

University of Mumbai



**B.Com. (Banking & Insurance)
Programme
Three Year Integrated Programme -
Six Semesters
*Course Structure***

**Under Choice Based Credit, Grading and
Semester System**

**To be implemented from Academic Year- 2016-2017
Progressively**

Board of Studies-in-Banking & Finance, University of Mumbai

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

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

(To be implemented from Academic Year- 2016-2017)

No. of Courses	Semester I	Credits	No. of Courses	Semester II	Credits
1	Elective Courses (EC)		1	Elective Courses (EC)	
1	Environment and Management of Financial Services.	03	1	Principles and Practices of Banking & Insurance	03
2	Principles of Management	03	2	Business Law	03
3	Financial Accounting - I	03	3	Financial Accounting - II	03
2	Ability Enhancement Courses (AEC)		2	Ability Enhancement Courses (AEC)	
2A	Ability Enhancement Compulsory Course (AECC)		2A	Ability Enhancement Compulsory Course (AECC)	
4	Business Communication-I	03	4	Business Communication-II	03
2B	*Skill Enhancement Courses (SEC)		2B	**Skill Enhancement Courses (SEC)	
5	Any one course from the following list of the courses	02	5	Any one course from the following list of the courses	02
3	Core Courses (CC)		3	Core Courses (CC)	
6	Business Economics-I	03	6	Organisational Behaviour	03
7	Quantitative Methods-I	03	7	Quantitative Methods-II	03
Total Credits		20	Total Credits		20

*List of Skill Enhancement Courses (SEC) for Semester I (Any One)		**List of Skill Enhancement Courses (SEC) for Semester II (Any One)	
1	Foundation Course - I	1	Foundation Course - II
2	Foundation Course in NSS - I	2	Foundation Course in NSS - II
3	Foundation Course in NCC - I	3	Foundation Course in NCC - II
4	Foundation Course in Physical Education - I	4	Foundation Course in Physical Education - II
Note: Course selected in Semester I will continue in Semester II			

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

(To be implemented from Academic Year- 2017-2018)

No. of Courses	Semester III	Credits	No. of Courses	Semester IV	Credits
1	<i>Elective Courses (EC)</i>		1	<i>Elective Courses (EC)</i>	
1, 2 & 3	*Any three courses from the following list of the courses	09	1,2 & 3	*Any three courses from the following list of the courses	09
2	<i>Ability Enhancement Courses (AEC)</i>		2	<i>Ability Enhancement Courses (AEC)</i>	
4	Information Technology in Banking & Insurance-I	02	4	Information Technology in Banking & Insurance-II	02
3	<i>Core Courses (CC)</i>		3	<i>Core Courses (CC)</i>	
5	Laws Governing Banking & Insurance	03	5	Corporate Laws & laws Governing Capital Market	03
6	Financial Market (Equity, Debt, Forex and Derivatives)	03	6	Universal Banking	03
7	Taxation of Financial Services	03	7	Business Economics-II	03
Total Credits		20	Total Credits		20

<i>*List of Discipline Related Elective(DRE) Courses for Semester III (Any Three)</i>		<i>*List of Discipline Related Elective(DRE) Courses for Semester IV (Any Three)</i>	
1	Financial Management -I	1	Financial Management –II
2	Management Accounting (Tools & Techniques, Focus on Banking & Insurance)	2	Financial Market (Equity, Debt, Forex and Derivatives)
3	Organizational Behaviour	3	Wealth Management
4	Risk Management	4	Cost Accounting of Banking & Insurance
5	Mutual Fund Management	5	Entrepreneurship Management

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

(To be implemented from Academic Year- 2018-2019)

No. of Courses	Semester V	Credits	No. of Courses	Semester VI	Credits
1	Elective Courses (EC)		1	Elective Courses (EC)	
1,2,3 & 4	*Any four courses from the following list of the courses	12	1,2,3 & 4	*Any four courses from the following list of the courses	12
2	Core Courses (CC)		2	Core Courses (CC)	
5	International Banking & Finance	04	5	Central Banking	04
3	*Project Work		3	*Project Work	
6	Project Work-I (Banking)	04	6	Project Work-II (Insurance)	04
Total Credits		20	Total Credits		20

Note: Project work is considered as a special course involving application of knowledge in solving/analyzing/exploring a real life situation/ difficult problem. Project work would be of 04 credits each. A project work may be undertaken in any area of Elective Courses/ study area

*List of Elective Courses for Semester V (Any Four)		*List of Elective Courses for Semester VI (Any Four)	
1	Marketing in Banking & Insurance	1	Security Analysis and Portfolio Management
2	Financial Reporting & Analysis(Corporate Banking & Insurance)	2	Strategic Management
3	Auditing	3	Human Resource Management in Banking & Insurance
4	Business Ethics & Corporate Governance	4	Turnaround Management
5	Financial Services Management	5	International Resource Management in Banking & Insurance
6	Actuarial Analysis in Banking & Insurance	6	Procedures & Documentations in Banking & Insurance

University of Mumbai



**Revised Syllabus
and
Question Paper Pattern
of Courses
of
B.Com. (Banking & Insurance)
Programme
at
First Year
*Semester I and II***

**Under Choice Based Credit, Grading and
Semester System**

(To be implemented from Academic Year- 2016-2017)

Board of Studies-in-Banking & Finance, University of Mumbai

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

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

(To be implemented from Academic Year- 2016-2017)

No. of Courses	Semester I	Credits	No. of Courses	Semester II	Credits
1	Elective Courses (EC)		1	Elective Courses (EC)	
1	Environment and Management of Financial Services.	03	1	Principles and Practices of Banking & Insurance	03
2	Principles of Management	03	2	Business Law	03
3	Financial Accounting -I	03	3	Financial Accounting -II	03
2	Ability Enhancement Courses (AEC)		2	Ability Enhancement Courses (AEC)	
2A	Ability Enhancement Compulsory Course (AECC)		2A	Ability Enhancement Compulsory Course (AECC)	
4	Business Communication-I	03	4	Business Communication-II	03
2B	*Skill Enhancement Courses (SEC)		2B	**Skill Enhancement Courses (SEC)	
5	Any one course from the following list of the courses	02	5	Any one course from the following list of the courses	02
3	Core Courses (CC)		3	Core Courses (CC)	
6	Business Economics-I	03	6	Organizational Behaviour	03
7	Quantitative Methods-I	03	7	Quantitative Methods-II	03
Total Credits		20	Total Credits		20

*List of Skill Enhancement Courses (SEC) for Semester I (Any One)		**List of Skill Enhancement Courses (SEC) for Semester II (Any One)	
1	Foundation Course - I	1	Foundation Course - II
2	Foundation Course in NSS - I	2	Foundation Course in NSS - II
3	Foundation Course in NCC - I	3	Foundation Course in NCC - II
4	Foundation Course in Physical Education - I	4	Foundation Course in Physical Education - II

Note: Course selected in Semester I will continue in Semester II

B.Com. (Banking & Insurance) Programme

Under Choice Based Credit, Grading and Semester System

Course Structure

(To be implemented from Academic Year- 2016-2017)

Semester I

No. of Courses	Semester I	Credits
1	<i>Elective Courses (EC)</i>	
1	Environment and Management of Financial Services.	03
2	Principles of Management	03
3	Financial Accounting-I	03
2	<i>Ability Enhancement Courses (AEC)</i>	
2A	<i>Ability Enhancement Compulsory Course (AECC)</i>	
4	Business Communication-I	03
2B	<i>*Skill Enhancement Courses (SEC)</i>	
5	Any one course from the following list of the courses	02
3	<i>Core Courses (CC)</i>	
6	Business Economics-I	03
7	Quantitative Methods-I	03
Total Credits		20

****List of Skill Enhancement Courses (SEC) for Semester I (Any One)***

1	Foundation Course - I
2	Foundation Course in NSS - I
3	Foundation Course in NCC - I
4	Foundation Course in Physical Education - I

***Revised Syllabus of courses of B.Com. (Banking & Insurance)
Programme at Semester I
with effect from the Academic Year 2016-2017***

Elective Courses (EC)

**1. Environment and Management of
Financial Services**

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

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
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.

**Revised Syllabus of courses of B.Com. (Banking & Insurance)
Programme at Semester I
with effect from the Academic Year 2016-2017**

Elective Courses (EC)

2. 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

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
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 (Banking & Insurance: H.Shanbagh. Uday Kotak, K.V. Kamath Naina Kidwai, Deepak Parekh, Chanda Kochhar, Hinduja, Godrej,Aziz Premzi, Narayan Murthy, Anand Mahindra , Governor of RBI) ▪ International Leader President of World bank, President of Asian Development Bank, President of Fed Reserve, President of International Monetary Fund

***Revised Syllabus of courses of B.Com. (Banking & Insurance)
Programme at Semester I
with effect from the Academic Year 2016-2017***

Elective Courses (EC)

3. Financial Accounting

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, Stock Valuation & Hire purchase	20
4	Final Accounts	16
	Total	60

Sr. No.	Modules / Units
1	Introduction to accounting
	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
2	Classification of Income & Expenses & Accounting Standards
	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).
3	Issues of Shares, Stock Valuation & Hire purchase
	Introduction to issue of shares. Stock valuation (FIFO and Weighted Average Method only) Hire Purchase Transactions (calculation of interest, accounting as per asset purchase method only, exclude repossession), Introduction to Depreciation: Fixed Installment method, Written Down Value Method, Change of method. Valuation of goodwill (problems based on average profit method and super profit method only)
4	Final Accounts
	Trading Account, Profit and Loss Account, Balance Sheet, Adjustment Entries. Introduction to Accounts of Non Profit Organizations

Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester I
with Effect from the Academic Year 2016-2017

Ability Enhancement Courses (AEC)

4. 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

Sr. No.	Modules / Units
1	Theory of Communication
	<p>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>Channels and Objectives of Communication: Channels- Formal and Informal- Vertical, Horizontal, Diagonal, Grapevine</p> <p>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>Methods and Modes of Communication: Methods: Verbal and Nonverbal, Characteristics of Verbal Communication Characteristics of Non-verbal Communication, Business Etiquette Modes: Telephone and SMS Communication 3 (General introduction to Telegram to be given) Facsimile Communication [Fax] Computers and E- communication Video and Satellite Conferencing</p>
2	Obstacles to Communication in Business World
	<p>Problems in Communication /Barriers to Communication: Physical/ Semantic/Language / Socio-Cultural / Psychological / Barriers, Ways to Overcome these Barriers</p> <p>Listening: Importance of Listening Skills, Cultivating good Listening Skills – 4</p> <p>Introduction to Business Ethics: Concept and Interpretation, Importance of Business Ethics, Personal Integrity at the workplace, Business Ethics and media, Computer Ethics, Corporate Social Responsibility 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 Advertising, Patents and Intellectual Property Rights, Dumping of Medical/E-waste, Human Rights Violations and Discrimination on the basis of gender, race, caste, religion, appearance and sexual orientation at the workplace Piracy, Insurance, Child Labour</p>
3	Business Correspondence
	<p>Theory of Business Letter Writing: Parts, Structure, Layouts—Full Block, Modified Block, Semi - Block Principles of Effective Letter Writing, Principles of effective Email Writing,</p> <p>Personnel Correspondence: Statement of Purpose, Job Application Letter and Resume, Letter of Acceptance of Job Offer, Letter of Resignation [Letter of Appointment, Promotion and Termination, Letter of Recommendation (to be taught but not to be tested in the examination)]</p>

Sr. No.	Modules / Units
4	Language and Writing Skills
	<p>Commercial Terms used in Business Communication</p> <p>Paragraph Writing: Developing an idea, using appropriate linking devices, etc 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

Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester I
with Effect from the Academic Year 2016-2017

Skill Enhancement Courses (SEC)

5. 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

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

Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester I
with Effect from the Academic Year 2016-2017

Skill Enhancement Courses (SEC)

5. Foundation Course in NSS - I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to NSS	10
2	Concept of Society and Social Issues in India	15
3	Indian Constitution and Social Justice	10
4	Human Personality and National Integration	10
Total		45

Sr. No.	Modules / Units
1	Introduction to NSS
	<p>Introduction to National Service Scheme(NSS) Orientation and structure of National Service Scheme(NSS) National Service Scheme(NSS)- its objectives The historical perspective of National Service Scheme(NSS) National Service Scheme(NSS)- Symbol and its meaning National Service Scheme(NSS)- its hierarchy from national to college level</p> <p>National Service Scheme(NSS) Regular activities Distribution of working hours- Association between issues and programs- community project- urban rural activities, Association- modes of activity evaluation</p>
2	Concept of Society and Social Issues in India
	<p>History and philosophy of social sciences in India Concept of society- Development of Indian society - Features of Indian Society- Division of labour and cast system in India</p> <p>Basic social issues in India Degeneration of value system, Family system, Gender issues, Regional imbalance</p>
3	Indian Constitution and Social Justice
	<p>Indian Constitution Features of Indian Constitution - Provisions related to social integrity and development</p> <p>Social Justice Social Justice- the concept and its features Inclusive growth- the concept and its features</p>
4	Human Personality and National Integration
	<p>Dimensions of human personality Social Dimension of Human personality- Understanding of the society Physical Dimension of Human personality- Physical Exercise, Yoga, etc.</p> <p>National integration & Communal Harmony National Integration- its meaning, importance and practice Communal Harmony- its meaning, importance and practice</p>

**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester I
with Effect from the Academic Year 2016-2017**

Skill Enhancement Courses (SEC)

5. Foundation Course in NCC - I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to NCC, National Integration & Awareness	10
2	Drill: Foot Drill	10
3	Adventure Training, Environment Awareness and Conservation	10
4	Personality Development and Leadership	10
5	Specialized Subject: Army/ Navy/ Air	05
	Total	45

Sr. No.	Modules / Units
1	Introduction to NCC, National Integration & Awareness
	<p>Desired outcome: The students will display sense of patriotism, secular values and shall be transformed into motivated youth who will contribute towards nation building through national unity and social cohesion.</p> <ul style="list-style-type: none"> • Genesis, Aims, Objectives of NCC & NCC Song • Organisation & Training • Incentives & Benefits • Religions, Culture, Traditions and Customs of India • National Integration: Importance and Necessity • Freedom Struggle
2	Drill: Foot Drill
	<p>Desired outcome: The students will demonstrate the sense of discipline, improve bearing, smartness, turnout, develop the quality of immediate and implicit obedience of orders, with good reflexes.</p> <ul style="list-style-type: none"> • General and Words of Command • Attention, Stand at Ease and Stand Easy, Turning and Inclining at the Halt • Sizing, Forming Up in Three Ranks and Numbering, Open and Close Order March and Dressing • Saluting at the Halt, Getting On Parade, Dismissing and Falling Out • Marching, Length of Pace and Time of Marching in Quick Time and Halt, Slow March and Halt • Turning on the March and Wheeling. • Saluting on the March. • Formation of squad and Squad Drill.
3	Adventure Training, Environment Awareness and Conservation
	<p>Adventure Training</p> <p>Desired outcome: The students will overcome fear & inculcate within them the sense of adventure , sportsmanship , esprit-d-corp and develop confidence , courage , determination, diligence and quest for excellence.</p> <ul style="list-style-type: none"> • Any Two such as – Obstacle course, Slithering, Trekking, Cycling, Rock Climbing, Para Sailing, Sailing, Scuba Diving etc <p>Environment Awareness and Conservation</p> <p>Desired outcome: The student will be aware of the conservation of natural resources and protection of environment.</p> <ul style="list-style-type: none"> • Natural Resources – Conservation and Management • Water Conservation and Rainwater Harvesting

Sr. No.	Modules / Units
4	Personality Development and Leadership
	<p>Desired outcome: The student will develop an all-round personality with adequate leadership traits to deal / contribute effectively in life.</p> <ul style="list-style-type: none"> • Introduction to Personality Development • Factors Influencing /Shaping Personality: Physical, Social, Physiological, Philosophical and Psychological • Self Awareness Know yourself/ Insight • Change Your Mind Set • Communication Skills: Group Discussion / Lecturettes (Public Speaking) • Leadership Traits • Types of Leadership
5	Specialized Subject: Army Or Navy Or Air
	<p><u>Army</u></p> <p>Desired outcome: The training shall instill patriotism, commitment and passion to serve the nation motivating the youth to join the defence forces. It will also acquaint, expose & provide basic knowledge about armed, naval and air-force subjects</p> <p>A. Armed Force</p> <ul style="list-style-type: none"> • Basic organisation of Armed Forces • Organisation of Army • Badges and Ranks <p>B. Introduction to Infantry and weapons and equipments</p> <ul style="list-style-type: none"> • Characteristics of 7.62mm SLR Rifle, Ammunition, Fire power, Stripping, Assembling and Cleaning <p>C. Military history</p> <ul style="list-style-type: none"> • Biographies of renowned Generals (Carriapa / Sam Manekshaw) • Indian Army War Heroes- PVCs <p>D. Communication</p> <ul style="list-style-type: none"> • Types of Communications • Characteristics of Wireless Technologies (Mobile, Wi-Fi etc.) <p style="text-align: center;">OR</p> <p><u>Navy</u></p> <p>A. Naval orientation and service subjects</p> <ul style="list-style-type: none"> • History of the Indian Navy-Pre and Post Independence, Gallantry award winners • Organization of Navy- NHQ, Commands, Fleets, Ships and shore establishments • Types of Warships and their role • Organization of Army and Air Force- Operational and Training commands • Ranks of Officers and Sailors, Equivalent Ranks in the Three Services <p>B. Ship and Boat Modelling</p> <ul style="list-style-type: none"> • Principles of Ship Modelling • Maintenance and Care of tools

Sr. No.	Modules / Units
	<p>C. Search and Rescue</p> <ul style="list-style-type: none"> • SAR Organization in the Indian ocean <p>D. Swimming</p> <p>Floating for three minutes and Free style swimming for 50 meters</p> <p style="text-align: center;">OR</p> <p><u>AIR</u></p> <p>A. General Service Knowledge</p> <ul style="list-style-type: none"> • Development of Aviation • History of IAF <p>B. Principles of Flight</p> <ul style="list-style-type: none"> • Introduction • Laws of Motion • Glossary of Terms. <p>C. Airmanship</p> <ul style="list-style-type: none"> • Introduction • Airfield Layout • Rules of the Air • Circuit Procedure • ATC/RT Procedures • Aviation Medicine <p>D. Aero- Engines</p> <ul style="list-style-type: none"> • Introduction to Aero-engines

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

with Effect from the Academic Year 2016-2017

Skill Enhancement Courses (SEC)

5. Foundation Course in Physical Education - I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Basic Relevant concepts in Physical Education	10
2	Components of Physical Fitness	15
3	Testing Physical Fitness	10
4	Effect of Exercise on various Body System	10
Total		45

Sr. No.	Modules / Units
1	Introduction to Basic Relevant concepts in Physical Education
	<ul style="list-style-type: none"> • Dimensions and determinants of Health, Fitness & Wellness • Concept of Physical Education and its importance • Concept of Physical Fitness and its types • Concept of Physical Activity, exercise and its types & benefits
2	Components of Physical Fitness
	<ul style="list-style-type: none"> • Concept of components of Physical Fitness • Concept and components of HRPF • Concept and components of SRPF • Importance of Physical Education in developing physical fitness components.
3	Testing Physical Fitness
	<ul style="list-style-type: none"> • Tests for measuring Cardiovascular Endurance • Tests for measuring Muscular Strength & Endurance • Tests for measuring Flexibility • Tests for measuring Body Composition
4	Effect of Exercise on various Body System
	<ul style="list-style-type: none"> • Effect of exercises on Musculoskeletal system • Effect of exercises on Circulatory System • Effect of exercises on Respiratory System • Effect of exercises on Glandular System

**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester I
with Effect from the Academic Year 2016-2017**

Core Courses (CC)

6. Business Economics I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction	10
2	Demand Analysis	10
3	Supply and Production Decisions and Cost of Production	15
4	Market structure: Perfect competition and Monopoly and Pricing and Output Decisions under Imperfect Competition	15
5	Pricing Practices	10
	Total	60

Sr. No.	Modules / Units
1	Introduction
	<p>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,</p> <p>The basics of market demand, market supply and equilibrium price- shifts in the demand and supply curves and equilibrium</p>
2	Demand Analysis
	<p>Demand Function - nature of demand curve under different markets Meaning, significance, types and measurement of elasticity of demand (Price, income cross and promotional)- relationship between elasticity of demand and revenue concepts</p> <p>Demand estimation and forecasting: Meaning and significance - methods of demand estimation : survey and statistical methods <i>(numerical illustrations on trend analysis and simple linear regression)</i></p>
3	Supply and Production Decisions and Cost of Production
	<p>Production function: short run analysis with Law of Variable Proportions- Production function with two variable inputs- isoquants, ridge lines and least cost combination of inputs- Long run production function and Laws of Returns to Scale - expansion path - Economies and diseconomies of Scale.</p> <p>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 <i>(hypothetical numerical problems to be discussed)</i>, LAC and Learning curve - Break even analysis <i>(with business applications)</i></p>
4	Market structure: Perfect competition and Monopoly and Pricing and Output Decisions under Imperfect Competition
	<p>Short run and long run equilibrium of a competitive firm and of industry - monopoly - short run and long- run equilibrium of a firm under Monopoly</p> <p>Monopolistic competition: Equilibrium of a firm under monopolistic competition, debate over role of advertising. <i>(topics to be taught using case studies from real life examples)</i></p> <p>Oligopolistic markets: key attributes of oligopoly - Collusive and non-collusive oligopoly market - Price rigidity - Cartels and price leadership models <i>(with practical examples)</i></p>
5	Pricing Practices
	<p>Cost oriented pricing methods: cost – plus (full cost) pricing, marginal cost pricing, Mark up pricing, discriminating pricing, multiple – product pricing - transfer pricing <i>(case studies on how pricing methods are used in business world)</i></p>

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Core Courses (CC)

7. 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

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 Probality conditional & unconditional probality, Baye theorem. Discrete and continuous variable. Expected value of the variable, Decision theory normal distribution
6	Index Nos.
	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.
7	Insurance
	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.

B.Com. (Banking & Insurance) Programme

Under Choice Based Credit, Grading and Semester System

Course Structure

(To be implemented from Academic Year- 2016-2017)

Semester II

No. of Courses	Semester II	Credits
1	<i>Elective Courses (EC)</i>	
1	Principles and Practices of Banking & Insurance	03
2	Business Law	03
3	Financial Accounting -II	03
2	<i>Ability Enhancement Courses (AEC)</i>	
2A	<i>Ability Enhancement Compulsory Course (AECC)</i>	
4	Effective Communication-II	03
2B	<i>**Skill Enhancement Courses (SEC)</i>	
5	Any one course from the following list of the courses	02
3	<i>Core Courses (CC)</i>	
6	Organisational Behaviour	03
7	Quantitative Methods-II	03
Total Credits		20

*****List of Skill Enhancement Courses (SEC)***

for Semester II (Any One)

1	Foundation Course - II
2	Foundation Course in NSS - II
3	Foundation Course in NCC - II
4	Foundation Course in Physical Education - II

***Revised Syllabus of courses of B.Com. (Banking & Insurance)
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Elective Courses (EC)

1. 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

Sr. No.	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.
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
4	Insurance Business Environment in India
	Growth of Insurance Business - Actuarial Role - Claim and Settlement Procedures - Insurance Regulations Role of IRDA.

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Elective Courses (EC)

2. 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

Sr. No.	Modules / Units
1	Introduction to Law
	Meaning, Definitions, Features, Types, Sources and Classification
2	Indian Constitution
	Natural Justice, Special Leave Appeal, Features, Writs, Fundamental Rights
3	Contract Act
	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.
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
	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
6	Information Technology Act
	Objectives, Scheme, Digital Signature, Authorization, E- Governance, Certifying Authorities, Digital Certificates, Cyber

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Elective Courses (EC)

3. Financial Accounting - II

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Valuation of Goodwill and Shares	15
2	Buyback of equity shares	15
3	Redemption of preference shares	15
4	Redemption of debentures (excluding buy back of own debentures)	15
	Total	60

Sr. No.	Modules / Units
1	Valuation of Goodwill and Shares
	Valuation of Goodwill Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method Valuation of Shares Intrinsic Value Method, Yield method and Fair Value Method
2	Buyback of equity shares
	Company Law/ Legal Provisions (including related restrictions, power, transfer to capital redemption reserve account and prohibitions) Compliance of conditions including sources, maximum limits and debt equity ratio
3	Redemption of preference shares
	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 company Capital Redemption Reserve Account - creation and use
4	Redemption of debentures
	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 discount

**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
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Ability Enhancement Courses (AEC)

4. 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

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) 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>
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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Skill Enhancement Courses (SEC)

5. 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

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-actualisation; Different methods of responding to conflicts in society; Conflict-resolution and efforts towards building peace and harmony in society

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Skill Enhancement Courses (SEC)

2.5. Foundation Course in NSS - II

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Socio-economic Survey and Special Camp	10
2	Orientation of the College Unit and Communication Skills	15
3	Rapport with Community and Programme Planning	10
4	Government Organisations /Non-Government Organisations	10
Total		45

Sr. No.	Modules / Units
1	Socio-economic Survey and Special Camp
	<p>Socio economic survey Socio-economic survey- its meaning and need, Process of Socio-economic survey- design of questionnaire; data collection, data analysis and report writing</p> <p>Special camping activity Concept of camp- Identification of community problems- Importance of group living- Team building- Adoption of village- Planning for camp- pre camping, during the course of camp and post camping activities</p>
2	Orientation of the College Unit and Communication Skills
	<p>Training and orientation of the program unit in the college Leadership training – formation of need based programmes- Concept of campus to community(C to C) activities</p> <p>Communication skills and Documentation Communication skills- the concept, Verbal, Non-Verbal communication The documentation- Activity Report Writing – basics of NSS accounting – Annual Report – Press note and preparation</p>
3	Rapport with Community and Programme Planning
	<p>Working with individual group and community Ice breaking- interaction games – conflict resolution</p> <p>Program planning Programme planning- the concept and its features, requirements for successful implementation of program- program flow charting- feedback</p>
4	Government Organisations /Non-Government Organisations
	<p>Structure of Government Organisations and Non-Government Organisations Government organisations (GO)- its meaning -Legal set up, functioning, Sources of funding Non-Government organisations (NGO)- its meaning -Legal set up, functioning, Sources of funding National Service Scheme(NSS)- Government organisations (GO) and Non-Government organisations (NGO)</p> <p>Government schemes for community development Schemes os Government welfare departments for community development- provisions & examples</p>

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Skill Enhancement Courses (SEC)

5. Foundation Course in NCC - II

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Disaster Management, Social Awareness and Community Development	10
2	Health and Hygiene	10
3	Drill with Arms	10
4	Weapon Training	10
5	Specialized Subject: Army Or Navy Or Air	05
Total		45

Sr. No.	Modules / Units
1	<p>Disaster Management, Social Awareness and Community Development</p> <p>Disaster Management: Desired outcome: The student shall gain basic information about civil defence organisation / NDMA & shall provide assistance to civil administration in various types of emergencies during natural / manmade disasters</p> <ul style="list-style-type: none"> • Civil Defence Organisation and Its Duties/ NDMA • Types of Emergencies/ Natural Disaster • Assistance during Natural / Other Calamities: Flood / Cyclone/ Earth Quake/ Accident etc. • 'Avan' model of NCC <p>Social Awareness and Community Development: Desired outcome: The student shall have an understanding about social service and its need, about NGOs and shall participate in community action programmes for betterment of the community.</p> <ul style="list-style-type: none"> • Basics of Social Service, Weaker Sections of Our Society and Their Needs • Social/ Rural Development Project: MNREGA, SGSY, NSAP etc. • Contribution of Youth towards Social Welfare • Civic Responsibilities • Causes & Prevention of HIV/AIDS; Role of Youth
2	<p>Health and Hygiene</p> <p>Desired outcome: The student shall be fully aware about personal health and hygiene lead a healthy life style and foster habits of restraint and self awareness.</p> <ul style="list-style-type: none"> • Structure and Functioning of the Human Body • Hygiene and Sanitation (Personal and Food Hygiene) • Infectious & Contagious Diseases & Their Prevention
3	<p>Drill with Arms</p> <p>Desired outcome: The students will demonstrate the sense of discipline, improve bearing, smartness, turnout, develop the quality of immediate and implicit obedience of orders, with good reflexes.</p> <ul style="list-style-type: none"> • Attention, Stand at Ease and Stand Easy • Getting on Parade with Rifle and Dressing at the Order • Dismissing and Falling Out • Ground / Take Up Arms • Present From the Order and Vice-versa • General Salute, Salami Shastra
4	<p>Weapon Training</p> <p>Desired outcome: The student shall have basic knowledge of weapons and their use and handling.</p> <ul style="list-style-type: none"> • Characteristics of a Rifle / Rifle Ammunition and its Fire Power • Stripping, Assembling, Care and Cleaning and Sight Setting of .22 rifle • Stripping, Assembling, Care and Cleaning of 7.62mm SLR • Loading, Cocking and Unloading • The lying position, Holding and Aiming- I • Trigger control and firing a shot • Range procedure and safety precautions • Short range firing, Aiming- II -Alteration of sight

Sr. No.	Modules / Units
5	Specialized Subject: Army Or Navy Or Air
	<p>Army Desired outcome: The training shall instill patriotism, commitment and passion to serve the nation motivating the youth to join the defence forces. It will also acquaint, expose & provide basic knowledge about armed, naval and air-force subjects</p> <p>A. Map reading</p> <ul style="list-style-type: none"> • Introduction to types of Maps and Conventional signs • Scales and Grid system • Topographical forms and technical terms • Relief, contours and Gradients • Cardinal points and Types of North • Types of bearings and use of Service Protractor • Prismatic compass and its use and GPS <p>B. Field Craft and Battle Craft</p> <ul style="list-style-type: none"> • Introduction • Judging distance • Description of ground • Recognition, Description and Indication of landmarks and targets <p style="text-align: center;">OR</p> <p>Navy</p> <p>A. Naval Communication</p> <ul style="list-style-type: none"> • Introduction to Naval Modern Communication, Purpose and Principles <ul style="list-style-type: none"> ▪ Introduction of Naval communication ▪ Duties of various communication sub-departments • Semaphore <ul style="list-style-type: none"> ▪ Introduction of position of letters and prosigns ▪ Reading of messages ▪ Transmission of messages <p>B. Seamanship</p> <ul style="list-style-type: none"> • Anchor work <ul style="list-style-type: none"> ▪ Parts of Anchor and Cable, their identification • Rigging <ul style="list-style-type: none"> ▪ Types of ropes and breaking strength- stowing, maintenance and securing of ropes ▪ Practical Bends and Hitches: Reef Knot, Half hitch, Clove Hitch, Rolling Hitch, Timber Hitch, Bow Line, Round Turn and Two half hitch and Bow line on the Bight and its basic elements and uses. ▪ Introduction to Shackles, Hooks, Blocks and Derricks, Coiling Down and Splicing of rope <p>C. Boat work</p> <ul style="list-style-type: none"> • Parts of Boat and Parts of an Oar • Instruction on boat Pulling- Pulling orders • Steering of boat under oars, Practical instruction on Boat Pulling, Precautions while pulling

Sr. No.	Modules / Units
	<p style="text-align: center;"><i>OR</i></p> <p>Air</p> <p>A. Air frames</p> <ul style="list-style-type: none"> • Aircraft Controls • Landing Gear <p>B. Instruments</p> <ul style="list-style-type: none"> • Basic Flight Instruments <p>C. Aircraft Particulars</p> <ul style="list-style-type: none"> • Aircraft Particulars (Type specific) <p>D. Aero modelling</p> <ul style="list-style-type: none"> • History of Aero modelling • Materials used in Aero modelling • Type of Aero models • Flying/ Building of Aero models

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Skill Enhancement Courses (SEC)

5. Foundation Course in Physical Education - II

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Development of Fitness	10
2	Health, Fitness and Diseases	15
3	Yoga Education	10
4	Daily Schedule of Achieving Quality of Life and Wellness	10
Total		45

Sr. No.	Modules / Units
1	Development of Fitness
	<ul style="list-style-type: none"> • Benefits of physical fitness and exercise and principles of physical fitness • Calculation of fitness index level 1-4 • Waist-hip ratio Target Heart Rate, BMI and types and principles of exercise (FITT) • Methods of training – continues, Interval, circuit, Fartlek and Plyometric
2	Health, Fitness and Diseases
	<ul style="list-style-type: none"> • Definition of obesity and its management • Communicable diseases, their preventive and therapeutic aspects • Factors responsible for communicable diseases • Preventive and therapeutic aspect of Communicable and non- communicable diseases
3	Yoga Education
	<ul style="list-style-type: none"> • Meaning and history of yoga • Ashtang yoga and types of yoga • Types of Suryanamaskar and Technique of Pranayam • Benefits of Yoga
4	Daily Schedule of Achieving Quality of Life and Wellness
	<ul style="list-style-type: none"> • Daily schedule based upon one's attitude, gender, age & occupation. • Basic – module: - Time split for rest, sleep, diet, activity & recreation. • Principles to achieve quality of life:- positive attitude, daily regular exercise, control over food habits & healthy hygienic practices.

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Core Courses (CC)

6. 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

Sr. No.	Modules / Units
1	Introduction of organizational Behavior
	Meaning, Nature and scope of OB, Models of OB, Theories of Motivation : <ul style="list-style-type: none"> • Maslow, Herzberg, Mc.Gregor 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
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.

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Core Courses (CC)

7. 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

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

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Reference Books

Reference Books
Environment and Management of Financial Services
<ul style="list-style-type: none"> • <i>Essentials of Business Finance</i> - R.H. Srivastava, Himalaya • <i>Management of Financial Institution</i> - R. .N. Srivastava, Himalaya • <i>Investment Management</i> - Preeti Singh, Himalaya. • <i>Corporate Financial Policies and Returns to the Shareholders.</i> N. Balsubramanian • <i>Modern Banking-</i> R.S. Sayers • <i>Investment Analysis and Securities in India</i>, V.A. Avadhani, Himalaya. • <i>Life insurance Corporates as Financial Institutions</i>, IIC Associates of America. • <i>Modern Life Insurance</i>, M J Oster and W, Robert, Macmillan NY • <i>Capital Market in a Planned Economy</i>, NCAERT, Delhi, • <i>Banking In India.</i> S.G. Panandikar, Worali, Mumbai. • <i>Investment Mgmt.</i> S.L.V. Sinha & Others, Institute for Financial Development and Research. Madras • <i>Indian Financial System (Vol. I & II)</i> B.D. Ghonasgi & Maloti Anagol • <i>Indian Financial System</i> M.Y. Khan, Tata Mcgrow Hill. • <i>Financial Institutions in India</i> - Vadilal Dagli, Mumbai. • <i>Financial Institutions in Indian Markets</i> - L. M. Bhole,Tata Mcgrow Hill • <i>Outline of Mondy</i> - G.M. Gonter • <i>Investment for Beginners</i> - V.A. Avadhani, Himalaya • <i>Financial Services in India</i> - M.Y. Khan, Tata Macgrow Hill. • <i>Structure of Financial Institutions</i> - V,V. Bhatt, Varadeo • <i>Financial Analysis and Portfolio Management</i>-Graham Dodd & Cotler, Macgrow Hill. • <i>Globalisation Indian Financial Markets</i> - Tandon R.K. Gupta S.L. • <i>Life Insurance Corporation of India. Vol.1. II & III</i> Mishra M.N. • <i>Life Insurance Corporation Act, 1956.</i> • <i>Insurance Regulatory Development Act, 1999.</i>
Principles of Management
<ul style="list-style-type: none"> • <i>Principles of Management</i>, T.Ramaswamy Himalaya Publications, Mumbai. • <i>Practices and Principles of Management</i> L.M. Prasad, S.Chand and Sons Education Publishers, New Delhi. • <i>Business Maharajas</i>, Gita Piramal, Penguin Books, New Delhi. • <i>Wisdom of Indian Business Leadership</i>, G. Narayana, English Edition Publishers and Distributors India Pvt, Ltd. • <i>In Search of Change Maestros</i> Pritam Singh and Asha Bhandarkar, Sage Publications, UK
Financial Accounting
<ul style="list-style-type: none"> • <i>Introduction to Accountancy</i> -T. S. Grewal-(S.Chand & Co.) • <i>Double Entry Book Keeping-</i> J. R. Batliboi. • <i>Double Entry Book Keeping</i> - M. M. Chokshi • <i>Advanced Accounts</i> -Shukia & Grewal (S.Chand & Co.) • <i>Advanced Accountancy</i> - R.L.Gupta & M. Radhaswamy • <i>Accounting Standards</i> -Institute of Chartered Accountants of India. New Delhi • <i>Gupa S C & Shukla, M C: Advanced Accounts Vol.1.</i> New Delhi. S. Chand & Company Ltd.

Reference Books

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.
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Organizational Behavior

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Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester I and II
with effect from the Academic Year 2016-2017

Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 25% marks and the second component will be the Semester-wise End Examination component carrying 75% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below:-

A) Internal Assessment: 25 %

Question Paper Pattern

(Internal Assessment- Courses without Practical Courses)

Sr. No.	Particular	Marks
1	One class test (20 Marks)	
	Match the Column/ Fill in the Blanks/ Multiple Choice Questions <i>(½ Mark each)</i>	05 Marks
	Answer in One or Two Lines (Concept based Questions) <i>(01 Mark each)</i>	05 Marks
	Answer in Brief (Attempt Any Two of the Three) <i>(05 Marks each)</i>	10 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks

Question Paper Pattern

(Internal Assessment- Courses with Practical Courses)

Sr. No.	Particular	Marks
1	Semester End Practical Examination (20 Marks)	
	Journal	05 Marks
	Viva	05 Marks
	Laboratory Work	10 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks

B) Semester End Examination: 75 %

- i) Duration: The examination shall be of 2 ½ Hours duration
 - ii) Theory question paper pattern
 - There shall be five 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 weightage 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. 10 out of 25) in the Internal Assessment and 40% marks in Semester End Examination (i.e. 30 Out of 75) 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.

Question Paper Pattern (Practical Courses)

Maximum Marks: 75

Questions to be set: 05

Duration: 2 ½ 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	Full Length Practical Question OR	15 Marks
Q-2	Full Length Practical Question	15 Marks
Q-3	Full Length Practical Question OR	15 Marks
Q-3	Full Length Practical Question	15 Marks
Q-4	Full Length Practical Question OR	15 Marks
Q-4	Full Length Practical Question	15 Marks
Q-5	A) Theory questions B) Theory questions OR	08 Marks 07 Marks
Q-5	Short Notes To be asked 05 To be answered 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.

Question Paper Pattern (Theoretical Courses)

Maximum Marks: 75

Questions to be set: 05

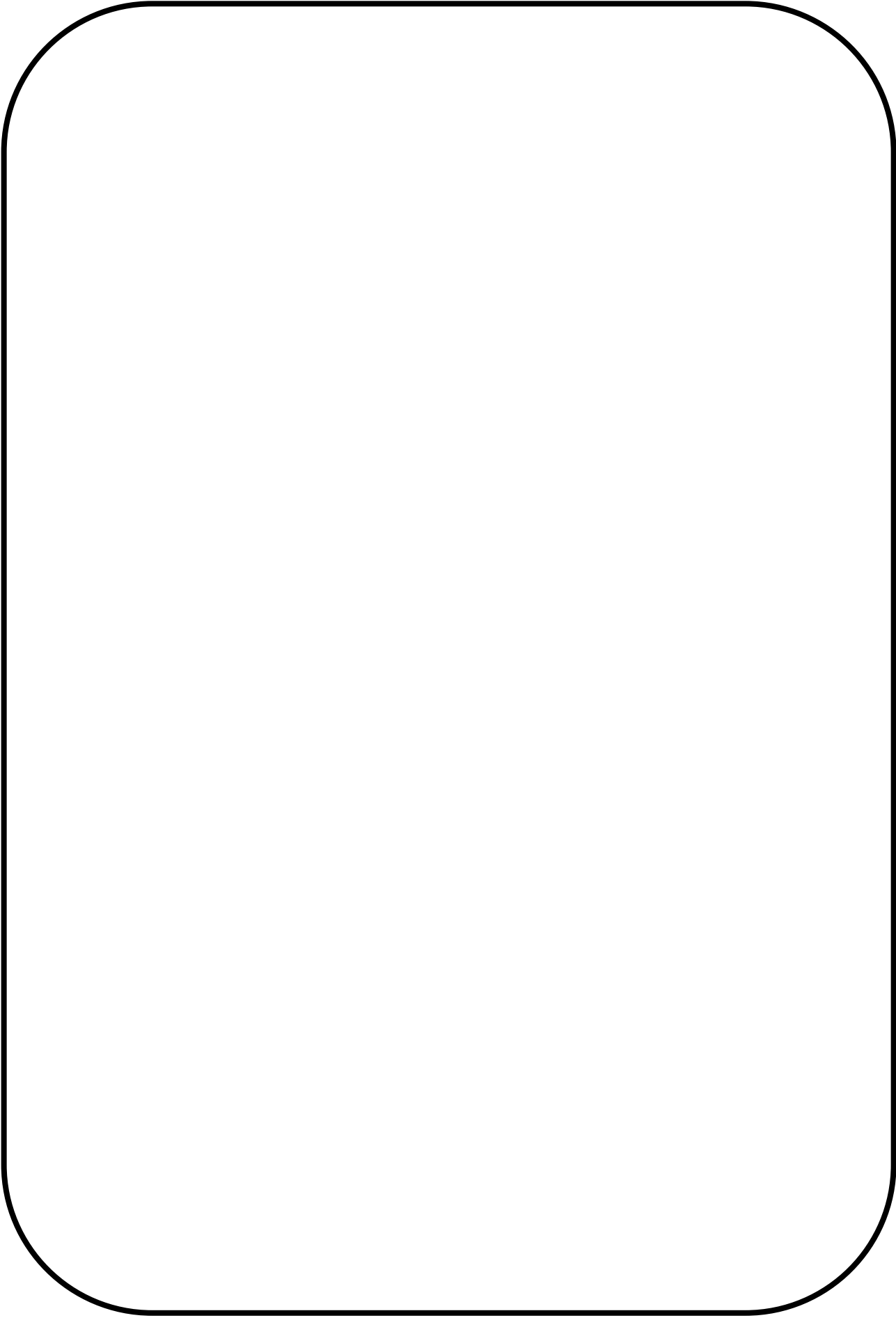
Duration: 2 ½ Hrs.

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	Full Length Question OR	15 Marks
Q-2	Full Length Question	15 Marks
Q-3	Full Length Question OR	15 Marks
Q-3	Full Length Question	15 Marks
Q-4	Full Length Question OR	15 Marks
Q-4	Full Length Question	15 Marks
Q-5	A) Theory questions B) Theory questions OR	08 Marks 07 Marks
Q-5	Short Notes To be asked 05 To be answered 03	15 Marks

Note:

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



B.Com. (Banking and Insurance) Programme

Under Choice Based Credit, Grading and Semester System

Course Structure

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

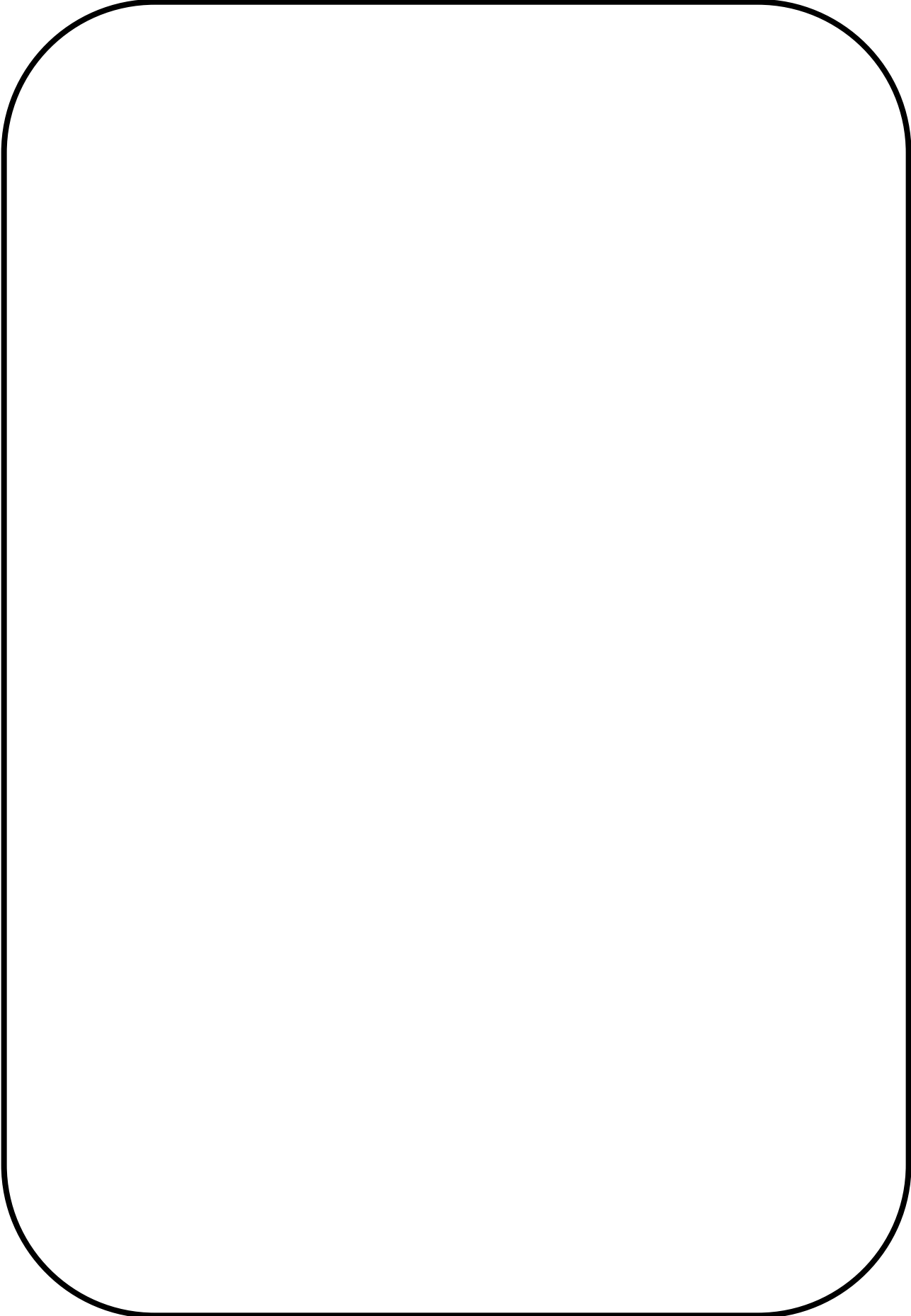
(To be implemented from Academic Year- 2017-2018)

No. of Courses	Semester III	Credits	No. of Courses	Semester IV	Credits
1	Elective Courses (EC)		1	Elective Courses (EC)	
1,2 & 3	*Any three courses from the following list of the courses	09	1,2 & 3	**Any three courses from the following list of the courses	09
2	Ability Enhancement Courses (AEC)		2	Ability Enhancement Courses (AEC)	
2A	Ability Enhancement Compulsory Course (AECC)		2A	Ability Enhancement Compulsory Course (AECC)	
4	Information Technology in Banking & Insurance- I	03	4	Information Technology in Banking & Insurance- II	03
2B	*Skill Enhancement Courses (SEC)		2B	**Skill Enhancement Courses (SEC)	
5	Any one course from the following list of the courses	02	5	Any one course from the following list of the courses	02
3	Core Courses (CC)		3	Core Courses (CC)	
6	Financial Markets	03	6	Corporate & Securities Law	03
7	Direct Taxation	03	7	Business Economics-II	03
Total Credits		20	Total Credits		20

*List of Skill Enhancement Courses (SEC) for Semester III (Any One)		**List of Skill Enhancement Courses (SEC) for Semester IV (Any One)	
1	Foundation Course – III (An Overview of Banking Sector)	1	Foundation Course - IV (An Overview of Insurance Sector)
2	Foundation Course- Contemporary Issues- III	2	Foundation Course- Contemporary Issues- IV
3	Foundation Course in NSS - III	3	Foundation Course in NSS – IV
4	Foundation Course in NCC - III	4	Foundation Course in NCC – IV
5	Foundation Course in Physical Education - III	5	Foundation Course in Physical Education -IV

*List of Elective Courses (EC) for Semester III (Any Three)		**List of Elective Courses (EC) for Semester IV (Any Three)	
1	Financial Management - I	1	Financial Management –II
2	Management Accounting	2	Cost Accounting
3	Organizational Behaviour	3	Entrepreneurship Management
4	Risk Management	4	Wealth Management
5	Mutual Fund Management	5	Customer Relationship Management

Note: Course selected in Semester III will continue in Semester IV



**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2017-2018**

1. Elective Courses (EC)

**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

Sr. No.	Modules / Units
1	<p data-bbox="320 208 1038 241">Introduction to Finance and Financial Management</p> <p data-bbox="320 257 695 291">A) Introduction to Finance</p> <ul data-bbox="371 297 1342 667" style="list-style-type: none"> • Meaning and definition of finance • Importance of finance • Types of Finance: Public and Private • Sources of finance <ol data-bbox="467 450 1342 667" 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 data-bbox="320 674 683 707">B) Financial Management</p> <ul data-bbox="371 714 1082 976" 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 data-bbox="320 983 671 1016">C) Objectives of the Firm</p> <ul data-bbox="371 1023 1203 1088" style="list-style-type: none"> • Profit Maximization and Shareholders Wealth Maximization, • Profit V/s Value Maximization
2	<p data-bbox="320 1144 959 1178">Financial Goal Setting & Time value of Money</p> <p data-bbox="320 1193 671 1227">A) Financial Goal Setting</p> <ul data-bbox="371 1234 1222 1420" 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 data-bbox="320 1458 660 1491">B) Time Value of Money</p> <ul data-bbox="371 1498 804 1688" style="list-style-type: none"> • Concept • Present Value • Annuity • Techniques of Discounting • Techniques of Compounding,
3	<p data-bbox="320 1742 884 1776">Investment Decisions: Capital Budgeting</p> <p data-bbox="371 1792 671 1825">A) Capital Budgeting</p> <ul data-bbox="472 1832 1334 2087" 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

	<ul style="list-style-type: none"> • 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 <p>(Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis with / without capital rationing)</p>
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.

***Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2017-2018***

1. Elective Courses (EC)

Management Accounting

Modules at a Glance

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

Sr. No.	Modules / Units
1	Introduction to Management Accounting
	Meaning and Definition , Scope, Functions , Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting
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. <p>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.</p>
3	Working Capital Management:
	Concept, Nature of Working Capital, Planning of Working Capital, Estimation /Projection of Working Capital Requirements in case of Trading and Manufacturing Organization Operating Cycle.
4	Management of Profits/Dividend Policy
	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

**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2017-2018**

1. Elective Courses (EC)

Organizational Behaviour

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	The Individual Behaviour	15
2	The Group Dynamics	15
3	The Organizational Dynamics	15
4	Organization Behaviour In Financial Services	15
	Total	60

Sr. No.	Modules / Units
1	The Individual Behaviour
	<p>A) Personality: Meaning, Determinants of Personality, Major personality traits influencing OB, The Big Five Model, Trait Theory of personality, Psychoanalytic theory of Personality, Freud Stages of Personality Development, Locus of Control, Self-Monitoring.</p> <p>B) Learning: Meaning and Definition of Learning-The Learning Process, Principles of Learning, Theories of Learning-Classical conditioning, Operant Conditioning, Social Learning Theory, Learning through Reinforcement, Learning by Observing, Learning through Experience.</p> <p>C) Perception-Meaning, Factors Influencing Perception, Attribution Theory, Improving Perceptions- Johari Window, Empathy.</p> <p>D) Workplace Emotions, Values and Ethics: Meaning of Emotions, Cognitive Dissonance, Emotional Dissonance, Managing Emotions at Work (Emotional Labor) - The Six Universal Emotions. Meaning and Types of Values, Sources of Value systems, Values across Cultures, Values and Ethical Behaviour.</p> <p>E) Individual Decision Making: How are Decisions made in organization, Decision Making process, Decisional Styles.</p>
2	The Group Dynamics
	<p>A) Group Communication: Importance, Corporate Communication – Need, Importance and Techniques of Corporate Communication.</p> <p>B) Power and Politics: Meaning of Power, Bases of Power, Power Tactics, Organizational Politics, Reasons for Organizational Politics, Managing Organizational Politics.</p> <p>C) Negotiations: Meaning, Process, Strategies, Third Party Negotiations, Crisis Negotiations, Focus Areas of Negotiations.</p> <p>D) Transactional Analysis Model: Types of Transactions, Ego states, Life Positions, Elaboration of Transactional styles.</p> <p>E) Virtual teams and Group Cohesiveness: Structure, Types, Stages in Management of Virtual teams, Features of Cohesive Groups, Effects/Consequences/Impact of Group Cohesion.</p> <p>F) Group Decision-Making: Advantages, Disadvantages, Assumptions, Managing Group Decision-Making, Strength and Weakness of Group Decision-Making.</p>
3	The Organizational Dynamics
	<p>A) Organization structure: Meaning, Meaning and key features of the concept of Centralization, Decentralization, Span of control and Departmentation, Simple structure, Bureaucratic & Matrix structure.</p> <p>B) New design options: Team structure, Virtual organizations, Boundary less organizations</p> <p>C) Organization structure differentiation: Strategy, Organization size, Technology & Environment, Organizational Designs and employee behaviour.</p>

	D) Organizational Climate: Impact of Communication, Impact of Rewards & Punishment, Quality work life with reference to Banking & Insurance, Job Frustration-Sources, Causes, Effects, Ways to Overcome Frustration, Impact of Frustration on Banking and Insurance companies.
4	Organization Behaviour In Banking and Insurance Sector
	<ul style="list-style-type: none"> A) Practices of OB in Banks and Insurance B) Issue of organization behaviour in Banks C) Strategies to manage issues of organization behaviour in banks D) Case Studies – Transfer, Promotion, Separation.

**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2017-2018**

1. Elective Courses (EC)

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

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

***Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2017-2018***

Mutual Fund Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Mutual Fund	15
2	Classification of Mutual Fund	20
3	Fund Selection Criteria	15
4	Financial Planning in Mutual fund	10
Total		60

Sr. No.	Modules / Units
1	Introduction to Mutual Fund
	<p>A) History & Origin, Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, Ethics in Mutual Fund. Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) and Fund Houses in India.</p> <p>B) Legal Framework - Role of regulatory agencies for Mutual funds – SEBI, RBI, AMFI, Ministry of Finance, SRO, Company Law Board, Department of Company’s affairs, Registrar of Companies MF guidelines on advertisement , Accounting , Taxation and Valuation norms, Guidelines to purchase Mutual Funds, Investor protection and MF regulations, Grievance mechanism in MF in India.</p>
2	Classification of Mutual Fund
	<p>A) Types of Mutual Fund- (introduction and Characteristics)</p> <ul style="list-style-type: none"> • Functional/Operational – Open ended, close ended, Interval • Portfolio – Income, Growth, Balanced, MMMF • Geographical/ Location – Domestic, Offshore • Miscellaneous - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds, Systematic Investment Planning & Systematic Transfer Plan <p>B) Portfolio Maturity, Calculations of NAV, Entry Load, Exit Load.</p>
3	Fund Selection Criteria
	<p>A) Fund Rating and Ranking – Its need and importance. Basis of Ratings, Interpretation of Funding Rating by CRISIL, CARE and ICRA, Selection Criteria – (Size, Stability, Credit Portfolio, Performance)Performance Measurement – Rolling Returns and Benchmarking</p> <p>B) Yield To Maturity and Bond Valuation</p>
4	Financial Planning in Mutual fund
	<p>A) Basics of Financial Planning – Financial Planning Steps, Life Cycle, Wealth Cycle, Risk Profiling, Asset Allocation, Contingency Funds.</p> <p>B) Investors Guide Towards Financial Planning – Eligibility for investment in MF, KYC (Individuals, Micro SIPs, Institutional Investors ,Fund Category Guidance (Long Bond Funds, Short Bond Funds, Ultra Short Bond Funds) , Need for Financial Advisor, Difference between Advisor and Distributor, Colour Coding MF products, Bank FD’s V/s Mutual Funds, Dividend V/s Growth Option</p> <p>C) Developing Model Portfolio for Investors – Model Portfolios meaning, Step by Step Approach of Building Model Portfolio.</p>

**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2017-2018**

2A. Ability Enhancement Courses (AEC)

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

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</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(), average(), goal seek(), AVERAGE(), MIN(), MAX(), COUNT(), COUNTA(), ROUND(), INT(), nested functions, name, cells/ranges/constants, relative, absolute & mixed cell references, >, <, = operators, Logical functions using if, and, or =, not, date and time functions & annotating formulae.</p> <p>C) Application in Banking and Insurance Sector – Calculation of Interest, Calculation of Instalment, Calculation of Cash Flow, Calculation of Premium, Calculation of risk coverage in Insurance and Reporting.</p>
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>

**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2017-2018**

2B. Skill Enhancement Courses (SEC)

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

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

B) Financial Inclusion

- 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

**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
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2B. Skill Enhancement Courses (SEC)

Foundation Course- Contemporary Issues- III

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Human Rights Provisions, Violations and Redressal	12
2	Dealing With Environmental Concerns	11
3	Science and Technology I	11
4	Soft Skills for Effective Interpersonal Communication	11
	Total	45

Sr. No.	Modules / Units
1	Human Rights Violations and Redressal
	<p>A. Scheduled Castes- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>B. Scheduled tribes- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>C. Women- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>D. Children- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>E. People with Disabilities, Minorities, and the Elderly population- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (4 Lectures)</p>
2	Dealing With Environmental Concerns
	<p>A. Concept of Disaster and general effects of Disasters on human life- physical, psychological, economic and social effects. (3 Lectures)</p> <p>B. Some locally relevant case studies of environmental disasters. (2 Lectures)</p> <p>C. Dealing with Disasters - Factors to be considered in Prevention, Mitigation (Relief and Rehabilitation) and disaster Preparedness. (3 Lectures)</p> <p>D. Human Rights issues in addressing disasters- issues related to compensation, equitable and fair distribution of relief and humanitarian approach to resettlement and rehabilitation. (3 Lectures)</p>
3	Science and Technology – I
	<p>A. Development of Science- the ancient cultures, the Classical era, the Middle Ages, the Renaissance, the Age of Reason and Enlightenment. (3 Lectures)</p> <p>B. Nature of science- its principles and characteristics; Science as empirical, practical, theoretical, validated knowledge. (2 Lectures)</p> <p>C. Science and Superstition- the role of science in exploding myths, blind beliefs and prejudices; Science and scientific temper- scientific temper as a fundamental duty of the Indian citizen. (3 Lectures)</p> <p>D. Science in everyday life- technology, its meaning and role in development; Interrelation and distinction between science and technology. (3 Lectures)</p>
4	Soft Skills for Effective Interpersonal Communication
	<p>Part A (4 Lectures)</p> <p>I) Effective Listening - Importance and Features.</p> <p>II) Verbal and Non-Verbal Communication; Public-Speaking and Presentation Skills.</p> <p>III) Barriers to Effective Communication; Importance of Self-Awareness and Body Language.</p> <p>Part B (4 Lectures)</p> <p>I) Formal and Informal Communication - Purpose and Types.</p> <p>II) Writing Formal Applications, Statement of Purpose (SOP) and Resume.</p> <p>III) Preparing for Group Discussions, Interviews and Presentations.</p> <p>Part C (3 Lectures)</p> <p>I) Leadership Skills and Self-Improvement - Characteristics of Effective Leadership.</p> <p>II) Styles of Leadership and Team-Building.</p>

References

1. Asthana, D. K., and Asthana, Meera, *Environmental Problems and Solutions*, S. Chand, New Delhi, 2012.
2. Bajpai, Asha, *Child Rights in India*, Oxford University Press, New Delhi, 2010.
3. Bhatnagar Mamta and Bhatnagar Nitin, *Effective Communication and Soft Skills*, Pearson India, New Delhi, 2011.
4. G Subba Rao, *Writing Skills for Civil Services Examination*, Access Publishing, New Delhi, 2014
5. Kaushal, Rachana, *Women and Human Rights in India*, Kaveri Books, New Delhi, 2000.
6. Mohapatra, Gaur Krishna Das, *Environmental Ecology*, Vikas, Noida, 2008.
7. Motilal, Shashi, and Nanda, Bijoy Lakshmi, *Human Rights: Gender and Environment*, Allied Publishers, New Delhi, 2007.
8. Murthy, D. B. N., *Disaster Management: Text and Case Studies*, Deep and Deep Publications, New Delhi, 2013.
9. Parsuraman, S., and Unnikrishnan, ed., *India Disasters Report II*, Oxford, New Delhi, 2013
10. Reza, B. K., *Disaster Management*, Global Publications, New Delhi, 2010.
11. Sathe, Satyaranjan P., *Judicial Activism in India*, Oxford University Press, New Delhi, 2003.
12. Singh, Ashok Kumar, *Science and Technology for Civil Service Examination*, Tata McGraw Hill, New Delhi, 2012.
13. Thorpe, Edgar, *General Studies Paper I Volume V*, Pearson, New Delhi, 2017.

Projects / Assignments (for Internal Assessment)

- i. Projects/Assignments should be drawn for the component on Internal Assessment from the topics in **Module 1 to Module 4**.
- ii. Students should be given a list of possible topics - at least 3 from each Module at the beginning of the semester.
- iii. The Project/Assignment can take the form of Street-Plays / Power-Point Presentations / Poster Exhibitions and similar other modes of presentation appropriate to the topic.
- iv. Students can work in groups of not more than 8 per topic.
- v. Students must submit a hard / soft copy of the Project / Assignment before appearing for the semester end examination.

QUESTION PAPER PATTERN (Semester III)

The Question Paper Pattern for Semester End Examination shall be as follows:

TOTAL MARKS: 75

DURATION: 150 MINUTES

QUESTION NUMBER	DESCRIPTION	MARKS ASSIGNED
1	i. Question 1 A will be asked on the meaning / definition of concepts / terms from all Modules. ii. Question 1 B will be asked on the topic of the Project / Assignment done by the student during the Semester iii. In all 8 Questions will be asked out of which 5 have to be attempted.	a) Total marks: 15 b) For 1 A, there will be 3 marks for each sub-question. c) For 1 B there will be 15 marks without any break-up.
2	Descriptive Question with internal option (A or B) on Module 1	15
3	Descriptive Question with internal option (A or B) on Module 2	15
4	Descriptive Question with internal option (A or B) on Module 3	15
5	Descriptive Question with internal option (A or B) on Module 4	15

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2B. Skill Enhancement Courses (SEC)

Foundation Course in NSS - I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Value System & Gender sensitivity	12
2	Disaster preparedness & Disaster management	10
3	Health, hygiene & Diseases	13
4	Environment & Energy conservation	10
Total		45

Sr. No.	Modules / Units
1	Value System & Gender sensitivity
	<p>UNIT - I – Value System Meaning of value, Types of values- human values and social responsibilities- Indian value system- the concepts and its features</p> <p>UNIT - II - Gender sensitivity and woman empowerment Concept of gender- causes behind gender related problems- measures Meaning of woman empowerment- schemes for woman empowerment in India</p>
2	Disaster preparedness & Disaster management
	<p>UNIT - I - Basics of Disaster preparedness Disaster- its meaning and types Disaster preparedness- its meaning and methods</p> <p>UNIT - II - Disaster management Disaster management- concept- disaster cycle - role of technology in disaster response- role of as first responder – the study of ‘Avhan’ Model</p>
3	Health, Hygiene & Diseases
	<p>UNIT - I - Health and hygiene Concept of complete health and maintenance of hygiene</p> <p>UNIT - II - Diseases and disorders- preventive campaigning Diseases and disorders- preventive campaigning in Malaria, Tuberculosis, Dengue, Cancer, HIV/AIDS, Diabetes</p>
4	Environment & Energy conservation
	<p>UNIT - I Environment and Environment enrichment program Environment- meaning, features , issues, conservation of natural resources and sustainability in environment</p> <p>UNIT - II Energy and Energy conservation program Energy- the concept, features- conventional and non- conventional energy Energy conservation- the meaning and importance</p>

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2B. Skill Enhancement Courses (SEC)

Foundation Course in NCC - III

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	National Integration & Awareness	10
2	Drill: Foot Drill	10
3	Adventure Training and Environment Awareness and Conservation	05
4	Personality Development and Leadership	10
5	Specialized subject (ARMY)	10
	Total	45

Sr. No.	Modules / Units
1	National Integration & Awareness
	<p>Desired outcome: The students will display sense of patriotism, secular values and shall be transformed into motivated youth who will contribute towards nation building through national unity and social cohesion.</p> <p>The students shall enrich themselves about the history of our beloved country and will look forward for the solutions based on strengths to the challenges to the country for its development.</p> <ul style="list-style-type: none"> • Freedom Struggle and nationalist movement in India. • National interests, Objectives, Threats and Opportunities. • Problems/ Challenges of National Integration. • Unity in Diversity
2	Drill: Foot Drill
	<p>Desired outcome: The students will demonstrate the sense of discipline, improve bearing, smartness, turnout, develop the quality of immediate and implicit obedience of orders, with good reflexes.</p> <ul style="list-style-type: none"> • Side pace, pace forward and to the rear • Turning on the march and whiling • Saluting on the march • Marking time, forward march and halt in quick time • Changing step • Formation of squad and squad drill
3	Adventure Training, Environment Awareness and Conservation
3A	Adventure Training
	<p>Desired outcome: The students will overcome fear & inculcate within them the sense of adventure, sportsmanship, esprit-d-corp and develop confidence, courage, determination, diligence and quest for excellence.</p> <ul style="list-style-type: none"> • Any Two such as – Obstacle course, Slithering, Trekking, Cycling, Rock Climbing, Para Sailing, Sailing, Scuba Diving etc.
3B	Environment Awareness and Conservation
	<p>Desired outcome: The student will be made aware of the modern techniques of waste management and pollution control.</p> <ul style="list-style-type: none"> • Waste management • Pollution control, water, Air, Noise and Soil
4	Personality Development and Leadership
	<p>Desired outcome: The student will inculcate officer like qualities with desired ability to take right decisions.</p> <ul style="list-style-type: none"> • Time management • Effect of Leadership with historical examples • Interview Skills • Conflict Motives- Resolution

Sr. No.	Modules / Units
5	Specialized Subject: Army Or Navy Or Air
	<p><u>Army</u> Desired outcome: It will acquaint, expose & provide knowledge about Army/ Navy/ Air force and to acquire information about expanse of Armed Forces ,service subjects and important battles</p> <p>A. Armed Force</p> <ul style="list-style-type: none"> • Task and Role of Fighting Arms • Modes of Entry to Army • Honors and Awards <p>B. Introduction to Infantry and weapons and equipments</p> <ul style="list-style-type: none"> • Characteristics of 5.56mm INSAS Rifle, Ammunition, Fire power, Stripping, Assembling and Cleaning • Organization of Infantry Battalion. <p>C. Military history</p> <ul style="list-style-type: none"> • Study of battles of Indo-Pak War 1965,1971 and Kargil • War Movies <p>D. Communication</p> <ul style="list-style-type: none"> • Characteristics of Walkie-Talkies • Basic RT Procedure • Latest trends and Development (Multi Media, Video Conferencing, IT) <p style="text-align: center;">OR</p> <p><u>Navy</u></p> <p>A. Naval orientation and service subjects</p> <ul style="list-style-type: none"> • Organization of Ship- Introduction on Onboard Organization • Naval Customs and Traditions • Mode of Entry into Indian Navy • Branches of the Navy and their functions • Naval Campaign (Battle of Atlantic, Pearl Harbour, Falkland War/Fleet Review/ PFR/ IFR)s <p>B. Ship and Boat Modelling</p> <ul style="list-style-type: none"> • Types of Models • Introduction of Ship Model- Competition Types of Model Prepare in NSC and RDC • Care and handling of power-tools used- maintenance and purpose of tools

Sr. No.	Modules / Units
	<p>C. Search and Rescue</p> <ul style="list-style-type: none"> • Role of Indian Coast Guard related to SAR <p>D. Swimming</p> <ul style="list-style-type: none"> • Floating and Breathing Techniques- Precautions while Swimming <p style="text-align: center;">OR</p> <p><u>AIR</u></p> <p>A. General Service Knowledge</p> <ul style="list-style-type: none"> • Organization Of Air Force • Branches of the IAF. <p>B. Principles of Flight</p> <ul style="list-style-type: none"> • Venturi Effect • Aerofoil • Forces on an Aircraft • Lift and Drag <p>C. Airmanship</p> <ul style="list-style-type: none"> • ATC/RT Procedures • Aviation Medicine <p>D. Aero- Engines</p> <ul style="list-style-type: none"> • Types of Engines • Piston Engines • Jet Engines • Turboprop Engines

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2B. Skill Enhancement Courses (SEC)

Foundation Course in Physical Education - III

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Overview of Nutrition	10
2	Evaluation of Health, Fitness and Wellness	10
3	Prevention and Care of Exercise Injuries	10
4	Sports Training	15
Total		45

Sr. No.	Modules / Units
1	Overview of Nutrition
	<ul style="list-style-type: none"> • Introduction to nutrition & its principles • Role of Nutrition in promotion of health • Dietary Guidelines for Good Health • Regulation of water in body and factors influencing body temperature.
2	Evaluation of Health, Fitness and Wellness
	<ul style="list-style-type: none"> • Meaning & Concept of holistic health • Evaluating Personal health-basic parameters • Evaluating Fitness Activities – Walking & Jogging • Myths & mis-conceptions of Personal fitness
3	Prevention and Care of Exercise Injuries
	<ul style="list-style-type: none"> • Types of Exercise Injuries • First Aid- Importance & application in Exercise Injuries • Management of Soft tissues injuries • Management of bone injuries
4	Sports Training
	<ul style="list-style-type: none"> • Definition, aims & objectives of Sports training • Importance of Sports training • Principles of Sports training • Drug abuse & its effects

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3. Core Courses (CC)

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

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, Issue of Bonus shares, Right Shares, Sweat Equity shares, ESOP.</p> <p>E) Indian Debt Market –Market Instruments, Listing, Primary and Secondary Segments</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.
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

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3. Core Courses (CC)

Direct Taxation

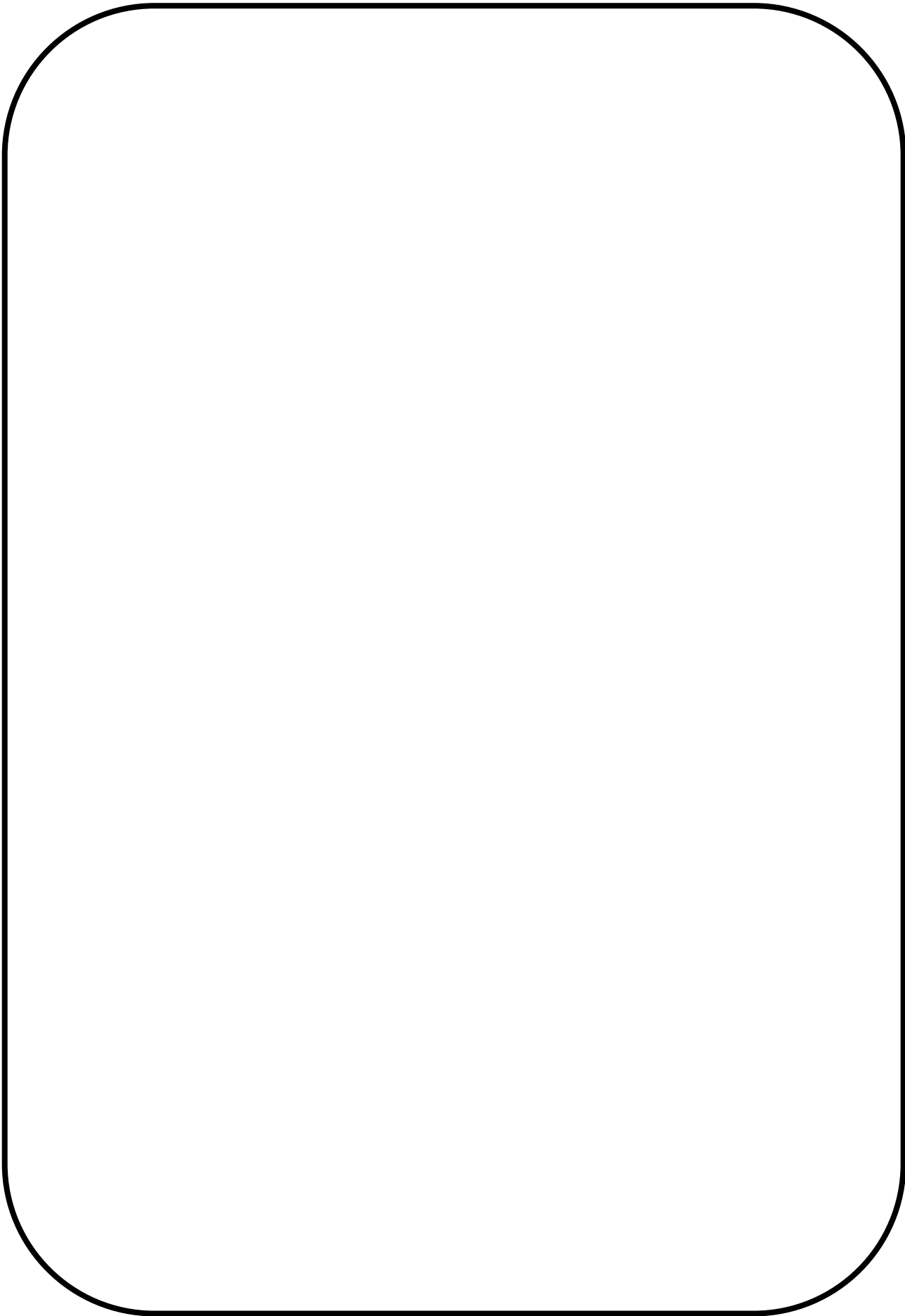
Modules at a Glance

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

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.



**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
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1. Elective Courses (EC)

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

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>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.

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1. Elective Courses (EC)

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

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. <p>Note- Practical problems based on preparation of cost sheet reconciliation of cost and financial accounts</p>
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>

***Revised Syllabus of Courses of B.Com. (Banking & Insurance)
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1. Elective Courses (EC)

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

Sr. No.	Modules / Units
1	<p data-bbox="331 208 584 241">The Entrepreneur</p> <p data-bbox="379 293 1401 472">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="379 517 1401 656">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="379 701 1401 801">C) Entrepreneurial Values and Attitudes, Dominant characteristics of successful entrepreneurs, Internal and external factors for entrepreneurial motivation</p> <p data-bbox="379 846 1401 985">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="323 1041 576 1075">Business Planning</p> <p data-bbox="371 1126 887 1160">A) Forms of Entrepreneurial structures:</p> <ul data-bbox="432 1167 1129 1339" 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="371 1384 1401 1485">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="371 1529 1362 1630">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	<p data-bbox="323 1686 703 1720">Key Areas of New Ventures</p> <p data-bbox="323 1771 1401 1910">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 data-bbox="323 1955 1401 2022">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>D) 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>A) Social Entrepreneurship: Meaning, Social responsibility of an entrepreneur</p> <p>B) Barriers to entrepreneurship: Environmental, economic, non-economic, personal and entrepreneurial barriers.</p> <p>C) 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>D) 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>E) 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>

***Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester IV
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1. Elective Courses (EC)

Wealth Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Wealth Management	15
2	Wealth Management Strategy	15
3	Financial Planning & Financial Mathematics	15
4	Retirement & Estate Planning	15
Total		60

Sr. No.	Modules/ Units
1	Introduction to Wealth Management
	<p>A) Overview</p> <ul style="list-style-type: none"> • Define Wealth, Meaning & Scope of Wealth Management • Wealth cycle • Wealth Management Process • Introduction to Financial literacy. <p>B) Savings and Investments</p> <ul style="list-style-type: none"> • Introduction, Nature and Scope of Saving Investments • Objectives of Saving and Investment (Tax Saving, Income and Growth of Capital), • Investment Alternatives • Investment Attributes • Approaches to investment decision making • Qualities for successful investment • Alternatives to Investment decision – Direct & Indirect
2	Wealth Management Strategy
	<p>A) Wealth Management Strategy</p> <ul style="list-style-type: none"> • Meaning & scope of wealth management strategy • The unwealthy habits • Philosophy of wealth creation & management • Need for planning <p>B) Investment planning:</p> <ul style="list-style-type: none"> • Types of investment risk • Risk profiling of investors & asset allocation (life cycle model) • Asset allocation strategies(strategic, tactical, life- cycle based) • Goal-based financial planning • Active & passive investment strategies
3	Financial Planning & Financial Mathematics:
	<p>A) Financial Planning</p> <ul style="list-style-type: none"> • Introduction • Role of Financial planner • Process of financial planning • Cash flow analysis • Financial Planning in India • Financial Blood Test Report <p>B) Financial Mathematics:</p> <ul style="list-style-type: none"> • Calculation of returns (CAGR, Post-tax returns, etc.) • Calculation of Total assets • Net worth calculations
4	Retirement & Estate Planning
	<p>A) Retirement Planning</p> <ul style="list-style-type: none"> • Meaning & Objectives of Retirement planning • Gifts & Trust, Charity planning • Avoidable mistakes in retirement planning • Power of attorney for asset management,

B) Estate planning

- Meaning & scope
- Need for Estate planning
- Tools for Estate planning
- Considerations for personal property and collectibles

C) Insurance Planning :

- Meaning
- Basic principles of insurance
- Functions and Characteristics of Insurance
- Rights and responsibilities of Insurer and Insured
- Types of life insurance policies
- Types of general insurance policies
- Health insurance – mediclaim – Calculation of Human Life Value / Belth Method CPT

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1. Elective Courses (EC)

Customer Relationship Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Customer Relationship Management (CRM)	15
2	Technological support in Customer Relationship Management (CRM)	15
3	Implementing Customer Relationship Management (CRM)	15
4	Customer Relationship Management (CRM) in Banking and Insurance Sector	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Customer Relationship Management (CRM)
	Meaning, Definition of CRM, Development in CRM, Benefits of CRM, Effective CRM through Customer Knowledge Management, CRM Cycle, Winning market through effective CRM, CRM programmes, Relationship marketing & effectiveness of Relationship marketing, Factors responsible for growth of Customer Relationship Management (CRM)
2	Technological support in Customer Relationship Management (CRM)
	Introduction, Technological application in CRM, Types of Technological application in CRM, Database and Information systems, Database marketing strategies, CRM software solutions for B2C and B2B, Accounting systems for Customer Acquisition and Retention Costs, Customer loyalty and Profitability through Technology. e-CRM – Introduction, Importance, Challenges, Strategies, e-marketing and e-CRM.
3	Implementing Customer Relationship Management (CRM)
	Allocation rule of Customer Relationship Management (CRM), Customer Satisfaction survey, Contact management, Building Customer Relationship Management (CRM), Effectiveness of Customer Relationship Management (CRM), Organizing of Customer Relationship Management (CRM), Employee & customer management process.
4	Customer Relationship Management (CRM) in Banking and Insurance Sector
	Building customer loyalty, B2B Commerce, B2B relationship with intermediaries, Relationship marketing for creating value in business & market, Customer Relationship Management in Indian Banking and Insurance sector- Introduction, CRM objectives, need of CRM, Process of CRM, Customer Relationship Management through Call Centres in Banking sector, E- CRM in Banking and Insurance

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2A. Ability Enhancement Courses (AEC)

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 TechnoManagement	20
3	IT Applications and Banking	05
4	MS-Office: Packages for Institutional Automation	20
Total		60

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 TechnoManagement
	<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
4	MS-Office: Packages for Institutional Automation
	<ul style="list-style-type: none"> • 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) • 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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2B. Skill Enhancement Courses (SEC)

**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

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>

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2B. Skill Enhancement Courses (SEC)

Foundation Course- Contemporary Issues- IV

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Significant, Contemporary Rights of Citizens	12
2	Approaches to understanding Ecology	11
3	Science and Technology –II	11
4	Introduction to Competitive Exams	11
Total		45

Sr. No.	Modules / Units
1	Significant, Contemporary Rights of Citizens
	<p>A. Rights of Consumers-Violations of consumer rights and important provisions of the Consumer Protection Act, 2016; Other important laws to protect consumers; Consumer courts and consumer movements. (3 Lectures)</p> <p>B. Right to Information- Genesis and relation with transparency and accountability; important provisions of the Right to Information Act, 2005; some success stories. (3 Lectures)</p> <p>C. Protection of Citizens'/Public Interest-Public Interest Litigation, need and procedure to file a PIL; some landmark cases. (3 Lectures)</p> <p>D. Citizens' Charters, Public Service Guarantee Acts. (3 Lectures)</p>
2	Approaches to understanding Ecology
	<p>A. Understanding approaches to ecology- Anthropocentrism, Biocentrism and Eco centrism, Ecofeminism and Deep Ecology. (3 Lectures)</p> <p>B. Environmental Principles-1: the sustainability principle; the polluter pays principle; the precautionary principle. (4 Lectures)</p> <p>C. Environmental Principles-2: the equity principle; human rights principles; the participation principle. (4 Lectures)</p>
3	Science and Technology –II
	<p>Part A:Some Significant Modern Technologies, Features and Applications (7 Lectures)</p> <p>i. Laser Technology- Light Amplification by Stimulated Emission of Radiation; use of laser in remote sensing, GIS/GPS mapping, medical use.</p> <p>ii. Satellite Technology- various uses in satellite navigation systems, GPS, and imprecise climate and weather analyses.</p> <p>iii. Information and Communication Technology- convergence of various technologies like satellite, computer and digital in the information revolution of today's society.</p> <p>iv. Biotechnology and Genetic engineering- applied biology and uses in medicine, pharmaceuticals and agriculture; genetically modified plant, animal and human life.</p> <p>v. Nanotechnology- definition: the study, control and application of phenomena and materials at length scales below 100 nm; uses in medicine, military intelligence and consumer products.</p> <p>Part B:Issues of Control, Access and Misuse of Technology. (4 Lectures)</p>

Sr. No.	Modules / Units
4	Introduction to Competitive Exams
	<p>Part A. Basic information on Competitive Examinations- the pattern, eligibility criteria and local centres:</p> <ul style="list-style-type: none"> i. Examinations conducted for entry into professional courses - Graduate Record Examinations (GRE), Graduate Management Admission Test (GMAT), Common Admission Test (CAT) and Scholastic Aptitude Test (SAT). ii. Examinations conducted for entry into jobs by Union Public Service Commission, Staff Selection Commission (SSC), State Public Service Commissions, Banking and Insurance sectors, and the National and State Eligibility Tests (NET / SET) for entry into teaching profession. <p>Part B. Soft skills required for competitive examinations- (7 Lectures)</p> <ul style="list-style-type: none"> i. Information on areas tested: Quantitative Ability, Data Interpretation, Verbal Ability and Logical Reasoning, Creativity and Lateral Thinking ii. Motivation: Concept, Theories and Types of Motivation iii. Goal-Setting: Types of Goals, SMART Goals, Stephen Covey's concept of human endowment iv. Time Management: Effective Strategies for Time Management v. Writing Skills: Paragraph Writing, Report Writing, Filing an application under the RTI Act, Consumer Grievance Letter.

References

1. Asthana, D. K., and Asthana, Meera, *Environmental Problems and Solutions*, S. Chand, New Delhi, 2012.
2. Bajpai, Asha, *Child Rights in India*, Oxford University Press, New Delhi, 2010.
3. Bhatnagar Mamta and Bhatnagar Nitin, *Effective Communication and Soft Skills*, Pearson India, New Delhi, 2011.
4. G Subba Rao, *Writing Skills for Civil Services Examination*, Access Publishing, New Delhi, 2014
5. Kaushal, Rachana, *Women and Human Rights in India*, Kaveri Books, New Delhi, 2000.
6. Mohapatra, Gaur Krishna Das, *Environmental Ecology*, Vikas, Noida, 2008.
7. Motilal, Shashi, and Nanda, Bijoy Lakshmi, *Human Rights: Gender and Environment*, Allied Publishers, New Delhi, 2007.
8. Murthy, D. B. N., *Disaster Management: Text and Case Studies*, Deep and Deep Publications, New Delhi, 2013.
9. Parsuraman, S., and Unnikrishnan, ed., *India Disasters Report II*, Oxford, New Delhi, 2013
10. Reza, B. K., *Disaster Management*, Global Publications, New Delhi, 2010.
11. Sathe, Satyaranjan P., *Judicial Activism in India*, Oxford University Press, New Delhi, 2003.
12. Singh, Ashok Kumar, *Science and Technology for Civil Service Examination*, Tata McGraw Hill, New Delhi, 2012.
13. Thorpe, Edgar, *General Studies Paper I Volume V*, Pearson, New Delhi, 2017.

Projects / Assignments (for Internal Assessment)

- i. Projects/Assignments should be drawn for the component on Internal Assessment from the topics in **Module 1 to Module 4**.
- ii. Students should be given a list of possible topics - at least 3 from each Module at the beginning of the semester.
- iii. The Project/Assignment can take the form of Street-Plays / Power-Point Presentations / Poster Exhibitions and similar other modes of presentation appropriate to the topic.
- iv. Students can work in groups of not more than 8 per topic.
- v. Students must submit a hard / soft copy of the Project / Assignment before appearing for the semester end examination.

QUESTION PAPER PATTERN (Semester III)

The Question Paper Pattern for Semester End Examination shall be as follows:

TOTAL MARKS: 75

DURATION: 150 MINUTES

QUESTION NUMBER	DESCRIPTION	MARKS ASSIGNED
1	<p>i. Question 1 A will be asked on the meaning / definition of concepts / terms from all Modules.</p> <p>ii. Question 1 B will be asked on the topic of the Project / Assignment done by the student during the Semester</p> <p>iii. In all 8 Questions will be asked out of which 5 have to be attempted.</p>	<p>a) Total marks: 15</p> <p>b) For 1 A, there will be 3 marks for each sub-question.</p> <p>c) For 1 B there will be 15 marks without any break-up.</p>
2	Descriptive Question with internal option (A or B) on Module 1	15
3	Descriptive Question with internal option (A or B) on Module 2	15
4	Descriptive Question with internal option (A or B) on Module 3	15
5	Descriptive Question with internal option (A or B) on Module 4	15

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2B. Skill Enhancement Courses (SEC)

Foundation Course in NSS - IV

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Entrepreneurship Development	10
2	Rural Resource Mobilization	10
3	Ideal village & stake of GOS and NGO	13
4	Institutional Social Responsibility and modes of Awareness	12
	Total	45

Sr. No.	Modules / Units
1	Entrepreneurship Development
	UNIT - I Entrepreneurship development Entrepreneurship development- its meaning and schemes Government and self-employment schemes for Entrepreneurship development UNIT - II - Cottage Industry Cottage Industry- its meaning, its role in development process Marketing of cottage products and outlets
2	Rural Resource Mobilization
	UNIT - I - Rural resource mobilization- A case study of eco-village, eco-tourism, agro-tourism UNIT - II - Micro financing with special reference to self-help groups
3	Ideal village & stake of GOS and NGO
	UNIT - I - Ideal village Ideal village- the concept Gandhian Concept of Ideal village Case studies on Ideal village UNIT - II - Government Organisations(GOs) and Non-Government Organisations (NGOs) The concept and functioning
4	Institutional Social Responsibility and modes of Awareness
	UNIT - I - Institutional Social Responsibilities Concept and functioning- case study of adapted village UNIT - II - Modes of awareness through fine Arts Skills Basics of performing Arts as tool for social awareness, street play, creative dance, patriotic song, folk songs and folk dance. Rangoli, posters, flip charts, placards, etc.

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2B. Skill Enhancement Courses (SEC)

Foundation Course in NCC - IV

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Disaster Management, Social Awareness and Community Development	10
2	Health and Hygiene	10
3	Drill with Arms	05
4	Weapon Training	10
5	Specialized Subject: Army Or Navy Or Air	10
	Total	45

Sr. No.	Modules / Units
1	Disaster Management, Social Awareness and Community Development
	<p>Disaster Management: Desired outcome: The student shall gain basic information about civil defence organisation / NDMA & shall provide assistance to civil administration in various types of emergencies during natural / manmade disasters</p> <ul style="list-style-type: none"> • Fire Services & Fire fighting • Assistance during Natural / Other Calamities: Flood / Cyclone/ Earth Quake/ Accident etc. <p>Social Awareness and Community Development: Desired outcome: The student shall have an understanding about social evils and shall inculcate sense of whistle blowing against such evils and ways to eradicate such evils.</p> <ul style="list-style-type: none"> • NGOs: Role & Contribution • Drug Abuse & Trafficking • Corruption • Social Evil viz. Dowry/ Female Foeticide/Child Abuse & trafficking etc. • Traffic Control Org. & Anti drunken Driving
2	Health and Hygiene
	<p>Desired outcome: The student shall be fully aware about personal health and hygiene lead a healthy life style and foster habits of restraint and self awareness.</p> <ul style="list-style-type: none"> • Hygiene and Sanitation (Personal and Food Hygiene) • Basics of Home Nursing & First-Aid in common medical emergencies • Wound & Fractures
3	Drill with Arms
	<p>Desired outcome: The students will demonstrate the sense of discipline, improve bearing, smartness, and turnout, and develop the quality of immediate and implicit obedience of orders, with good reflexes.</p> <ul style="list-style-type: none"> • Getting on Parade with Rifle and Dressing at the Order • Dismissing and Falling Out • General Salute, Salami Shastra • Squad Drill • Short/Long tail from the order and vice-versa • Examine Arms
4	Weapon Training
	<p>Desired outcome: The student shall have basic knowledge of weapons and their use and handling.</p> <ul style="list-style-type: none"> • The lying position, Holding and Aiming- I • Trigger control and firing a shot • Range procedure and safety precautions • Theory of Group and Snap Shooting • Short range firing, Aiming- II -Alteration of sight

Sr. No.	Modules / Units
5	Specialized Subject: Army Or Navy Or Air
	<p>Army Desired outcome: The training shall instill patriotism, commitment and passion to serve the nation motivating the youth to join the defence forces. It will also acquaint, expose & provide basic knowledge about armed, naval and air-force subjects</p> <p>A. Map reading</p> <ul style="list-style-type: none"> • Setting a Map, finding North and own position • Map to ground, Ground to Map • Point to Point March <p>B. Field Craft and Battle Craft</p> <ul style="list-style-type: none"> • Observation, Camouflage and Concealment • Field Signals • Types of Knots and Lashing <p>C. Introduction to advanced weapons and role of technology (To be covered by the guest lecturers)</p> <p style="text-align: center;">OR</p> <p>Navy</p> <p>A. Naval Communication</p> <ul style="list-style-type: none"> • Semaphore <ul style="list-style-type: none"> ▪ Phonetic Alphabets ▪ Radio Telephony Procedure ▪ Wearing of National Flag, Ensign and Admiral's Flag. <p>B. Seamanship</p> <ul style="list-style-type: none"> • Anchor work <ul style="list-style-type: none"> ▪ Types of Anchor, Purpose and Holding ground • Boat work <ul style="list-style-type: none"> ▪ Demonstrate Rigging a whaler and enterprise boat- Parts of Sail and Sailing Terms ▪ Instructions in Enterprise Class Board including theory of Sailing, Elementary Sailing Tools ▪ Types of Power Boats Used in the Navy and their uses, Knowledge of Anchoring, Securing and Towing a Boat <p>C. Introduction to advanced weapons and role of technology (To be covered by the guest lecturers)</p>

Sr. No.	Modules / Units
	<p style="text-align: center;"><i>OR</i></p> <p>Air</p> <p>A. Air frames</p> <ul style="list-style-type: none">• Fuselage• Main and Tail Plain <p>B. Instruments</p> <ul style="list-style-type: none">• Introduction to RADAR <p>C. Aero modelling</p> <ul style="list-style-type: none">• Flying/ Building of Aero models <p>D. Introduction to advanced weapons and role of technology (To be covered by the guest lecturers)</p>

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2B. Skill Enhancement Courses (SEC)

Foundation Course in Physical Education - III

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Stress Management	10
2	Awards, Scholarship & Government Schemes	10
3	Yoga Education	10
4	Exercise Scheduling/Prescription	15
Total		45

Sr. No.	Modules / Units
1	Stress Management
	<ul style="list-style-type: none"> • Meaning & concept of Stress • Causes of Stress • Managing Stress • Coping Strategies
2	Awards, Scholarship & Government Schemes
	<ul style="list-style-type: none"> • State & National level Sports Awards • State Sports Policy & Scholarship Schemes • National Sports Policy & Scholarship Schemes • Prominent Sports Personalities
3	Yoga Education
	<ul style="list-style-type: none"> • Differences between Yogic Exercises & non- Yogic exercises • Contribution of Yoga to Sports • Principles of Asanas& Bandha • Misconceptions about Yoga
4	Exercise Scheduling/Prescription
	<ul style="list-style-type: none"> • Daily Routine Prescription. • Understanding Activity level & Calorie requirement. • Adherence & Motivation for exercise. • Impact of Lifestyle on Health

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3. Core Courses (CC)

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

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>C) Application of Company Law to Banking and Insurance Sector Application of Companies Act to Banking and Insurance sector governed by Special Acts. S.1(4) of Companies Act 2013 Exceptions provided (S.67(3), S.73(1), S.129(1), 179(3), S.180(1)(c), S.186, S.189</p>
2	Regulatory Framework governing Stock Exchanges as per Securities Contracts Regulation Act 1956
	<ul style="list-style-type: none"> • Definition of Securities, Spot Delivery Contract, Ready Delivery Contract, Stock Exchange. • Corporatisation and demutualisation of Stock Exchange –Meaning, Procedure & Withdrawal • Power of Recognised Stock Exchange to make rules restricting voting rights etc • Power of Central Government to Direct Rules or Make rules • Power of SEBI to make or amend bye laws of recognised stock exchange • Books and Accounts to be maintained by recognized stock exchange • Grounds on which stock exchange can delist the securities of a company. • Section 3 to Section 20
3	Security Exchange Board Of India
	<p>A) SEBI: Objectives-terms-establishment-powers-functions-accounts and audit- penalties –registration.</p> <p>B) Issues of Disclosure Investors Protection Guidelines: Pre & Post obligations-conditions for issue-Debt Security-IPO-E-IPO-Employee option-right-bonus-preferential allotment intermediary-operational-promoter lock in period requirements-offer document.</p>
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.

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3. Core Courses (CC)

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

Sr. No.	Modules / Units
1	Introduction to Macroeconomic Data and Theory
	<ul style="list-style-type: none"> • Macroeconomics: Meaning, Scope and Importance. • Circular flow of aggregate income and expenditure: closed and open economy models • The Measurement of national product: Meaning and Importance - conventional and Green GNP and NNP concepts - Relationship between National Income and Economic Welfare. • Short run economic fluctuations : Features and Phases of Trade Cycles • The Keynesian Principle of Effective Demand: Aggregate Demand and Aggregate Supply - Consumption Function - Investment function - effects of Investment Multiplier on Changes in Income and Output
2	Money, Inflation and Monetary Policy
	<ul style="list-style-type: none"> • Money Supply: Determinants of Money Supply - Factors influencing Velocity of Circulation of Money • Demand for Money : Classical and Keynesian approaches and Keynes' liquidity preference theory of interest • Money and prices : Quantity theory of money - Fisher's equation of exchange - Cambridge cash balance approach • Inflation: Demand Pull Inflation and Cost Push Inflation - Effects of Inflation- Nature of inflation in a developing economy. • Monetary policy : Meaning, objectives and instruments, inflation targeting
3	Constituents of Fiscal Policy
	<ul style="list-style-type: none"> • Role of a Government to provide Public goods-Principles of Sound and Functional Finance • Fiscal Policy: Meaning, Objectives - Contra cyclical Fiscal Policy and Discretionary Fiscal Policy • Instruments of Fiscal policy : Canons of taxation - Factors influencing incidence of taxation - Effects of taxation Significance of Public Expenditure - Social security contributions- Low Income Support and Social Insurance Programmes - Public Debt - Types, Public Debt and Fiscal Solvency, Burden of debt finance • Union budget -Structure- Deficit concepts-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 : 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. <p>Foreign Exchange and foreign exchange market : Spot and Forward rate of Exchange - Hedging, Speculation and Arbitrage -Fixed and Flexible exchange rates- Managed flexibility</p>

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Reference Books

Reference Books
Financial Management - I
<ul style="list-style-type: none"> • <i>Financial Management: I M Pandey, Vikas Publishing House.</i> • <i>Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill.</i> • <i>Financial Management : Ravi M Kishore, Taxman</i> • <i>Financial Management : James C Van Horne, Prentice Hall</i> • <i>Financial Management: Prassana Chandra, Prentice Hall.</i> • <i>Financial Management: Chandra Haribariran Iyer: IBHL Publication.</i>
Management Accounting
<ul style="list-style-type: none"> • <i>Cost and Management Accounting – Ravi N Kishor</i> • <i>Essential of Management Accounting – P.N. Reddy, Himalaya publication.</i> • <i>Advanced Management Accounting – Robert S Kailer.</i> • <i>Financial of Management Accounting – S.R. Varshey, Wisdom.</i> • <i>Introduction of Management Accounting Learning – Charbs T Horngram, PHI.</i> • <i>Management Accounting – I.M Pandey, Vikas Publications.</i> • <i>Cost and Management Accounting – D.K. Mattal, Galgotia Publications.</i> • <i>Cost Accounting Theory and Practice-M.N. Arora, Sultan Chand and sons</i> • <i>Management Accounting – Khan & Jain Tata Mc Graw</i>
Organizational Behaviour
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**Revised Syllabus of Courses of B.Com.(Banking & Insurance)
Programme at Semester III and IV
with effect from the Academic Year 2017-2018**

Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 25% marks and the second component will be the Semester-wise End Examination component carrying 75% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below:-

A) Internal Assessment: 25 %

Question Paper Pattern

(Internal Assessment- Courses without Practical Courses)

Sr. No.	Particular	Marks
1	One class test (20 Marks)	
	Match the Column/ Fill in the Blanks/ Multiple Choice Questions <i>(½ Mark each)</i>	05 Marks
	Answer in One or Two Lines (Concept based Questions) <i>(01 Mark each)</i>	05 Marks
	Answer in Brief (Attempt Any Two of the Three) <i>(05 Marks each)</i>	10 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks

Question Paper Pattern

(Internal Assessment- Courses with Practical Courses)

Sr. No.	Particular	Marks
1	Semester End Practical Examination (20 Marks)	
	Journal	05 Marks
	Viva	05 Marks
	Laboratory Work	10 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks

B) Semester End Examination: 75 %

- i) Duration: The examination shall be of 2 ½ Hours duration
 - ii) Theory question paper pattern
 - There shall be five 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 weightage 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. 10 out of 25) in the Internal Assessment and 40% marks in Semester End Examination (i.e. 30 Out of 75) 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.

Question Paper Pattern (Practical Courses)

Maximum Marks: 75

Questions to be set: 05

Duration: 2 ½ 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	Full Length Practical Question OR	15 Marks
Q-2	Full Length Practical Question	15 Marks
Q-3	Full Length Practical Question OR	15 Marks
Q-3	Full Length Practical Question	15 Marks
Q-4	Full Length Practical Question OR	15 Marks
Q-4	Full Length Practical Question	15 Marks
Q-5	A) Theory questions B) Theory questions OR	08 Marks 07 Marks
Q-5	Short Notes To be asked 05 To be answered 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.

Question Paper Pattern (Theoretical Courses)

Maximum Marks: 75

Questions to be set: 05

Duration: 2 ½ 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	Full Length Question OR	15 Marks
Q-2	Full Length Question	15 Marks
Q-3	Full Length Question OR	15 Marks
Q-3	Full Length Question	15 Marks
Q-4	Full Length Question OR	15 Marks
Q-4	Full Length Question	15 Marks
Q-5	A) Theory questions B) Theory questions OR	08 Marks 07 Marks
Q-5	Short Notes To be asked 05 To be answered 03	15 Marks

Note:

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

University of Mumbai



**Revised Syllabus
and
Question Paper Pattern
of Courses of
B.Com. (Banking and Insurance)
Programme at
Third Year
*Semester V and VI***

**Under Choice Based Credit, Grading and
Semester System**

***(To be implemented from Academic Year 2018-2019)
Board of Studies-in-Banking & Finance***

B.Com. (Banking and Insurance) Programme

Under Choice Based Credit, Grading and Semester System

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

(To be implemented from Academic Year 2018-2019)

No. of Courses	Semester V	Credits	No. of Courses	Semester VI	Credits
1	Elective Courses (EC)		1	Elective Courses (EC)	
1,2,3 &4	*Any four courses from the following list of the courses	12	1,2,3 &4	**Any four courses from the following list of the courses	12
2	Core Courses (CC)		2	Core Courses (CC)	
5	International Banking and Finance	04	5	Central Banking	04
3	Ability Enhancement Course(AEC)		3	Ability Enhancement Course (AEC)	
6	Research Methodology	04	6	Project Work In Banking & Insurance	04
Total Credits		20	Total Credits		20

- ✓ **Note:** Project work is considered as a special course involving application of knowledge in solving/analyzing/exploring a real life situation/ difficult problem. Project work would be of 04 credits each. A project work may be undertaken in any area of Elective Courses/ Study Area

*List of Elective Courses for Semester V (Any Four)		**List of Elective Courses for Semester VI (Any Four)	
01	Financial Reporting & Analysis(Corporate Banking & Insurance)	01	Security Analysis and Portfolio Management
02	Auditing - I	02	Auditing - II
03	Strategic Management	03	Human Resource Management
04	Financial Services Management	04	Turnaround Management
05	Business Ethics and Corporate Governance	05	International Business
06	Actuarial Analysis in Banking & Insurance	06	Marketing in Banking & Insurance
Note: Course selected in Semester V will continue in Semester VI			

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

(To be implemented from Academic Year 2018-2019)

Semester V

No. of Courses	Semester V	Credits
1	<i>Elective Courses (EC)</i>	
1,2,3 & 4	*Any four courses from the following list of the courses	12
2	<i>Core Courses (CC)</i>	
5	International Banking and Finance	04
6	Research Methodology	04
Total Credits		20

<i>*List of Elective Courses for Semester V (Any Four)</i>	
01	Financial Reporting and Analysis(Corporate Banking & Insurance)
02	Auditing- I
03	Strategic Management
04	Financial Services Management
05	Business Ethics and Corporate Governance
06	Actuarial Analysis in Banking & Insurance

**Revised Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2018-2019**

1. Elective Courses (EC)

**1. Financial Reporting and Analysis
(Corporate Banking & Insurance)**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Final Accounts of Banking Company	16
02	Final Accounts of Insurance Company	12
03	Preparation of Final Accounts of Companies	12
04	Cash Flow Analysis & Ethical Behavior and Implications for Accountants	12
05	Introduction to IFRS	08
Total		60

Sr. No.	Modules / Units
1	Final Accounts of Banking Company
	<p>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. Final Accounts in Prescribed Form. Non – performing Assets and Income from Non – performing Assets. Classification of Advances: Standard, Sub – standard, Doubtful and Provisioning Requirement.</p>
2	Final Accounts of Insurance Company
	<p>(a) Preparation and Presentation of Corporate Final Accounts for Insurance Companies. (b) Final Accounts in accordance with Insurance Legislation (c) Study of Accounting Policies from Annual Reports of Listed Insurance Companies</p>
3	Preparation of Final Accounts of Companies
	<p>Relevant Provisions of Companies Act related to Preparation of Final Account (excluding cash flow statement) Preparation of Financial Statements as per Companies Act. (excluding cash flow statement) AS 1 in Relation to Final Accounts of Companies (Disclosure of Accounting Policies) Adjustment for –</p> <ol style="list-style-type: none"> 1. Closing Stock 2. Depreciation 3. Outstanding expenses and income 4. Prepaid expenses and Pre received 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 9. Unrecorded Sales and Purchases 10. Good sold on sale or return basis 11. Managerial remuneration on Net Profit before tax 12. Transfer to Reserves 13. Bad debt and Provision for bad debts 14. Calls in Arrears 15. Loss by fire (Partly and fully insured goods) 16. Goods distributed as free samples. <p>Any other adjustments as per the prevailing accounting standard.</p>

Sr. No.	Modules / Units
4	Cash Flow Analysis & Ethical Behaviour and Implications for Accountants
	<p>Cash Flow Analysis as per AS 3 (Indirect Method Only)</p> <p>Ethical Behaviour and Implications for Accountants Introduction, Meaning of Ethical Behaviour Financial Reports – Link between Law, Corporate Governance, Corporate Social Responsibility and Ethics. Importance and Relevance of Ethical Behavior in Accounting Profession. Implications of Ethical Values for the Principles Versus Rule Based Approaches to Accounting Standards The Principal Based Approach and Ethics The Accounting Standard Setting Process and Ethics The IFAC Code of Ethics for Professional Accountants Contents of Research Report in Ethical Practices Implications of Unethical Behavior on Financial Reports Company Codes of Ethics The increasing role of Whistle – Blowing Need to learn ethics.</p>
5	Introduction to IFRS
	<p>IFRS 1- 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>IFRS 2- 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>

**Revised Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2018-2019**

1. Elective Courses (EC)

2. Auditing-I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Introduction to Auditing	15
02	Audit Planning, Procedures and Documentation	15
03	Auditing Techniques and Internal Audit Introduction	15
04	Auditing Techniques: Vouching	08
05	Auditing Techniques: Verification	07
Total		60

Sr. No.	Modules / Units
1	<p>Introduction to Auditing</p> <p>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>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>Principles of Audit –Integrity, Objectivity, Independence, Skills, Competence, Work Performed by Others, Documentation, Planning, Audi Evidence, Accounting System and Internal Control, Audit Conclusions and Reporting</p> <p>Types of Audit – Meaning, Advantages and Disadvantages of Balance sheet Audit, Interim Audit, Continuous Audit, Concurrent Audit and Annual Audit.</p>
2	<p>Audit Planning, Procedures and Documentation</p> <p>Audit Planning –Meaning, Objectives, Factors to be Considered, Sources of Obtaining Information, Discussion with Client, Overall Audit Approach.</p> <p>Audit Program – Meaning, Factors, Advantages and Disadvantages, Overcoming Disadvantages, Methods of Work , Instruction before Commencing Work, Overall Audit Approach</p> <p>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>Audit Notebook – Meaning, Structure, Contents, General Information, Current Information, Importance.</p>
3	<p>Auditing Techniques and Internal Audit Introduction</p> <p>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>Audit Sampling -Audit Sampling, Meaning, Purpose, Factors in Determining 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>

Sr. No.	Modules / Units
4	Auditing Techniques: Vouching
	<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>
5	Auditing Techniques: Verification
	<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>

**Revised Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2018-2019**

1. Elective Courses (EC)

3. Strategic Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Strategic Management an Overview	15
02	Strategic Management Environment	10
03	Levels of Strategies and Analysis	10
04	Activating Strategy and Implementation	15
05	Strategic Evaluation and Control	10
Total		60

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

**Revised Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2018-2019**

1. Elective Courses (EC)

4. Financial Services Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Introduction to Financial Services	12
02	Mutual Funds, Factoring and Forfeiting	12
03	Securitisation of Debts and Derivatives	12
04	Housing Finance and Consumer Finance	12
05	Depositories and Pledge	12
Total		60

Sr. No.	Modules / Units
1	Introduction to Financial Services
	<p>Financial Services Meaning, Classification, Scope, Fund Based Activities, Non Fund Based Activities, Modern Activities, Sources of Revenue, Need for Financial Innovation, New Financial Products & Services, Innovative Financial Instruments, Challenges Facing the Financial Sector.</p> <p>Merchant Banking Definition, Origin, Merchant Banking in India, Merchant Banks and Commercial Banks, Services of Merchant Banks, Qualities of Merchant Bankers in Market Making Process, Progress of Merchant Banking in India, Problems, Scope of Merchant Banking in India.</p>
2	Mutual Funds, Factoring and Forfeiting
	<p>Mutual Funds 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.</p> <p>Factoring and Forfeiting 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 Forfeiting, Cost of Forfeiting, Benefits of Forfeiting, Drawbacks of Forfeiting.</p>
3	Securitisation of Debts and Derivatives
	<p>Securitization of Debt Meaning & Definition of Securitization, Securitization vs. Factoring, Modus Operandi, Role of Merchant Banker, Role of Other Parties, Securitization Structure Securitisable assets, Benefits of Securitization, Conditions for Successful Securitization, Securitization Abroad, Securitization in India, Reasons for non popularity of Securitization, Future Prospects of Securitization.</p> <p>Derivatives Meaning, Types of Financial Derivatives, Options, Futures, Forwards, Swaps, Futures & Options Trading System, Clearing Entities & Their Role.</p>

Sr. No.	Modules / Units
4	Housing Finance and Consumer Finance
	<p>Housing Finance Introduction, Housing Finance Industry, Housing Finance Policy Aspect, Sources of Funds, Market of Housing Finance in India, Major Issues of 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.</p> <p>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	Depositories & Pledge
	<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 Pledgor, Invocation of Pledge by Pledgee.</p>

**Revised Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2018-2019**

1. Elective Courses (EC)

5. Business Ethics and Corporate Governance

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Introduction to Business Ethics	10
02	Application of Ethical Theories in Business	10
03	Introduction to Corporate Governance	15
04	Genesis and Implementation of Corporate Governance in India	15
05	Global Scenario	10
Total		60

Sr. No.	Modules / Units
1	Introduction to Business Ethics
	Definition, Meaning, Nature of Ethics, Meaning of Moral & Ethics. Types of Ethics, Importance of Ethics, Business Ethics -Meaning and Nature. Importance of Ethics in Business, Areas of Business Ethics, Meaning of Functional Ethics, Types of Ethics According to Functions of Business- Marketing Ethics, Foreign Trade Ethics and Ethics Relating to Copyright. Ethics relating to Free and Perfect Competitive Market.
2	Application of Ethical Theories in Business
	Ethical Decision Making: Decision Making (Normal Dilemmas And Problems): (I) Utilitarianism (J. Bentham And J.S. Mill), (Ii) Deontology (I. Kant) Virtue Ethics (Aristotle). Gandhain Approach In Management And Trusteeship, Importance And Relevance of Trusteeship Principle in Modern Business. Ethical Issues in Functional Areas of Business. Ethics in Advertising (Truth In Advertising). Ethical Issues in Finance,
3	Introduction to Corporate Governance
	Definition & Conceptual Framework of Corporate Governance, Business Ethics - an important dimension to Corporate Governance, Fair and Unfair Business Practices. Theoretical Basis of Corporate Governance, Mechanism- Corporate Governance Systems, Indian Model of Governance, Good Corporate Governance, Obligations Towards Society and Stake holders. Theories underlying Corporate Governance (Stake holder's theory and Stewardship theory, Agency theory, Separation of Ownership and Control, Corporate Governance Mechanism: Process, Indian Model, OECD, and Emphasis on Corporate Governance, (Transparency Accountability and Empowerment).
4	Genesis and Implementation of corporate Governance in India:
	Introduction principles – Arthashastra and Good Governance in ancient India, Protection of Interest of Customer and Investors, Historical perspective of Corporate Governance and Issues in Corporate Governance. Values: Meaning, Types Teaching from Scriptures Like Gita, Quran, Bible Value Systems in Business. Implementation of Corporate Governance Role of Board of Directors and Board Structure, Role of the Non- executive Director, Role of Auditors, SEBI Growth of Corporate Governance. Role of Government, Corporate Governance in India. Accounting Standards and Accounting disclosures. Finance Reporting and Corporate Governance, Non Accounting Regulations in Corporate Governance, Corporate Governance & CSR, Family Owned Business - Background, Family Businesses in India, Need for Professionalization and Transparency in Family Business.
5	Global Scenario
	Business Ethics in Global Economy. Ethics in the Context of Global Economy, Relationship Between Business Ethics & Business Development, Role of Business Ethics in Building a Civilized Society. Corporate Governance and Issues Related to Scams Corruption: Meaning, Causes, Effects. Frauds and Scams in Banks, Insurance Companies, Financial Institutions, Measures to Overcome Fraud and Corruption, Zero Tolerance of Corruption.

**Revised Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2018-2019**

1. Elective Courses (EC)

**6. Actuarial Analysis in Banking and Insurance
Modules at a Glance**

Sr. No.	Modules	No. of Lectures
01	Probability & Mathematical Statistics	12
02	Models	12
03	Mortality Model	12
04	Contingencies	12
05	Statistical Methods	12
Total		60

Sr. No.	Modules / Units
1	Probability & Mathematical Statistics
	Concepts of Probability, Bayes' Theorem, Concepts of Random Variable, Probability Distribution, Distribution Function, Expected Value, Variance and Higher Moments, Basic Discrete And Continuous Distributions, Central Limit Theorem, Statistical Inference And Sampling Distribution, Confidence Intervals For Unknown Parameters. Test Hypotheses, Concepts of Analysis of Variance
2	Models
	The Principles of Actuarial Modelling., General Principles of Stochastic Processes, Markov Chain, Markov Process, Concept of Survival Models., Estimation Procedures for Lifetime Distributions, Maximum Likelihood Estimators For The Transition Intensities in Models of Transfers Between States With Piecewise Constant Transition Intensities.
3	Mortality Model
	Binomial Model of Mortality, Derive A Maximum Likelihood Estimator for The Probability of Death, How to Estimate Transition Intensities Depending on Age, Exactly or Using The Census Approximation, How To Test Crude Estimates For Consistency With A Standard Table or a Set of Graduated Estimates, The Process of Graduation.
4	Contingencies
	Simple Assurance and Annuity Contracts, Means and Variances of the Present Values of the Payments Under These Contracts, Assuming Constant Deterministic Interest. Expressions in the Form of Sums for the Mean and Variance of the Present Value of Benefit Payments Under Each contract Above, in terms of the curtate random future lifetime, assuming that death benefits are payable at the end of the year of death and that annuities are paid annually in advance or in arrear, and, where appropriate, Obtain expressions in the form of integrals for the mean and variance of the present value of benefit payments under each contract above, in terms of the random future lifetime, assuming that death benefits are payable at the moment of death and that annuities are paid continuously, and, where appropriate.
5	Statistical Method
	<p>Concepts of Decision Theory, Decision Function and a Risk Function. Apply Decision Criteria to Determine Which Decision Functions are Best with Respect to a Specified Criterion. In particular Consider the Minimax Criterion and the Bayes Criterion. Calculate Probabilities and Moments of Loss Distributions both with and without Limits and Risk-Sharing Arrangements.</p> <p>The properties of the Statistical Distributions which are Suitable for Modelling Individual and Aggregate Losses. Apply the Principles of Statistical Inference to Select Suitable Loss Distributions for Sets of Claims. Concepts of Excesses (deductibles), and Retention Limits. The Operation of Simple Forms of Proportional and Excess of Loss Reinsurance.</p>

**Revised Syllabus of Courses of B.Com. (Banking and Insurance)
Programme at Semester V
with effect from the Academic Year 2018-2019**

2. Core Course (CC)

1. International Banking and Finance

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Fundamentals of International Finance	12
02	International Capital Markets	12
03	Foreign Exchange Markets	12
04	Risk Management	12
05	International Banking Operations	12
Total		60

Sr. No.	Modules / Units
1	Fundamentals of International Finance
	<p>Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility.</p> <p>International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, Smithsonian Agreement, SDRs, European Monetary System.</p> <p>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>Types of Capital Flows, FDI, FPI, FII</p> <p>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>International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR.</p> <p>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>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>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>
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>

Sr. No.	Modules / Units
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 and other Crypto Currencies, Note on Mining and Crypto Currency Exchanges, Advantages, Disadvantages of Crypto Currency.</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, Role of International Credit Rating Agencies.</p>

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3. Ability Enhancement Course (AEC)

1. 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

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, b)Methods of Sampling <ul style="list-style-type: none"> i) Non-Probability Sampling–Convenient, Judgment, Quota, Snow ball 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.
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.

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Reference Books

Reference Books
Elective Courses (EC)
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. • Shashi K. Gupta – “Contemporary Issues in Accounting”, Kalyani Publishers. • R. Narayanaswamy – “Financial Accounting”, Prentice Hall of India, New Delhi • Ashok Sehgal – “Fundamentals of Financial Accounting”, Taxmann’s Publishers • IFRS – Dr Ram Mohan Bhawe and Dr Anjali Bhawe
Auditing - I
<ul style="list-style-type: none"> • CA Surbhi Bansal – Audit and Assurance • Taxmann – Auditing • Dr. S Meenakumari – Fundamentals of Auditing • Baldev Sachdeva & Jagwant Singh Pardeep Kumar – Auditing theory & Practice
Strategic Management
<ul style="list-style-type: none"> • Strategic Management, 12th Ed. Concepts and Cases, Arthur A. Jr. and A. J. Strickland • Management Policy and Strategic Management (Concepts, Skills and Practices) , R.M. Shrivastava • Business Policy and Strategic Management – P. Subba Rao • Strategic Planning Formulation of Corporate Strategy , Ramaswamy
Financial Services Management
<ul style="list-style-type: none"> • Financial Services, Dr. S Gurusamy, The McGraw Hill companies, 2 edition (26 June 2009). • Financial Markets and Financial services, Vasant Desai, Himalaya Publishing House, First Edition 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 edition (2016)
Business Ethics and Corporate Governance
<ul style="list-style-type: none"> • A. C. Fernando, Corporate Governance Principles, Policies and Practices; Pearson • Marc Goeren, International Corporate Governance; Black wells. • Cristian A. Mallin, Corporate Governance. • Business Ethics, Crane & Matten • The Management and ethics omnibus, Chakraborty, Its only Business, Mitra, • Values and Ethics for Organizations, Chakraborty, OUP/OIP • Perspectives in Business Ethics, Hartman, Chatterjee

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Reference Books

Reference Books
Actuarial Analysis in Banking & Insurance
<ul style="list-style-type: none">• <i>“Actuarial Statistics: An Introduction Using R” by Shailaja R Deshmukh.</i>• <i>“Predictive Modeling Applications in Actuarial Science” by Richard ADerrig and Glenn Meyers</i>• <i>“Generalized Linear Models for Insurance Data (International Series on Actuarial Science)” by Piet de Jong and Gillian Z Heller</i>• <i>“Contributions to Sampling Statistics (Contributions to Statistics)” by Maria Giovanna Ranalli and FulviaMecatti</i>• <i>“Forecasting Product Liability Claims: Epidemiology and Modeling in the Manville Asbestos Case” by J B Weinstein and Eric Stallard</i>• <i>“Financial Modeling, Actuarial Valuation and Solvency in Insurance” by Mario V Wuthrich and Michael Merz</i>• <i>“Modern Actuarial Risk Theory: Using R” by Rob Kaas and Marc Goovaerts</i>• <i>“Health Insurance: Basic Actuarial Models” by ErmannoPitacco</i>• <i>“Financial and Actuarial Statistics: An Introduction” by Dale S Borowiak and Arnold F Shapiro</i>
Core Course (CC)
International Banking and Finance
<ul style="list-style-type: none">• <i>Apte P.G. International Finance – A Business Perspective, New Delhi, TATA McGraw Hill , McGraw Hill Education; 2 edition, July 2017.</i>• <i>Bhalla .V.K. international Financial Management- S.Chand Publishing,</i>• <i>International Banking Operations- IIBF- MacMillan Publishers, 2007</i>• <i>International Banking Legal and Regulatory Aspects- IIBF- MacMillan Publishers, 2007</i>
Ability Enhancement Course (AEC)
Research Methodology
<ul style="list-style-type: none">• <i>Exploratory and Confirmatory Factor Analysis- Understanding Concepts and Applications(2004) – Bruce Thompson First Edition</i>• <i>Interpreting Economic and Social Data – A Foundation of Descriptive Statistics (2009) - Othmar W. Winkler - Springer</i>• <i>Regression Modelling Strategies (2015) – Frank E Harrell, Jr Springer Series in Statistics.</i>• <i>Research Methodology (2014) – Deepak Chawla and Neena Sondhi, Vikas Publishing House.</i>

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

(To be implemented from Academic Year 2018-2019)

Semester VI

No. of Courses	Semester VI	Credits
1	<i>Elective Courses (EC)</i>	
1,2,3 & 4	**Any four courses from the following list of the courses	12
2	<i>Core Courses (CC)</i>	
5	Central Banking	04
3	<i>Ability Enhancement Course</i>	
6	Project Work in Banking & Insurance	04
Total Credits		20

<i>*List of Elective Courses for Semester V (Any Four)</i>	
01	Security Analysis and Portfolio Management
02	Auditing - II
03	Human Resource Management
04	Turnaround Management
05	International Business
06	Marketing in Banking & Insurance

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Programme at Semester VI
with effect from the Academic Year 2018- 2019**

1. Elective Courses (EC)

1. Security Analysis and Portfolio Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Portfolio Management – An Introduction & Process	12
02	Portfolio Management – Valuation	12
03	Fundamental Analysis	12
04	Technical Analysis	12
05	Efficient Market Theory & CAPM	12
Total		60

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, Treynor 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, Econometric Model Building and Opportunistic Model Building.</p> <p>Industry Analysis – Concept of Analysis, Industry Life Cycle, Industry Characteristics</p> <p>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>
4	Technical Analysis
	<p>Dow Theory</p> <p>Meaning and Principles of Technical Analysis, Price Chart, Line Chart, Bar Chart, Japanese Candlestick Chart, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns and Elliot Wave Theory</p> <p>Mathematical Indicators – Calculation of Moving Averages (Simple and Exponential Moving Average), Oscillators and Relative Strength Index</p> <p>Market Indicators</p> <p>Fundamental Analysis V/s Technical Analysis</p>

Sr. No.	Modules / Units
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 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>

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1. Elective Courses (EC)

2. Auditing - II

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Audit of Limited Companies	15
02	Audit of Banking Companies	15
03	Audit of Insurance Companies	15
04	New Areas of Auditing	08
05	Professional Ethics and Misconduct	07
Total		60

Sr. No.	Modules / Units
1	Audit of Limited Companies
	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. Definition, Distinction between Report and Certificate, Types of Reports/Opinion.
2	Audit of Banking Companies
	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.
3	Audit of Insurance Companies
	Audit of Companies carrying General Insurance Business, Audit of Companies carrying Life Insurance Business, Applicability of Accounting Standards (AS 3, 4,9,13,17), Books and Registers to be maintained, Submission of Reports and Returns, Audit of Accounts, Preparation of Audit and Internal Controls.
4	New Areas of Auditing
	Introduction to Cost Audit, Human Resource Audit, Management Audit, Operational Audit, Forecast Audit, Social Audit, Tax Audit, Forensic Audit and Environmental (Green) Audit. Audit in an EDP Environment, Introduction, General Approach to EDP Based Audit and Special Techniques for Auditing in an EDP Environment.
5	Professional Ethics and Misconduct
	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.

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1. Elective Courses (EC)

3. Human Resource Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Framework of Human Resource Management	15
02	HR Procurement	10
03	HR Planning and Recruitment	10
04	Training and Development	15
05	Compensation	10
Total		60

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 with reference to Banking and Insurance Participative Management Meaning, Levels, Types, Employee Welfare, Comparative Study of Working Conditions in Banks, Financial Institutions, Insurance Companies.

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1. Elective Courses (EC)

4. Turnaround Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Introduction to Business	10
02	Industrial Sickness	15
03	Turnaround Management Strategies	15
04	Business Scenario	12
05	Leadership and Turnaround Management	08
Total		60

Sr. No.	Modules / Units
1	Introduction to Business
	Meaning, Definition, Features, Importance, Symptoms, Types of Business Organization. Different approaches for Growth and Survival. <ul style="list-style-type: none"> • Internal Strategies • External Strategies • Survival Strategies
2	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
3	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)
4	Business Scenario
	Features, Advantages, Disadvantages, Types and Present Status of: <ul style="list-style-type: none"> • Outsourcing • Networking • Franchising • Free lancing • Self-Financing • Start up
5	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.

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1. Elective Courses (EC)

5. International Business

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Introduction to International Business	10
02	International Economic Institutions and Regional Groupings	12
03	International Marketing, Human Resource Management	10
04	Preliminaries for Export Import and Documentation	14
05	Export Import Procedures and Foreign Trade Policy	14
	Total	60

Sr. No.	Modules / Units
1	Introduction to International Business
	<p>Introduction to International Business- Importance, Nature and Scope of International Business, Drivers of International Business, Evolution of International Business, Strategies of Going International, Globalisation, Multi National Corporations- Nature, Goals of MNCs, India's Presence- Advantages and Disadvantages of MNCs</p> <p>International Business Environment: Economic, Political, Cultural and Legal Environments in International Business</p>
2	International Economic Institutions and Regional Groupings
	<p>Institutional Support to International Business, Role of World Bank, IMF, ILO, UNCTAD, UNIDO and ADB in International Business, World Trade Organisation (WTO), Origin, Objectives, Functions ,GATT and WTO, Principles of WTO, Transparency, MFN Treatment, National Treatment, Free Trade, Dismantling Trade Barriers, Rule Based Trading System, Treatment for LDCs ,Competition Principle, Environment Protection, Key Subjects in WTO, Agriculture, TRIPS, TRIMS, GATS, Implications for India</p> <p>Integration between Countries: Levels of Integration, Growth of Trading Blocs, Impact of Integration, Major Regional Trading Groups, The European Union, NAFTA, APEC, ASEAN, MERCOSUR, BRICS, SAARC, OPEC</p>
3	International Marketing, Human Resource Management
	<p>International Marketing, Domestic and International Marketing, Compared Benefits of International Marketing, Major Activities, International Market Assessment, International Product Strategies, Pricing Issues and Decisions, Dumping, Promotion Issues and Policies.</p> <p>International Human Resource Management, Nature, Growing Interest in IHRM, DHRM and IHRM compared, Managing International HR activities, Expatriation and Repatriation of employees</p>
4	Preliminaries for Export Import and Documentation
	<p>Meaning and Definition of Export, Methods of Exporting, Registration Formalities for Exports, Export Licensing, Selection of Export Product, Identification of Market for Exports – Export Pricing Quotations, FOB & CIF, Meaning and Definition of Imports, Liberalisation of Imports, Negative list of Imports ,Categories of Importers, Special Schemes for Importers.</p> <p>Aligned Documentation System – Commercial Invoice , Shipping Bill , Certificate of Origin, Consular Invoice, Mate’s Receipt, Bill of Lading, GR Form, ISO 9000, Procedure for obtaining ISO 9000, BIS 14000 Certification ,Import Documentation, Transport Documents - Bill of Entry, Certificate of Inspection, Certificate of Measurements, Freight Declaration.</p>

Sr. No.	Modules / Units
5	Export Import Procedures and Foreign Trade Policy
	<p>Steps in Export Procedure , Export Contract, Forward Cover, Export Finance, Institutional Framework for Export Finance, Excise Clearance, Pre-shipment Inspection, Methods of Pre-shipment Inspection, Role of Clearing and Forwarding Agents, Shipping and Customs Formalities, Customs EDI System, Negotiation of Documents, Realisation of Exports Proceeds.</p> <p>Pre-Import Procedure- Steps in Import Procedure, Legal Dimensions of Import Procedure, Customs Formalities for Imports, Warehousing of Imported Goods, Exchange Control Provisions for Imports & Retirement of Export Documents.</p> <p>Foreign Trade Policy Highlights (latest), Duty Drawback, Deemed Exports, ASIDE, MAI & MDA, Star Export Houses, Town of Export Excellence, EPCG Scheme.</p>

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1. Elective Courses (EC)

6. Marketing in Banking and Insurance

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	Introduction to Marketing	12
02	Introduction to Service Marketing	12
03	Consumer Behaviour	12
04	Rural Marketing	12
05	E- Marketing	12
Total		60

Sr. No.	Modules / Units
1	Introduction to Marketing
	Meaning, Definition, Importance, Marketing Mix, Market Segmentation, Marketing Strategy, Channels of Marketing, Marketing of Banking and Insurance Products, Marketing Research, Introduction, Process and Types.
2	Introduction to Service Marketing
	Meaning, Concept, Evolution and Characteristics of Service Marketing. Need and Importance of Service Marketing, 7 P's of Services Marketing Mix, Service Marketing Mix Strategies for Banking and Insurance and Marketing Logistics.
3	Consumer Behaviour
	Introduction to Consumer Behaviour, Consumer Expectations, Consumer Buying Behavior, Role of Consumer in Service Delivery, Consumer Responses, Consumer Delight – Concept and Importance. Consumer Behaviour and Marketing Communications: Introduction, Marketing Communication Flow, Communication Process, Interpersonal Communication, Persuasive Communication, Source, Message, Message Appeals, Communication Feedback.
4	Rural Marketing
	Rural Marketing -Concept and Scope ,Nature of Rural Markets , Attractiveness of Rural Markets ,Rural Vs Urban Marketing ,Characteristics of Rural Consumers ,Buying Decision Process ,Rural Marketing Information System ,Potential And Size of Rural Markets. Pricing Strategy, Pricing Policies, Innovative Pricing Methods for Rural Markets, Promotion Strategy, Appropriate Media, Designing Right Promotion Mix, Promotional Campaigns. Distribution- Logistics Management, Problems Encountered, Selection of Appropriate Channels, New Approaches to Reach Out Rural Markets – Electronic Choupal Applications.
5	E- Marketing
	E-marketing: Scope, Benefits and Problems, E-marketing Techniques, Internet Marketing, Digital Marketing and E-marketing E-Marketing Mix Strategy , Introduction, Objectives, the 4Ps in E-Marketing, Additional 3Ps in E-Marketing of Services, the 2P+2C+3S Formula in E-Marketing

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2. Core Course (CC)

1. Central Banking

Modules at a Glance

Sr. No.	Modules	No. of Lectures
01	An Overview of Central Banking	12
02	RBI as the Central Bank of India	12
03	Supervisory Role of RBI	12
04	Central Banking in Other Countries	12
05	Central Banking in the Cyber World	12
Total		60

Sr. No.	Modules / Units
1	An Overview of Central Banking
	<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	RBI as the Central Bank of India
	<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>
3	Supervisory Role of RBI
	<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>
4	Central Bank in other Countries
	<p>Federal Reserve System – Bank of England – The European Central Banking, Bank of Japan, Peoples Bank of China</p> <p>Interconnectivity of Central Banks with Other International Financial Institutions, ADB, IMF, World Bank, and BIS, (Objectives, Role and Functions)</p>
5	Central Banking in Cyber World:
	<p>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>

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Reference Books

Reference Books
Elective Courses (EC)
Security Analysis and Portfolio Management
<ul style="list-style-type: none"> • <i>Blake, David 1992, Financial Market Analysis , McGraw Hill London</i> • <i>Francis J.C Investments, Analysis and Management McGraw Hill New York.</i> • <i>Pistolesse Clifford Using Technical Analysis Vision Books</i> • <i>Reilly Frank K and Keith Brown Investment Analysis and Portfolio Management.</i>
Auditing - II
<ul style="list-style-type: none"> • <i>Auditing Principles & Practices – SK Basu</i> • <i>Sharma, T.R., Auditing Principles & Problems, SahityaBhavan, Agra</i> • <i>Spicer & Pegler, Practical Auditing</i> • <i>Woolf, Emile, Auditing Today</i> • <i>Basu, Sanjib Kumar, Fundamentals of Auditing, Pearson</i> • <i>Auditing Assurance Standards and Guidelines issued by IC</i>
Human Resource Management
<ul style="list-style-type: none"> • <i>Human Resources Management, Gary Dessler</i> • <i>Personnel Management – C.B Mamoria</i> • <i>Managing Human Resources , R.S. Dwiwedi</i> • <i>Human Resources Management, V.P. Michael</i> • <i>Human Resources Management – Dr.P.C.Pardeshi</i> • <i>Human Resources Management – Mirza&Zaiyadin</i> • <i>Human Resources Management – L.M.Prasad</i> • <i>Human Resources Management , Ashwathappa</i>
Turnaround Management
<ul style="list-style-type: none"> • <i>Practical Shutdown & Turnaround Management for k, Engineers & Managers (English, Paperback, IDC Technologies Pvt Ltd.)</i> • <i>Managing Corporate Turnaround Text & cases Ram AvtarYadav , Concept Publishing Co.</i> • <i>Business Process Reengineering, O.P. Agrawal</i> • <i>The Turnaround Experience – FeddrickZimerman</i>
International Business
<ul style="list-style-type: none"> • <i>Economic Survey, Govt. of India. Various issues</i> • <i>Export-import Policy and Other Documents, Govt. of India</i> • <i>Czinkota, Michael R, 8th Edition, Publisher Wiley, 2010.</i> • <i>Hill, Charles W. L., International Business, McGraw Hill, 2011, New York.</i> • <i>Aswathappa K , International Business, Tata McGraw Hill Education, 2010.</i>

**Revised Syllabus of Courses of B.Com.(Banking and Insurance)
Programme at Semester VI
with effect from the Academic Year 2018-2019**

Reference Books

Reference Books
Marketing in Banking & Insurance
<ul style="list-style-type: none">• <i>Marketing Management -Philip Kotler, PrenticeHall of India New Delhi.</i>• <i>Service Marketing- S.M.Jha,Himalaya Publishing House, Mumbai.</i>• <i>Essence of Service Marketing- Adrian Payne, Prentice Hall of India New Delhi.</i>• <i>Service Marketing- Hellen Woodruffle,Macmillan Publishers,India, Delhi.</i>• <i>E- Marketing - <u>Judy Strauss</u>, <u>Raymond Frost</u>, Pearson Prentice Hall, 2009, 5th Edition</i>• <i>Marketing Management – An Asian Perspective <u>Philip Kotler</u>, <u>Gary Armstrong</u>, <u>Prafulla Y. Aqnihotri</u>, <u>Ehsan UlHaque</u> – Pearson Education 2010.</i>• <i>Rural Marketing – Text and Cases , C.S Krishnamacharayu and Lathiha Ramkrishnan, Pearson Education.</i>• <i>Service Marketing – Christopher Loveloca, Pearson Education</i>
Core Course (CC)
Central Banking
<ul style="list-style-type: none">• <i>Central Banking- IIBF- MacMillan Publishers, 2011</i>• <i>Central Banking – ICFAI Press,2008</i>• <i>Theory and Practice of Central Banking in India- V.A.Avdhani, Second Edition, Published by Somaiya Publications Pvt. Ltd.</i>• <i>Central Banking- M H deKock,Publisher Staples Press.</i>• <i>Central Banking in Planned Economy- The Indian Experiment- C.R.Basu, Edition2,Publisher Tata McGraw-Hill Publishing . Co, 1977.</i>

University of Mumbai



**B.Com. (Banking and Insurance)
Programme
Guidelines for Project Work
at
Third Year
Semester VI**

**Under Choice Based Credit, Grading and
Semester System**

(To be implemented from Academic Year 2018-2019)

Board of Studies-in-Banking and Finance

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

1. 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-for Title
 - 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 100 pages

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

Chapter No. 1	Title of the Chapter	Page No.
(sub point 1.1, 1.1.1, And so on)		
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 **myParents and Peers** who supported me throughout my project.

2. Guidelines for Internship based project work

- Minimum 20 days/ 100 hours of Internship with an Organisation/ NGO/ Charitable Organisation/ 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-for Title
 - 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 areas 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.

**Revised Syllabus of Courses of B.Com. (Banking and Insurance) Programme at
Semester V and VI
with effect from the Academic Year 2018-2019**

Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 25% marks and the second component will be the Semester-wise End Examination component carrying 75% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below:-

A) Internal Assessment: 25 %

Question Paper Pattern

(Internal Assessment- Courses without Practical Courses)

Sr. No.	Particular	Marks
1	One class test (20 Marks)	
	Match the Column/ Fill in the Blanks/ Multiple Choice Questions <i>(½ Mark each)</i>	05 Marks
	Answer in One or Two Lines (Concept based Questions) <i>(01 Mark each)</i>	05 Marks
	Answer in Brief (Attempt Any Two of the Three) <i>(05 Marks each)</i>	10 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks

B) Semester End Examination: 75 %

- i) Duration: The examination shall be of 2 ½ Hours duration
- ii) Theory question paper pattern
 - There shall be five 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 weightage 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. 10 out of 25) in the Internal Assessment and 40% marks in Semester End Examination (i.e. 30 Out of 75) 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.

Question Paper Pattern (Practical Courses)

Maximum Marks: 75

Questions to be set: 05

Duration: 2 1/2 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	Full Length Practical Question OR	15 Marks
Q-2	Full Length Practical Question	15 Marks
Q-3	Full Length Practical Question OR	15 Marks
Q-3	Full Length Practical Question	15 Marks
Q-4	Full Length Practical Question OR	15 Marks
Q-4	Full Length Practical Question	15 Marks
Q-5	A) Theory questions B) Theory questions OR	08 Marks 07 Marks
Q-5	Short Notes To be asked 05 To be answered 03	15 Marks

Note:

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

Question Paper Pattern (Theoretical Courses)

Maximum Marks: 75

Questions to be set: 05

Duration: 2 1/2 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	Full Length Question OR	15 Marks
Q-2	Full Length Question	15 Marks
Q-3	Full Length Question OR	15 Marks
Q-3	Full Length Question	15 Marks
Q-4	Full Length Question OR	15 Marks
Q-4	Full Length Question	15 Marks
Q-5	A) Theory questions B) Theory questions OR	08 Marks 07 Marks
Q-5	Short Notes To be asked 05 To be answered 03	15 Marks

Note:

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