised edition, 2016
- Company Accounting Standards by Shrinivasan Anand, Taxman, New Delhi, 11th edition, 2019

Business Communication-II

- Agarwal, Anju D (1989) A Practical Handbook for Consumers, IBH.
- Alien, R. K. (1970) Organisational Management through Communication.
- Ashley, A (1992) A Handbook Of Commercial Correspondence, Oxford University Press.
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- Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.
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- Barkar, Alan (1993) Making Meetings Work, Sterling Publications Pvt. Ltd., New Delhi,
- Basu, C.R. (1998) Business Organisation and Management, T.M.H. New Delhi.

Foundation Course – II

- A decade of economic reforms in India (The past, the present, the future)-Edited by Raj Kapila and Uma Kapila, Academic Foundation (2002)
- Impact of the policies of WTO on Indian agriculture - S. Nehru, Serial Pub. (2012)
- Privatisation of public enterprises – Emerging dimensions – Edited by G.S. Batra, Narinder Kaur, Anmol Pub. (1995)
- Industrial Policy and economic development in India (1947 -2012) – Anup Chatterjee New Century Pub. (2012)
- Globalization and development of backward areas – Edited by G. Satyanarayana New Century Pub. (2007)

- Environmental Studies – Dr. Vijay Kumar Tiwari, Himalayan Pub. (2010)
- Universal Human Rights : In theory and practice, Jack Donnelly, (2014)
- Stress Management – Dr. N. Tejmani Singh , Maxford books (2011)

Organizational Behavior

- Stephen P. Robbins “Organizational Behavior ” Prentice Hall of India Private Ltd., global 14th edition, Nov 21,2017
- Mirza S. Saiyadain “Organizational Behaviour”Tata Mc. Graw Hill. 5th edition,2009
- John Bratton “Work and Organizational Behaviour” MilitzaCallinan Carolyn Forshaw and Peter Sawchuk Palgrave Macmilla, New York. 2nd edition, 15th April, 2010
- Margie Parikh and Rajen Gupta “Organizational Behaviour” Tata Mc. Graw Hill Education Private Limited, New Delhi.,11th edition, 2007
- Suja Nair “Organizational Behavior” Himalaya Publishing House, Mumbai.kindle edition 2010
- John. R. Schermerhorn, James Hunt, Richard Osborn, Mary Ulh Bien, “Organizational Behaviour” John Wiley and Sons Publications, San Fransisco. 13th edition, 2011
- Don Hellriegel & John W. Slocum “Organizational Behaviour”, South Westren Cenage Learning Publications. 8th edition, 25th June,2010
- Joan V. Galls “Organizational Development” John Wiley and Sons Publications, San Francisco. Revised edition, 2011

Quantitative Methods-II

- Mathematics for Economics & Finance by Martin Anthony & Norman Biggs. 1st edition, 1996
- Fundamentals of Statistics - D. N. Elhance, revised edition, 1st Jan, 2018
- Statistical Methods - S.G. Gupta (S. Chand & Co.) 2nd edition, 19th February, 2013
- Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India), 8th edition, 27th Jan, 2017
- Statistics - Theory, Method & Applications D.S. Sancheti & V. K. Kapoor., 7th edition, 1st Jan. 2012
- Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India. Revised edition, 2015
- Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited. Ane’s students edition, 1st Dec, 2009
- Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons, 2nd edition, 1st Jan, 2014
- Business Mathematics: A P Verma, Asian Books Pvt. Limited. 3rd edition, 1st Jan, 2007.

B.Com. (Banking & Insurance)
Evaluation System with effect from the Academic
Year 2021-22

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

A) 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 B) Practical Questions	08 Marks 07 Marks
Q-1	OR P) Practical Questions	15 Marks
Q-2	A) Practical Questions B) Practical Questions	08 Marks 07 Marks
Q-2	OR P) Practical Questions	15 Marks
Q-3	A) Practical Questions B) Practical Questions	08 Marks 07 Marks
Q-3	OR P) Practical Questions	15 Marks
Q-4	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)	08 Marks 07 Marks
Q-4	OR P) Theory Questions/ Short Notes To be asked 05 To be marked 03	15 Marks

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)

FYBBI (SEM I)			FYBBI (SEM II)		
Sr. No	Subjects	Internal Evaluation	Sr. No	Subjects	Internal Evaluation
1.1	Environment & Management of Financial Services	Online Test- 20 M Online Quiz - 10 M Class Assignment - 10 M	2.1	Principles & Practices of Banking & Insurance	Online Test- 20 M Case Study- 10 M Project - 10 M
1.2	Principles of Management	Online Test- 20 M Biography of Indian Leaders - 10 M Examples for the Principles of Management & Benefits - 10 M	2.2	Business Law	Online Test- 20 M Case Study- 10 M Application Article - 10M
1.3	Financial Accounting-I	Online Test- 20 M Online Quiz - 10 M Class Assignment - 10 M	2.3	Financial Accounting-II	Online Test- 20 M Online Quiz - 10 M Class Assignment - 10 M
1.4	Business Communication -I	Online Test- 20 M PPT - 10 M Class Assignment- 10 M	2.4	Business Communication- II	Online Test- 20 M Role Play - 10 M Banking Correspondence Letters- 10 M
1.5	Foundation Course-I	Online Test- 20 M Online Quiz - 10 M Class Assignment - 10 M	2.5	Foundation Course-II	Online Test - 20 M Online Quiz - 10 M Class Assignment - 10 M
1.6	Business Economics-I	Online Test- 20 M PPT- 10 M Class Assignment- 10 M	2.6	Organizational Behavior	Online Test- 20 M PPT - 10 M GD- 10 M
1.7	Quantitative Methods-I	Online Test- 20 M Online Quiz - 10 M Class Assignment - 10 M	2.7	Quantitative Methods-II	Online Test- 20 M Class Assignment - 10 M Class Assignment - 10 M

**Syllabus of Skill Enhancement Course of
B.Com. (Banking & Insurance) Programme
with effect from the Academic Year 2021-22**

Certificate Course in Soft Skill

Details of the Certificate Course:

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

Course Objectives:

To impart training in personal development and professional skills for value addition of employability and industry placement.

Learning Outcomes:

By end of the course students will be able to,

1. Develop work life and social skills as well as personal an emotional well being
2. Demonstrating clear briefing and listing skills
3. Develop effective writing and communications skills
4. Know realistic perspective of work and work expectations
5. Formulate problem solving skills in making appropriate and responsible decisions

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Goal Setting	03 session
2	Public Speaking	03 session
3	Self Confidence Development	03 session
4	Time Management	03 session
5	Fear and Stress Management	03 session
6	Social Manners	03 session
7	Effective Presentation Skill	03 session
8	Resume writing	03 session
9	Interview skill	03 session
10	Finishing skill	03 session

Scheme of Evaluation

Evaluation Scheme:

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

Sr. No.	Modules / Units
1	Goal setting
	Introduction, basic principle, steps for drafting a goal, exercise & assignment.
2	Public speaking
	How to present ideas, opening & closing of talk& how to make it interesting, E -concept, how to overcome barriers for non-performance & role plays.
3	Self-confidence development
	Game and exercise, anchoring, basic changes for positive body language SWOT analysis, building positive attitude, view problems as opportunities, types of motivation & its relevance & assignment.
4	Time management
	Time as a resource, identification of time wasters, time management styles and techniques and assignment.
5	Fear and stress management
	Introduction, impact, how to manage stress and overcome fear.
6	Social manners
	Introduction, how to listen effectively, value of win-win situation, golden principles of human relations, emptying technique & assignment.
7	Effective Presentation Skills
	How to prepare ppt, how to use tools, conduct of ppt in smooth manner, optimum utilization of time in presentation. & Role plays
8	Resume writing
	Drafting of resume, official letters, reports, crisp writing & assignment
9	Interview skills
	How to prepare for interview, how to answer the questions raised by interviewer. How to negotiate with interviewer? & Role plays
10	Finishing skills
	Etiquettes, table manners, grooming, skincare, power dressing & role plays

List of Reference Books:

1. Agarwal, Anju D(1989) A Practical Handbook for Consumers, IBH.
2. Alien, R. K.(1970) Organisational Management through Communication.
3. Ashley, A(1992) A Handbook Of Commercial Correspondence, Oxford University Press.
4. Aswalthapa, K (1991) Organisational Behaviour, Himalayan Publication, Mumbai.
5. Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.
6. Bahl, J.C. and Nagamia, S.M. (1974) Modern Business Correspondence and Minute Writing.
7. Balan, K.R. and Rayudu C.S. (1996) Effective Communication, Beacon New Delhi.
8. Bangh, LSue, Fryar, Maridell and Thomas David A. (1998) How to Write First Class Business Correspondence, N.T.C. Publishing Group USA.
9. Barkar, Alan (1993) Making Meetings Work, Sterling Publications Pvt. Ltd., New Delhi.
10. Basu,C.R.(1998) Business Organisation and Management, T.M.H.New Delhi.

Rayat Shikshan Sanstha's
Karmaveer Bhaurao Patil College, Vashi.
(Autonomous College)



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 2019-20

Date:

Signature:

Name of BOS Chairperson / Dean: _____

AC- 02/03/2019

Item No-2.2



**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

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

**(Choice Based Credit, Grading and Semester System
with effect from the academic year 2019-20)**

B.Com. (Banking & Insurance) Programme

Choice Based Credit, Grading and Semester System

Preamble of the Syllabus:

Bachelor of Commerce (B.Com.) in Banking and Insurance is a under graduation programme of Department of Banking and Insurance, Karmaveer Bhaurao Patil College Vashi, Navi Mumbai [Autonomous College]

This course will provide the students, a greater in-depth knowledge of different aspects of Banking, Insurance and other financial services and a thorough understanding of the practical application of the theory. The Banking & Insurance degree aims to inculcate training and practical approach among the students by using modern technologies, and also to given an adequate exposure to operational environment in the field of Banking, Insurance and other related financial services.

B.Com. (Banking & Insurance) Programme

Choice Based Credit, Grading and Semester System

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
- To determine the appropriate audit report for a given audit situation and explain methods used to obtain an understanding of internal control
- To provide students with a broad understanding of international monetary systems and banking with a specific focus on the effects of financial markets

Programme Specific Outcomes:

On completion of this course students will be able to:

- Handle various financial activities associated with banking and insurance sectors
- Learn management and analytic skills to work with various financial tools, regulatory agencies and global market
- Demonstrate broad and coherent knowledge of the theoretical and professional disciplines of banking, finance, financial market, investment analysis, accountancy, economics, law, and the financial services industry
- Analyze financial markets, mutual funds, investment companies, investor behavior and evaluate financial statements using standard financial ratios of liquidity, activity, debt, profitability
- Develop an understanding of financial instruments such as options, futures, swaps and other derivative securities
- Learn to measure risk relevant to financial services companies and finding the relationship between risks and return
- Develop an understanding of the foreign exchange market and exchange rate determination

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

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

(To be implemented from Academic Year 2019-20)

Course Type	Course Code	Course Title	Weekly Lecture (Hrs.)	Credits	CE	TE	Total
Core	UGBBI301	Financial Management-I	4	3	40	60	100
Core	UGBBI302	Management Accounting (Tools & Techniques)	4	3	40	60	100
Core	UGBBI303	Risk Management	4	3	40	60	100
AEC	UGBBI304	Information Technology in Banking & Insurance-I	4	3	40	60	100
SEC	UGBBI305	Foundation Course-III (An Overview of Banking Sector)	3	2	40	60	100
Core	UGBBI306	Financial Market (Equity, Debt, Forex, and Derivatives)	4	3	40	60	100
Core	UGBBI307	Direct Taxation	4	3	40	60	100
Total			27	20	280	420	700
Core	UGBBI401	Financial Management-II	4	3	40	60	100
Core	UGBBI402	Cost Accounting of Banking & Insurance	4	3	40	60	100
Core	UGBBI403	Entrepreneurship Management	4	3	40	60	100
AEC	UGBBI404	Information Technology in Banking & Insurance-II	4	3	40	60	100
SEC	UGBBI405	Foundation Course-IV (An Overview of Insurance Sector)	3	2	40	60	100
Core	UGBBI406	Corporate and Securities Law	4	3	40	60	100
Core	UGBBI407	Business Economics-II	4	3	40	60	100
Total			27	20	280	420	700

SYBBI Syllabus

Semester III

Sr. No.	Course Code	Course Title	Module/ Topics	Credit	L/Week
1	UGBBI301	Financial Management-I	Introduction to Finance and Financial Management	3	4
			Financial Goal Setting & Time Value of Money		
			Investment Decisions: Capital Budgeting		
			Financial Decisions		
2	UGBBI302	Management Accounting (Tools & Techniques)	Introduction to Management Accounting	3	4
			Financial Statement Analysis		
			Working Capital Management		
			Management of Profits / Dividend Policy		
3	UGBBI303	Risk Management	Foundations of Risk Management	3	4
			Capital Market Risk Management		
			Credit Market Risk Management (RBI Guidelines)		
			Risk Measurement		
4	UGBBI304	Information Technology in Banking & Insurance-I	Introduction to Electronic Commerce	3	4
			E-Banking		
			MS-Office- Packages for Institutional Automation		
			Cyber Law and Cyber Security		
5	UGBBI305	Foundation Course-III (An Overview of Banking Sector)	An Overview of Banking Industry (Emerging trends in Banking)	2	3
			Commercial Banking and Customer-Banker Relationship		
			Universal Banking and Technology in Banking System		
			Microfinance and Financial Inclusion		
6	UGBBI306	Financial Market (Equity, Debt, Forex, and Derivatives)	Indian Financial System (Role of Government in financial development)	3	4
			Financial Markets in India		
			Commodity Market		
			Derivatives Market		

7	UGBBI307	Direct Taxation	Definition and Residential Status	3	4
			Heads of Income – I		
			Heads of Income – II		
			Computation of Total Income		

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 2019-20**

Core Courses (CC)

UGBBI301. 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:

Unit Title	Learning Outcomes
Unit I Introduction to Finance and Financial Management	The learner will able to- 1. Recall & define finance & financial management. [1]* 2. Describe importance of finance. [2]* 3. Recognize & list down types & sources of finance. [1]* 4. Explain scope, functions & objectives of financial management. [2]* 5. Discuss the emerging roles of finance managers in India. [2]* 6. Compare and contrast between the objectives of a firm. [2]*

	7. Distinguish between profit and value maximisation of a firm. [2]*
Unit II Financial Goal Setting & Time Value of Money	The learner will able to- 1. Describe the meaning, techniques & benefits of financial forecasting. [2]* 2. Examine the approach towards financial planning. [4]* 3. Solve and compute the Economic Value Added (EVA). [3]* 4. Calculate the value of free cash flow. [3]* 5. Describe the concept of time value of money. [2]* 6. Recognise and state the techniques of discounting & compounding. [1]* 7. Compute present value and annuity value of a firm. [3]*
Unit III Investment Decisions: Capital Budgeting	The learner will able to- 1. State the meaning & concept of capital budgeting. [1]* 2. Recall & list down the nature & purpose of capital budgeting. [1]* 3. The learner will able to- 4. Diagrammatically show the capital budgeting process. [6]* 5. Paraphrase the types of capital investments & basic principles of measuring capital budget of a firm. [2]* 6. Solve problems of computation of cash flows of a firm. [3]* 7. Solve and enumerate ranking of projects on various capital budgeting techniques. [3]* 8. Analyse the project selection method under capital rationing (budgeting). [4]*
Unit IV Financial Decisions	The learner will able to- 1. Recognise & define Cost of Capital. [1]* 2. Infer the measurement of Cost of Capital. [2]* 3. Determine the value of WACC by using book value and market value methods. [4]* 4. Solve & compute the marginal cost of capital. [3]* 5. Summarise the concept of capital structure decisions. [2]* 6. State & illustrate EBIT-EPS analysis. [1]* 7. Compute Cost of equity shares, cost of preference shares & cost of debt as per Gordon & Walter methods (dividend decision techniques). [3]*

***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.

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2019-20**

Core Courses (CC)

UGBBI302.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:

Unit Title	Learning Outcomes
Unit I Introduction to Management Accounting	The learner will able to- 1. Define & state the meaning of Management Accounting. [1]* 2. Describe the scope, importance, needs & objective of Management Accounting. [2]* 3. Outline & explain the role of Management Accounting. [2]* 4. Explain the Management Accounting framework. [2]* 5. List down the tools & techniques of Management Accounting. [1]*
Unit II Financial Statement Analysis	The learner will able to- 1. Recall & identify the essentials of vertical financial statements. [1]*

	<ol style="list-style-type: none"> 2. Analyse the financial statements on the basis of comparative, common size and trend analysis methods. [4]* 3. Compare & contrast between financial statements of different companies/ organisations. [2]* 4. Determine/ interpret the values of different items included in financial statements. [5]* 5. Describe different types of ratios included in financial statements. [2]* 6. Solve, compare & contrast between ratios of different companies to draw comparative conclusions. [3]*
Unit III Working Capital Management	<p>The learner will able to-</p> <ol style="list-style-type: none"> 1. Describe the concept of working capital. [2]* 2. Diagrammatically represent the working capital operating cycle. [4]* 3. Evaluate the value of net operating cycle during the year. [5]* 4. Identify the items included in current assets & current liabilities. [1]* 5. Solve the statement of working capital. [3]*
Unit IV Management of Profits / Dividend Policy	<p>The learner will able to-</p> <ol style="list-style-type: none"> 1. State the meaning of dividend policy. [1]* 2. Identify factors influencing Dividend policy. [1]* 3. Classify all the forms of dividend policy. [2]* 4. Paraphrase the determinants of dividend policy. [2]* 5. Solve and compute values of bonus shares and cost of equity shares, cost of preference shares & cost of debt. [3]* 6. Analyse tax aspects associated with dividend decisions. [4]*

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

Sr. No.	Modules /Units
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 sub headings, 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>

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2019-20**

Core Courses (CC)

UGBBI303. 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:

Unit Title	Learning Outcomes
Unit I Foundations of Risk Management	The learner will be able to- 1. Design the basic type and the role of risk management. [6]* 2. Understand Enterprise Risk Management. [2]* 3. Study about the inflation risk and commercial risk. [3]* 4. Evaluate the history of financial disasters and risk management failures. [5]*
Unit II Capital Market Risk Management	The learner will be able to- 1. Analyse equity, currencies and commodities market in India. [4]* 2. Understand introduction to derivatives, future, forward and option contracts. [2]* 3. Study the hedging through derivatives contract and fixed income securities. [3]*

	4. Evaluate fixed income risk management through derivatives and rating agencies. [5]*
Unit III Credit Market Risk Management	The learner will be able to- <ol style="list-style-type: none"> 1. Understand information required for evaluation of credit risk. [2]* 2. Evaluate the procedure for credit risk management and credit life cycle. [5]* 3. Study loan review mechanism and RBI guidelines on credit rating framework in banks. [3]* 4. Analyse the basal norms and calculation of capital adequacy ratio. [4]*
Unit IV Risk Measurement	The learner will be able to- <ol style="list-style-type: none"> 1. Analyse estimation of qualities and correlations, Monte Carlo simulations in risk measurement. [4]* 2. Study linear value at risk and credit and operational risk. [3]* 3. Understand risk adjusted return on capital and beta calculation. [2]* 4. Evaluate interest rate and measures of interest rate sensitivity. [5]*

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 risk types • The role of risk management • Enterprise Risk Management(ERM) • History of financial disasters and risk management failures • 2007 financial crisis
2	Capital Market Risk Management
	<ul style="list-style-type: none"> • Equity, currencies & commodities markets in India • Introduction to Derivatives • Forward, Future and option contracts • Hedging through Derivatives contract • Fixed-income securities • Fixed-income risk management through derivatives • Rating agencies
3	Credit Market Risk Management
	<ul style="list-style-type: none"> • Introduction, • Information required for evaluation of credit risk, • Procedure for Credit Risk Management, • Credit Lifecycle, • Loan Review Mechanism, • RBI guidelines on Credit Rating Framework in Banks, • Introduction of Basel Norms and calculation of capital adequacy ratio
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) • Linear Value-at-Risk (application to market, credit and operational risk) • Option valuation • Risk-adjusted return on capital (RAROC) & beta calculation • Risk management of derivatives (application to convertible risk) • Interest rates and measures of interest rate sensitivity

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2019-20**

Ability Enhancement Courses (AEC)

**UGBBI304. 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:

Unit Title	Learning Outcomes
Unit I Introduction to Electronic Commerce	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Explain and discuss E-Commerce issues. [2]* 2. Describe the key features of Internet, Intranets and Extranets and explain how they relate to each other. [2]* 3. Describe the infrastructure of E- Commerce. [2]* 4. Identify differences in regulatory and legal environment as it relates to e-commerce. [2]* 5. Differentiate between E-Commerce and M-Commerce. [4]* 6. Analyse the impact of E-Commerce. [4]*

	<p>7. Diagrammatically explain architecture of E-Commerce. [4]*</p> <p>8. Discuss legal Framework and privacy in E-Banking. [2]*</p> <p>9. Distinguish the components of I-Way. [4]*</p>
Unit II E-Banking	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Describe the features of E-Banking. [2]* 2. Identify the limitations of core banking. [2]* 3. Assess Electronic Payment System. [5]* 4. Discuss legal Framework and privacy in E-Banking. [2]* 5. Explain and Discuss the Advantages and Disadvantages of E-Banking. [2]*
Unit III MS-Office- Packages for Institutional Automation	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Create document with table, images, hyperlinks, bookmark and watermark in MS Word. [6]* 2. Analyse text within a paragraph. [4]* 3. Explain and discuss the usages of smart art tools. [2]* 4. Create document with table, images, hyperlinks and watermark in MS Word. [6]* 5. Construct formulas, including the use of built in functions, relatives and absolute references. [6]* 6. Distinguish between Relatives, Mixed and Absolute references in MS Excel. [2]* 7. Perform What- if – Analysis and Advanced Excel Functions. [3]* 8. Perform What- if – Analysis and Advanced Excel Functions. [3]* 9. Explain and discuss application in banking and insurance sector. [2] *
Unit IV Cyber Law and Cyber Security	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Explain the need of cyber law. [2]* 2. Discuss the history of cyber law in India. [2]* 3. Determine various threats and attack in cyber space. [5]* 4. Justify computer security, E-security and Password Security. [5]* 5. Examine internet fraud. [4] *

***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 PDF files.</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>A) Need of Cyber Law, History of Cyber Law in India</p> <p>B) Cyber Crimes: 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>C) Cyber Security: 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 2019-20**

Skill Enhancement Courses (SEC)

**UGBBI305. Foundation Course –III
(An Overview of Banking Sector)**

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:

Unit Title	Learning Outcomes
Unit I An Overview of Banking Industry	The learner will be able to- 1. Evaluate trends of banking. [5]* 2. Apply the banking and regulation act 1949. [3]* 3. Understand the meaning of banking system. [2]* 4. Analyse brief history of banking sector reforms from 1991 – 2000. [4]* 5. Analyse the principles of banking. [4]* 6. Evaluate the knowledge to solve bank crisis. [5]*
Unit II	The learner will be able to- 1. Create the concept of Retail Banking. [6]* 2. Evaluate the Commercial Banking in India. [5]*

Commercial Banking and Customer-Banker Relationship	<ol style="list-style-type: none"> 3. Analyse significances of Rural Banking. [4]* 4. Understand the concept of Corporate Banking. [2]* 5. Understand the concept of Bank Ombudsman. [2]*
Unit III Universal Banking and Technology in Banking System	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Evaluate the Universal Banking and services to the government. [5]* 2. Understand the concept of Merchant Banking. [2]* 3. Analyse Payment and Settlement of Universal Banking. [4]* 4. Design the concept of E-Banking, Mobile Banking and Internet Banking. [6] * 5. Understand the applicability of KYC norms in banking sector. [2]*
Unit IV Microfinance and Financial Inclusion	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the need of microfinance. [2]* 2. Analyse models of Bank Linkage Program. [4]* 3. Evaluate the role of NABARD and SIDBI. [5]* 4. Apply code of conduct for microfinance. [3]* 5. Design the procedures and significances of Stand up India Scheme for Green Field. [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

A) **Universal Banking**

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>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 Banking Sector.
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, Portfolio Securitization • SHG-2, NRLM and SRLM, • Priority Sector and its Classification <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 developed nations.) • Features & Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana. • Features, procedures and significance of Stand up India Scheme for Green Field

**Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2019-20**

Core Courses (CC)

UGBBI306. 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:

Unit Title	Learning Outcomes
Unit I Indian Financial System	The learner will be able to- 1. Remember the Meaning, Functions of financial system. [1]* 2. Understand the Role of Government in financial development. [2]* 3. Monitoring framework for financial conglomerates. [5]* 4. Analyse Overview of Phases of Indian financial system since independence. [4]* 5. Evaluate Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets. [5]*

	6. Prepare Structure of Indian Financial System. [6]*
Unit II Financial Markets in India	The learner will be able to- <ol style="list-style-type: none"> 1. Remember the meaning of Indian money Market. [1]* 2. Understand the concept of Indian Capital Market. [2]* 3. Apply the Listing, Primary and Secondary Segments. [3]* 4. Analyse equity market. [4]* 5. Evaluate Indian debt market. [5]*
Unit III Commodity Market	The learner will be able to- <ol style="list-style-type: none"> 1. Understand the concept of commodities market. [2]* 2. Remember Participants in commodities market, trading in commodities in India. [1]* 3. Analyses the Commodity exchanges in India & abroad. [4]* 4. Apply the Reasons for investing in commodities. [3]* 5. Prepare the structure of commodity market. [6]*
Unit IV Derivatives Market	The learner will be able to- <ol style="list-style-type: none"> 1. Remember the concept of Introduction to Derivatives market. [1]* 2. Understand the elements of a derivative contract. [2]* 3. Analyses the factors driving growth of derivatives market. [4]* 4. Apply the Current volumes of derivative trade in India. [3]* 5. Evaluate the Difference between forwards & futures. [5]*

***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 & derivative 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 derivative contract, • Factors driving growth of derivatives market, • Types of derivatives, Types of underlying assets, Participants in derivatives market, Advantages & disadvantages of trading in derivatives market, • Current volumes of derivative trade in India, • Difference between Forwards &Futures

**Syllabus of Courses of B.Com. (Banking & Insurance)
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Core Courses (CC)

UGBBI307. 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:

Unit Title	Learning Outcomes
Unit I Definition and Residential Status	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the basic concept, definition and terms related to direct taxation. [2]* 2. Identify the technical terms related to direct taxation. [1]* 3. Analyse the person liable before registration and the person not required to obtain registration under the GST law. [4]* 4. Evaluate the concept of assessment year, previous year, assessee, person and individual. [5]* 5. Compute the income from salaries, income from house property, business and others heads of income. [3]*

	<ol style="list-style-type: none"> 6. Determine of residential status of individual. [5]* 7. Solve the practical problem on residential status and scope of total income. [3]*
<p>Unit II Heads of Income - I</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Estimate the section of Salary (S 15-17), Income from house property (S.22-27), Profit and Gain from Business and Profession (S.28, 30, 31, 32, 35D, 36, 37, 40, 40A and 43B). [4]* 2. Analyse the format of income from salary, business and profession and income from house property. [4]* 3. Computation of gross annual value, net annual value and income from house property, professional tax. [3]* 4. Apply the key term of municipal valuation. Fair rent, municipal tax, let out property, standard rent, gratuity, entertainment allowances. [3]* 5. Calculate the simple and compound interest to do business such as value of money, maturity value. [3]* 6. Compute the taxable income and tax for a partnership firm. [3]* 7. Solve the practical problem on income from house property, income from other salary, income from business and profession. [3]*
<p>Unit III Heads of Income - II</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Estimate the section of Capital Gain (S. 45,48,49,50 and 54), Income from other sources (S.56-59) and Exclusion from total income (S.10). [4]* 2. Analyse the format of Capital Gain (S. 45,48,49,50 and 54), Income from other sources (S.56-59) and Exclusion from total income (S.10). [4]* 3. Compute the list of taxable and non-taxable income of income from other sources. [3]* 4. Evaluate the value of capital gain and exclusion of total income. [5]* 5. Solve the practical problem on capital gain, income from other sources. [3]*
<p>Unit IV Computation of Total Income</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the computation of total income and the total tax liability of an individual assessee considering the income from all heads of income. [2]*

	<ol style="list-style-type: none">2. Evaluate the deduction under Chap VI-A of the income tax ACT.1961. [5]*3. Analysis the various benefit /deduction under Chap VI-A of the income tax act1961. [4]*4. Apply the various key term under the deduction chapter VI-A. [3]*5. Solve the practical problem on computation on total income of income from salary, income from other sources, income from house proper, income from salary and capital gain. [3]*
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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.

SYBBI Syllabus

Semester IV

Sr. No.	Course Code	Course Title	Module/ Topics	Credit	L/Week
1	UGBBI401	Financial Management-II	Working Capital Management	3	4
			Management of Components of Working Capital		
			Financial Planning		
			Financial Policy and Corporate Strategy		
2	UGBBI402	Cost Accounting of Banking & Insurance	Introduction to Cost Accounting	3	4
			Classification of cost and cost sheet		
			Standard Costing		
			Marginal Costing		
3	UGBBI403	Entrepreneurship Management	The Entrepreneur	3	4
			Business Planning		
			Key Areas of New Ventures		
			Evolving Concepts in Entrepreneurship		
4	UGBBI404	Information Technology in Banking & Insurance-II	E-Banking Business Models	3	4
			Induction of Techno Management		
			IT Application and Banking		
			MS-Office: Packages for Institutional Automation		
5	UGBBI405	Foundation Course-IV (An Overview of Insurance Sector)	An Introduction to Life Insurance	2	3
			An Introduction to Health Insurance		
			An Introduction to Home and Motor Insurance		
			Role of Insurance in Logistic		
6	UGBBI406	Corporate and Securities Law	Company Law – An Overview	3	4
			Regulatory Framework Governing Stock Exchanges as per Securities Contracts Regulation Act 1956		
			Security Exchange Board of India		
			The Depositories Act, 1996		
7	UGBBI407	Business	Introduction to Macroeconomics	3	4

		Economics-II	Money, Inflation and Monetary policy	
			Constituents of Fiscal policy	
			Open Economy-Theory and Issues of International Trade	

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)
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with Effect from the Academic Year 2019-20**

Core Courses (CC)

UGBBI401. 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:

Unit Title	Learning Outcomes
Unit I Working Capital Management	The learner will be able to- 1. Describe the concept of working capital. [2]* 2. Diagrammatically represent the working capital operating cycle. [4]* 3. Evaluate the value of net operating cycle during the year. [5]* 4. Identify the items included in current assets & current liabilities. [1]* 5. Solve the statement of working capital. [3]*
Unit II	The learner will be able to-

<p>Management of Components of Working Capital</p>	<ol style="list-style-type: none"> 1. State the meaning & concept of cash management. [1]* 2. Explain & paraphrase basic strategies, objectives and techniques of cash management, motives for holding cash and cash management process in India. [2]* 3. Solve and construct a cash budget of a firm/organisation. [3]* 4. Explain the concept of receivables management. [2]* 5. Summarise the objectives, credit policies, credit terms & collection policies of receivables management. [2]* 6. Draw similarities between the present policy and proposed policy of a company. [2]* 7. Evaluate the value of net proceeds. [5]* 8. Compare and illustrate the net proceeds with respect to the credit policy accepted / followed by the company. [2]* 9. Describe the meaning and concept of inventory management. [2]* 10. Illustrate the formats & concepts of FIFO/LIFO/Weighted average /Simple average methods. [1]* 11. Solve and compute the value of closing stock through FIFO/LIFO/Weighted average /Simple average methods. [3]*
<p>Unit III Financial Planning</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Define budgeting and budgetary control. [1]* 2. Recall and identify different types of budget. [1]* 3. Explain master budget and its essentials. [2]* 4. Describe different formats of budgets like sales, production, flexible, purchase etc. [2]* 5. Solve and calculate the value of total cost and profits. [3]* 6. Determine budget for every financial year of a company. [5]*
<p>Unit IV Financial Policy and Corporate Strategy</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Recall the meaning of strategic financial management. [1]* 2. List down the functions of strategic financial management. [1]* 3. Explain the strategic financial decision making framework. [2]*

	<ol style="list-style-type: none">4. Compare & contrast between debt and equity financing. [2]*5. Describe the meaning & types of leverages. [2]*6. Solve & compute the values of leverages. [3]*
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***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.

**Syllabus of Courses of B.Com. (Banking & Insurance)
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Core Courses (CC)

UGBBI402. Cost Accounting

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:

Unit Title	Learning Outcomes
Unit I Introduction to Cost Accounting	The learner will be able to- 1. Evaluate the cost accounting and financial accounting. [5]* 2. Analyses the main manufacturing cost statement. [4]* 3. Prepare production cost statements and cost of goods sold statement. [3]* 4. Explain the purpose of cost accounting. [2]* 5. Define concept of cost accounting system. [1]* 6. Solve the practical problem on classification of cost. [3]*
Unit II Classification of Cost and Cost Sheet	The learner will be able to- 1. Evaluate the cost accounting system in cost sheet, classification of cost, and cost sheet. [5]*

	<ol style="list-style-type: none"> 2. Analyse the different types of cost fixed cost, variable cost, direct and indirect cost. [4]* 3. Prepare a cost sheet of manufacturing account. [3]* 4. Describe cost accounting system in cost sheet, classification of cost, and cost sheet. [2]* 5. Solve the practical problem on preparation of cost sheet. [3]*
Unit III Standard Costing	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Determine computation and analysis of material, labor and overhead variance. [5]* 2. Differentiate between standard costing and marginal costing. [4]* 3. Demonstrated various types of standard costing material variance and labour variance. [3]* 4. Understand the standard cost use in manufacturing. [2]* 5. Solve the practical problem on standard costing. [3]*
Unit IV Marginal Costing	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Determine computation and analysis of profit volume ratio, breakeven point, margin of safety, profit and sales. [5]* 2. Analyse the various element of marginal costing technique. [4]* 3. Apply marginal costing technique under appropriate situations. [3]* 4. Describe the advantages and disadvantages of marginal costing. [2]* 5. Define basic definition of marginal costing. [1]* 6. Solve the practical problem on marginal costing. [3]*

***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>

**Syllabus of Courses of B.Com. (Banking & Insurance)
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Core Courses (CC)

UGBBI403. Entrepreneurship Management

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:

Unit Title	Learning Outcomes
Unit I The Entrepreneur	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand basic concepts in the area of entrepreneurship. [2]* 2. Understand the origin and development of entrepreneurship in India. [2]* 3. Analyse the role and importance of entrepreneurship for economic development. [4]* 4. Understand the types and classification of entrepreneurs. [2]* 5. Explain the significance of entrepreneurship. [2]* 6. Understand different theories of entrepreneurship. [2]* 7. Understand the key characteristics and essential qualities of an entrepreneur. [2]* 8. Analyse the factors stimulating the growth of entrepreneurship. [4]*

	<p>9. Describe internal and external influences on entrepreneurship development. [2]*</p> <p>10. Explain the skills required by an entrepreneur. [2]*</p> <p>11. Understand the role of creativity and innovation in entrepreneurship. [2]*</p> <p>12. Understand the sources and methods of generating business ideas. [2]*</p>
<p>Unit II Business Planning</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand different forms of organization with its features. [2]* 2. Explain the merits and demerits of different forms of organization. [2]* 3. Understand legal issues when starting the business. [2]* 4. Illustrate and explain the factors for starting a new enterprise. [3]* 5. Analyse the business environment in order to identify business Opportunities. [4]* 6. Examine the factors considered while developing a business plan. [4]* 7. Develop a business plan. [6]* 8. Analyse product, market, finance, operations and organizational feasibility. [4]* 9. State and explain the various project appraisal methods. [2]* 10. Explain the content and essentials of a good project report. [2]*
<p>Unit III Key Areas of New Ventures</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand functional areas of business: Marketing, operations, Finance and Human Resource. [2] 2. Understand the problems of a new venture. [2]* 3. Understand various laws governing business. [2]* 4. Understand the sources of finance for starting a business venture. [2]* 5. Explain the importance of marketing and management in small businesses venture. [2]* 6. Apply strategies to develop a business plan. [3]*
<p>Unit IV Evolving Concepts in</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the concept of social entrepreneurship. [2]*

Entrepreneurship	<ol style="list-style-type: none"> 2. Understand the barriers to entrepreneurship. [2]* 3. Understand the concept of intrapreneur and intrapreneurial environment. [2]* 4. Distinguish between entrepreneur and intrapreneur. [4] 5. Understand the role and importance of ethics in business. [2]* 6. Describe the institutional support to an entrepreneur. [2]* 7. Collect information on institutional support to an entrepreneur. [3]* 8. Understand the role of entrepreneurship development institute of India. [2]*
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***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules /Units
1	<p data-bbox="378 275 610 310">The Entrepreneur</p> <p data-bbox="427 327 1377 516">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 data-bbox="427 533 1377 674">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 data-bbox="427 690 1377 772">C) Entrepreneurial Values and Attitudes, Dominant characteristics of successful entrepreneurs, Internal and external factors for entrepreneurial motivation</p> <p data-bbox="427 789 1377 978">D) Entrepreneurial Skills, Identifying business opportunities, Role of creativity in Entrepreneurship, the creative process, the Innovation process, types of innovation, sources of innovation, principles of innovation, Sources of Business Ideas.</p>
2	<p data-bbox="378 1010 602 1045">Business Planning</p> <p data-bbox="415 1062 889 1098">A) Forms of Entrepreneurial structures:</p> <ul data-bbox="472 1115 1109 1356" style="list-style-type: none"> • Sole Proprietorship-meaning, merits and limitations. • Partnership-Meaning, Forms, merits and limitations. • Corporations-Meaning, merits and limitations. • Limited Liability partnerships and corporations. • Franchising-Meaning, types, merits and limitations. <p data-bbox="415 1373 1352 1514">B) Critical Factors for starting a new enterprise: Personal, Environmental, Sociological factors. Problems of a New Venture- Financial, administrative, marketing, production and other problems</p> <p data-bbox="415 1530 1320 1671">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 Project Report</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>

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Ability Enhancement Courses (AEC)

**UGBBI404. 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:

Unit title	Learning Outcomes
Unit I E-Banking Business Models	The learner will be able to- 1. Mapping E- Banking Model. [4]* 2. Explain the discuss advantages and disadvantages of E-Banking. [2]* 3. Describe M-Banking. [2]* 4. Assess Electronic Payment System. [5]* 5. Compare various Electronic Payment System. [2]* 6. Describe Payment Gateway and Bitcoin. [2]* 7. Identify legal issues and privacy in E-Banking. [2]*
Unit II	The learner will be able to-

<p>Induction of Techno Management</p>	<ol style="list-style-type: none"> 1. Diagrammatically elaborate System Development Life Cycle and Role of DBMS in Banking. [4]* 2. Differentiate between Data warehouse and Data mining. [4]* 3. Explain and Discuss Various RDBMS Tools. [2]* 1. Perform DBMS and RDBMS. [3]* 4. Identify technological changes in Indian Banking industry. [2]* 5. Describe Dealing with fraudulent transaction under CTS. [2]* 6. Describe E-Checks Protocols and Standards. [2]* 7. Explain and Discuss RBI Regulation in E- Banking. [2]*
<p>Unit III IT Application and Banking</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Describe objectives of IT Application and Banking. [2]* 2. Assess Electronic Commerce and Banking Software. [5]* 3. Describe Electronic clearing and settlement System. [2]* 4. Illustrate Plastic Money. [2]*
<p>Unit IV MS-Office: Packages for Institutional Automation</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 2. Identify the name and functions of PowerPoint interfaces. [2]* 3. Create and modify presentation. [6]* 4. Create and manipulate simple slide shows with outlines and notes. [6]* 5. Create slide presentation that includes text, graphics, animation and transitions. [6]* 6. Perform MS outlook and its protocol. [3]* 7. Explain and discuss E- mail and Writing professional e – mails. [2] * 8. Describe Digital signature and Digital certificate. [2]* 9. Perform Digital certificate in Word, Excel and in PDF file. [3]*

***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="370 321 1383 506">• 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, creating a template of presentation, save and run the slide show(.ppsx) <li data-bbox="370 527 1383 810">• 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 drive in storing the Google documents, excel sheets, presentations and PDF files.

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Skill Enhancement Courses (SEC)

**UGBBI405. Foundation Course – IV
(An Overview of Insurance Sector)**

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:

Unit Title	Learning Outcomes
Unit I An Introduction to Life Insurance	The learner will be able to- 1. Design the Principle of risk pooling. [6]* 2. Understand Term Plans and Whole Life Insurance. [2]* 3. Evaluate LIC Products. [5]*
Unit II An Introduction to Health Insurance	The learner will be able to- 1. Understand the IRDA regulation. [2]* 2. Analyse Health Insurance Market in India. [4]* 3. Apply forms and procedures. [3]* 4. Design top up covers plans. [6]*
Unit III	The learner will be able to-

An Introduction to Home and Motor Insurance	<ol style="list-style-type: none"> 1. Design the Risk premium of Home Insurance. [6]* 2. Understand the SBI and ICICI Plans. [2]* 3. Analyse Inclusions and Exclusions. [4]*
Unit IV Role of Insurance in Logistic	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Evaluate the Type of Risks. [5]* 2. Apply the Tariff system and special policies. [3]* 3. Analyse the Social Security. [4]* 4. Understand the Forms and Procedures of Fire Insurance. [2]*

***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 Risk Premium</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 Home Insurance.</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>

**Syllabus of Courses of B.Com. (Banking & Insurance)
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Core Courses (CC)

UGBBI406. 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:

Unit Title	Learning Outcomes
Unit I Company Law – An Overview	The learner will be able to- 1. Understand the objectives of the Company act 2013. [2]* 2. Understand the scope & development of Company act 2013. [2]* 3. Describe features of the company. [2]* 4. Describe the principle of lifting of corporate veil. [2]* 5. Understand the content of Memorandum and articles of association. [2]* 6. Apply the rule of majority V/s Minority. [3]*
Unit II Regulatory Framework Governing	The learner will be able to- 1. Understand the objectives of SCRA act. [2]* 2. Understand the scope & development of SCRA. [2]*

<p>Stock Exchanges as per Securities Contracts Regulation Act 1956</p>	<ol style="list-style-type: none"> 3. Describe the procedure for recognition of stock exchange. [2]* 4. Apply Corporatization & Demutualization concept to a SE. [3]* 5. Describe the procedure for listing securities. [2]*
<p>Unit III Security Exchange Board of India</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the objectives of SEBI act. [2]* 2. Understand the scope & development of SEBI. [2]* 3. List out the power and functions of SEBI. [1]* 4. Describe the Establishment & Management of SEBI. [2]* 5. Understand the powers of securities appellate tribunal. [2]* 6. Outline the development of Issue of Capital Disclosure Regulation. [2]* 7. Understand the common condition for issue of public issue, right issue. [2]* 8. Understand the procedure of filling of offer document. [2]* 9. Describe the procedure of pricing of securities, Manner of disclosure in offer document. [2]* 10. Outline the development of Issue of Capital Disclosure Regulation. [2]* 11. Understand the common condition for issue of public issue, right issue. [2]* 12. Understand the procedure of filling of offer document. [2]* 13. Describe the procedure of pricing of securities, Manner of disclosure in offer document. [2]*
<p>Unit IV The Depositories Act, 1996</p>	<p>The Learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the objective, of Depositories Act. [2]* 2. Understand the scope & development of Depositories Act, 1996. [2]* 3. Analyze the working of depository system. [4]* 4. Describe establishment, functions of Depositories. [2]* 5. Analyze the regulatory aspect of SEBI with reference to functioning of depository. [4]*

***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 Act2013 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 a mend byelaws 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 Section20
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-preferentialallotmentintermediary-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, Functions Participants • The Depository Act 1996 – Objectives, Eligibility condition for depository services, Fungibility, Bye laws of depository, Governance of Depository and Internal audit of depository Participants • BSDA and single registration for depository participants.

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.

**Syllabus of Courses of B.Com. (Banking & Insurance)
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Core Courses (CC)

**UGBBI407. 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:

Unit Title	Learning Outcomes
Unit I Introduction to Macroeconomics	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Generate current database concerning career opportunities for undergraduate majors and undergraduate options in economics. [6]* 2. Assess the role of domestic and international institutions and norms in shaping economics. [5]* 3. Examine factors that shift aggregate supply and aggregate demand. [4]* 4. Analyzing the effect of these factors on market dynamics. [4]*

	<ol style="list-style-type: none"> 5. Use the aggregate demand and aggregate supply model to the equilibrium levels of real GDP and price level. [3]* 6. Use graphs in common economic applications. [3]* 7. Describe the circular flow of income through the sectors of the economy and the process of income multiplier that influence these flows. [2]* 8. Discuss macroeconomics meaning, scope and importance. [2]* 9. Explain the measurement of national product- meaning and importance, conventional and green GNP and NNP. [2]* 10. Understand Keynesian principle of effective demand-aggregate demand and aggregate supply. [2]* 11. Distinguish between national and economics welfare. [2]* 12. Compares calculations methods of national income. [2]* 13. Recognize the difference between real and nominal economic date. [1]* 14. Identify the sources of economic growth. [1]*
<p>Unit II Money, Inflation and Monetary policy</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Generate viewpoints and alternative hypothesis on economic issues. [6]* 2. Analyze the demand and supply conditions and assess the position of a company. [4]* 3. Use classroom strategies to teach economics in the public schools. [3]* 4. Demonstrate the ability to apply optimization techniques to decision made by households, firms, and government. [3]* 5. Explain determinants of money supply and factors influencing velocity of circulation of money. [2]* 6. Discuss classical and Keynesian approaches and Keynes liquidity preference theory of interest. [2]* 7. Understand quantity theory of money, fisher's equation of exchange and Cambridge cash balance approach. [2]* 8. Compare demand pull inflation and cost push inflation. [2]* 9. Explain meaning objectives and instruments inflation targeting. [2]* 10. Identify the limits of economic analysis. [1]*

	<p>11. Identify appropriate macro policy options in response to the state of the economy; understand the effectiveness and limitations of fiscal and or monetary policy for a given state of the economy choose an appropriate fiscal and monetary policy for a given state of the economy. [1]*</p>
<p>Unit III Constituents of Fiscal Policy</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Generate economic arguments in non-quantitative form. [6]* 2. Determine real world business problems with a systematic theoretical framework. [4]* 3. Apply the tools of logics in the economics. [3]* 4. Discuss the role of government to provide public goods-principles of sound and functional finance. [2]* 5. Explain fiscal policy meaning, objectives and contra cyclical fiscal policy and discretionary fiscal policy. [2]* 6. Understand canon of taxation, factors influencing incidence of taxation, effects of taxation, and significance of public expenditure. [2]* 7. Identify key macroeconomics indicators and measures of economics change, growth, and development. [1]*
<p>Unit IV Open Economy- Theory and Issues of International Trade</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Determine in the short run and long run how they understand the role of exchange rates. [5]* 2. Determine how supply and demand affects foreign currencies and exchange rates. [4]* 3. Apply econometrics methods to differentiate between competing theories. [3]* 4. Use and evaluate a regression model between the response variable and a set of explanatory variables and predict the response variable using model. [3]* 5. Explain Ricardo theory of comparative cost advantage theory, hecksher-ohlin theory of factor endowments. [2]* 6. Discuss terms of trade – meaning and types and factors determining terms of trade. [2]* 7. Understand balance of payments – structure, types of disequilibrium and measures to correct disequilibrium in balance of payments. [2]* 8. Describe spot and forward rate of exchange – hedging, speculation, and arbitrage. [2]*

	<p>9. Identify the consequences of inflation. [1]*</p> <p>10. Identify the major spending categories and major revenue sources in the US federal budget. [1]*</p> <p>11. Define currency exchange rates and explain how they influence trade balances. [1]*</p>
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***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	<p data-bbox="358 252 1385 308">Introduction to Macroeconomic Data and Theory</p> <ul data-bbox="358 312 1385 892" style="list-style-type: none"> <li data-bbox="358 312 1385 369">• Macroeconomics: Meaning, Scope and Importance. <li data-bbox="358 373 1385 472">• Circular flow of aggregate income and expenditure: closed and open economy models <li data-bbox="358 476 1385 632">• The Measurement of national product: Meaning and Importance - conventional and Green GNP and NNP concepts – Relationship between National Income and Economic Welfare. <li data-bbox="358 636 1385 693">• Short run economic fluctuations: Features and Phases of Trade Cycles <li data-bbox="358 697 1385 892">• 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	<p data-bbox="358 896 1385 953">Money, Inflation and Monetary Policy</p> <ul data-bbox="358 957 1385 1493" style="list-style-type: none"> <li data-bbox="358 957 1385 1113">• Money Supply: Constituents of Money Supply, Traditional and Modern Approach, Determinants of Money Supply, Factors influencing Money Supply <li data-bbox="358 1117 1385 1215">• Demand for Money: Classical and Keynesian approaches and Keynes’ liquidity preference theory of interest <li data-bbox="358 1220 1385 1318">• Money and prices: Quantity theory of Money-Fisher’s equation of exchange - Cambridge cash balance approach <li data-bbox="358 1323 1385 1421">• Inflation: Demand Pull Inflation and Cost Push Inflation - Effects of Inflation- Nature of inflation in a developing economy. <li data-bbox="358 1425 1385 1493">• Monetary policy: Meaning, objectives and instruments, inflation targeting
3	<p data-bbox="358 1497 1385 1554">Constituents of Fiscal Policy</p> <p data-bbox="358 1558 1385 1614">* Rearrangement of Unit</p> <ul data-bbox="358 1619 1385 1896" style="list-style-type: none"> <li data-bbox="358 1619 1385 1808">• 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. <li data-bbox="358 1812 1385 1896">• Public goods - Meaning and Features.

	<ul style="list-style-type: none"> • Role of a Government to provide Public goods -Principles of Sound and Functional Finance • 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	Open Economy: Theory and Issues of International Trade
	<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

Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2019-20

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 Mc GrawHill, 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. 9 the 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.
Risk Management
<ul style="list-style-type: none">• 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

Information Technology in Banking & Insurance – I

- E-Banking in India: Challenges and Opportunities-By Rimpi Jatana, R. K. Uppal, Volume-II, No.-40, June 2008.
- Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston- Pearson Education. 1st edition, 1996
- Microsoft Office Professional 2013-Step by step 1st 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, 1st July, 2017.

Foundation Course –III (An Overview of Banking Sector)

- 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

Financial Market (Equity, Debt, Forex & Derivatives)

- Khan M.Y, Financial Services, Mc Graw Hill Education. 7th edition, 2013
- Dr.S. Gurusamy, Financial Services, Vijay Nicole Im prints. 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
- Direct Tax Laws by T.N. Manoharan – Snow white. Revised edition, February, 2020

**Syllabus of Courses of B.Com. (Banking & Finance)
Programme at Semester IV
with Effect from the Academic Year 2019-20**

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 CVan 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
<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

Entrepreneurship Management

- 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
- Willaim D. Bygrave and Andrew Zacharakis, The Portable MBA in Entrepreneurship by, Fourth edition, John Wiley and Sons.4th edition, December,2009.
- S.S. Khanka, Entrepreneurship Development, Sultan Chand and Sons Ltd. revised edition, 2008.
- C.B. Gupta and N.P. Shrinivasan, Entrepreneurship Development Sultan chand and sons. 1st January, 2015.
- Sharma Sudhir, Singh Balraj, Singhal Sandeep (2005),“Entrepreneurship Development”, Wisdom Publications, Delhi.
- Badi R.V., Badi N.V., “Entrepreneurship”, Vrinda Publications (P) Ltd., Delhi. (2010)
- Desai Vasant, “The Dynamics of Entrepreneurial Development and Management – Planning for Future Sustainable Growth”, Himalaya Publishing House, India. (2009)
- Vasishth Neeru, “Business Organization”, Taxmann Allied Services (P.)Ltd., (2008)
- Holt David H. “Entrepreneurship – New Venture Creation”, Prentice Hall of India Private Limited, New Delhi. (2004),
- Roy Rajeev “Entrepreneurship”, Oxford University Press, New Delhi. (2009)],
- Burns Paul, “Entrepreneurship and Small Business”, Palgrave Mecomillan, China. (2001)
- Sudha G.S. “Management and Entrepreneurship Development”, Indus Valley Publications, New Delhi. (2005),
- Basotia G.R., Sharma K.K. “Handbook of Entrepreneurship Development – An Entrepreneurs Guide to Planning, Starting, Developing and Managing a New Enterprise”, Mangal Deep Publications, Jaipur. (1991)

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

Foundation Course –IV (An Overview of Insurance Sector)

- 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

Corporate & Securities law

- Mamta Bhargava – Compliances and Procedures under SEBI Law, Revised edition, 2004
- V.L Iyer – SEBI Practice Manual –Taxmann, Volume-I, 2002
- D.K Jain – Company Law Ready Reckoner, 22nd edition, 2020
- Bare Act – Corporate Laws Taxmann Microsoft Office Professional 2013-Step by step, 1st edition, 2013.

Business Economics –II

- Ackley. G, Macro Economic Theory and Policy, Macmillan Publishing Co. New York. 1978

- Ahuja. H.L., Modern Economics — S. Chand Company Ltd. New Delhi. 22nd edition, 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
- Dwivedi, D.N. (2001), Macro Economics: Theory and Policy, Tata-Mac Graw Hill, New Delhi. 4th edition, 2001
- Francis Cherunilam International Economics Tata McGraw – Hill Publishing Co. Ltd. New Delhi. 5th edition, 2016
- Jhingan, M.L., Principles of Economics — Vrinda Publications (P) Ltd. 4th edition, February 2014
- Jhingan M.L. – International Economics – Vrinda publication Pvt. Ltd – Delhi. 4th edition, February 2014
- Musgrave, R. A and P. B. Musgrave (1976): Public Finance in Theory and Practice, Tata McGraw Hill, Kogakusha, Tokyo
- Shapiro, E (1996), Macro-Economic Analysis, Golgotha Publication, New Delhi.
- Singh.S.K. (2014): Public finance in Theory and Practice, S. Chand & co Pvt Ltd, New Delhi. 2nd revised edition, 2014
- 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

Syllabus of Courses of B.Com. (Banking & Insurance) Programme at Semester III and IV with Effect from the Academic Year 2019-20

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	08 Marks
	A) Sub Questions to be asked 10 and to be answered any 08	07 Marks
Q-4	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
	OR	
	P) Theory Questions/ Short Notes To be asked 05 To be marked 03	

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- 20 M Board Work- 10 M Class Assignment-10 M	4.1	Financial Management-II	Online Test- 20 M Project & Viva-10 M Class Assignment - 10 M
3.2	Management Accounting (Tools & Techniques)	Online Test- 20 M Board Work- 10 M Class Assignment -10 M	4.2	Cost Accounting of Banking & Insurance	Online Test- 20 M Class Assignment -10M Project - 10 M
3.3	Risk Management	Online Test- 20 M Case study- 10 M PPT & Viva- 10 M	4.3	Entrepreneurship Management	Online Test- 20 M Govt. of India support to Entrepreneurs- 10 M Study of Biographies of entrepreneurs- 10 M
3.4	Information Technology in Banking & Insurance- I	Online Test- 20 M PPT - 10 M Practical- 10 M	4.4	Information Technology in Banking & Insurance- II	Online Test- 20 M PPT - 10 M Practical- 10 M
3.5	Foundation Course- III (An Overview of Banking Sector)	Online Test- 20 M Case Study- 10 M Project & viva- 10 M	4.5	Foundation Course- IV (An Overview of Insurance Sector)	Online Test- 20 M Case Study- 10 M Project & viva- 10 M
3.6	Financial Market (Equity, Debt, Forex and Derivatives)	Online Test- 20 M Field Visit - 10M Online Survey- 10 M	4.6	Corporate and Securities Law	Online Test- 20 M Case Study - 10 M Home Assignment - 10M

3.7	Direct Taxation	Online Test- 20 M Class Assignment - 10 M Project - 10 M	4.7	Business Economics-II	Online Test- 20 M PPT & Viva - 10 M News Article Analysis - 10 M
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**Syllabus of Skill Enhancement Course of
B.Com. (Banking & Insurance) Programme
with effect from the Academic Year 2019-20**

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

Details of the Certificate Course:

1. Credit	: 1
2. Eligibility	: 10+2
3. Duration	: 30 Hrs
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 role play
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
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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 Akash Karia
2. How to Develop Self Confidence and Improve Public Speaking by Dale Carnegie
3. Word Power Made Easy: The Complete Handbook for Building a Superior Vocabulary by Norman Lewis
4. Public speaking: Come scrivere un discorso pubblico by Giuseppe Franco and Bore srl
5. TED Talks: The official TED guide to public speaking: Tips and tricks for giving unforgettable speeches and presentations by Chris Anderson
6. How to Stop Worrying and Start Living by Dale Carnegie
7. Make Your Bed: Small things that can change your life... and maybe the world by William 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 David Clark
9. Book of Tea by Okakura Kakuzo
10. The Acid Watcher Diet: A 28-Day Reflux Prevention and Healing Programme by Jonathan Aviv

Rayat Shikshan Sanstha's
Karmaveer Bhaurao Patil College, Vashi.
(Autonomous College)



Syllabus for Approval

Sr. No.	Heading	Particulars
1	Class	T.Y.B.Com.(Banking & Insurance)
2	Eligibility for Admission	S.Y.B.Com.(Banking & Insurance)
3	Title of the Course	T.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 2020-21

Date:

Signature:

Name of BOS Chairperson / Dean: _____

AC- 09/04/2020

Item No- 5.3



Rayat Shikshan Sanstha's
KARMAVEER BHAURAO PATIL COLLEGE, VASHI. NAVI
MUMBAI

(AUTONOMOUS COLLEGE)

Sector-15- A, Vashi, Navi Mumbai - 400 703

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

Program: B.Com. Banking & Insurance

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

**(Choice Based Credit, Grading and Semester System
with effect from the academic year 2020-21)**

B.Com. (Banking & Insurance) Programme

Choice Based Credit, Grading and Semester System

Preamble of the Syllabus:

Bachelor of Commerce (B.Com.) in Banking and Insurance is a under graduation programme of Department of Banking and Insurance, Karmaveer Bhaurao Patil College Vashi, Navi Mumbai [Autonomous College]

This course will provide the students, a greater in-depth knowledge of different aspects of Banking, Insurance and other financial services and a thorough understanding of the practical application of the theory. The Banking & Insurance degree aims to inculcate training and practical approach among the students by using modern technologies, and also to given an adequate exposure to operational environment in the field of Banking, Insurance and other related financial services.

B.Com. (Banking & Insurance) Programme

Choice Based Credit, Grading and Semester System

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
- To determine the appropriate audit report for a given audit situation and explain methods used to obtain an understanding of internal control
- To provide students with a broad understanding of international monetary systems and banking with a specific focus on the effects of financial markets

Programme Specific Outcomes:

On completion of this course students will be able to:

- Handle various financial activities associated with banking and insurance sectors
- Learn management and analytic skills to work with various financial tools, regulatory agencies and global market
- Demonstrate broad and coherent knowledge of the theoretical and professional disciplines of banking, finance, financial market, investment analysis, accountancy, economics, law, and the financial services industry
- Analyze financial markets, mutual funds, investment companies, investor behavior and evaluate financial statements using standard financial ratios of liquidity, activity, debt, profitability
- Develop an understanding of financial instruments such as options, futures, swaps and other derivative securities
- Learn to measure risk relevant to financial services companies and finding the relationship between risks and return
- Develop an understanding of the foreign exchange market and exchange rate determination

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

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

(To be implemented from Academic Year- 2020-21)

Course Type	Course Code	Course Title	Weekly Lecture (Hrs.)	Credits	CE	TE	Total
Core	UGBBI501	Financial Reporting & Analysis (Corporate Banking & Insurance)	4	3	40	60	100
Core	UGBBI502	Auditing-I	4	3	40	60	100
Core	UGBBI503	Strategic Management	4	3	40	60	100
Core	UGBBI504	Financial Service Management	4	3	40	60	100
Core	UGBBI505	International Banking and Finance	4	4	40	60	100
AEC	UGBBI506	Research Methodology	4	4	40	60	100
Total			24	20	240	360	600
Core	UGBBI601	Security Analysis and Portfolio Management	4	3	40	60	100
Core	UGBBI602	Auditing-II	4	3	40	60	100
Core	UGBBI603	Human Resource Management	4	3	40	60	100
Core	UGBBI604	Turnaround Management	4	3	40	60	100
Core	UGBBI605	Central Banking	4	4	40	60	100
AEC	UGBBI606	Project Work in Banking & Insurance	4	4	40	60	100
Total			24	20	240	360	600

TYBBI Syllabus

Semester V

Sr. No.	Course Code	Course Title	Module/ Topics	Credit	L/Week
1	UGBBI501	Financial Reporting & Analysis (Corporate Banking & Insurance)	Final accounts of Banking Company	3	4
			Final Accounts of Insurance Company		
			Preparation of Final Accounts of Companies		
			Cash Flow Analysis (Insolvency & Bankruptcy)		
			Introduction to IFRS		
2	UGBBI502	Auditing-I	Introduction to Auditing (Errors & Frauds)	3	4
			Audit Planning, Procedures and Documentation		
			Internal Audit Introduction		
			Auditing Techniques: Vouching and Verification		
3	UGBBI503	Strategic Management	Strategic Management an-overview and Environment	3	4
			Levels of Strategies and Analysis		
			Activating Strategy and Implementation		
			Strategic Evaluation and Control		
4	UGBBI504	Financial Service Management	Introduction to Financial Services	3	4
			Mutual Funds and Insurance Underwriting		
			Factoring and Forfeiting		
			Housing Finance and Consumer Finance		
			Depositories and Pledge		
5	UGBBI505	International Banking & Finance	Fundamental of International Finance	4	4
			International Capital Market		
			Foreign Exchange Markets		
			Risk Management		
6	UGBBI506	Research Methodology	Introduction to Research	4	4
			Data Collection and Processing		
			Data analysis and Interpretation.		
			Advanced Statistical Techniques		
			Research Report		

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 and Insurance)
Programme at Semester V
with effect from the Academic Year 2020-21
Core Courses (CC)
UGBBI501.Financial Reporting and Analysis
(Corporate Banking & Insurance)
Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Final Accounts of Banking Company	16
2	Final Accounts of Insurance Company	12
3	Preparation of Final Accounts of Companies	12
4	Cash Flow Analysis	12
5	Introduction to IFRS	08
Total		60

Course Outcome:

Unit Title	Learning Outcomes
Unit I Final accounts of Banking Company	The learner will be able to- 1. Explain Legal Provisions in Banking Regulation Act, 1949 relating to Accounts. [2]* 2. Describe the concept of Bills Purchase and Discounted, Rebate on Bill Discounted. [2]* 3. Illustrate Final Accounts in Prescribed Form.[1]* 4. Classify Standard, Sub – standard, Doubtful and Provisioning Requirement. [2]* 5. Solve & calculate Income from Non – performing Assets.[3]*

	6. Prepare final accounts of a banking company in a prescribed format. [3]*
Unit II Final Accounts of Insurance Company	The learner will be able to- <ol style="list-style-type: none"> 1. Interpret final accounts in accordance with legislation of insurance. [2]* 2. Describe & discuss Accounting Policies from Annual Reports of Listed Insurance Companies. [2]* 3. Illustrate Final Accounts in Prescribed Form. [1]* 4. Prepare and Present Corporate Final Accounts for Insurance Companies. [3]*
Unit III Preparation of Final Accounts of Companies	The learner will be able to- <ol style="list-style-type: none"> 1. Interpret final accounts prescribed form used in companies. [2]* 2. Describe & discuss adjustment entries used in final accounts of a company.[2]* 3. Illustrate Final Accounts in Prescribed Form. [1]* 4. Prepare and Present Corporate Final Accounts Companies. [3]* 5. Solve and calculate the value of gross block, depreciation & net block of fixed assets existing in a company. [3]*
Unit IV Cash Flow Analysis	The learner will be able to- <ol style="list-style-type: none"> 1. Infer different activities of cash flow statements. [2]* 2. Recall & explain the format of cash flow with its essential activities. [1]* 3. Categorise the items of financial statements into different activities of cash flow namely, operating, investing, and financing activities respectively. [4]* 4. Determine the value of closing cash/bank balance of a company through the cash flow statement format. [5]* 5. Recognize the financial adjustments required to be done while preparing the statement. [1]* 6. Describe and introduce insolvency in bankruptcy meaning, concept, codes and techniques. [2]*
Unit V Introduction to IFRS.	The learner will be able to- <ol style="list-style-type: none"> 1. Recall & identify the meaning, objectives, scope and definitions of IFRS. [1]* 2. Discuss Measurement, Comparative Information & Transition to IFRS. [2]*

	<p>3. Express & summarise Exemptions for Business Combination, Exemptions from other IFRS and Presentation and Disclosure. [2]*</p> <p>4. Paraphrase the concept of share based payment transactions (IFRS-2). [2]*</p>
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***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	Final Accounts of Banking Company
	<p data-bbox="354 317 1360 457">Legal Provisions in Banking Regulation Act, 1949 relating to Accounts. Statutory Reserves including Cash Reserve and Statutory Liquidity Ratio. Bills Purchase and Discounted, Rebate on Bill Discounted.</p> <p data-bbox="354 464 769 499">Final Accounts in Prescribed Form.</p> <p data-bbox="354 506 1166 548">Non – performing Assets and Income from Non – performing Assets.</p> <p data-bbox="354 554 1360 653">Classification of Advances: Standard, Sub – standard, Doubtful and Provisioning Requirement.</p>
2	Final Accounts of Insurance Company
	<p data-bbox="354 743 1360 821">(a) Preparation and Presentation of Corporate Final Accounts for Insurance Companies.</p> <p data-bbox="354 827 1068 869">(b) Final Accounts in accordance with Insurance Legislation</p> <p data-bbox="354 875 1360 974">(c) Study of Accounting Policies from Annual Reports of Listed Insurance Companies</p>
3	Preparation of Final Accounts of Companies
	<p data-bbox="354 1064 1360 1142">Relevant Provisions of Companies Act related to Preparation of Final Account (excluding cash flow statement)</p> <p data-bbox="354 1148 1360 1247">Preparation of Financial Statements as per Companies Act. (excluding cash flow statement)</p> <p data-bbox="354 1253 1360 1352">AS1 in Relation to Final Accounts of Companies (Disclosure of Accounting Policies)</p> <p data-bbox="354 1358 558 1400">Adjustment for –</p> <ol data-bbox="396 1407 1360 1877" style="list-style-type: none"> 1. Closing Stock 2. Depreciation 3. Outstanding expenses and income 4. Prepaid expenses and Prereceived income 5. Proposed Dividend and Unclaimed Dividend 6. Provision for Tax and Advance Tax 7. Bill of exchange (Endorsement, Honour, Dishonour) 8. Capital Expenditure included in Revenue expenditure and vice versa eg- purchase of furniture included in purchases

	<p>9. Unrecorded Sales and Purchases</p> <p>10. Good sold on sale or return basis</p> <p>11. Managerial remuneration on Net Profit before tax</p> <p>12. Transfer to Reserves</p> <p>13. Bad debt and Provision for bad debts</p> <p>14. Calls in Arrears</p> <p>15. Loss by fire (Partly and fully insured goods)</p> <p>16. Goods distributed as free samples.</p> <p>Any other adjustments as per the prevailing accounting standard.</p>
4	Cash Flow Analysis
	<p>Cash Flow Analysis as per AS 3 (Indirect Method Only)</p> <p>*Insolvency and Bankruptcy: Meaning and Introduction of insolvency, Meaning and Introduction of Bankruptcy, Insolvency and Bankruptcy codes, Insolvency and bankruptcy amendments, Insolvency proceedings</p>
5	Introduction to IFRS
	<p>IFRS1-First Time Adoption of International Financial Reporting Standards Objective, Scope, Definitions, First IFRS Financial Statements, Recognition and Measurement, Comparative Information, Explanation of Transition to IFRS, Reconciliations, Interim Financial Reports, Designation of Financial Assets or Financial Liabilities, Use of Fair Value as Deemed Cost, Use of Deemed Cost, Exceptions to Retrospective Application of other IFRS, Exemptions for Business Combination, Exemptions from other IFRS and Presentation and Disclosure.</p> <p>IFRS2-Share Based Payment Objective, Scope, Definitions, Recognition, Equity Settled Share Based Payment Transactions, Transactions in Which Services are Received, Treatment of Vesting Conditions, Expected Vesting Period, Determining the Fair Value of Equity Instruments granted, Modifications of terms and conditions, Cancellation, Cash Settled Share Based Payment Transactions, Share Based Payment Transactions in Which The Terms of The Arrangement Provide The Counterparty With A Choice of Settlement, Share Based Payment Transactions in which the Terms of the Arrangement Provide the Entity with a Choice of Settlement, Share Based Payment Transactions Among Group Entities(2009 Amendments) Disclosure.</p>

Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2020-21
Core Courses (CC)
UGBBI502. Auditing- I
Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Auditing	15
2	Audit Planning, Procedures and Documentation	15
3	Internal Audit Introduction	15
4	Auditing Techniques: Vouching & Verification	15
Total		60

Course Outcome:

Unit Title	Learning Outcomes
Unit I Introduction to Auditing	The learner will be able to- 1. Understand the Introduction & detailed concept of auditing. [2]* 2. Justify the Concept of Errors & frauds and types of Audit (evaluate categories). [5]* 3. Differentiate between salutatory audit and non-statutory audit. (analyse categories). [2]* 4. Analyse the purpose, objective and importance planning of an audit. (analyse categories). [4]* 5. Estimate the content of audit working paper. [5]* 6. Demonstrate the details act, sections of auditing concept. [3]*
Unit II	The learner will be able to-

<p>Audit Planning, Procedures and Documentation</p>	<ol style="list-style-type: none"> 1. Discuss the need for an independent or external audit and describe briefly the development of the assurance provider in Modern business society. [2]* 2. Identify the appropriate assertions at risk and apply appropriate audit procedure. [1]* 3. Evaluate the audit programme, audit working papers, audit notebooks, audit engagement letter.(evaluation categories). [5]* 4. Determine Procedures and Documentation of audit planning. [4]* 5. Demonstrate the quality control procedure necessary to ensure that a competent assurance engagement is performed. [3]* 6. Apply professional ethics including code of conduct to specific scenarios. [3]*
<p>Unit III Internal Audit Introduction</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Identify the auditing techniques of vouching of various transaction relating to income, expenses, assets and liabilities. [1]* 2. Explain the purpose of and approaches used by internal audit. [2]* 3. Identify the features of the framework in which internal audit and assurance operate. [1]* 4. Analyse the how to maintain effective audit documentation. [4]* 5. Understand Meaning, Features, Objectives, and Statutory Provisions of the internal audit Principles of Internal Audit. [2]* 6. Explain the duties and role of internal auditor. [2]*
<p>Unit IV Auditing Techniques: Vouching and Verification</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Evaluate the audit of assets of book debts, debtors and stock. [5]* 2. Understand the procedure of vouching of outstanding expenses, prepaid expenses, secured and unsecured loan. [2]* 3. Analyse the key concepts of liabilities, contingent liabilities, and borrowed fund. [4]* 4. To differentiate between vouching of assets and liabilities and income and expenses. [4]*

	<ol style="list-style-type: none">5. Evaluate Statutory Audit, Internal Control & Internal Check, and Evaluation of Internal Audit by statutory auditor. [5]*6. Analyse the auditing technique of balance sheet items. [4]*7. Describe Concept of test check, audit sampling, internal control and internal check. [2]*8. Differentiate between vouching and verification. [4]*9. Evaluate meaning, advantages, precautions, limitations and auditor's liability. [5]*
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***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	<p data-bbox="370 268 678 300">Introduction to Auditing</p> <p data-bbox="370 321 1369 510">Basics–Financial Statements, Users of Information, Definition of Auditing, Objectives of Auditing–Primary and Secondary, Expression of Opinion, Detection of Frauds and Errors, Inherent limitations of Audit. Difference between Accounting and Auditing, Investigation and Auditing.</p> <p data-bbox="370 531 1369 667">Errors & Frauds–Definitions, Reasons and Circumstances, Types of Error – Commission, Omission, Compensating error. Types of frauds, Risk of Fraud and Error in Audit, Auditors Duties and Responsibilities in Case of Fraud</p> <p data-bbox="370 688 1369 814">Principles of Audit–Integrity, Objectivity, Independence, Skills, Competence, Work Performed by Others Documentation, Planning, Audit Evidence, Accounting System and Internal Control, Audit Conclusions and Reporting</p> <p data-bbox="370 835 1369 919">Types of Audit–Meaning, Advantages and Disadvantages of Balance sheet Audit, Interim Audit, Continuous Audit, Concurrent Audit and Annual Audit.</p>
2	<p data-bbox="370 961 971 993">Audit Planning, Procedures and Documentation</p> <p data-bbox="370 1014 1369 1098">Audit Planning–Meaning, Objectives, Factors to be Considered, Sources of Obtaining Information, Discussion with Client, Overall Audit Approach.</p> <p data-bbox="370 1119 1369 1255">Audit Program - Meaning, Factors, Advantages and Disadvantages, Overcoming Disadvantages, Methods of Work, Instruction before Commencing Work, Overall Audit Approach</p> <p data-bbox="370 1276 1369 1465">Audit Working Papers - Meaning, Importance, Factors Determining Form and Contents, Main Functions/Importance, Features, Contents of Permanent Audit File, Temporary Audit File, Ownership, Custody, Access of Other Parties to Audit Working Papers, Auditors Lien on Working Papers, Auditors Lien on Client’s Books</p> <p data-bbox="370 1486 1369 1570">Audit Notebook–Meaning, Structure, Contents, General Information, Current Information, Importance.</p>
3	<p data-bbox="370 1602 719 1633">Internal Audit Introduction</p> <p data-bbox="370 1654 1369 1780">Test Check-Test Checking Vs Routing Checking, Test Check meaning, Features, Factors to be Considered, When Test Checks Can be Used, Advantages, Disadvantages and Precautions.</p> <p data-bbox="370 1801 1279 1833">Audit Sampling-Audit Sampling, Meaning, Purpose, Factors in Determining</p>

	<p>Sample Size-Sampling Risk, Tolerable Error and Expected Error, Methods of Selecting Sample Items, Evaluation of Sample Results, Auditors Liability in Conducting Audit Based on Sample.</p> <p>Internal Control- Meaning and Purpose, Review of Internal Control, Advantages, Auditors Duties, Review of Internal Control, Inherent Limitations of Internal Control, Internal Control Samples for Sales and Debtors, Purchases and Creditors, Wages and Salaries. Internal Checks Vs Internal Control, Internal Checks Vs Test Checks.</p> <p>Internal Audit -Meaning, Basic Principles of Establishing Internal Audit, Objectives, Evaluation of Internal Audit by Statutory Auditor, Usefulness of Internal Audit, Internal Audit Vs External Audit, Internal Checks Vs Internal Audit.</p>
4	Auditing Techniques: Vouching & *Verification
	<p>Audit of Income-Cash Sales, Sales on Approval, Consignment Sales, Sales Returns Recovery of Bad Debts written off, Rental Receipts, Interest and Dividends Received, Royalties Received.</p> <p>Audit of Expenditure-Purchases, Purchase Returns, Salaries and Wages, Rent, Insurance Premium, Telephone Expenses, Postage and Courier, Petty Cash Expenses, Travelling Commission, Advertisement, Interest Expenses.</p> <p>*Audit of Assets Book Debts/ Debtors, Stocks-Auditors General Duties; Patterns, Dies and Loose Tools, Spare Parts, Empties and Containers, Quoted Investments and Unquoted Investment, Trade Marks/Copyrights, Patents, Know-how, Plant and Machinery, Land and Buildings, Furniture and Fixtures.</p> <p>*Audit of Liabilities - Outstanding Expenses, Bills Payable, Secured loans, Unsecured Loans, Contingent Liabilities.</p>

Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2020-21
Core Courses (CC)
UGBBI503. Strategic Management
Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Strategic Management an Overview & Environment	15
2	Levels of Strategies and Analysis	15
3	Activating Strategy and Implementation	15
4	Strategic Evaluation and Control	15
Total		60

Course Outcome:

Unit Title	Learning Outcomes
Unit I Strategic Management an overview and Strategic Management Environment	The learner will be able to- 1. Describe the concept of strategy & strategic management. [2]* 2. Understand the process of strategic management. [2]* 3. Apply the strategic management process. [3]* 4. Describe the different levels of strategy. [2]* 5. Describe the model of strategic decision making process. [2]* 6. Analyse the models of strategic management. [4]* 7. Describe components of business environment. [2]* 8. Analyse factors influencing business environment. [4]* 9. Understand concept of environmental scanning. [2]* 10. Prepare SWOT analysis of an organisation. [6]* 11. Understand ethics and social responsibility of business. [2]*
Unit II Levels of Strategies and	The learner will be able to- 1. Understand corporate level strategies. [2]*

Analysis	<ol style="list-style-type: none"> 2. Evaluate strategies based on the nature of business, industry, and cultural differences. [5]* 3. Understand advantages and disadvantages of different strategies. [2]* 4. Describe process of strategic choice. [2]* 5. Understand the factors influencing strategic choice. [2]*
Unit III Activating Strategy and Implementation	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand process and nature of strategy implementation. [2]* 2. Analyse and implement strategy at the single business unit level. [4]* 3. Apply knowledge gained in basic courses to the formulation and implementation of strategy. [3]* 4. Understand barriers to strategy implementation. [2]* 5. Describe model of strategy implementation. [2]* 6. Demonstrate the knowledge and abilities in formulating strategies and strategic plans. [3]*
Unit IV Strategic Evaluation and Control	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Analyze the competitive situation and strategic ways in dealing with dynamic global business environment. [4]* 2. Understand importance of strategic evaluation & control. [2]* 3. Understand steps & techniques of evaluation & control. [2]* 4. Explain standards and approaches to strategic control. [2]* 5. Understand techniques of evaluation and control. [2]*

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

Sr. No.	Modules / Units
1	Strategic Management an Overview & *Environment:
	<p>Definitions, Strategic Decision Making, Levels of Strategic Management, Process of Strategic Management, Principles of Good Strategy, Elements of Strategic Management, Models of Strategic Management.</p> <p>*Strategic Management Environment:</p> <p>Importance of Politics in Strategic Management, Role of Competition, National and Global Business Environment.</p> <p>Components of Environment, Environmental Scanning, Analysis of Strategies and Choice of Strategy. Ethics, Social Responsibility, Impact of Legal Factors in Strategic Management, SWOT Analysis.</p>
2	Levels of Strategies and Analysis
	<p>Corporate Level Strategies- Concentration, Integration and Diversification, Internationalization, Digitization.</p> <p>Process of Strategic Choice, Factors of Strategic Choice, Strategic Analysis.</p>
3	Activating Strategy and Implementation
	<p>Process and Nature of Strategy implementation, Barriers, Model of Strategy Implementation- Structural, Behavioral and Functional.</p>
4	Strategic Evaluation and Control
	<p>Standards, Benchmarking, Gap Analysis.</p> <p>Features and Importance of Evaluation, Barriers in Evaluation, Types.</p> <p>Strategic Control- Setting Standards, Comparison, Control Process, Systems, Approaches, Techniques of Evaluation and Control.</p> <p>Role of Information System.</p>

Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2020-21
Core Courses (CC)
UGBBI504. Financial Services Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Financial Services	12
2	Mutual Funds & *Insurance Underwriting	12
3	*Factoring and Forfeiting	12
4	Housing Finance and Consumer Finance	12
5	Depositories and Pledge	12
Total		60

Course Outcome:

Unit Title	Learning Outcomes
Unit I Introduction to Financial Services	The learner will be able to- 1. Design the meaning of financial services and the modern activities, financial products and services. [6]* 2. Understand about the innovative financial instruments. [2]* 3. Study about merchant banking and commercial banking in India. [3]* 4. Evaluate the qualities and progress of merchant banking. [5]*
Unit II Mutual Funds and Insurance Underwriting	The learner will be able to- 1. Analyse the structure of mutual fund and its advantages and disadvantages. [4]* 2. Evaluate NAV calculations and pricing of mutual funds. [5]* 3. Understand the concept of Insurance Underwriting. [2]*

	4. Understand the types of underwriting depending on sum assured. [2]*
Unit III Factoring and Forfeiting	<ol style="list-style-type: none"> 1. Understand the concept of factoring and forfeiting and its drawbacks. [2]* 2. Study the Modus Operandi. [3]* 3. Understand the different Types of Factoring Arrangements. [2]* 4. Understand the types of factoring. [2]* 5. Understand the international factoring. [2]* 6. Understand the concept of Forfeiting. [2]* 7. Differentiate between Factoring vs. Forfeiting. [4]*
Unit IV Housing Finance and Consumer Finance	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Analyse the meaning of housing finance and consumer finance. [4]* 2. Study the mechanism of consumer finance marketing and Insurance of consumer finance. [3]* 3. Understand national housing Bank fair trade practice code for HFC housing finance agencies. [2]* 4. Evaluate major issues of housing finance in India. [5]*
Unit V Depositories and Pledge	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Study the key features of depository system in India. [3]* 2. Evaluate the legal framework, eligibility criteria for a depository and agreement between depository and Issuer. [5]* 3. Analyse the rights and obligation of depositories and record maintained by depositories. [5]* 4. Understand the organisation and functions of NSDL. [2]* 5. Design the procedure of confirmation of creation of pledge or hypothecation by pledge. [6]* 6. Study the closure of a pledge for hypothecation by pledge for invocation of pledge by pledgee. [3]

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

Sr. No.	Modules / Units
1	Introduction to Financial Services
	<p>Financial Services</p> <p>Meaning, Classification, Scope, Fund Based Activities, Non Fund Based Activities, Modern Activities, Sources of Revenue, Need for Financial Innovation, Innovative Financial Instruments, Challenges Facing the Financial Sector.</p> <p>*Mining & Cryptocurrency</p> <p>Merchant Banking</p> <p>Definition, Origin, *Introduction to Merchant Banking Merchant Banking in India</p>
2	Mutual Funds & *Insurance Underwriting
	<p>Mutual Funds</p> <p>Introduction to Mutual Funds, Structure of Mutual Fund in India, Classification of Mutual Funds, AMFI Objectives, Advantages of Mutual Funds, Disadvantages of Mutual Funds, NAV Calculation and Pricing of Mutual Funds, Mutual Funds Abroad, Mutual Funds in India, Reasons for Slow growth, Future of Mutual Funds Industry. *Performance of Mutual Funds.</p> <p>*Insurance & Underwriting</p> <p>Introduction of Insurance & Underwriting, Claims process, Types of Underwriting depending on sum assured classification</p>
3	*Factoring and Forfeiting
	<p>*Factoring and Forfeiting</p> <p>Factoring, Meaning, Modus Operandi, Terms and Conditions, Functions, Types of Factoring, Factoring vs. Discounting, Cost of factoring, Benefits, Factoring in India, International Factoring, Definition, Types of Export Factoring, Factoring in Other Countries, EDI Factoring, Forfeiting- Definition, Factoring vs. Forfeiting, Working of or feiting, Cost of Forfeiting, Benefits of Forfeiting, Drawbacks of Forfeiting.</p>
4	Housing Finance and Consumer Finance
	<p>Housing Finance</p> <p>Introduction, Housing Finance Industry, Housing Finance Policy Aspect, Sources of Funds, Market of Housing Finance in India, Major Issues of</p>

	<p>Housing Finance in India, Growth Factors, Housing Finance Institutions in India, National Housing Bank (NHB), Guidelines for ALM System in Housing Finance Companies, Fair Trade Practice, Code for HFC's, Housing Finance Agencies. *Type of Housing Loans & loan pricing mechanism Consumer Finance Introduction, Sources, Types of Products, Consumer Finance Practice in India, Mechanics of Consumer Finance, Terms, Pricing, Marketing & Insurance of Consumer Finance, Consumer Credit Scoring.</p>
5	<p>Depositories & Pledge</p>
	<p>Overview of Depository, Key features of Depositories Systems in India, Depository-Bank Analogy, Legal Framework, Eligibility Criteria for A Depository, Agreement between Depository & Issuers, Rights & Obligation of Depositories, Records Maintained by Depository, Services of Depository & Functions of Depository, Organization & Functions of NSDL, Pledge & Hypothecation, Procedure for Pledge/Hypothecation, Procedure of Confirmation of Creation of Pledge/Hypothecations by Pledgee, Closure of A Pledge/Hypothecation by Pledg or, Invocation of Pledge by Pledgee.</p>

**Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2020-21**

**Core Courses (CC)
UGBBI505. International Banking and Finance
*Modules at a Glance***

Sr. No.	Modules	No. of Lectures
1	Fundamentals of International Finance	12
2	International Capital Markets	12
3	Foreign Exchange Markets	12
4	Risk Management	12
5	International Banking Operations	12
Total		60

Course Outcome:

Unit Title	Learning Outcomes
Unit I Fundamental of International Finance	The learner will be able to- 1. Understand concept of International Finance, BOP, Currency convertibility. [2]* 2. Evaluate International Monetary System. [5]* 3. Schematically represent Bretton Wood system and European Monetary System. [6]* 4. Understand Current Exchange Rate System. [2]* 5. Analyse different types of Fixed and Flexible Exchange Rate System. [4]*
Unit II International Capital Market	The learner will be able to- 1. Understand Euro Currency Market. [2]* 2. Describe Offshore Banking. [2]*

	<ol style="list-style-type: none"> 3. Evaluate International equity market [5]* 4. Remember Depository Receipts, ADR, GDR, IDR. [1]* 5. Explain International Bond Market. [2]* 6. Understand different type of Foreign Bonds, Euro Currency Bonds.[2]*
Unit III Foreign Exchange Markets	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Summarize Foreign Exchange Management in India. [2]* 2. Evaluate role of FEDAI, FEMA and Regulatory framework. [5]* 3. Calculate Foreign Exchange Arithmetic. [4]* 4. Solve practical problem on Exchange Rate Quotation, Direct-Indirect and cross rate etc. [4]* 5. Explain determinant of exchange rate. [2]*
Unit IV Risk Management	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Discuss Risk Management and Derivatives. [2]* 2. Evaluate Economic risk faced by Corporate. [5]* 3. Remember Foreign Currency Derivative Instrument for risk management. [1]* 4. Explain Forward, Future, Swap and Option. [2]* 5. Discuss country risk management. [2]*
Unit V International Banking Operations	<ol style="list-style-type: none"> 1. Discuss the Features of International Banking, Reasons for Growth of International Banking. [2]* 2. Understand the Recent Trends in International Banking. [2]* 3. Understand the Functions of International Banking. [2]* 4. Discuss the International Payment Systems. [2]* 5. Understand the Remittances and Compliances. [2]*

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

Sr. No.	Modules / Units
1	Fundamentals of International Finance
	<p data-bbox="358 310 1357 394">Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility.</p> <p data-bbox="358 422 1357 554">International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, Smithsonian Agreement, SDRs, European Monetary System.</p> <p data-bbox="358 581 1357 714">Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float.</p>
2	International Capital Markets
	<p data-bbox="358 800 1357 932">Types of Capital Flows, FDI, FPI, FII Euro Currency Markets, Origin and Reasons of growth, a Brief Understanding of Eurocurrency Deposit, Loans Bonds and Notes Market, Concept of Offshore Banking.</p> <p data-bbox="358 959 1357 1092">International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR.</p> <p data-bbox="358 1119 1357 1310">International Bond Market, Concepts of Domestic Bond, Concept and Types of foreign Bonds, Concept and Types of Euro Currency Bonds, Concepts of Foreign Currency Convertible and Foreign Currency Exchangeable Bonds, Participatory Notes.</p>
3	Foreign Exchange Markets
	<p data-bbox="358 1388 1357 1520">Introduction, Market and Market Participants , Foreign Exchange Management in India, Retail and Whole Sale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations.</p> <p data-bbox="358 1547 1357 1738">Foreign Exchange Arithmetic, Exchange Rate Quotations, Direct, Indirect and Cross rate, Percentage Spread, Arbitrage, Geographical, Triangular and Interest Rate (formula method only), Calculation of Forward Rates using Schedule of Swap Points, AFM, Determinants of Exchange Rate–Purchasing Power and Interest Rate Parity.</p>

Sr. No.	Modules/Units
4	Risk Management
	<p>Risk Management and Derivatives, Transaction, Translation and Economic Risk Faced by Corporates, Transaction, Position, Settlement, Pre-settlement, Gap/Mismatch Risk faced by Banks, Internal and External Hedging, Foreign Currency Derivative Instruments for Risk Management, Forward, Futures, Swaps and Options, Country Risk Management.</p>
5	International Banking Operations
	<p>Introduction, Definition, Features of International Banking, Reasons for Growth of International Banking, Recent Trends in International Banking, Emergence of Crypto currency - Overview, Brief Overview of Bitcoin .</p> <p>Functions of International Banking, Correspondent Banking, International Payment Systems, NRI accounts, Export Finance, Import Finance, International Merchant Banking, Financing Project Exports, Derivative Offering, Remittances, Compliance related-Interbank Functions, Internal Functions, Letter of Credit and Bank Guarantees.</p> <p>International Lending Operation, Loan Syndication, Parties Involved, Phases /Stages in Loan Syndication, Types of Syndication, Role of LIBOR, Risk in International Lending, and Role of International Credit Rating Agencies.</p>

Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2020-21

Ability Enhancement Course (AEC)
UGBBI506. Research Methodology
Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Research	10
2	Data Collection and Processing	15
3	Data Analysis and Interpretation	15
4	Advanced Statistical Techniques	15
5	Research Report	05
Total		60

Course Outcome:

Unit Title	Learning Outcomes
Unit I Introduction to Research	The learner will be able to- 1. State the characteristics of Good research. [1]* 2. Compare and contrast between Qualitative and Quantitative research. [2]* 3. Carry out the Stages of the research process. [3]* 4. Distinguish the Non-Probability and Probability methods of sampling. [4]* 5. Decide the type of research. [5]* 6. Construct the Hypothesis based on research. [6]*
Unit II Data Collection and Processing	The learner will be able to- 1. Choose the type of data and sources. [1]* 2. Distinguish between the observation method and questionnaire method. [2]*

	<ol style="list-style-type: none"> 3. Conduct the survey. [3]* 4. Classify the method of collection of primary data. [4]* 5. Determine the types of Interview. [4]* 6. Design Questionnaire. [6]*
Unit III Data analysis and Interpretation.	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. State the Processing of data. [1]* 2. Explain the purpose and types of Analysis of data.[2]* 3. Conduct the Testing of Hypothesis. [3]* 4. Determine the interpretation of data. [4]* 5. Create Tabulation for research. [6]*
Unit IV Advanced Statistical Techniques	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. State the characteristics Advanced Statistical Techniques. [1]* 2. Explain the Multidimensional Scaling. [2]* 3. Determine the Application of Correlation and Regression Analysis [4]* 4. Decide the appropriate application of statistical technique. [5]* 5. Construct the Statistical Graph using appropriate techniques. [6]*
Unit V Research Report	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. State the Essentials of Good Report. [1]* 2. Explain function of report. [2]* 3. Determine the types of report. [4]* 4. Evaluate the objectivity and confidentiality of research. [5]* 5. Produce a Report on bases of research. [6]*

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

Sr. No.	Modules / Units
1	Introduction to Research
	<ul style="list-style-type: none"> • Meaning, Objectives and Importance of Research • Types of Research • Research Process. • Characteristics of Good Research • Hypothesis-Meaning, Nature, Significance, Types and Sources. • Research Design–Meaning, Definition, Need and Importance, Steps, Scope and Essentials of a Good Research Design. • Sampling–a) Meaning of Sample and Sampling, <ul style="list-style-type: none"> b) Methods of Sampling <ul style="list-style-type: none"> i) Non-Probability Sampling–Convenient, Judgment, Quota, Snowball ii) Probability–Simple Random, Stratified, Cluster, Multi Stage.
2	Data Collection and Processing
	<ul style="list-style-type: none"> • Types of Data and Sources-Primary and Secondary Data Sources • Methods of Collection of Primary data <ul style="list-style-type: none"> a. Observation-i) structured and unstructured, ii) disguised and undisguised, iii) mechanical observations (use of gadgets) b. Experimental i) Field ii) Laboratory c. Interview–i) Personal Interview ii) focused group, iii) in-depth interviews Method d. Survey–Telephonic survey, Mail, E-mail, Internet survey, Social media, and Media listening. e. Survey instrument–i) Questionnaire designing. <ul style="list-style-type: none"> a. Types of questions–i) structured/close ended and ii) unstructured/ open ended, iii) Dichotomous, iv) Multiple Choice Questions. b. Scaling techniques- i) Likert scale, ii) Semantic Differential scale

Sr. No.	Modules / Units
3	Data Analysis and Interpretation
	<ul style="list-style-type: none"> • Processing of Data–Meaning & Essentials of i) Editing ii) Coding iii) Tabulation • Analysis of Data–Meaning, Purpose, Types. • Interpretation of Data–Essentials, Importance, Significance and Descriptive Analysis • Testing of hypothesis–One Sample T-Test, ANOVA,F-test, Chi Square and Paired Sample Test
4	Advanced Statistical Techniques
	<p>Introduction, Characteristics and Application of</p> <ul style="list-style-type: none"> • Correlation and Regression Analysis • Factor Analysis • Cluster Analysis • Discriminant Analysis • Multidimensional Scaling
5	Research Report
	<ul style="list-style-type: none"> • Report writing–i) Meaning, Importance, Structure, Types, Process and Essentials of a Good Report.

**Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2020-21**

Reference Books

Reference Books
Core Course (CC)
Financial Reporting & Analysis (Corporate Banking & Insurance)
<ul style="list-style-type: none"> • Ashish K. Bhattacharyya – “Financial Accounting for Business Managers”, Prentice Hall of India Pvt. Ltd. Edition:- 4, 2012 • Shashi K. Gupta–“Contemporary Issues in Accounting”, Kalyani Publishers. New edition, 2014 • R. Narayanaswamy –“Financial Accounting”, Prentice Hall of India, New Delhi. Fifth edition, 2014 • Ashok Sehgal–“Fundamentals of Financial Accounting”, Taxmann’s Publishers. Fifth edition, 2006 • IFRS–Dr Ram Mohan Bhawe and Dr Anjali Bhawe, Network 18 Publications 2017
Auditing – I
<ul style="list-style-type: none"> • CA Surbhi Bansal–Audit and Assurance, Bestword Publications Pvt. Ltd. 22nd edition, 2018 • Taxmann –Auditing , Author:- Pankaj Garg, fifth edition, 2020. • Dr. S Meenakumari–Fundamentals of Auditing, APH Publishing Corporation, 2015 • Baldev Sachdeva & Jagwant Singh Pardeep Kumar–Auditing theory &Practice, Kalyani Publishers, 2015
Strategic Management
<ul style="list-style-type: none"> • Strategic Management, 13th Ed. Concepts and Cases, Arthur A. Jr. and A..J. Strickland, McGraw- Hill Publishers, 2003 • Management Policy and Strategic Management (Concepts, Skills and Practices) , R.M. Shrivastava, Himalaya Publishing House, 1st Jan, 2009 • Business Policy and Strategic Management–P. Subba Rao. Himalaya Publishing House, 2011 • Strategic Planning Formulation of Corporate Strategy, Ramaswamy. Laxmi Publications, 2001
Financial Services Management

- Financial Services, Dr. S Gurusamy, The McGraw Hill companies, 2nd edition (26 June 2009).
- Financial Markets and Financial services, Vasant Desai, Himalaya Publishing House, First Edition (2010).
- Financial Services, M.Y. Khan, Tata Mc-Graw Hill Publishing Company Ltd, Ninth edition (2017).
- Financial Markets and Services –E. Gordon and K. Natarajan, Himalaya Publishing House,
- Tenth Edition (2016)

International Banking and Finance

- Apte P.G. International Finance–A Business Perspective, New Delhi, TATA McGraw Hill, McGraw Hill Education; 2 edition, July 2017.
- Bhalla. V.K. international Financial Management-S. Chand Publishing, October 2002
- International Banking Operations -IIBF-MacMillan Publishers, 2007
- International Banking Legal and Regulatory Aspects -IIBF-MacMillan Publishers, 2007

Ability Enhancement Course (AEC)

Research Methodology

- Exploratory and Confirmatory Factor Analysis- Understanding Concepts and Applications(2004)–Bruce Thompson First Edition
- Interpreting Economic and Social Data–A Foundation of Descriptive Statistics (2009)- Othmar W. Winkler-Springer
- Regression Modelling Strategies (2015)–Frank E Harrell, Jr Springer Series in Statistics.
- Research Methodology (2014)–Deepak Chawla and Neena Sondhi, Vikas Publishing House.

TYBBI Syllabus

Semester VI

Sr. No.	Course Code	Course Title	Module/ Topics	Credit	L/Week
1	UGBBI601	Security Analysis and Portfolio Management	Portfolio Management – An Introduction & Process	3	4
			Portfolio Management – Valuation		
			Fundamental Analysis		
			Technical Analysis		
			Efficient Market Theory & CAPM		
2	UGBBI602	Auditing-II	Audit of Limited Companies	3	4
			Audit of Banking Companies		
			Audit of Insurance Companies		
			New Areas of Auditing		
			Professional Ethics and Misconduct		
3	UGBBI603	Human Resource Management	Framework of Human Resource Management	3	4
			HR Procurement		
			HR Planning and Recruitment		
			Training and Development		
			Compensation		
4	UGBBI604	Turnaround Management	Industrial Sickness	3	4
			Turnaround Management Strategies		
			Business Scenario		
			Leadership and Turnaround Management		
5	UGBBI605	Central Banking	An Overview of Central Banking	4	4
			RBI's the Central Bank of India		
			Supervisory Role of RBI		
			Central Banks in Other Countries		
			Central Banking in Cyber World		
6	UGBBI606	Project Work in Banking & Insurance	Research Project Work	4	4

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 and Insurance)
Programme at Semester VI
with effect from the Academic Year 2020-21**

**Core Courses (CC)
UGBBI601.Security Analysis and Portfolio
Management**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Portfolio Management– An Introduction & Process	12
2	Portfolio Management – Valuation	12
3	Fundamental Analysis	12
4	Technical Analysis	12
5	Efficient Market Theory & CAPM	12
Total		60

Course Outcome:

Unit Title	Learning Outcomes
Unit I Portfolio Management – An Introduction & Process	The learner will be able to- 1. Understand the concept of portfolio management. [2]* 2. Understand Investment V/s Speculation, Investment V/s Gambling. [2]* 3. Identify Advantages of Portfolio Management. [2]* 4. Explain the types of Securities. [2]* 5. Solve sums by Markowitz Model. [3]* 6. Calculate the Risk under Single Index Model and Multi Index Model. [4]*
Unit II	The learner will be able to- 1. Remember Decomposition of Performance. [1]*

Portfolio Management –Valuation	<ol style="list-style-type: none"> 2. Understand the Constraints and Strategies of Portfolio Management. [2]* 3. Calculate the returns by various ratios (Sharpe, Treyn or and Jensen Ratios). [4]* 4. Calculate the value of bond. [4]* 5. Calculate yield to maturity. [4]* 6. Determine price by Bond Pricing Theorems. [5]*
Unit III Fundamental Analysis	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Remember the factors of Industry Life Cycle. [1]* 2. Understand the ratios (Debt Equity Ratios, Total Debt Ratio, Proprietary ratios, interest coverage ratio, and Profitability ratios). [2]* 3. Analyze the Financial Statements. [4]* 4. Assess the Risk (Leverages). [5]* 5. Calculate the ratios. [4]*
Unit IV Technical Analysis	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the concept of Dow Theory. [2]* 2. Prepare Price Chart, Line Chart, Bar Chart, Japanese Candle stick Chart. [6]* 3. Know the usefulness of Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns and Elliot Wave Theory. [1]* 4. Distinguish between Fundamental Analysis V/s Technical Analysis. [4]*
Unit V Efficient Market Theory & CAPM	<p>The learner will be able to –</p> <ol style="list-style-type: none"> 1. Understand the Random Walk Theory, the Efficient Market. [2]* 2. Hypothesize the Hypothesis effectively. [5]* 3. Determine the forms of market efficiency. [5]* 4. Calculate the Line and Pricing of Securities with CAPM. [4]* 5. Know the Arbitrage Pricing Theory (APT)–The Return Generating Model, Factors Affecting Stock Return. [1]*

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

Sr. No.	Modules / Units
1	Portfolio Management – An Introduction & Process
	<p>Investment, Meaning, Characteristics, Objectives, Investment V/s Speculation, Investment V/s Gambling and Types of Investors.</p> <p>Portfolio Management– Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management.</p> <p>Investment Environment in India and Factors Conducive for Investment in India.</p> <p>Portfolio Analysis–Meaning and its Components, Calculation of Expected Return and Risk, Calculation of Covariance, Risk–Return Trade off.</p> <p>Portfolio Selection–Meaning, Feasible Set of Portfolios, Efficient Set of Portfolios, Selection of Optimal Portfolio, Markowitz Model, Limitations of Markowitz Model, Measuring Security Return and Portfolio Return and Risk under Single Index Model and Multi Index Model.</p>
2	Portfolio Management –Valuation
	<p>Portfolio Revision – Meaning, Need, Constraints and Strategies.</p> <p>Portfolio Evaluation – Meaning, Need, Measuring Returns (Sharpe, Treyn or and Jensen Ratios) and Decomposition of Performance.</p> <p>Bond Valuation– Meaning, Measuring Bond Returns, Yield to Maturity, Yield to Call and Bond Pricing. Bond Pricing Theorems, Bond Risks and Bond Duration.</p>
3	Fundamental Analysis
	<p>Economy Analysis – Meaning, Framework, Economic Analysis, Forecasting, Barometric or Indicator Approach</p> <p>Industry & *Company Analysis – Concept of Analysis, Industry Life Cycle, Industry Characteristics Company Analysis–Financial Statements, Analysis of Financial Statements, (Practical questions on Debt Equity Ratios, Total Debt Ratio, Proprietary ratios, interest coverage ratio, Profitability ratios related to sales, investment and equity shares Efficiency or Activity Ratios) and Assessment of Risk (Leverages)</p>

Sr. No.	Modules/ Units
4	Technical Analysis
	<p>Dow Theory</p> <p>Meaning and Principles of Technical Analysis, Price Chart, Line Chart, Bar Chart, Japanese Candle stick Chart, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns and Elliot</p> <p>Wave Theory Mathematical Indicators –Calculation of Moving Averages (Simple and Exponential Moving Average),Oscillators and Relative Strength Index Market Indicators Fundamental Analysis V/s Technical Analysis</p>
5	Efficient Market Theory & CAPM
	<p>Random Walk Theory</p> <p>The Efficient Market Hypothesis</p> <p>Forms of Market Efficiency</p> <p>Competitive Market</p> <p>Hypothesis</p> <p>CAPM–Fundamental Notions of Portfolio Theory, Assumption of CAPM, Efficient Frontier with Riskless Lending and Borrowing, Capital Market Line, Security Market Line and Pricing of Securities with CAPM.</p> <p>Arbitrage Pricing Theory(APT)–The Return Generating Model, Factors Affecting Stock Return, Expected Return on Stock, APT V/s CAPM.</p>

Syllabus of Courses of B.Com.(Banking and Insurance)
Programme at Semester VI
with effect from the Academic Year 2020-21
Core Courses (CC)
UGBBI602. Auditing -II
Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Audit of Limited Companies	15
2	Audit of Banking Companies	15
3	Audit of Insurance Companies	15
4	New Areas of Auditing	08
5	Professional Ethics and Misconduct	07
Total		60

Course Outcome:

Unit Title	Learning Outcomes
Unit I Audit of Limited Companies	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the various terms related to a Limited Company. [2]* 2. State the Introduction & detailed concept of audit of limited companies. [1]* 3. Justify the Duties and liabilities of auditor of limited companies (evaluate categories). [5]* 4. Estimate Procedure of appointment, reappointment, filling up the of the casual vacancies, removal of auditor and the qualification, disqualification, power and duties of an auditor. [5]* 5. Analyse the significance of true and faire view, reporting requirement under the companies Act, 2013inculding reporting under CARO, 2016. [4]*

	6. Build the knowledge of the provision relating to rotational retirement. [6]*
Unit II Audit of Banking Companies	The learner will be able to- <ol style="list-style-type: none"> 1. Understand the various term related to banking company. [2]* 2. State the Introduction & detailed concept of audit of limited companies. [1]* 3. Justify the Duties and liabilities of auditor of banking companies. [5]* 4. Analyses Forms and content of banking companies financial statements. [4]* 5. Describe the Procedure of appointment, reappointment, filling up the of the casual vacancies and removal of auditor of banking companies. [2]* 6. Build the knowledge of the provision relating to rotational retirement of audit of banking companies. [1]*
Unit III Audit of Insurance Companies	The learner will be able to- <ol style="list-style-type: none"> 1. Understand the various term related to insurance company. [2]* 2. State the Introduction & detailed concept of audit of insurance companies. [1]* 3. Justify the Duties and liabilities of auditor of insurance companies. [5]* 4. Analyses Forms and content of banking companies financial statements. [4]* 5. Demonstrate an understanding of issues relating to audit and assurance assignments for insurers and be able to explain the risk, regulations and complains procedure that are relevant to assurance assignments in the insurance sector. [2]* 6. Justify the Verification of insurance companies' financial statements (evaluate categories). [5]*
Unit IV New Areas of Auditing	The learner will be able to- <ol style="list-style-type: none"> 1. Describe how cost audit is used for decisions making and performance evaluate and how material, labor and overhead are added to a product at each stage of the production cycle. [2]* 2. Justify audit committee, audit in an EDP environment. [5]* 3. Analyses general approaches to EDP based audit and special techniques for auditing in an EDP environment. [4]* 4. State cost audit, human resource audit, operational audit, forecast audit, social audit, tax audit, forensic audit. [1]* 5. Differentiate between management audit and cost audit. [3]*
Unit V	The learner will be able to-

Professional Ethics and Misconduct	<ol style="list-style-type: none"> 1. Understand the Schedule to the chartered accountants Act, 1949 relating to professional misconduct, and enquiry into charges of misconduct of chartered accountants.[2]* 2. Estimate the introduction, meaning of professional ethics and meaning of professional misconduct.[5]* 3. Describe enquiry into charges of misconduct of chartered accountants. [2]* 4. Identify standards of professionalism and ethical behavior. [1]* 5. Analyse professional ethics value and contemporary issues. [4]*
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***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	Audit of Limited Companies
	<p>Qualifications, Disqualifications, Appointment, Removal, Remuneration of Auditors, Audit Ceiling, Status, Power, Duties and Liabilities of Auditors, Branch Audit, Joint Audit, Special Audit. Maintenance of Books of Account –Related Party Disclosures, Segment Reporting, Divisible Profit, Dividend and Depreciation (Companies Act, Standards on Accounting, Legal Decisions and Auditor’s Responsibility), Representations by Management, Contents of Annual Report.</p> <p>Definition, Distinction between Report and Certificate, Types of Reports/Opinion.</p>
2	Audit of Banking Companies
	<p>Introduction of Banking Companies, Form and Content of Financial Statements, Qualifications of Auditor, Appointment of Auditor, Remuneration of Auditor, Power of Auditor, Auditor’s Report, Format of Audit Report, Long Form Audit Report, Conducting an Audit, Initial Consideration by Statutory Audit, Internal Control System, Verifications of Assets and Balances.</p>
3	Audit of Insurance Companies
	<p>Audit of Companies carrying General Insurance Business, Audit of Companies carrying Life Insurance Business, Applicability of Accounting Standards (AS3, 4,9,13,17), Books and Registers to be maintained, Submission of Reports and Returns, Audit of Accounts, Preparation of Audit and Internal Controls.</p>
4	New Areas of Auditing
	<p>Introduction to Cost Audit, Human Resource Audit, Management Audit, Operational Audit, Forecast Audit, Social Audit, Tax Audit, Forensic Audit and Environmental (Green) Audit.</p> <p>Audit in an EDP Environment, Introduction, General Approach to EDP Based Audit and Special Techniques for Auditing in an EDP Environment.</p>
5	Professional Ethics and Misconduct
	<p>Introduction, Meaning of Professional Ethics, Meaning of Professional Misconduct, Schedules to the Chartered Accountants Act, 1949 Relating to Professional Misconduct, Enquiry into Charges of Misconduct of Chartered Accountants. *(include clauses)</p>

**Syllabus of Courses of B.Com.(Banking and Insurance)
Programme at Semester VI
with effect from the Academic Year 2020-21**

**Core Courses (CC)
UGBBI603. Human Resource Management
*Modules at a Glance***

Sr. No.	Modules	No. of Lectures
1	Framework of Human Resource Management	15
2	HR Procurement	10
3	HR Planning and Recruitment	10
4	Training and Development	15
5	Compensation	10
Total		60

Course Outcome:

Unit Title	Learning Outcomes
Unit I Framework of Human Resource Management	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the concept of human resource management (HRM). [2]* 2. Understand the importance and the role of human resources management. [2]* 3. Understand the objectives and functions of HRM. [2]* 4. Describe the role and functions of HR Manager. [2]* 5. Apply the functions of HRM to solve the problems of HR. [3]* 6. Understand the concept of HRD. [2]* 7. State and describe the challenges before HR Manager. [2]*

<p>Unit II HR Procurement</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the concept of job analysis. [2]* 2. Describe the processes of job analysis. [2]* 3. Describe elements of job description and job specification. [2]* 4. Collect information on JD's of different positions. [3]* 5. Evaluate a job analysis of a particular position. [5]* 6. Describe the methods of job evaluation. [2]* 7. Understand the job design techniques and impacts. [2]* 8. Analyse the factors responsible for employee job satisfaction. [4]*
<p>Unit III HR Planning and Recruitment</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the need and importance of human resource planning. [2]* 2. Describe the process of human resource planning. [2]* 3. Outline the steps involved in process of human resource planning. [4]* 4. Describe the bases of employee promotion. [2]* 5. Describe the types of transfers. [2]* 6. Understand the concept of recruitment. [2]* 7. Understand the internal and external sources of recruitment. [2]* 8. Compare the internal and external sources of recruitment. [5]* 9. Outline the steps involved in selection procedure. [4]*
<p>Unit IV Training and Development</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the need and importance of training. [2]* 2. Describe different methods of training. [2]* 3. Understand the concept of management development. [2]* 4. Describe techniques of management development. [2]* 5. Understand the concept of performance appraisal. [2]* 6. Describe the methods of performance appraisal. [2]* 7. Understand various methods of performance management and employee appraisal. [2]*
<p>Unit V Compensation</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Understand the importance and current trends in compensation. [2]* 2. Discuss various compensation and benefits plans and their effectiveness. [2]* 3. Describe types of fringe benefits offered to employees. [2]*

	<ol style="list-style-type: none">4. Understand various welfare schemes. [2]*5. Describe the stages of career planning. [2]*6. Describe the ways of participative management. [2]*
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***Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	Framework of Human Resource Management
	Introduction to HRM, Nature of HRM, Scope of HRM, Functions and Objectives of HRM , HRM Policies and Practices , Role and Functions of HR Manager (in Banking and Insurance Sector) HRM and Strategies , Strategic function of HRM , Understanding and Implementing Global Competitiveness and HR, strategic HR, Linkages of Organizational and HR Strategies.
2	HR Procurement
	Job Analysis and Design -Job Analysis, Introduction, Importance, Purpose, Benefits, Job Evaluation , Competency Based Job Analysis Job Design - Introduction, Characteristics, Factor Affecting Job Design, Job Satisfaction.
3	HR Planning and Recruitment
	Definition, Objectives, Need and Importance of HR Planning , Preparing Manpower Inventory. Promotions and Transfers. Recruitment-Strategic Approach to Recruitment, Recruitment Source; Internal and External, Selection Procedure.
4	Training and Development
	Employee Training and Development - Nature and Process of Training, Training methods , On the job, Off the job. Management Development Program, Performance Appraisal -Definition, Methods. Advantages and Limitations of Appraisal.
5	Compensation
	Meaning, Need and Importance, Current Trends in Compensation , Team Based Incentives , Pension Schemes with Reference to Banking and Insurance, Fringe Benefits, Perquisites, Allowances and other Non-Monetary Benefits Voluntary Retirement Scheme -Concept, Types, Needs, Effects Participative Management Meaning, Levels, Types, Employee Welfare , Comparative Study of Working Conditions in Banks, Financial Institutions, Insurance Companies.

**Syllabus of Courses of B.Com.(Banking and Insurance)
Programme at Semester VI
with effect from the Academic Year 2020-21
Core Courses (CC)
UGBBI604. Turnaround Management**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Industrial Sickness	15
2	Turnaround Management Strategies	15
3	Business Scenario	15
4	Leadership and Turnaround Management	15
Total		60

Course Outcome:

Unit Title	Learning Outcomes
Unit I Industrial Sickness	The learner will be able to- 1. State the Causes of Industrial Sickness. [1]* 2. Discuss Preventive Measures taken by different Concerning agencies and their Roles. [2]* 3. Explain the reasons low success rate of BIFR. [2]* 4. Respond to Symptoms of Sickness. [3]* 5. Analyse the Internal and External reasons lead to sickness. [4]* 6. Recommend the Preventive Measures which would help in dealing with sickness. [5]*
Unit II Turnaround Management Strategies	The learner will be able to- 1. State Features of Turnaround Management. [1]* 2. Identify the need of Restructuring. [1]* 3. Plan Process Mapping. [6]* 4. Use Flowchart. [3]*

	<ol style="list-style-type: none"> 5. Examine the Advantage and Drawbacks of Business Process Re-engineering. [4]* 6. Recommend Different approach in Turnaround Management Strategies. [5]*
Unit III Business Scenario	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Recognize Recent Business Scenario. [1]* 2. Relate to Present status of Start-up in India. [3]* 3. Develop a plan for various business scenarios. [6]* 4. Recommend suitable business scenario as per the business organisation. [5]* 5. Discuss Sources of Self- Financing. [2]*
Unit IV Leadership and Turnaround Management	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. State Personal characteristics of Management Team. [1]* 2. Select Style of Decision making in the Turnaround Process. [3]* 3. Inspect organisational changes. [3]* 4. Discuss Quality in the Managerial Process. [2]* 5. Explain Turnaround Management as a skill. [2]*

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

Sr. No.	Modules / Units
1	Industrial Sickness
	Meaning and Internal /External Reasons of Industrial Sickness <ul style="list-style-type: none"> • Symptoms of Industrial Sickness • Measures to Overcome Sickness by Government and Stakeholders • Role of BIFR in Sick Industries
2	Turnaround Management Strategies
	Turnaround – Meaning, Definition, Indicators of Successful Turnaround <ul style="list-style-type: none"> • TQM and Restructuring. • Selling of a sick unit • BPR <ul style="list-style-type: none"> - Meaning, Definition, Elements ,Need Implications - Approaches (Reengineering Team, BPR Leader, Process Owner, Kaizen, Flow Chart,5S principles, Process Mapping)
3	Business Scenario
	Features, Advantages, Disadvantages, Types and Present Status of: <ul style="list-style-type: none"> • *Legal process Outsourcing • Networking • Franchising • Freelancing • Self-Financing • Startup
4	Leadership and Turnaround Management
	Outfitting the Management Team, Personal Characteristic, Focusing on Present Operations, Focus on Needs in Turnarounds, Styles of Decision Making in the Turnaround Process, Organizational Change. Quality in the Managerial Process, Dilemma of Management, Turnaround Management as a Skill.

Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester VI
with effect from the Academic Year 2020-21
Core Course (CC) UGBBI605.
Central Banking
Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	An Overview of Central Banking	15
2	RBI as the Central Bank of India & *Supervisory role of RBI	15
3	Central Banking in Other Countries	15
4	Central Banking in the Cyber World	15
Total		60

Course Outcome:

Unit Title	Learning Outcomes
Unit I An Overview of Central Banking	The learner will be able to- 1. Recall & state the meaning of central bank. [1]* 2. Paraphrase concept of central banking, institutional growth of central banks, & the changing face of central banking. [2]* 3. Analyse the role of central banks. [4]* 4. Discuss contemporary issues, autonomy and independence, credibility, accountability and transparency of a central bank. [2]*
Unit II RBIs the Central Bank of India	The learner will be able to- 1. Describe policy framework for RBI. [2]* 2. Discuss role of RBI as a central banker, promotional role of RBI, regulatory role of RBI. [2]* 3. Compare & contrast RBI and Monetary Policy. [2]* 4. Explain the meaning & objectives of macro-economic policies. [2]* 5. Summarise the concept of monetary policy and fiscal policy. [2]*

<p>Unit III Supervisory Role of RBI</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Interpret the supervisory role of RBI. [2]* 2. Explain the needs of regulations. [2]* 3. Analyse the practicality of OSMOS. [4]* 4. Paraphrase the concept of RBI and financial system. [2]*
<p>Unit IV Central Banks in Other Countries</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. Cite & list down central banks of foreign countries. [1]* 2. Associate interconnectivity of central banks with other international financial institutions. [4]* 3. Explain objectives & roles of international financial institutions. [2]* 4. State the meaning of E-Banking, E-Payments & E-Money. [1]* 5. Examine the impact of IT, globalisation on central banks. [4]* 6. Compare & contrast between the risks & development in IT induced world. [2]*
<p>Unit IV Central Banking in Cyber World</p>	<p>The learner will be able to-</p> <ol style="list-style-type: none"> 1. State the meaning of E-Banking, E-Payments & E-Money. [1]* 2. Compare and contrast IT induced changes with respect to monetary policy. [2]* 3. Analyse the impact of modernization on central banks worldwide. [4]* 4. Paraphrase the risks involved in the new era.[2]* 5. Analyse the practicality of information technology on Central banks. [4]*

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

Sr. No.	Modules / Units
1	<p>An Overview of Central Banking</p>
	<p>Overview: Concept of Central Banking, Institutional Growth of Central Banking, The Changing Face of Central Banking.</p> <p>Role of Central Banks: Determination of Goals, Inflation Targeting, Exchange Rate Targeting, Money Supply Targeting, Money Growth Targeting, Viable Alternatives to Central Bank, Central Banking in India.</p> <p>Contemporary Issues, Autonomy and Independence, Credibility, Accountability and Transparency of a Central Bank.</p>
2	<p>RBI as the Central Bank of India & *Supervisory Role of RBI</p>
	<p>Policy Framework for RBI: Organizational Framework, Operational Framework– Role as a Central Banker, Promotional Role of RBI, Regulatory Role of RBI.</p> <p>RBI and Monetary Policy</p> <p>Macroeconomic Policies: Meaning & Objectives.</p> <p>Monetary Policy- Meaning & Objectives</p> <p>Monetary Policy in India - Goals, Targets and Instruments</p> <p>A Brief Overview of Fiscal Policy, Striking Balance between Inflation and Growth through Monetary and Fiscal Policies</p> <p>*Supervisory Role of RBI</p> <p>Regulation and Supervision: Need for Regulation and Supervision, Banking Regulation Act, 1949, Banking Regulation and Supervision, Functions of the Department of Supervisory, Regulations Review Authority, Unified Regulator v/s Multiple Regulators.</p> <p>RBI–On-site Inspection and Off-site Monitoring and Surveillance: The Core Principles for Effective Supervision–On-site Examination–Off-site Surveillance–On-site Inspection and Off-site Monitoring in India–Off-site Monitoring in Different Countries – Computerized Off-site Monitoring and Surveillance (OSMOS).</p> <p>RBI and Financial System, Introduction, Functions, Characteristics of Financial System, Role of RBI in Regulating Financial System and Financial Sector Reforms.</p>

Sr. No.	Modules / Units
3	Central Bank in other Countries
	<p data-bbox="370 310 1253 550"> Federal Reserve System–Bank of England–The European Central Banking, Bank of Japan, Peoples Bank of China, Interconnectivity of Central Banks with Other International Financial Institutions, ADB, IMF, World Bank, and BIS, (Objectives, Role and Functions) </p>
4	Central Banking in Cyber World
	<p data-bbox="370 634 1286 772"> E-Banking, E-money, IT induced Changes and Monetary Policy, E-payments, Risks in the New IT Era, Impact of IT, Globalization and Central Banks. </p>

**Syllabus of Courses of B.Com.(Banking and Insurance)
Programme at Semester VI**

with effect from the Academic Year 2020-21

Reference Books

Reference Books
Security Analysis and Portfolio Management
<ul style="list-style-type: none">• Blake, David, Financial Market Analysis, McGraw Hill London, 2nd edition 1999• Francis J.C Investments, Analysis and Management McGraw Hill New York. Subsequent edition, 1991• Pistolesse Clifford Using Technical Analysis Vision Books , 2009• Reilly Frank Kand Keith Brown Investment Analysis and Portfolio Management. Cengage Publishers, 2011
Auditing – II
<ul style="list-style-type: none">• Auditing Principles & Practices–SK Basu, first (kindle) edition, 14th October, 2005• Sharma, T.R., Auditing Principles & Problems, Sahitya Bhavan, Agra, revised edition, 2015• Spicer & Pegler, Practical Auditing, Allied Publishers, 26 May, 2011• Woolf, Emile, Auditing Today, prentice hall, 6th edition 2010• Basu, Sanjib Kumar, Fundamentals of Auditing, Pearson India, Jan 1, 2016
Human Resource Management
<ul style="list-style-type: none">• Human Resources Management, Gary Dessler, Pearson Publishers, fifteenth edition, 26 Dec 2017• Personnel Management– C.B Mamoria, Himalaya Publishing House, Jan 1 2011• Human Resources Management, V.P. Michael, 2011• Human Resources Management– L.M. Prasad, Sultan Chand & Sons Publishers, 2014• Human Resources Management, Ashwathappa, McGraw Hill Education, May 2013
Turnaround Management
<ul style="list-style-type: none">• Practical Shutdown & Turnaround Management for k, Engineers & Managers (English, Paperback, IDC Technologies Pvt Ltd.). Revised Edition, 2006• Managing Corporate Turnaround Text & cases Ram Avtar Yadav, Concept Publishing Co. 1992 revised in 2001

- Business Process Reengineering, O.P. Agrawal , 2009
- The Turnaround Experience–Feddrick Zimmerman, McGraw Hill Publishers, revised edition, 2010

Central Banking

- Central Banking-IIBF-MacMillan Publishers, 2011
- Central Banking–ICFAIPress,2008
- Theory and Practice of Central Banking in India- V.A. Avdhani, Second Edition, Published by Somaiya Publications Pvt. Ltd.2nd revised edition, 2009
- Theory and Practice of Central Banking in India. John Wiley & Sons Publishers. Revised edition, 2014

**Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester VI
with effect from the Academic Year 2020-21
Ability Enhancement Course (AEC)**

UGBBI605. Project Work in Banking & Insurance

Introduction

Inclusion of project work in the course curriculum of the B.Com. (Banking and Insurance) programme is one of the ambitious aspects in the programme structure. The main objective of inclusion of project work is to inculcate the element of research analyse and scientific temperament challenging the potential of learner as regards to his/ her eager to enquire and ability to interpret particular aspect of the study. It is expected that the guiding teacher should undertake the counselling sessions and make the awareness among the learners about the methodology of formulation, preparation and evaluation pattern of the project work.

- There are two modes of preparation of project work
 1. Project work based on research methodology in the study area
 2. Project work based on internship in the study area

Guidelines for preparation of Project Work

General guidelines for preparation of project work based on Research Methodology

- The project topic may be undertaken in any area of Elective Courses.
- Each of the learner has to undertake a Project individually under the supervision of a teacher-guide.
- The learner shall decide the topic and title which should be specific, clear and with definite scope in consultation with the teacher-guide concerned.
- University/college shall allot a guiding teacher for guidance to the students based on her / his specialization.
- The project report shall be prepared as per the broad guidelines given below:
 - Font type: Times New Roman
 - Font size: 12-For content, 14-forTitle
 - Line Space : 1.5-for content and 1-for in table work
 - Paper Size:A4
 - Margin : in Left-1.5,Up-Down-Right-1
 - The Project Report shall be bounded.
 - The project report should be 80 to 100pages

Format

1st page (Main Page)

Title of the problem of the Project

A Project Submitted to University of
Mumbai for partial completion
of the degree of Bachelor in Commerce
(Banking and Insurance)
Under the Faculty of
Commerce

By

Name of the Learner

Under the Guidance of

Name of the Guiding Teacher

Name and address of the College

Month and Year

2nd Page

This page to be repeated on 2nd page (i.e. inside after main page)

On separate page

Index

Title of the Chapter	Title of the Chapter	Page No.
(sub point 1.1, 1.1.1, And soon)		
Chapter No.2	Title of the Chapter	
Chapter No.3	Title of the Chapter	
Chapter No.4	Title of the Chapter	
Chapter No.5	Title of the Chapter	

List of tables, if any, with page numbers. List

of Graphs, if any, with page numbers. List of

Appendix, if any, with page numbers.

Abbreviations used:

Structure to be followed to maintain the uniformity in formulation and presentation of Project Work

(Model Structure of the Project Work)

- **Chapter No. 1: Introduction**

In this chapter Selection and relevance of the problem, historical background of the problem, brief profile of the study area, definition/s of related aspects, characteristics, different concepts pertaining to the problem etc can be incorporated by the learner.

- **Chapter No. 2: Research Methodology**

This chapter will include Objectives, Hypothesis, Scope of the study, limitations of the study, significance of the study, Selection of the problem, Sample size, Data collection, Tabulation of data, Techniques and tools to be used, etc can be incorporated by the learner.

- **Chapter No. 3: Literature Review**

This chapter will provide information about studies done on the respective issue. This would specify how the study undertaken is relevant and contribute for value addition in information/ knowledge/ application of study area which ultimately helps the learner to undertake further study on same issue.

- **Chapter No. 4: Data Analysis, Interpretation and Presentation**

This chapter is the core part of the study. The analysis pertaining to collected data will be done by the learner. The application of selected tools or techniques will be used to arrive at findings. In this, table of information's, presentation of graphs etc. can be provided with interpretation by the learner.

- **Chapter No. 5: Conclusions and Suggestions**

In this chapter of project work, findings of work will be covered and suggestion will be enlisted to validate the objectives and hypotheses.

Note: If required more chapters of data analysis can be added.

- **Bibliography**

- **Appendix**

On separate page

Name and address of the college

Certificate

This is to certify that Ms/Mr _____

has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of _____

and her/his project is entitled, “ _____ *Title of the Project* _____ ” under

My supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University. It is her/ his own work and facts reported by her/his personal findings and investigations.



Name and Signature
of Guiding Teacher

Date of submission:

On separate page

Declaration by learner

I the undersigned Miss /Mr. _____ *Name of the learner* _____

here by, declare that the work embodied in this project work titled“

_____ *Title of the Project* _____ ,

Forms my own contribution to the research work carried out under the guidance of *Name of the guiding teacher* is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Name and Signature
of the learner

Certified by

Name and signature of the Guiding Teacher

On separate page

Acknowledgment

(Model structure of the acknowledgement)

To list who all have helped me is difficult because they are so numerous and the depth is so enormous.

I would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

I take this opportunity to thank the **University of Mumbai** for giving me chance to do this project.

I would like to thank my **Principal**, _____ for providing the necessary facilities required for completion of this project.

I take this opportunity to thank our **Coordinator**

, for her moral support and guidance.

I would also like to express my sincere gratitude towards my project guide
_____ whose guidance and care made the project successful.

I would like to thank my **College Library**, for having provided various reference books and magazines related to my project.

Lastly, I would like to thank each and every person who directly or indirectly helped me in the completion of the project especially **my Parents and Peers** who supported me throughout my project.

Guidelines for Internship based project work

- Minimum 20 days/ 100 hours of Internship with an Organization/ NGO/ Charitable Organization/ Private firm.
- The theme of the internship should be based on any study area of the elective courses
- Experience Certificate is Mandatory
- A project report has to be brief in content and must include the following aspects:
 - **Executive Summary:**

A bird's eye view of your entire presentation has to be precisely offered under this category.
 - **Introduction on the Company:**

A Concise representation of company/ organization defining its scope, products/ services and its SWOT analysis.
 - **Statement and Objectives:**

The mission and vision of the organization need to be stated enshrining its broad strategies.
 - **Your Role in the Organisation during the internship:**

The key aspects handled, the department under which you were deployed and brief summary report duly acknowledged by the reporting head.
 - **Challenges:**

The challenges confronted while churning out theoretical knowledge into practical world.
 - **Conclusion:**

A brief overview of your experience and suggestions to bridge the gap between theory and practice.

- The project report based on internship shall be prepared as per the broad guidelines given below:
 - Font type: Times New Roman
 - Font size: 12-For content, 14-forTitle
 - Line Space : 1.5-for content and 1-for in table work
 - Paper Size:A4
 - Margin : in Left-1.5,Up-Down-Right-1
 - The Project Report shall be bounded.
 - The project report should be of minimum 50 pages

Evaluation pattern of the project work

The Project Report shall be evaluated in two stages viz.	
• Evaluation of Project Report (Bound Copy)	60 Marks
▪ Introduction and other are as covered	20 Marks
▪ Research Methodology, Presentation, Analysis and interpretation of data	30 Marks
▪ Conclusion & Recommendations	10 Marks
• Conduct of Viva-voce	40 Marks
▪ In the course of Viva-voce, the questions may be asked such as importance / relevance of the study, objective of the study, methodology of the study/ mode of Enquiry(question responses)	10 Marks
▪ Ability to explain the analysis, findings, concluding observations, recommendation, limitations of the Study	20 Marks
▪ Overall Impression (including Communication Skill)	10 Marks

Note:

- *The guiding teacher along with the external evaluator appointed by the University/ College for the evaluation of project shall conduct the viva-voce examination as per the evaluation pattern*

Passing Standard

- Minimum of Grade E in the project component
- In case of failing in the project work, the same project can be revised for ATKT examination.
- Absence of student for viva voce: If any student fails to appear for the viva voce on the date and time fixed by the department such student shall appear for the viva voce on the date and time fixed by the Department, such student shall appear for the viva voce only along with students of the next batch.

Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester V and VI
with effect from the Academic Year 2020-21

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:-

B) Internal Assessment: 40 Marks

• **Continuous Internal Assessment (CIA)**

Evaluation System	Details	Marks
Continuou s Internal Assessmen t	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

C) Semester End Examination: 60 Marks

Semester End Examination: 60%

- iii) Duration: The examination shall be of 2 Hours duration
- iv) 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 C) Sub Questions to be asked 10 and to be answered any 08 D) 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 E) Theory Questions F) Theory Questions G) Theory Questions H) Theory Questions	15 Marks (7.5 * 2)
Q-3	Attempt any two E) Theory Questions F) Theory Questions G) Theory Questions H) Theory Questions	15 Marks (7.5 * 2)
Q-4	Attempt any two E) Theory Questions F) Theory Questions G) Theory Questions H) 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	08 Marks
	C) Sub Questions to be asked 10 and to be answered any 08	07 Marks
Q-4	D) 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
	OR	
	P) Theory Questions/ Short Notes	
	To be asked 05	
	To be marked 03	

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)

TYBBI (SEM V)			TYBBI (SEM VI)		
Sr. No	Subjects	CIA	Sr. No	Subjects	CIA
5.1	Financial Reporting & Analysis (Corporate Banking & Insurance)	Test- 20 M Board Work- 10 M Class Assignment -10M	6.1	Security Analysis and Portfolio Management	Test- 20 M Case Study - 10 M Project- 10 M
5.2	Auditing-I	Test- 20 M PPT - 10 M Class Assignment- 10 M	6.2	Auditing-II	Test- 20 M PPT - 10 M Class Assignment-10 M
5.3	Strategic Management	Test- 20 M SWOT Analysis- 10 M Strategy Analysis - 10 M	6.3	Human Resource Management in Banking and Insurance	Test- 20 M Job Analysis- 10 M Project- 10 M
5.4	Financial Services Management	Test- 20 M Class Assignment - 10 M Project - 10 M	6.4	Turnaround Management	Test- 20 M PPT - 10 M Case Study- 10 M
5.5	International Banking & Finance	Test- 20 M Presentation - 10 M Home Assignment - 10M	6.5	Central Banking	Test- 20 M PPT - 10 M Project - 10 M
5.6	Research Methodology	Test- 20 M PPT- 10 M Mini Project- 10 M	6.6	Project Work in Banking & Insurance	Viva-Voce

**Syllabus of Skill Enhancement Course of
B.Com. (Banking & Insurance) Programme
with effect from the Academic Year 2020-21**

**Certificate Course in Corporate Culture and
Team Development**

Details of the Certificate Course:

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

Objective of the Course:

Empowering students to understand the conditions under which cultural strengths improves corporate performance and help to deal with existing team dynamics, issues and behaviors in the organization.

Learning Outcomes:

By end of the course students will be able to,

1. Identify ways organization culture is nurtured and sustained
2. Gain a greater insight to organization culture through self-assessment
3. Improves organizational productivity
4. Develop effective working relationships
5. Manage the team through conflict and difficult situations

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Corporate Culture an Overview	02 Sessions
2	Elements of Great Company Culture	02 Sessions
3	Innovation	02 Sessions
4	Commitment Ethics	02 Sessions
5	Risk Taking	02 Sessions
6	Process of Team Building	02 Sessions
7	Stages of Team Building	02 Sessions
8	Activities involved in Team Building	02 Sessions
9	Problem Solving Skills	02 Sessions
10	Emotional Intelligence	02 Sessions
11	Priority Management	02 Sessions
12	Role of Change Agent	02 Sessions
13	Business Etiquette	02 Sessions
14	Communication Skills	02 Sessions
15	Stress Management/ Pressure Handling	02 Sessions

Sr. No.	Modules / Units
1	Corporate Culture an Overview
	Corporate Culture an Overview –characteristics, concept, importance and elements
2	Elements of Great Company Culture
	Examples of Great Company Culture, discussion with case studies
3	Innovation
	Innovation concept and types, case study
4	Commitment Ethics
	Commitment ethics, process, importance, ways to commit and case study
5	Risk Taking
	Risk Taking concept and Activity- game
6	Process of Team Building
	Process of Team Building and role play with management game
7	Stages of Team Building
	Steps involved in Team Building
8	Activities involved in Team Building
	Activities involved in Team Building and interaction
9	Problem Solving Skills
	Problem Solving Skills. identification, understanding , skills , steps , decision making and review
10	Emotional Intelligence
	Emotional Intelligence concept with case study
11	Priority Management
	Priority Management-time management
12	Role of Change Agent
	Role of Change Agent, importance and role of change agent in detail
13	Business Etiquette
	Business Etiquette- grooming –social mannerism
14	Communication Skills
	Communication Skills types ,cycle of communication, importance body language and Voice
15	Stress Management/ Pressure Handling
	Stress Management/ Pressure Handling reaction or response, reasons and management

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. The 4-Hour Work Week: Escape the 9-5, Live Anywhere and Join the New Rich by Timothy Ferriss
2. Trillion Dollar Coach: The Leadership Handbook of Silicon Valley's Bill Campbell by Eric Schmidt
3. The Design of Everyday Things by Don Norman
4. Principles: Life and Work by Ray Dalio
5. Organizational Culture and Leadership, 5ed by Edgar H. Schein and Peter Schein
6. Think and Grow Rich: The Original Version by Napoleon Hill
7. The Business Book (Big Ideas) by DK