



TOLANI COLLEGE OF COMMERCE

*(Autonomous)*

Recognised Linguistic (Sindhi) Minority Institution

(Affiliated to University of Mumbai)

Re-Accredited (3<sup>rd</sup> Cycle) by N.A.A.C. with 'A' Grade

150-151, Sher-E-Punjab Society,

Guru Gobind Singh Road,

Andheri (East) Mumbai-400 093

Syllabus and Question Paper Pattern of

First Year of Bachelor of Commerce (Banking & Insurance)

Semester I and Semester II

Under Choice Based Credit and Grading System

(Academic Year 2022 – 2023)



Semester I

Serial no	Course Code	Course Name	Credits
		<b>Elective Courses (EC)</b>	
1	TCC.UBII01	Environment and Management of Financial Services	03
2	TCC.UBII02	Principles of Management	03
3	TCC.UBII03	Financial Accounting - I	03
		<b>Ability Enhancement Courses (AEC)</b>	
4	TCC.UBII04	Business Communication-I	03
		<b>Skill Enhancement Courses (SEC)</b>	
5	TCC.UBII05	Foundation Course - I	02
		<b>Core Courses (CC)</b>	
6	TCC.UBII06	Business Economics-I	03
7	TCC.UBII07	Quantitative Methods-I	03
		<b>Total Credits</b>	<b>20</b>

Semester II

Serial no	Course Code	Course Name	Credits
		<b>Elective Courses (EC)</b>	
1	TCC.UBIII01	Principles and Practices of Banking & Insurance	03
2	TCC.UBIII02	Business Law	03
3	TCC.UBIII03	Financial Accounting - II	03
		<b>Ability Enhancement Courses (AEC)</b>	
4	TCC.UBIII04	Business Communication-II	03
		<b>Skill Enhancement Courses (SEC)</b>	
5	TCC.UBIII05	Foundation Course - II	02
		<b>Core Courses (CC)</b>	
6	TCC.UBIII06	Organisational Behaviour	03
7	TCC.UBIII07	Quantitative Methods-II	03
		<b>Total Credits</b>	<b>20</b>



Programme: Bachelor of Commerce (Banking & Insurance)

Semester: I

Elective Courses (EC): Environment and Management of Financial Services

Course Code: TCC.UBII01



<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	I
<b>Course Name</b>	Environment & Management of Financial Services
<b>Course Code</b>	TCC.UBII01
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

### 1. Environment & Management of Financial Services

<b>Module No.</b>	<b>Details</b>	<b>No. of Lectures</b>
<b>1</b>	<b>Introduction to Financial System</b>	<b>15 Lectures</b>
	Financial System 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.	
<b>2</b>	<b>Phases of Development of Banking and Insurance</b>	<b>15 Lectures</b>
	Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth. Functions and working of banking and insurance companies	
<b>3</b>	<b>Management, Regulation and Development</b>	<b>15 Lectures</b>
	Risk management within the organizations of Banks and Insurance companies Asset - Liability Management in Banking and Insurance Organisational structure and management	
<b>4</b>	<b>Regulatory and Developmental Framework of Banking &amp; Insurance</b>	<b>15 Lectures</b>
	Banking companies and RBI Acts and legal framework governing the insurance. Developmental Activities of RBI and IRDA Mechanism of supervision and regulation. Prudential Norms. SEBI (Securities and Exchange Board of India)	
	<b>TOTAL</b>	<b>60 Lectures</b>

#### Reference Books:

- *Indian Financial System (Vol. I & II) B.D. Ghonasgi & Maloti Anagol*
- *Indian Financial System M.Y. Khan, Tata McgrowHill.*
- *Financial Institutions in India - Vadilal Dagli, Mumbai.*
- *Financial Institutions in Indian Markets - L. M. Bhole, Tata Mcgrow Hill*
- *Banking In India. S.G. Panandikar, Woral, Mumbai*



## EVALUATION PATTERN

### Continuous Evaluation (Internal Assessment)

The Continuous evaluation will consist of

	<b>Total Marks</b>
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
<b>Total</b>	<b>40 Marks</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### **Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)**

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particular	Marks
<b>Q-1</b>	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	<b>15 Marks</b>
<b>Q-2</b>	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	<b>15 Marks</b>
<b>Q-3</b>	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	<b>15 Marks</b>
<b>Q-4</b>	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR <b>Attempt any Three of the following:</b> A. B. C. D. E.	<b>15 Marks</b>

**Note:**

Two sub questions of 7/8 Marks can be a one question of 15 Marks.



Programme: Bachelor of Commerce (Banking & Insurance)

Semester: I

Elective Courses (EC): Principles of Management

Course Code: TCC.UBII02



<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	I
<b>Course Name</b>	Principles of Management
<b>Course Code</b>	TCC.UBII02
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

## 2. Principles of Management

Module No.	Details	No. of Lectures
1	<b>Introduction to Management</b> Definition of Management Management as a Profession Traditional Vs Contemporary Management (Henry Fayol, F.W.Taylor, Peter Drucker) (C.K.Pralhad, Mr. Vijay Govindarajan)	15 Lectures
2	<b>Management Process</b> Management Process, Practices, Functions of Management related to Banking and Insurance companies	15 Lectures
3	<b>Organization Structure of Banking and Insurance companies</b> Contemporary issues and challenges in management of 21st century	15 Lectures
4	<b>Business Leaders</b> 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 <b>Indian Leaders</b> (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) <b>International Leader</b> President of World bank, President of Asian Development Bank, President of Fed Reserve, President of International Monetary Fund	15 Lectures
	<b>TOTAL</b>	<b>60 Lectures</b>

### Reference Books:

- L M Prasad, (2007). *Principles and Practices of Management*, Himalaya Publishing House
- Rao, P.S. (2009). *Principles of Management*, Himalaya Publishing House.
- *Principles of Management*, T.Ramaswamy Himalaya Publications, Mumbai
- *Wisdom of Indian Business Leadership*, G. Narayana, English Edition Publishers and Distributors India Pvt, Ltd.
- *Business Maharajas*, Gita PiramaI, Penguin Books, New Delhi



## EVALUATION PATTERN

### Continuous Evaluation (Internal Assessment)

The Continuous evaluation will consist of

	<b>Total Marks</b>
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
<b>Total</b>	<b>40 Marks</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### **Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)**

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

<b>Q. No.</b>	<b>Particular</b>	<b>Marks</b>
Q-1	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-2	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-3	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-4	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR <b>Attempt any Three of the following:</b> A. B. C. D. E.	15 Marks

**Note:**

Two sub questions of 7/8 Marks can be a one question of 15 Marks.





Programme: Bachelor of Commerce (Banking & Insurance)

Semester: I

Elective Courses (EC): Financial Accounting – I

Course Code: TCC.UBII03



<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	I
<b>Course Name</b>	Financial Accounting – I
<b>Course Code</b>	TCC.UBII03
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

### 3. Financial Accounting – I

<b>Module No.</b>	<b>Details</b>	<b>No. of Lectures</b>
<b>1</b>	<b>Introduction to accounting</b>	<b>15 Lectures</b>
	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	
<b>2</b>	<b>Classification of Income &amp; Expenses &amp; Accounting Standards</b>	<b>15 Lectures</b>
	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).	
<b>3</b>	<b>Issues of Shares, Stock Valuation &amp; Hire purchase</b>	<b>15 Lectures</b>
	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)	
<b>4</b>	<b>Final Accounts</b>	<b>15 Lectures</b>
	Trading Account, Profit and Loss Account, Balance Sheet, Adjustment Entries. Introduction to Accounts of Banking Companies and Insurance Companies.	
	<b>TOTAL</b>	<b>60 Lectures</b>



**Reference:**

- *Introduction to Accountancy -T. S. Grewal-(S.Chand & Co.)*
- *Double Entry Book Keeping- J. R. Batliboi.*
- *Double Entry Book Keeping - M. M. Chokshi*
- *Gupa S C & Shukla, M C: Advanced Accounts Vol.1. New Delhi. S. Chand & Company Ltd.*
- *Advanced Accounts -Shukia & Grewal (S.Chand & Co.)*
- *Advanced Accountancy - R.L.Gupta & M. Radhaswamy*
- *Accounting Standards -Institute of Chartered Accountants of India. New Delhi*



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## EVALUATION PATTERN

### Continuous Evaluation (Internal Assessment)

The Continuous evaluation will consist of

	<b>Total Marks</b>
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
<b>Total</b>	<b>40 Marks</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### **Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)**

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

<b>Q. No.</b>	<b>Particular</b>	<b>Marks</b>
Q-1	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR A. Full Length Sum (15 Marks)	15 Marks
Q-2	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR A. Full Length Sum (15 Marks)	15 Marks
Q-3	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR A. Full Length Sum (15 Marks)	15 Marks
Q-4	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR <b>Short Notes (Attempt any Three of the following):</b> A. B. C. D. E.	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.



Programme: Bachelor of Commerce (Banking & Insurance)

Semester: I

Core Courses (CC): Business Communication – I

Course Code: TCC.UBII04



<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	I
<b>Course Name</b>	Business Communication – I
<b>Course Code</b>	TCC.UBII04
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

#### 4. Business Communication – I

Module No.	Details	No. of Lectures
1	<b>Theory of Communication</b> <ul style="list-style-type: none"> <li>● <b>Concept of Communication:</b> Meaning, Definition, Process, Need, Feedback Emergence of Communication as a key concept in the Corporate and Global World Impact of technological advancements on Communication</li> <li>● <b>Channels and Objectives of Communication:</b> Channels-Formal and Informal- Vertical, Horizontal, Diagonal, Grapevine</li> <li>● <b>Objectives of Communication:</b> Information, Advice, Order and Instruction, Persuasion, Motivation, Education, Warning, and Boosting the Morale of Employees (A brief introduction to these objectives to be given)</li> <li>● <b>Methods and Modes of Communication:</b> Methods: Verbal and Nonverbal, Characteristics of Verbal Communication Characteristics of Non-verbal Communication</li> <li>● <b>Business Etiquette</b> (Office, Business Card, Telephone/Mobile/Internet /Netiquette, Handshake, Business Meal, Greetings</li> <li>● <b>Modes:</b> Telephone and SMS Communication 3 (General introduction to Telegram to be given) E- communication Video and Satellite Conferencing, Social Media</li> </ul>	15 Lectures
2	<b>Obstacles to Communication in Business World</b> <ul style="list-style-type: none"> <li>● <b>Problems in Communication /Barriers to Communication:</b> Physical/ Semantic/Language / Socio-Cultural / Psychological / Barriers, Ways to Overcome these Barriers</li> <li>● <b>Listening:</b> Importance of Listening Skills, Cultivating good Listening Skills</li> <li>● <b>Introduction to Business Ethics:</b> Concept and Interpretation, Importance of Business Ethics, Personal Integrity at the workplace, Business Ethics and media, Computer Ethics, Corporate Social Responsibility, Laws of Mass Media, 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,</li> </ul>	15 Lectures



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	appearance and sexual orientation at the workplace Piracy, Insurance, Child Labour	
3	<b>Business Correspondence</b>	15 Lectures
	<p><b>Theory of Business Letter Writing:</b> Parts, Structure, Layouts—Full Block, Modified Block, Principles of Effective Letter Writing, Principles of effective Email Writing</p> <p><b>Personnel Correspondence:</b> Statement of Purpose Job Application Letter and Resume, Letter of Acceptance of Job Offer, Letter of Resignation, Letter of Thank You, Letter of Condolence, Letter of Apology, Letter for Sanction of Leave</p>	
4	<b>Language and Writing Skills</b>	15 Lectures
	<ul style="list-style-type: none"> <li>● <b>Commercial Terms used in Business Communication</b></li> <li>● <b>Paragraph Writing:</b> 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.] Activities</li> <li>● Listening Comprehension</li> <li>● Remedial Teaching</li> <li>● Speaking Skills: Presenting a News Item, Dialogue and Speeches</li> <li>● <b>Paragraph Writing:</b> Preparation of the first draft, Revision and Self – Editing, Rules of spelling.</li> <li>● Reading Comprehension: Analysis of texts from the fields of Commerce and Management</li> </ul>	
	<b>Total</b>	60 Lectures

Reference Books:

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



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## EVALUATION PATTERN

### Continuous Evaluation Test Pattern:

1	Spoken English/ Writing Articles/ Book Reviews/ Case Studies/ Assignment Writing (Essay, Poems, Self-Introduction, etc.)	15 Marks
2	Presentation/ Book Review/ Remedial Grammar/ Speech/ Mock Interviews/ Group Communication/ Conversational Skills	15 Marks
3	Online MCQ Test	10 Marks
	<b>Total</b>	<b>40 Marks</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particulars	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)	08 Marks 07 Marks
Q.2.	A) Full Length Question B) Full Length Question <b>OR</b> A) Short Notes To be asked 05 To be answered 03	07 Marks 08 Marks  15 Marks
Q.3.	A) Draft a Job application letter along with C.V <b>OR</b> B) Draft a Statement of Purpose C) Write a Paragraph on any 1 of the following topics in (200 Words) a) b)	10 Marks  10 Marks 05 Marks
Q.4.	A) Draft the following letters (Any 2) a) Letter of Acceptance of Job Offer b) Letter of Resignation c) Thank You/ Condolence/ Apology Letter/ Sanction for Leave Letter B) Case Study <b>OR</b> A) Full Length Question B) Full Length Question	10 Marks   05 Marks  07 Marks 08 Marks

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





Programme: Bachelor of Commerce (Banking & Insurance)

Semester: I

Core Courses (CC): Foundation Course – I

Course Code: TCC.UBII05



<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	I
<b>Course Name</b>	Foundation Course – I
<b>Course Code</b>	TCC.UBII05
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	03
<b>Credits</b>	02

### 5 - Foundation Course – I

Module No.	Details	No. of Lectures
<b>1</b>	<b>Overview of Indian Society</b>	05 Lectures
	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	
<b>2</b>	<b>Concept of Disparity- 1</b>	10 Lectures
	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 including domestic violence, sexual harassment at workplace, female foeticide (declining sex ratio), and portrayal of women in media; Measures to enhance the status of women in the society; Gender identity & gendered violence; Appreciate the inequalities faced by people with disabilities and understand the issues of people with physical and mental disabilities.	
<b>3</b>	<b>Concept of Disparity-2</b>	10 Lectures
	Examine inequalities manifested due to the caste system and inter-group conflicts arising thereof; Understand inter-group conflicts arising out of communalism and casteism including honour killings; Examine the causes and effects of conflicts arising out of regionalism and linguistic differences	
<b>4</b>	<b>The Indian Constitution</b>	10 Lectures
	Introduction to the Constitution of India; 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.	



<b>5</b>	<b>Significant Aspects of Political Processes</b>	10 Lectures
	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	
	<b>Total</b>	<b>45 Lectures</b>

**Reference Books:**

1. *Social and Economic Problems in India*, Naseem Azad, R Gupta Pub (2011)
2. *Indian Society and Culture*, Vinita Padey, Rawat Pub (2016)
3. *Social Problems in India*, Ram Ahuja, Rawat Pub (2014)
4. *Faces of Feminine in Ancient, medieval and Modern India*, Mandakranta Bose Oxford University Press
5. *National Humana rights commission- disability Manual*
6. *Rural, Urban Migration: Trends, challenges & Strategies*, S Rajagopalan, ICFAI-2012
7. *Regional Inequalities in India* Bhat L SSSRD- New Delhi
8. *Urbanisation in India: Challenges, Opportunities & the way forward*, I J Ahluwalia, Ravi Kanbur, P K Mohanty, SAGE Pub (2014)
9. *The Constitution of India*, P M Bakshi 2011
10. *The Problems of Linguistic States in India*, Krishna Kodesia Sterling Pub
11. *Politics in India: structure, Process and Policy* Subrata Mitra, Routledge Pub
12. *Politics in India*, Rajani Kothari, Orient Blackswan
13. *Problems of Communalism in India*, Ravindra Kumar Mittal Pub
14. *Combating communalism in India: Key to National Integration*, Kawal Kishor Bhardwaj, Mittal Pub



## Evaluation Pattern

### **Continuous Evaluation (Internal Assessment)**

The Continuous evaluation will consist of one class test of 10 marks and a Fieldwork-based project work and assignment or presentation or report-writing of 15 marks each.

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### **Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)**

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particulars	Marks
Q.1.	A. Fill in the blanks: (From All Modules) B. State the following statements are True or False: (From All Modules)	05 Marks 05 Marks
Q.2.	A. Attempt any ONE of the following: (From Module I) a. b.	10 Marks
Q.3.	A. Attempt any ONE of the following: (From Module II) a. b.	10 Marks
Q.4.	A. Attempt any ONE of the following: (From Module III) a. b.	10 Marks
Q.5.	A. Attempt any ONE of the following: (From Module IV) a. b.	10 Marks
Q.6.	A. Attempt any ONE of the following: (From Module V) a. b.	10 Marks



Programme: Bachelor of Commerce (Banking & Insurance)

Semester – I

Core Courses (CC): Business Economics – I

Course Code: TCC.UBII05



<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	I
<b>Course Name</b>	Business Economics – I
<b>Course Code</b>	TCC.UBII06
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

### 6. Business Economics – I

<b>Module No.</b>	<b>Details</b>	<b>No. of Lectures</b>
<b>1</b>	<b>Introduction to Business Economics:</b> Meaning and features of Business Economics- Ten Principles of Economics- Economic Model: Production Possibility Curve (PPC) with respect to scarcity and efficiency (technical, productive, allocative, and social)- Role of Economist as a policy adviser- Why Economists disagree? Differences in scientific judgements and Differences in values- Economics in the Decisions Making Process: Needs, wants and scarce resources- Process of decision making – Home Economics and Bounded Rationality-Human decision making and its impact on business-Business Decision Making with respect to investment, growth and expansion and acquiring and keeping customers- The PESTLE framework-political, economic, social, technological, legal, and environmental.	11 Lectures
<b>2</b>	<b>Module II: Demand and Supply Analysis</b> Meaning of market and competition- The market demand curve- The determinants of market demand- The market supply curve- Determinants of Market Supply- The Market Mechanism: Interaction of demand and supply- Changes in Demand and Supply- Prices and allocation of resources-Price Ceilings and Price Floors. Elasticity of Demand: Meaning, Price Elasticity of Demand, Income Elasticity of Demand, Cross Price Elasticity of Demand, Promotional Elasticity of Demand- Using Elasticities in Managerial Decision Making	11 Lectures
<b>3</b>	<b>Module III: Production and Cost Analysis</b> Meaning of production and Production function- Total, Average and Marginal Product- The Law of Diminishing Returns- Production Isoquants and their properties-Economic Region of Production- Marginal Rate of Technical Substitution- Isocost Lines-Least Cost Combination of Factors- Returns to Scale- The Innovation Process- Innovation and Global Competitiveness. The Nature of Costs- Types of Costs: Economic Cost, Accounting Cost, Sunk Cost, Private Cost, Social Cost, Recurring Cost, Non-recurring Cost, Incremental Cost, Cash Cost, Book Costs and Life Cycle Costs- Short-run Cost Functions: Fixed and Variable Costs, Average and Marginal Costs, Cost Curves and Their Shapes- Long-	11 Lectures



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	run Cost Curves: Long-run Cost Curves, Long-run Marginal Cost Curves and Long-Run Average Cost Curve- Plant Size and Economies of Scale and Diseconomies of Scale- Purchasing Economies of Scale-Economies of Scope – Learning or Experience Curves.	
4.	<b>Module IV: An Introduction to Economics of Information and Behavioural Economics:</b>	11 Lectures
	Asymmetric information-Signalling to Convey Private Information- Adverse Selection: The Lemons Problem-Market and Government Responses-Hidden Actions- Screening to Uncover Private Information- Moral Hazards-Efficiency effects of moral hazards- Ways of overcoming moral hazards-Moral hazards in product markets- Brand name and reputations as hostages- Guarantees and Warranties- Asymmetric Information in labour Markets: Efficiency wage theory- Meaning of Behavioural Economics- Are people always rational? Do People Care About Fairness? People are inconsistent over time.	
5.	<b>Module V: Business Decisions for Firms Under Different Market Structures and Pricing Techniques:</b>	16 Lectures
	<p><b>Market Structure and Degree of Competition</b> - Concepts of Revenue-Meaning, features, and Importance of Perfect Competition-Demand Facing a Price-Taking Firm-Profit Maximisation in the Short-Run: Earning Positive Profit and The Shut-Down Point- Long-Run Analysis of a Perfectly Competitive Firm- Is Competition Always Good?</p> <p><b>Market Power-Measurement of Market Power:</b> Market, Elasticity of Demand, The Lerner</p> <p><b>Index and Cross-Price Elasticity of Demand</b> - Barriers to Entry: Barriers Created by Government, Economies of Scale, Essential Input Barriers, Brand Loyalties, Consumer Lockin, Network Effects and Sunk Cost- Meaning and Features of Monopoly-Why Monopolies Arise? Monopoly Resources, Government Created Monopolies and Natural</p> <p><b>Monopolies</b> - Monopolist's Demand Curve-Profit Maximisation Under Monopoly.</p> <p><b>Monopolistic competition:</b> Meaning and Features-Role of advertising in Monopolistic Competition.</p> <p>Oligopolistic markets: Meaning and features – Oligopoly Models: Collusive and noncollusive oligopoly market, Price rigidity, Cartels, and price leadership models</p> <p><b>Pricing Techniques:</b> Meaning and Objectives-Types of Pricing Techniques: Pricing of Multiple Products, Pricing of Joint Products, Transfer Pricing, Price Discrimination, Product Bundling, Cost Plus Pricing, Peak Load Pricing, Penetration Pricing, Entry Detering Pricing, Every Day Low Pricing Strategy, Prestige Pricing, Price Skimming, Price Lining, Value Pricing, Price Matching, Auction Pricing.</p>	



### **Additional Reading:**

#### (A) Newspapers:

- The Economic Times
- The Mint
- The Business Line
- The Times of India
- The Indian Express

### **References:**

- 1) *Christopher Thomas and Charles Maurice: Managerial Economics-Foundations of Business Analysis and Strategy, 12<sup>th</sup> Edition, McGraw Hill, 2020, New Delhi.*
- 2) *Dominick Salvatore and Siddhartha Rastogi: Managerial Economics-Principles and Worldwide Applications, Oxford University Press, 8<sup>th</sup> Edition, 2017, New Delhi.*
- 3) *Geetika, P. G. (2013). Managerial Economics. New Delhi: Tata McGraw Hill Education Private Limited, 2nd Edition.*
- 4) *H L Ahuja: Business Economics-Microeconomic Analysis, 13<sup>th</sup> Edition, S. Chand, 2016, New Delhi.*
- 5) *Ivan Png: Managerial Economics, 5<sup>th</sup> Edition, Routledge, 2016, New Delhi.*
- 6) *Michael R. Bye: Managerial Economics and Business Strategy, 4<sup>th</sup> edition, McGraw Hill, 2003.*
- 7) *N. Gregory Mankiw: Principles of Economics Cengage, 6<sup>th</sup> edition, 2017, New Delhi.*
- 8) *N. Gregory Mankiw, Mark P. Taylor, and Andrew Ashwin: Business Economics, 1<sup>st</sup> Edition, 2013, Cengage Learning.*
- 9) *R. Panneerselvam, P. Sivasankaran and P. Senthilkumar: Managerial Economics, 1<sup>st</sup> Edition, Cengage, 2018, New Delhi.*
- 10) *Robert Pindyck and Daniel Rubinfeld: Microeconomics, 8th Edition, Pearson, 2018, New Delhi*
- 11) *Suma Damodaran: Managerial Economics, Oxford University Press, 2<sup>nd</sup> edition, 2010, New Delhi.*





### Evaluation Pattern

**Table 1A: Scheme of Continuous Evaluation (CE)**

	Sub-components	Maximum Marks
1	Written assignment of 1000 words involving analysis of events related to the course taken from a newspaper, magazine, journal etc.(See Annexure I)	15
2	Book review. The book selected must be approved by the teacher. A report of 1000 words must be submitted. (See Annexure II)	15
3	MCQ Based Test	10
<b>TOTAL</b>		<b>40</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

**Table 1B: Semester End Examination Question Paper Pattern  
(Minimum Passing Marks 24)**

Question Paper Pattern for Semester End Examination (SEE)

**Maximum Marks: 60 Minimum Marks to Pass: 24**

**Duration: 2 hours**

Note:

All questions are compulsory. Each question has an internal choice

Question Number	Nature of Questions	Maximum Marks	From
1)	a)	Define the following concepts (Attempt any 6 out of 8):	Module I
	b)	State with reasons whether the following statements are true or false (Attempt any 3 out of 5):	
2)		<b>Attempt any 1 question out of the following 3:</b>	Module II
	a)	Full length question	
	b)	Three Notes (4 Marks Each)	
	c)	Application/Numerical Question	
3)		<b>Attempt any 1 question out of the following 3:</b>	Module III
	a)	Full length question	
	b)	Three Notes (4 Marks Each)	
	c)	Application/Numerical Question	
4)		<b>Attempt any 1 question out of the following 3:</b>	Module IV
	a)	Full length question	
	b)	Three Notes (4 Marks Each)	
	c)	Application/Numerical Question	
5)		<b>Attempt any 1 question out of the following 3:</b>	Module V
	a)	Full length question	
	b)	Three Notes (4 Marks Each)	
	c)	Application/Numerical Question	



Programme: Bachelor of Commerce (Banking & Insurance)

Semester: I

Core Courses (CC): Quantitative Methods – I

Course Code: TCC.UBII07



<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	I
<b>Course Name</b>	Quantitative Methods – I
<b>Course Code</b>	TCC.UBII07
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

### 7. Quantitative Methods – I

Module No.	Details	No. of Lectures
1	<b>Introduction, Organising, Data, Frequency Distribution, Data Representation</b>	10 Lectures
	Organizing Data, 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. Mode and medium (using graph also) for both) for grouped as well as ungrouped data	
2	<b>Measures of Central Tendencies</b>	10 Lectures
	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	<b>Measures of Dispersion</b>	08 Lectures
	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	<b>Co-variance, Correlation and Regression</b>	10 Lectures
	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	<b>Probability, Probability Distribution and decision Theory</b>	10 Lectures
	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	<b>Index Nos.</b>	06 Lectures
	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.	



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7	<b>Insurance</b>	06 Lectures
	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>TOTAL</b>	<b>60 Lectures</b>

### Reference Books

- *Mathematics for Economics & Finance* by Martin Anthony & Norman Biggs.
- *Fundamentals of Statistics* - D. N. Elhance,
- *Statistical Methods* - S.G. Gupta (S. Chand & Co.
- *Statistics for Management* - Lovin R. Rubin D.S, (Prentice Hall of India)
- *Statistics - Theory, Method & Applications* D.S.Sancheti & V. K. Kapoor.
- *Modern Business Statistics - (Revised)*-B. Pearles & C. Sullivan -Prentice Hall of India.



## EVALUATION PATTERN

### Continuous Evaluation (Internal Assessment)

The Continuous evaluation will consist of

	<b>Total Marks</b>
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
<b>Total</b>	<b>40 Marks</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### **Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)**

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

<b>Q. No.</b>	<b>Particular</b>	<b>Marks</b>
Q-1	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR A. Full Length Sum (15 Marks)	15 Marks
Q-2	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR A. Full Length Sum (15 Marks)	15 Marks
Q-3	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR A. Full Length Sum (15 Marks)	15 Marks
Q-4	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR <b>Short Notes (Attempt any Three of the following):</b> A. B. C. D. E.	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.



Programme: Bachelor of Commerce (Banking & Insurance)

Semester: II

Elective Courses (EC): Principles and Practices of Banking & Insurance

Course Code: TCC.UBIII01



<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	II
<b>Course Name</b>	Principles and Practices of Banking & Insurance
<b>Course Code</b>	TCC.UBIII01
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

### 1. Principles and Practices of Banking & Insurance

Module No.	Details	No. of Lectures
1	<b>Introduction to Banking</b>	15 Lectures
	Basic Concepts: Origin, Need, Types, Scope and Functions of Banking, Need for Regulation and Supervision	
2	<b>Banking Scenario in India</b>	15 Lectures
	Banking Operations -Types of accounts - Banking Services - Current Scenario, Financial Inclusion and Banking Regulations. Tools of Monetary Control	
3	<b>Introduction to Insurance</b>	15 Lectures
	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	<b>Insurance Business Environment in India</b>	15 Lectures
	Growth of Insurance Business - Actuarial Role - Claim and Settlement Procedures - Insurance Regulations Role of IRDA	
	<b>TOTAL</b>	<b>60 Lectures</b>

#### Reference Books

- Dr. K.M.Bhattacharaya & O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House
- Gordan and Natrajan, *Banking Theory Law and Practices*, Himalaya Publishing House
- Dr. P.K.Gupta, *Insurance and Risk Management*, Himalaya Publishing House
- M.N.Mishra, *Insurance Principles and Practices*, S.Chand & Company Ltd.
- Nalini Tripathy, *Insurance Theory and Practices*, Prentice Hall of India Ltd. New Delhi



## EVALUATION PATTERN

### Continuous Evaluation (Internal Assessment)

The Continuous evaluation will consist of

	<b>Total Marks</b>
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
<b>Total</b>	<b>40 Marks</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### **Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)**

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

<b>Q. No.</b>	<b>Particular</b>	<b>Marks</b>
Q-1	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-2	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-3	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-4	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR Attempt any Three of the following: A. B. C. D. E.	15 Marks

**Note:**

Two sub questions of 7/8 Marks can be a one question of 15 Marks.





Programme: Bachelor of Commerce (Banking & Insurance)

Semester: II

Elective Courses (EC): Business Law II

Course Code: TCC.UBIII02



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<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	II
<b>Course Name</b>	Business Law-II
<b>Course Code</b>	TCC.UBIII02
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

## 2. Business Law II

Module No.	Details	No. of Lectures
1	<b>Introduction to Law</b> Meaning, Definitions, Features, Types, Sources and Classification	08 Lectures
2	<b>Indian Constitution</b> Natural Justice, Special Leave Appeal, Features, Writs, Fundamental Rights	10 Lectures
3	<b>Contract Act</b> 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.	12 Lectures
4	<b>Special Contract</b> 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	12 Lectures
5	<b>Negotiable Instrument Act</b> Features, Promissory Notes, Bills of Exchange, Cheque, Features, Distinguish, Acceptance, Crossing, Dishonour, Position Of Banker, Holder and Holder In Due Course, Privileges, Payment In and Out of Due Course, Types of Instruments, Penalties For Dishonour, Endorsement	10 Lectures
6	<b>Information Technology Act</b> Objectives, Scheme, Digital Signature, Authorization, E- Governance, Certifying Authorities, Digital Certificates, Cyber Defects in Goods	08 Lectures
	<b>Total</b>	<b>60 Lectures</b>



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***Suggested List of Books for reference:***

- *Business Law by N.D. Kapoor, Sultan Chand and Sons, New Delhi.*
- *Business Law by P.R. Chandha, Galotia, Dew Delhi*
- *The Principles of Mercantile Law by Avtar Singh, Eastern Book Company, Lucknow.*
- *Business Law by M.C. Kuchal, Vikas Publishing House, New Delhi.*
- *Indian Contract Act, Sales of Goods Act and Partnership Act by T.R. Desai, Sarkar and Sons Pvt. Ltd., Kolkata.*
- *The Negotiable Instrument Act by J.S. Khergamwala, N.M. Tripathi Pvt. L.td., Mumbai*



**Evaluation Pattern**  
**Continuous Evaluation (Internal Assessment)**

The Continuous evaluation will consist of

Sr. No.	Particulars	Marks
1	Project/Report Work (2 Projects of 15 Marks Each)	30 Marks
2	One class test - 10 Objective Questions (Multiple Choice Questions)	10 Marks
<b>Total</b>		<b>40 Marks</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

**Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)**

**Question Paper Pattern**

Maximum Marks: 60

Duration: 2 Hrs.

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particular	Marks
Q-1	Attempt the following: a. Full Length Question (8 Marks) b. Full Length Question (7 Marks) OR c. Full Length Question (8 Marks) d. Full Length Question (7 Marks)	15 Marks
Q-2	Attempt the following: a. Full Length Question (8 Marks) b. Full Length Question (7 Marks) OR c. Full Length Question (8 Marks) d. Full Length Question (7 Marks)	15 Marks
Q-3	Attempt the following: a. Full Length Question (8 Marks) b. Full Length Question (7 Marks) OR c. Full Length Question (8 Marks) d. Full Length Question (7 Marks)	15 Marks
Q-4	Attempt any Three of the following: a. b. c. d. e.	15 Marks



Programme: Bachelor of Commerce (Banking & Insurance)

Semester: II

Elective Courses (EC): Financial Accounting - II

Course Code: TCC.UBIII03



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<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	II
<b>Course Name</b>	Financial Accounting – II
<b>Course Code</b>	TCC.UBIII03
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

### 3. Financial Accounting – II

Module No.	Details	No. of Lectures
1	<b>Valuation of Goodwill and Shares</b>	15 Lectures
	<b>Valuation of Goodwill</b> Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method <b>Valuation of Shares</b> Intrinsic Value Method, Yield method and Fair Value Method	
2	<b>Buyback of Equity Shares</b>	15 Lectures
	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	<b>Redemption of Preference Shares</b>	15 Lectures
	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	<b>Fire Insurance Claim</b>	15 Lectures
	Computation of Loss of Stock by Fire Ascertainment of Claim as per the Insurance Policy Exclude: Loss of Profit and Consequential Loss	
	<b>TOTAL</b>	<b>60 Lectures</b>

#### Reference Books:

- *Introduction to Accountancy* by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
- *Advance Accounts* by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
- *Advanced Accountancy* by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
- *Modern Accountancy* by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- *Financial Accounting* by Lesile Chandwichk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi
- *Financial Accounting for Management* by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai



## EVALUATION PATTERN

The Continuous evaluation will consist of

	<b>Total Marks</b>
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
<b>Total</b>	<b>40 Marks</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### **Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)**

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

<b>Q. No.</b>	<b>Particular</b>	<b>Marks</b>
Q-1	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR A. Full Length Sum (15 Marks)	15 Marks
Q-2	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR A. Full Length Sum (15 Marks)	15 Marks
Q-3	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR A. Full Length Sum (15 Marks)	15 Marks
Q-4	<b>Attempt the following:</b> A. Full Length Sum (15 Marks) OR <b>Short Notes (Attempt any Three of the following):</b> A. B. C. D. E.	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.



Programme: Bachelor of Commerce (Banking & Insurance)

Semester – II

Core Course (CC): Business Communication - II

Course Code: TCC.UBIII04





<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	II
<b>Course Name</b>	Business Communication – II
<b>Course Code</b>	TCC.UBIII04
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

#### 4. Business Communication - II

Module No.	Details	No. of Lectures
1.	<p><b>Group Communication</b></p> <p><b>Interviews:</b> Group Discussion, Preparing for an Interview, Types of Interviews – Selection, Appraisal, Grievance, Exit, Online</p> <p><b>Meetings:</b> Need and Importance of Meetings, Conduct of Meeting and Group Dynamics, Role of the Chairperson, Role of the Participants, Drafting of Notice, Agenda, Resolutions and Minutes of a Meeting,</p> <p><b>Presentations:</b> Principles of Effective Presentation, how to make a Power-Point Presentation</p> <p><b>Committees and Conferences:</b> Importance and Types of Committees, Meaning and Importance of Conference, Organizing a Conference, Modern Methods: Video and Tele-Conferencing</p> <p><b>Public Relations:</b> Meaning, Functions of PR Department, External and Internal Measures of PR, Crisis Management, Press Release</p>	25 Lectures
2.	<p><b>Business Correspondence</b></p> <ul style="list-style-type: none"> <li>• <b>Trade Letters:</b> Order, Credit and Status Enquiry, Collection (just a brief introduction to be given)</li> <li>• <b>Only following to be taught in detail: -</b> Letters of Inquiry, Letters of Complaints, Claims, Adjustments Sales Letters, Promotional leaflets and Fliers Consumer Grievance Letters, Letters under Right to Information (RTI) Act</li> </ul>	15 Lectures
3.	<p><b>Language and Writing Skills</b></p> <p><b>Reports and Business Proposals:</b> Parts, Types, Feasibility Reports, Investigative Reports, Drafting of Business Proposals</p> <p><b>Summarisation:</b> Identification of main and supporting/sub points, Presenting these in a cohesive manner</p> <p><b>Activities:</b> Mock Group Discussion, Book Reviews, Mock Interviews, Presentations</p>	20 Lectures
<b>TOTAL</b>		<b>60 Lectures</b>



### **Reference Books:**

- 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.
- Balan, K.R. and Rayudu C.S. (1996) *Effective Communication*, Beacon New Delhi.
- Bangh, LSue, Fryar, Maridell and Thomas David A. (1998) *How to Write First Class Business Correspondence*, N.T.C. Publishing Group USA.
- Banerjee, Bani P (2005) *Foundation of Ethics in Mangement Excel Books*  
10. *Businessworld Special Collector's Issue: Ethics and the Manager*
- Barkar, Alan (1993) *Making Meetings Work*, Sterling Publications Pvt. Ltd., New Delhi.
- Basu, C.R. (1998) *Business Organisation and Management*, T.M.H. New Delhi.
- Benjamin, James (1993) *Business and Professional Communication Concepts and Practices*, Harper Collins College Publishers, New York.
- Bisen, Vikram and Priya, New Age International (P) Ltd., Publishers (2009) *Business Communication*
- Bovee, Thill and Raina, 14<sup>th</sup> edn., 2018. *Business Communication Today*
- Burton, G and Thakur, (1995) *Management Today. Principles and Practices*. T.M.H., New Delhi.
- Darrow, Richard, Forrstal, Dan and Coolman, Aubrey (1967) *Public Relations Handbook*, The Dartwell Co., Chicago.
- Ecouse Barry, (1999), *Competitive Communication: A Rhetoric for Modern Business*, OUP.
- Fisher Dalmar, (1999), *Communication in Organisation*, Jaico Pub House, Mumbai, Delhi.
- Frailley, L.E. (1982) *Handbook of Business Letters, Revised Edn*. Prentice Hall Inc.
- French, Astrid (1993) *Interpersonal Skills*. Sterling Publishers, New delhi.



## EVALUATION PATTERN

### Continuous Evaluation Test Pattern:

1	Spoken English/ Writing Articles/ Book Reviews/ Case Studies/ Assignment Writing (Essay, Poems, Self-Introduction, etc.)	15 Marks
2	Presentation/ Book Review/ Remedial Grammar/ Speech/ Mock Interviews/ Group Communication/ Conversational Skills	15 Marks
3	Online MCQ Test	10 Marks
<b>Total</b>		<b>40 Marks</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particulars	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 <b>(*Multiple Choice /True or False / Match the columns/ Fill in the Blanks)</b>	08 Marks 07 Marks
Q.2.	A) Full Length Question B) Full Length Question  <b>OR</b>  A) Short Notes To be asked 05 To be answered 03	07 Marks 08 Marks  15 Marks
Q.3.	A) Case Study B) Draft a Notice, Agenda and 3 Resolution  <b>OR</b>  C) Summarization D) Draft a Business Report / Proposal	07 Marks 08 Marks  07 Marks 08 Marks
Q.4.	A) Draft the following letter ( <b>3 out of 5</b> ) a. Letter of Inquiry b. Letter of Complaint/Claim/Adjustment c. Sales Letter d. Consumer Grievance Letter e. Letter Under RTI Act	15 Marks

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



Programme: Bachelor of Commerce (Banking & Insurance)

Semester – II

Core Course (CC): Foundation Course - II

Course Code: TCC.UBIII05



<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	II
<b>Course Name</b>	Foundation Course – II
<b>Course Code</b>	TCC.UBIII05
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	03
<b>Credits</b>	02

### 5. Foundation Course - II

<b>Module. No</b>	<b>Details</b>	<b>No. of Lectures</b>
<b>1</b>	<b>Globalisation and Indian Society</b>	07 Lectures
	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.	
<b>2</b>	<b>Human Rights</b>	10 Lectures
	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	
<b>3</b>	<b>Ecology</b>	10 Lectures
	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; Sustainable development- concept and components; poverty and environment on the theory.	
<b>4.</b>	<b>Understanding Stress and Conflict</b>	10 Lectures
	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	
<b>5.</b>	<b>Managing Stress and Conflict in Contemporary Society</b>	08 Lectures
	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; Importance of Counselling	
	<b>TOTAL</b>	<b>45 Lectures</b>



### **Reference Books:**

- *A decade of economic reforms in India (The past, the present, the future)-Edited by Raj Kapila and Uma Kapila, Academic Foundation (2002)*
- *Impact of the policies of WTO on Indian agriculture - S. Nehru, Serial Pub. (2012)*
- *Privatisation of public enterprises – Emerging dimensions – Edited by G.S. Batra, Narinder Kaur , Anmol Pub. (1995)*
- *Globalisation and development of backward areas – Edited by G. Satyanarayana New Century Pub. (2007)*
- *Universal Human Rights : In theory and practice, Jack Donnelly, (2014)*
- *Environmental Studies – Dr. Vijay Kumar Tiwari , Himalayan Pub. (2010)*
- *Ecology and environment – Benu Singh, Vista International Pub. (2006)*
- *Stress Management – Dr. N. Tejmani Singh ,Maxford books (2011)*
- *Stress blasters – Brian Chchester, Perry Garfinkel and others , Rodale Press (1997)*



## Evaluation Pattern

### Continuous Evaluation (Internal Assessment)

The Continuous evaluation will consist of one class test of 10 marks and a Fieldwork-based project work and assignment or presentation or report-writing of 15 marks each.

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particulars	Marks
Q.1.	A. Fill in the blanks: (From All Modules) B. State the following statements are True or False: (From All Modules)	05 Marks 05 Marks
Q.2.	A. Attempt any ONE of the following: (From Module I) a. b.	10 Marks
Q.3.	A. Attempt any ONE of the following: (From Module II) a. b.	10 Marks
Q.4.	A. Attempt any ONE of the following: (From Module III) a. b.	10 Marks
Q.5.	A. Attempt any ONE of the following: (From Module IV) a. b.	10 Marks
Q.6.	A. Attempt any ONE of the following: (From Module V) a. b.	10 Marks



Programme: Bachelor of Commerce (Banking & Insurance)

Semester: II

Core Courses (CC): Organisational Behaviour

Course Code: TCC.UBIII06





<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	II
<b>Course Name</b>	Organisational Behaviour
<b>Course Code</b>	TCC.UBIII06
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

### 6. Organisational Behaviour

Module No.	Details	No. of Lectures
1	<b>Introduction of organizational Behavior</b>	15 Lectures
	Meaning, Nature and scope of OB, Models of OB, <b>Theories of Motivation :</b> Maslow, Herzberg, Mc.Gregor Theory X and Theory Y, William Ouchi's TheoryZ, Victor Vroom . ERG theory Application of the Theories Motivational techniques in Banking and Insurance Industry	
2	<b>Group Dynamics</b>	15 Lectures
	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	<b>Organizational Culture and Change Management</b>	15 Lectures
	Work Culture, Ways for Making Work Culture Effective and Lively, WorkConflicts. Organizational Change, effects of Resistance to Change, ways to overcomeresistance to change. Time and Stress Management, Conflict Management	
4	<b>Organizational Development</b>	15 Lectures
	Meaning and Nature of OD. Techniques of OD. Importance of OD.	
	<b>TOTAL</b>	<b>60 Lectures</b>

#### Reference Books:

- *Stephen P. Robbins "Organizational Behavior "Prentice Hall of India Private Ltd.*
- *Mirza S. Saiyadain "OrganizationalBehaviour" Tata Mc. Graw Hill.*
- *John Bratton "Work and Organizational Behaviour "MilitzaCallinan Carolyn Forshaw and Peter*
- *SawchukPalagraveMacmilla, New York.*
- *Margie Parikh and Rajen Gupta "Organizational Behaviour "Tata Mc. Graw Hill Education Private Limited , New Delhi.*



## EVALUATION PATTERN

The Continuous evaluation will consist of

	<b>Total Marks</b>
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
<b>Total</b>	<b>40 Marks</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### **Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)**

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

<b>Q. No.</b>	<b>Particular</b>	<b>Marks</b>
Q-1	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-2	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-3	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-4	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR <b>Attempt any Three of the following:</b> A. B. C. D. E.	15 Marks

**Note:**

Two sub questions of 7/8 Marks can be a one question of 15 Marks.



Programme: Bachelor of Commerce (Banking & Insurance)

Semester: II

Core Courses (CC): Quantitative Methods -II

Course Code: TCC.UBIII07



<b>Programme</b>	First Year Bachelor of Commerce (Banking & Insurance)
<b>Semester</b>	II
<b>Course Name</b>	Quantitative Methods – II
<b>Course Code</b>	TCC.UBIII07
<b>Lecture Per Week (1 Lecture is of 48 Minutes)</b>	04
<b>Credits</b>	03

### 7. Quantitative Methods -II

Module No.	Details	No. of Lectures
1	<b>Testing of Hypothesis</b>	10 Lectures
	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	<b>Linear Programming Techniques</b>	10 Lectures
	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.	
3	<b>Matrices &amp; Determinants (Application in Business and Economics)</b>	10 Lectures
	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.	
4	<b>Ratio, Proportion &amp; Percentage</b>	10 Lectures
	Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of Percentage	
5	<b>Statistical Applications In Investment Management</b>	15 Lectures
	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	<b>Economic indicators</b>	05 Lectures
	GDP, Real growth in GDP price level Inflation rate, Money supply, Index for agricultural production Index for industrial production, Electrical	
	<b>TOTAL</b>	<b>60 Lectures</b>



### **Reference Books**

- *Statistical Methods - S.G. Gupta (S. Chand & Co.*
- *Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)*
- *Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India.*
- *Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons*



## EVALUATION PATTERN

The Continuous evaluation will consist of

	<b>Total Marks</b>
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
<b>Total</b>	<b>40 Marks</b>

Attendance Compulsory in all the three above components and Minimum Passing Percentage is 40% (16 Marks)

### **Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)**

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

<b>Q. No.</b>	<b>Particular</b>	<b>Marks</b>
Q-1	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-2	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-3	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR A. Full Length Question (8 Marks) B. Full Length Question (7 Marks)	15 Marks
Q-4	<b>Attempt the following:</b> A. Full Length Question (8 Marks) B. Full Length Question (7 Marks) OR <b>Attempt any Three of the following:</b> A. B. C. D. E.	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.