



TOLANI COLLEGE OF COMMERCE

(Autonomous)

Recognised Linguistic (Sindhi) Minority Institution

(Affiliated to University of Mumbai)

Re-Accredited (3rd 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

Second Year B.Com. (Banking & Insurance)

Semester III and Semester IV

Under Choice Based Credit and Grading System

(Academic Year 2022 – 2023)



Program: Bachelor of Commerce (Banking & Insurance)

Semester III

Sr. No.	Course Code	Course Name	Credits
		Elective Courses (EC)	
1	TCC.UBIII01	Financial Management – I	03
2	TCC.UBIII02	Management Accounting	03
3	TCC.UBIII03	Organisational Behaviour	03
		Ability Enhancement Courses (AEC)	
4	TCC.UBIII04	Information Technology in Banking & Insurance – I	03
		Skill Enhancement Courses (SEC)	
5	TCC.UBIII05	Foundation Course – III (An Overview of Banking Sector)	02
		Core Courses (CC)	
6	TCC.UBIII06	Financial Markets	03
7	TCC.UBIII07	Direct Taxation	03
		Total Credits	20

Semester IV

Sr. No.	Course Code	Course Name	Credits
		Elective Courses (EC)	
1	TCC.UBIIV01	Financial Management – II	03
2	TCC.UBIIV02	Cost Accounting	03
3	TCC.UBIIV03	Entrepreneurship Management	03
		Ability Enhancement Courses (AEC)	
4	TCC.UBIIV04	Information Technology in Banking & Insurance – II	03
		Skill Enhancement Courses (SEC)	
5	TCC.UBIIV05	Foundation Course – IV (An Overview of Insurance Sector)	02
		Core Courses (CC)	
6	TCC.UBIIV06	Corporate & Securities Law	03
7	TCC.UBIIV07	Business Economics – II	03
		Total Credits	20



Program: Bachelor of Commerce (Banking & Insurance)

Semester: III

Elective Courses (EC): Financial Management – I

Course Code: TCC.UBIII01



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	III
Course Name	Financial Management – I
Course Code	TCC.UBIII01
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

1. Financial Management – I

Module No.	Details	No. of Lectures
1	<p>Introduction to Finance and Financial Management</p> <p>A) Introduction to Finance</p> <ul style="list-style-type: none"> ● Meaning and definition of finance ● Importance of finance ● Types of Finance: Public and Private ● Sources of finance <ol style="list-style-type: none"> 1. Long Term Sources : Term Loans, Debentures, Bonds, Zero Coupon bonds, Convertible Bonds, Equity shares, Preference shares, CD, CP, Public Deposits 2. Short Term Sources: Bank Finance, Trade Credit, Other Short Term Sources 3. Venture Capital and Hybrid Financing <p>B) Financial Management</p> <ul style="list-style-type: none"> ● Meaning and Importance of Financial Management ● Scope of Financial Management ● Functions and Objectives of Financial Management ● Primary Objective of Corporate Management ● Agency Problem ● Organization of Finance Function ● Emerging role of Finance Managers in India. <p>C) Objectives of the Firm</p> <ul style="list-style-type: none"> ● Profit Maximization and Shareholders Wealth Maximization ● Profit V/s Value Maximization 	15
2	<p>Financial Goal Setting & Time value of Money</p> <p>A) Financial Goal Setting</p> <ul style="list-style-type: none"> ● Introduction ● Financial Forecasting – Meaning, Techniques, Benefits ● Approaches to Financial Planning ● Economic Value Added (EVA)– Measurement & Components ● Free Cash Flow (FCF) - <p>B) Time Value of Money</p> <ul style="list-style-type: none"> ● Concept ● Present Value ● Annuity ● Techniques of Discounting. 	15



	<ul style="list-style-type: none"> • Techniques of Compounding. 	
3	Investment Decisions: Capital Budgeting	15
	<p>A) Capital Budgeting</p> <ul style="list-style-type: none"> • Nature of Capital Budgeting • Purpose of Capital Budgeting • Capital Budgeting Process • Types of Capital Investment • Basic Principle of Measuring Project Cash Flows • Increment Principle, Long Term Funds Principle, Exclusion of Financial Cost Principle, Post Tax Principle • Probability technique for measurement of cash flow <p>Capital Budgeting Techniques: Net Present Value Profitability Index and Discounted Pay Back Method.</p> <p>A Comparison; Project Selection Under Capital Rationing (Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis with / without capital rationing)</p>	
4	Financial Decisions	15
	<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.

Reference Books:

- *Financial Management: Theory and Practice* by Prasanna Chandra, Tata McGraw Hill, New Delhi
- *Fundamentals of Financial Management* by D. Chandra Bose, PHI Learning Pvt. Ltd., New Delhi
- *Fundamentals of Financial Management* by Bhabotosh Banerjee, PHI Learning Pvt. Ltd., New Delhi
- *Financial Management: Text and Problems* by M.Y. Khan and P.K. Jain, Tata McGraw Hill, New Delhi
- *Fundamentals of Financial Management* by Vyuptakesh Sharma, Pearson Education, New Delhi



EVALUATION PATTERN

The Continuous evaluation will consist of

	Total Marks
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
Total	40 Marks

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
Q-1	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-2	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-3	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-4	Attempt the following: A. Full Length Sum (15 Marks) OR Attempt any Three of the following: 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.



Program: Bachelor of Commerce (Banking & Insurance)

Semester: III

Elective Courses (EC): Management Accounting

Course Code: TCC.UBIII02



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	III
Course Name	Management Accounting
Course Code	TCC.UBIII02
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

2. Management Accounting

Module No.	Details	No. of Lectures
1	Introduction to Management Accounting	15
	Meaning and Definition , Scope, Functions , Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting	
2	Financial Statement Analysis	15
	<p>A) Introduction to Corporate Financial Statements : Understanding the Balance sheet and Revenue statements with the headings and sub headings, Uses of financial statements, Users of Financial Statements.</p> <p>B) Financial Statement Analysis Introduction and Meaning of Financial Statement Analysis, Steps, Objective, Types of Analysis.</p> <ul style="list-style-type: none"> ● Ratio analysis: Meaning, classification, Du Point Chart, advantages & limitations. ● Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio. Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio , Operating Ratio, Net Profit Ratio , Net Operating Profit Ratio , Stock Turnover Ratio, Combined Ratio, Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital , Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.. 	
3	Working Capital Management:	15
	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	15
	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	



Reference Books:

Cost and Management Accounting – Ravi N Kishor

Essential of Management Accounting – P.N. Reddy, Himalaya publication.

Advanced Management Accounting – Robert S Kailer.

Financial of Management Accounting – S.R. Varshey, Wisdom.

Introduction of Management Accounting Learning – Charbs T Horngam, PHI.

Management Accounting – I.M Pandey, Vikas Publications.

Management Accounting – Khan & Jain Tata Mc Graw



EVALUATION PATTERN

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

Maximum Marks: 60

Duration: 2 Hours

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Q. No.	Particular	Marks
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Q-2	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-3	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-4	Attempt the following: A. Full Length Sum (15 Marks) OR Attempt any Three of the following: 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.



Program: Bachelor of Commerce (Banking & Insurance)

Semester: III

Elective Courses (EC): Organisational Behaviour

Course Code: TCC.UBIII03



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	III
Course Name	Organisational Behaviour
Course Code	TCC.UBIII03
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

3. Organisational Behaviour

Module No.	Details	No. of Lectures
1	The Individual Behaviour	15
	<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	15
	<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>	



	F) Group Decision-Making: Advantages, Disadvantages, Assumptions, Managing Group Decision-Making, Strength and Weakness of Group Decision-Making.	
3	The Organizational Dynamics	15
	<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> <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.</p>	
4	Organization Behaviour In Banking and Insurance Sector	15
	<p>A) Practices of OB in Banks and Insurance</p> <p>B) Issue of organization behaviour in Banks</p> <p>C) Strategies to manage issues of organization behaviour in banks</p> <p>D) Case Studies – Transfer, Promotion, Separation.</p>	

Reference Book:

- *Innovation and Entrepreneurship – Peter F. Drucker*
- *Entrepreneurship – Robert D. Hisrich, Michael P. Peters, Dean A. Shepherd*
- *Entrepreneurship As Strategy – G. Dale Meyer, Kurt A. Heppard*
- *New Vistas of Entrepreneurship: Challenges & Opportunities – A. Sahay, M.S.Chhikara*
- *Entrepreneurship and Small Business Management – Siropolis*
- *Corporate Entrepreneurship – Vijay Sathe*
- *Corporate Entrepreneurship: Entrepreneurial Development inside Organisations – Michael H.Morris, Donald F.Kuratko*



EVALUATION PATTERN

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

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

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Q-2	Attempt the following: 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
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Q-4	Attempt the following: 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.



Program: Bachelor of Commerce (Banking & Insurance)

Semester: III

Ability Enhancement Courses (AEC)

Information Technology in Banking & Insurance – I

Course Code: TCC.UBIII04



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	III
Course Name	Information Technology in Banking & Insurance – I
Course Code	TCC.UBIII04
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

4. Information Technology in Banking & Insurance – I

Module No.	Details	No. of Lectures
1	Introduction to Electronic Commerce	15
	<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	15
	<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:	15
	<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:	15
	<p>A) Need of Cyber Law, History of Cyber Law in India</p> <p>B) Cyber Crimes: Various threats and attacks, Phishing, Key</p>	



	Loggers, Identity Theft, Call & SMS forging, e-mail related crimes, Denial of Service Attacks, Hacking, Online shopping frauds, Credit card frauds, Cyber Stalking C) Cyber Security: Computer Security, E-Security, Password Security and Reporting internet fraud	
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Reference Books:

- *E-Banking in India: Challenges and Opportunities-By RimpiJatana, R. K. Uppal*
- *Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston- Pearson Education*
- *Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston–Pearson Education*
- *Microsoft Office Professional2013-Step by step*
- *By Beth Melton,Mark Dodge, Echo Swinford, Andrew Couch*



EVALUATION PATTERN

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	Total Marks
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Objective Questions	10 Marks
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Note:

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Program: Bachelor of Commerce (Banking & Insurance)

Semester: III

Skill Enhancement Courses (SEC)

Foundation Course – III (An Overview of Banking Sector)

Course Code: TCC.UBIII05



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	III
Course Name	Foundation Course – III (An Overview of Banking Sector)
Course Code	TCC.UBIII05
Lecture Per Week (1 Lecture is of 48 Minutes)	03
Credits	02

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

Module No.	Details	No. of Lectures
1	An Overview of Banking Industry	10
	A) Definition of Banks, Types of Banks, Principles of Banking B) Banking System in India, Overview of RBI, Public, Private, Co-operative, Payment Bank, Regional Rural Banks C) Emerging trends of banking - Universal banking, electronic banking, globalization of banking. D) Brief history of banking sector reforms from 1991-2000 and Current developments in banking sector E) 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. F) Bank Crises in India G) Critical Evaluation of Banking Industry in India	
2	Commercial Banking and Customer – Banker Relationship	10
	A) Definition and meaning of Commercial Bank, Evolution of Commercial Banking in India, Functions of Commercial Bank , Services offered by Commercial Bank. B) Retail Banking – Meaning, Features, Significance of Retail Banking and Overview of its products C) Corporate Banking -Meaning, Features, Significance of Corporate Banking and Overview of its products D) Rural Banking - Meaning, Features, Significance of Rural Banking and Overview of its products E) Banking Ombudsman – Meaning and Functions	
3	Universal Banking & Technology in Banking sector	10
	A) Universal Banking <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. B) Technology in Banking <ul style="list-style-type: none"> ● Features, norms and Limitations of E- banking, Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS, Brown 	



	<p>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.</p> <ul style="list-style-type: none"> • Applicability of KYC norms in Banking Sector. 	
4	Microfinance & Financial Inclusion	15
	<p>A) Microfinance</p> <ul style="list-style-type: none"> • Introduction, Need and Code of Conduct for Microfinance Institutions in India, • Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program. • Role of NABARD and SIDBI, • Portfolio Securitization, • SHG-2, NRLM and SRLM , • Priority Sector and its Classification <p>B) Financial Inclusion</p> <ul style="list-style-type: none"> • Need & Extent • RBI Committee Report of Medium Term Path on Financial Inclusion 2015, World Findex Report 2015, NISM Report 2015, (Only Brief Extracts relating to bank account holdings and credit taken and contrast between developing and developed nations.) • Features & Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana. • Features, procedures and significance of Stand up India Scheme for Green Field 	

Reference Books

- *Microfinance Perspective and Operations – IIBF, 2016.*
- *Principles and Practices of Banking Paperback – 2015 - IIBF*
- *Financial Inclusion and Growth Governance- Deepali Pant Joshi Gyan Publishing House*
- *Modern Banking In India , Gupta*
- *Rural Banking Operations – IIBF, 2017 Edition*



EVALUATION PATTERN

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

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Note:

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Program: Bachelor of Commerce (Banking & Insurance)

Semester: III

Core Courses (CC): Financial Markets

Course Code: TCC.UBIII06



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	III
Course Name	Financial Markets
Course Code	TCC.UBIII06
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

6. Financial Markets

Module No.	Details	No. of Lectures
1	Indian Financial System	15
	<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	15
	<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	15
	<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	15



	<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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Reference Books:

- *Financial Institutions and Markets: Structure, Growth & Innovation – Bhole, McGraw Hill*
- *Indian Financial System – M.Y.Khan, McGraw Hill*
- *Derivatives: Principles and Practice – Sundaram and Das, McGraw Hill Education*
- *Financial Management: Theory and Practice - Prasanna Chandra, McGraw Hill*



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Program: Bachelor of Commerce (Banking & Insurance)

Semester: III

Core Courses (CC)

Direct Taxation

Course Code: TCC.UBIII07



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	III
Course Name	Direct Taxation
Course Code	TCC.UBIII07
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

7. Direct Taxation

Module No.	Details	No. of Lectures
1	Definitions and Residential Status	15
	<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	15
	<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	15
	<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	15
	<p>A) Deductions from Total Income S. 80C, 80CCC, 80D, 80DD, 80E, 80U, 80TTA B) Computation of Taxable Income of Individuals.</p>	

Note:

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

Reference Books

- *Direct Taxes Law & Practice by V.K. Singhania - Taxman*
- *Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House*
- *Direct Tax Laws by T.N. Manoharan - Snow White*
- *Hand book to income tax rules by Madhusudhan Agarwal - Bharat Handbook*



EVALUATION PATTERN

The Continuous evaluation will consist of

	Total Marks
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
Total	40 Marks

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
Q-1	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-2	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-3	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-4	Attempt the following: A. Full Length Sum (15 Marks) OR Attempt any Three of the following: 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.



Semester IV

Sr. No.	Course Code	Course Name	Credits
		Elective Courses (EC)	
1	TCC.UBIIV01	Financial Management – II	03
2	TCC.UBIIV02	Cost Accounting	03
3	TCC.UBIIV03	Entrepreneurship Management	03
		Ability Enhancement Courses (AEC)	
4	TCC.UBIIV04	Information Technology in Banking & Insurance – II	03
		Skill Enhancement Courses (SEC)	
5	TCC.UBIIV05	Foundation Course – IV (An Overview of Insurance Sector)	02
		Core Courses (CC)	
6	TCC.UBIIV06	Corporate & Securities Law	03
7	TCC.UBIIV07	Business Economics – II	03
		Total Credits	20



Program: Bachelor of Commerce (Banking & Insurance)

Semester: IV

Elective Courses (EC): Financial Management – II

Course Code: TCC.UBIIV01



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	IV
Course Name	Financial Management – II
Course Code	TCC.UBIIV01
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

1. Financial Management – II

Module No.	Details	No. of Lectures
1	Working Capital Management	15
	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	15
	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	15
	<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	15
	<ul style="list-style-type: none"> ● Meaning of Strategic Financial Management ● Strategic financial decision making framework ● Functions of Strategic financial management Business Risk and Financial Risk <ul style="list-style-type: none"> ● Introduction ● Debt v/s Equity Financing ● Types of Leverage ● Investment Objective/Criteria for Individuals/Non-Business Purpose. 	



Reference Books:

- *Financial Management: Theory and Practice* by Prasanna Chandra, Tata McGraw Hill, New Delhi
- *Fundamentals of Financial Management* by D. Chandra Bose, PHI Learning Pvt. Ltd., New Delhi
- *Fundamentals of Financial Management* by Bhabotosh Banerjee, PHI Learning Pvt. Ltd., New Delhi
- *Financial Management: Text and Problems* by M.Y. Khan and P.K. Jain, Tata McGraw Hill, New Delhi
- *Fundamentals of Financial Management* by Vyuptakesh Sharma, Pearson Education, New Delhi



EVALUATION PATTERN

The Continuous evaluation will consist of

	Total Marks
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
Total	40 Marks

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

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Duration: 2 Hours

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Q-2	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-3	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-4	Attempt the following: A. Full Length Sum (15 Marks) OR Attempt any Three of the following: 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.



Program: Bachelor of Commerce (Banking & Insurance)

Semester: IV

Elective Courses (EC): Cost Accounting

Course Code: TCC.UBIIV02



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	IV
Course Name	Cost Accounting
Course Code	TCC.UBIIV02
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

2. Cost Accounting

Module No.	Details	No. of Lectures
1	Introduction to Cost Accounting	15
	A) Objectives and scope of Cost Accounting B) Cost centres and Cost units C) Cost classification for stock valuation, Profit measurement, Decision making and control D) Coding systems E) Elements of Cost	
2	Classification of Cost and Cost Sheet	15
	A) Classification of costs, Cost of Sales, Cost Centre, Cost Unit, Profit Centre and Investment Centre B) Cost Sheet and Reconciliation of cost and financial accounts. Note- Practical problems based on preparation of cost sheet reconciliation of cost and financial accounts	
3	Standard Costing	15
	Various types of standards, setting of standards, Basic concepts of, Labour and Overhead (Fixed and Variable) variance analysis.	
4	Introduction to Marginal Costing	15
	Marginal costing meaning, application, advantages, limitations, Contribution, Breakeven analysis and profit volume graph. Note:- Practical problems based on Marginal Costing excluding decision making	

Reference Books

- *Lectures on Costing by Swaminathan: S. Chand and Company (P) Ltd., New Delhi*
- *Cost Accounting by C.S. Rayudu, Tata Mc. Grow Hill and Co. Ltd., Mumbai*
- *Cost Accounting by Jawahar Lal and Seema Srivastava, Tata Mc. Grow Hill and Co. Ltd., Mumbai*
- *Cost Accounting by Ravi M. Kishore, Taxmann Ltd., New Delhi*
- *Principles and Practices of Cost Accounting by N.K. Prasad, Book Syndicate Pvt. Ltd., Calcutta*
- *Cost Accounting Theory and Practice by B.K. Bhar, Tata Mc. Grow Hill and Co. Ltd., Mumbai*



EVALUATION PATTERN

The Continuous evaluation will consist of

	Total Marks
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
Total	40 Marks

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
Q-1	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-2	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-3	Attempt the following: A. Full Length Sum (15 Marks) OR A. Full Length Question (15 Marks)	15 Marks
Q-4	Attempt the following: A. Full Length Sum (15 Marks) OR Attempt any Three of the following: 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.



Program: Bachelor of Commerce (Banking & Insurance)

Semester: IV

Elective Courses (EC)

Entrepreneurship Management

Course Code: TCC.UBIIV03



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	IV
Course Name	Entrepreneurship Management
Course Code	TCC.UBIIV03
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

3. Entrepreneurship Management

Module No.	Details	No. of Lectures
1	The Entrepreneur	15
	<p>A) Entrepreneur: Meaning, Nature, origin and development of entrepreneurship in India, Need and Importance, Core elements, Principles, Essentials, Types, Functions, Concept of entrepreneurship management, Motives behind being an entrepreneur, Entrepreneurial Process</p> <p>B) Theories of Entrepreneurship: Innovation Theory of Schumpeter, Need for Achievement Theory of McClelland, Risk Bearing Theory of knight, Hagen's Theory of Entrepreneurship, Economic Theory of Entrepreneurship.</p> <p>C) Entrepreneurial Values and Attitudes, Dominant characteristics of successful entrepreneurs, Internal and external factors for entrepreneurial motivation</p> <p>D) Entrepreneurial Skills, Identifying business opportunities, Role of creativity in Entrepreneurship, the creative process, the Innovation process, types of innovation, sources of innovation, principles of innovation, Sources of Business Ideas.</p>	
2	Business Planning	15
	<p>A) Forms of Entrepreneurial structures:</p> <ul 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>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>C) Business Plan: Meaning, Benefits, Developing a business plan, Environment scanning, Elements/Areas to be covered in a Business Plan, Project Report preparation, Contents of a Project Report.</p>	
3	Key Areas of New Ventures	15



	<p>A) Marketing: New Product Development, Marketing Strategy for the new venture, Branding strategies, Distribution strategies, Pricing Strategies, Promotion strategies for new venture, Concept of Marketing Mix and Market segmentation, Marketing Plan</p> <p>B) Operations: Size and location of Enterprise, Layout, Inventory Control, Quality Control.</p> <p>C) Finance: Sources of long term and short term finance, Debt fund- Meaning, Merits and limitations, Equity Fund- Meaning, merits and limitations, Concept of Break Even analysis, Venture Capital- Meaning, Merits and Limitations, Criteria for Evaluating New Venture Proposals by Venture Capitalist</p> <p>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	15
	<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>	

Reference Books:

- *Innovation and Entrepreneurship – Peter F. Drucker*
- *Entrepreneurship – Robert D. Hisrich, Michael P. Peters, Dean A. Shepherd*
- *Entrepreneurship As Strategy – G. Dale Meyer, Kurt A. Heppard*
- *New Vistas of Entrepreneurship: Challenges & Opportunities – A. Sahay, M.S.Chhikara*
- *Entrepreneurship and Small Business Management – Siropolis*
- *Corporate Entrepreneurship – Vijay Sathe*



EVALUATION PATTERN

The Continuous evaluation will consist of

	Total Marks
Project Work	15 Marks
PPT Presentation	15 Marks
Objective Questions	10 Marks
Total	40 Marks

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
Q-1	Attempt the following: 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
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Q-4	Attempt the following: 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



Program: Bachelor of Commerce (Banking & Insurance)

Ability Enhancement Courses (AEC)

Information Technology in Banking & Insurance – II

Course Code: TCC.UBIIV04



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	IV
Course Name	Information Technology in Banking & Insurance – II
Course Code	TCC.UBIIV04
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

4. Information Technology in Banking & insurance - II

Module No.	Details	No. of Lectures
1	E-banking Business Models	15
	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	15
	Development Life Cycle, Project Management, Building Data Centres, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools A) 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, B) Technology in Banking Industry, Teleconferencing, Internet Banking, Digital Signature in Banking, MICR- Facility for 'paper-based' clearing, Cheque Truncation C) Dealing with Fraudulent transactions under CTS, Efficient customer service, smart quill computer pen, Institute for Development & Research in Banking & Technology (IDRBT). D) E-Checks-Protocols and Standards, Problems on mechanization, e-Banking-RBI Regulations & Supervision, Technology Diffusion.	
3	IT Applications and Banking	15
	Objectives, Electronic Commerce and Banking, Banking Software, Electronic Clearing and Settlement Systems, Plastic Money	
4	MS-Office: Packages for Institutional Automation	15
	A) MS-PowerPoint presentation: Internal links between slides, hyperlinks, embedding multimedia content onto the slides (video/audio/stylish text), slide animation, timer, creating new	



	<p>presentation by existing theme, import online themes, creating a template of presentation, save and run the slide show(.ppsx)</p> <p>B) 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.</p>	
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Reference books:

- *Sanjay Soni and Vinayak Aggarwal, Computers and Banking, M/s Sultan Chand & Sons, New Delhi, 1993*
- *Uppal, R.K. "E-Banking in India (Challenges & Opportunities)", New Century Publications, New Delhi, 2007.*
- *General Bank Management from Indian Institute of Banking and Finance by MACMILAN*
- *Microsoft Office Professional 2013-Step by step*
- *By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch*



EVALUATION PATTERN

The Continuous evaluation will consist of

	Total Marks
Project Work	15 Marks
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Objective Questions	10 Marks
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Q-4	Attempt the following: 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



Program: Bachelor of Commerce (Banking & Insurance)

Skill Enhancement Courses (SEC)

Foundation Course – IV
(An Overview of Insurance Sector)

Course Code: TCC.UBIIV05



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	IV
Course Name	Foundation Course – IV (An Overview of Insurance Sector)
Course Code	TCC.UBIIV05
Lecture Per Week (1 Lecture is of 48 Minutes)	03
Credits	02

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

Module No.	Details	No. of Lectures
1	An Introduction to Life Insurance	15
	<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	10
	<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	10
	<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	10
	<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>	



Reference Books

- *Insurance Principles and Practice – M N Mishra & S B Mishra – S. Chand 22nd Edition*
- *Insurance Claims Solutions – DR L.P Gupta Revised Edition*
- *Introduction to Risk Management & Insurance – Mark S Dorfman & David A. Cather – Tenth Edition*
- *Risk Management Insurance – S. Arunajatesan & T.R Vishwanathan*



EVALUATION PATTERN

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

Maximum Marks: 60

Duration: 2 Hours

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Note:

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



Program: Bachelor of Commerce (Banking & Insurance)

Semester: IV

Corporate and Securities Law

Course Code: TCC.UBIIV06



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	IV
Course Name	Corporate and Securities Law
Course Code	TCC.UBIIV06
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

6. Corporate and Securities Law

Module No.	Details	No. of Lectures
1	Company Law – An Overview	15
	<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</p> <p>D) 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	15
	<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	15
	<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</p>	



	intermediary-operational-promoter lock in period requirements-offer document.	
4	The Depositories Act, 1996	15
	<p>A) Depository – Meaning , Benefits , Models, Functions Participants</p> <p>B) The Depository Act 1996 – Objectives, Eligibility condition for depository services, Fungibility, Bye laws of depository , Governance of Depository and Internal audit of depository Participants</p> <p>C) BSDA and single registration for depository participants.</p>	

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.

Reference Books

- *Mamta Bhargava – Compliances and Procedures under SEBI Law*
- *V.L Iyer – SEBI Practice Manual – Taxmann*
- *D.K Jain – Company Law Ready Reckoner*
- *Bare Act – Corporate Laws Taxmann Microsoft Office Professional 2013-Step by step*
- *By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch*



EVALUATION PATTERN

The Continuous evaluation will consist of

	Total Marks
Project Work	15 Marks
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Semester End Examination Question Paper Pattern (Minimum Passing Marks 24)

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Q-3	Attempt the following: 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	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.



Program: Bachelor of Commerce (Banking & Insurance)

Semester: IV

Business Economics – II

Course Code: TCC.UBIIV07



Program	Second Year Bachelor of Commerce (Banking & Insurance)
Semester	IV
Course Name	Business Economics – II
Course Code	TCC.UBIIV07
Lecture Per Week (1 Lecture is of 48 Minutes)	04
Credits	03

7. Business Economics – II

Module	Details	No. of Lectures
1	Introduction To Macro Economics	15
	<p>Macroeconomics: Meaning, Scope and Importance.</p> <p>Circular flow of aggregate income and expenditure: closed and open economy models</p> <p>The Measurement of national product: Meaning and Importance – conventional and Green GNP and NNP concepts – Relationship between National Income and Economic Welfare.</p> <p>Short run economic fluctuations: Features and Phases of Trade Cycles</p> <p>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.</p>	
2	Money, Inflation And Monetary Policy	15
	<p>Money Supply: Determinants of Money Supply - Factors influencing Velocity of Circulation of Money</p> <p>Demand for Money: Classical and Keynesian approaches and Keynes' liquidity preference theory of interest</p> <p>Money and prices: Quantity theory of money - Fisher's equation of exchange -Cambridge cash balance approach</p> <p>Inflation: Demand Pull Inflation and Cost Push Inflation - Effects of Inflation- Nature of inflation in a developing economy.</p> <p>Monetary policy: Meaning, objectives and instruments, inflation targeting</p>	
3	Constituents Of Fiscal Policy	15
	<p>Role of a Government to provide Public goods- Principles of Sound and Functional Finance</p> <p>Fiscal Policy: Meaning, Objectives - Contra cyclical Fiscal Policy and Discretionary Fiscal Policy</p> <p>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</p>	



	Union budget -Structure- Deficit concepts-Fiscal Responsibility and Budget Management Act.	
4	Open Economy: Theory And Issues Of International Trade	15
	<p>The basis of international trade: Ricardo’s Theory of comparative cost advantage - The Heckscher – Ohlin theory of factor endowments - terms of trade - meaning and types - Factors determining terms of trade - Gains from trade - Free trade versus protection</p> <p>Foreign Investment: Foreign Portfolio investment- Benefits of Portfolio capital flows Foreign Direct Investment - Merits of Foreign Direct Investment</p> <p>- Role of Multinational corporations</p> <p>Balance of Payments: Structure - Types of Disequilibrium - Measures to correct disequilibrium in BOP.</p> <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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Scheme of 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
TOTAL		40

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 7 out of 10):	Module I
	b)	State with reasons whether the following statements are true or false (Attempt any 4 out of 6)	
2)	Attempt any 1 question out of the following 3:		Module II
	a)	Full length question	
	b)	Three Notes (5 Marks Each)	
3)	Attempt any 1 question out of the following 3:		Module III
	a)	Full length question	
	b)	Three Notes (5 Marks Each)	
4)	Attempt any 1 question out of the following 3:		Module IV
	a)	Full length question	
	b)	Three Notes (5 Marks Each)	
	c)	Application/Numerical Question	