AC–
Item No. –

Tolani College of Commerce (Autonomous)

Knowledge is Supreme

Programme: B.Com. Banking & Insurance Semester – VI

Title of the Course: Security Analysis and Portfolio Management

Syllabus for 4 Credit Course
From the Academic Year 2025 – 2026

Name of the Course: Security Analysis and Portfolio Management

Sr. No.	Heading	Particulars
1	**Description of the course:**	Security Analysis and Portfolio Management are essential components of investment management, focusing on the evaluation of securities and the construction and management of investment portfolios
2	**Type:**	Theory
3	**Vertical**	Major
4	**Credit:**	4 Credits
5	**Hours Allotted:**	60 Hours
6	**Marks Allotted:**	100 Marks Continuous Evaluation 40 Marks Semester End Examination 60 Marks
7	Course Objectives: 1. Ability to understand the Introduction & Process of Portfolio Management 2. Ability to understand the Valuation in Portfolio Management 3. Ability to understand the Fundamental Analysis 4. Ability to understand the Technical Analysis and Efficient Market Theory & CAPM	
8	Course Outcomes: 1. Learners will be able to understand Introduction & Process of Portfolio Management 2. Learners will be able to understand Valuation in Portfolio Management 3. Learners will be able to understand Fundamental Analysis 4. Learners will be able to understand Technical Analysis and Efficient Market Theory & CAPM	
9	**Module I: Portfolio Management – An Introduction & Process(15 Hours)**	
	Investment, Meaning, Characteristics, Objectives, Investment V/s Speculation, Investment V/s Gambling and Types of Investors. Portfolio Management – Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management. Investment Environment in India and Factors Conducive for Investment in India. Portfolio Analysis – Meaning and its Components, Calculation of Expected Return and Risk, Calculation of Covariance, Risk – Return Trade off. Portfolio Selection – Meaning, Feasible Set of Portfolios, Efficient Set of Portfolios, Selection of Optimal Portfolio, Markowitz Model, Limitations of Markowitz Model, Measuring Security Return and Portfolio Return and Risk under Single Index Model and Multi Index Model.	
	Module II: Portfolio Management – Valuation(15 Hours)	
	Portfolio Revision – Meaning, Need, Constraints and Strategies. Portfolio Evaluation – Meaning, Need, Measuring Returns (Sharpe, Treynor and Jensen Ratios) and Decomposition of Performance. Bond Valuation – Meaning, Measuring Bond Returns, Yield to Maturity, Yield to Call and Bond Pricing. Bond Pricing Theorems, Bond Risks and Bond Duration.	
	Module III: Fundamental Analysis(15 Hours)	
	Economy Analysis – Meaning, Framework, Economic Analysis, Forecasting, Barometric or Indicator Approach, Econometric Model Building and Opportunistic Model Building. Industry Analysis – Concept of Analysis, Industry Life Cycle, Industry Characteristics Company Analysis – Financial Statements, Analysis of Financial Statements,(Practical	

	questions on Debt Equity Ratios, Total Debt Ratio, Proprietary ratios, interest coverage ratio, Profitability ratios related to sales, investment and equity shares Efficiency or Activity Ratios) and Assessment of Risk(Leverages)
	Module IV: Technical Analysis and Efficient Market Theory & CAPM(15 Hours)
	Dow Theory Meaning and Principles of Technical Analysis, Price Chart, Line Chart, Bar Chart, Japanese Candlestick Chart, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns and Elliot Wave Theory Mathematical Indicators – Calculation of Moving Averages (Simple and Exponential Moving Average), Oscillators and Relative Strength Index Market Indicators. Fundamental Analysis V/s Technical Analysis **Random Walk Theory** The Efficient Market Hypothesis Forms of Market Efficiency Competitive Market Hypothesis CAPM – Fundamental Notions of Portfolio Theory, Assumption of CAPM, Efficient Frontier with Riskless Lending and Borrowing, Capital Market Line, Security Market Line and Pricing of Securities with CAPM. Arbitrage Pricing Theory (APT) – The Return Generating Model, Factors Affecting Stock Return, Expected Return on Stock, APT V/s CAPM.
10	References Books: 1. Donald E. Fischer and Ronald J. Jordan "Security Analysis and Portfolio Management" - 2022 2. Prasanna Chandra - "Security Analysis and Portfolio Management" - 2020 3. Kevin C. Wang - "Security Analysis and Portfolio Management" - 2021 4. S. Kevin - "Security Analysis and Portfolio Management" - 2021 5. P.V. Khatri "Security Analysis and Portfolio Management" - 2022 6. P. Rajasekaran- "Security Analysis and Portfolio Management" - 2021 7. David John - "Security Analysis and Portfolio Management" - 2020 8. S. Kevin - "Security Analysis and Portfolio Management" - 2021 9. Sanjiva Prasad - "Security Analysis and Portfolio Management" - 2022 10. Aswath Damodaran- "Security Analysis and Portfolio Management" - 2021

Evaluation Pattern

Continuous Evaluation: 40%

Semester End Examination: 60%

The Continuous evaluation will consist of

	Total Marks
Class Test/ Assignment/Project Work/Presentation/Case Study/ Book Review	40

Semester End Examination Question Paper Pattern

Maximum Marks: 60 Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particular	Marks
Q-1	**Attempt any One of the following: (Module – 1)** A. Full Length Sum/ Theory OR B. Full Length Sum/ Theory	**15 Marks**
Q-2	**Attempt any One of the following: (Module – 2)** A. Full Length Sum/ Theory OR B. Full Length Sum/ Theory	**15 Marks**
Q-3	**Attempt any One of the following: (Module – 3)** A. Full Length Sum/ Theory OR B. Full Length Sum/ Theory	**15 Marks**
Q-4	**Attempt any One of the following: (Module – 4)** A. Full Length Sum/ Theory OR B. Full Length Sum/ Theory	**15 Marks**

Note: Theory/Sum/Practical question of 15 Marks can be Three Question of 5 Marks Each or 7 and 8 Marks Each.

Sr. No.	Name	Signature
1	Dr. Ishtiyaq Chiplunkar	
2	Ms. Neha Gupta	
3	Ms. Disha Wadhwa	

AC–
Item No. –

Tolani College of Commerce
(Autonomous)

Knowledge is Supreme

Programme: B.Com. Banking & Insurance Semester – VI

Title of the Course:
Central Banking

Syllabus for 4 Credit Course
From the Academic Year 2025 – 2026

Name of the Course: Central Banking

Sr. No.	Heading	Particulars
1	**Description of the course:**	Central banking is a critical function within a country's financial system, primarily responsible for managing monetary policy, regulating financial institutions, and maintaining financial stability.
2	**Type:**	Theory
3	**Vertical**	Major
4	**Credit:**	4 Credits
5	**Hours Allotted:**	60 Hours
6	**Marks Allotted:**	100 Marks Continuous Evaluation 40 Marks Semester End Examination 60 Marks
7	**Course Objectives:** 1. Ability to understand the Overview of Central Banking 2. Ability to understand the role of RBI as the Central Bank of India 3. Ability to understand the Supervisory Role of RBI 4. Ability to understand the Central Bank in other Countries and Central Banking in Cyber World	
8	**Course Outcomes:** 1. Learners will be able to understand the Overview of Central Banking 2. Learners will be able to understand the role of RBI as the Central Bank of India 3. Learners will be able to understand Supervisory Role of RBI 4. Learners will be able to understand Central Bank in other Countries and Central Banking in Cyber World	
9	**Module I: An Overview of Central Banking(15 Hours)**	
	Overview: Concept of Central Banking, Institutional Growth of Central Banking, The Changing Face of Central Banking. Role of Central Banks: Determination of Goals, Inflation Targeting, Exchange Rate Targeting, Money Supply Targeting, Money Growth Targeting, Viable Alternatives to Central Bank, Central Banking in India. Contemporary Issues, Autonomy and Independence, Credibility, Accountability and Transparency of a Central Bank.	
	Module II: RBI as the Central Bank of India(15 Hours)	
	Policy Framework for RBI: Organizational Framework, Operational Framework –Role as a Central Banker, Promotional Role of RBI, Regulatory Role of RBI. RBI and Monetary Policy Macroeconomic Policies: Meaning & Objectives. Monetary Policy- Meaning& Objectives Monetary Policy in India - Goals, Targets and Instruments A Brief Overview of Fiscal Policy, Striking Balance between Inflation and Growth through Monetary and Fiscal Policies	
	Module III: Supervisory Role of RBI(15 Hours)	
	Regulation and Supervision: Need for Regulation and Supervision, Banking Regulation Act, 1949, Banking Regulation and Supervision, Functions of the Department of Supervisory, Regulations Review Authority, Unified Regulator v/s Multiple Regulators.	

	RBI – On-site Inspection and Off-site Monitoring and Surveillance: The Core Principles for Effective Supervision – On-site Examination – Off-site Surveillance– On-site Inspection and Off-site Monitoring in India – Off-site Monitoring in Different Countries – Computerized Off-site Monitoring and Surveillance (OSMOS). RBI and Financial System, Introduction, Functions, Characteristics of Financial System, Role of RBI in Regulating Financial System and Financial Sector Reforms.
	Module IV: Central Bank in other Countries and Central Banking in Cyber World:(15 Hours)
	Federal Reserve System – Bank of England – The European Central Banking, Bank of Japan, Peoples Bank of China. Interconnectivity of Central Banks with Other International Financial Institutions, ADB, IMF, World Bank, and BIS,(Objectives, Role and Functions) **Central Banking in Cyber World:** E -Banking, E- money, IT induced Changes and Monetary Policy, E- payments, Risks in the New IT Era, Impact of IT, Globalization and Central Banks.
10	References Books: 1. Peter Conti-Brown - "The Power and Independence of the Federal Reserve" - 2022 2. Pierre L. Siklos - "The Power of Central Banks: How Central Banks Shape Our World" - 2021 3. Francesco Papadia and Tuomas Välimäki - "Central Banking in Turbulent Times" - 2021 4. Thammarak Moenjak - "Central Banking: Theory and Practice in Sustaining Monetary and Financial Stability" - 2021 5. Charles Wyplosz - "Central Banking at a Crossroads: Europe and Beyond" - 2022 6. Chetan Ghate - "Central Banking: The Enabler of Financial Innovation" - 2021 7. Christopher J. Neely and David E. Rapach - "Central Banking in the Modern World: Alternative Perspectives" - 2020) 8. Zeti Akhtar Aziz and Frederic S. Mishkin - "Central Banking and Monetary Policy in Emerging-Market Economies" - 2021 9. Helene Rey - "Central Banking in Times of Change: Principles, Challenges, and Prospects" - 2021 10. V. V. Bhatt - "Central Banking: Theory and Practice in Sustaining Monetary and Financial Stability" - 2021

Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

	Total Marks
Class Test/ Assignment/Project Work/Presentation/Case Study/ Book Review	40

Semester End Examination Question Paper Pattern

Maximum Marks: 60 Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particular	Marks
Q-1	**Attempt any Two of the following: (Module – 1)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-2	**Attempt any Two of the following: (Module – 2)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-3	**Attempt any Two of the following: (Module – 3)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-4	**Attempt any Two of the following: (Module – 4)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**

Signature of Team Members

Sr. No.	Name	Signature
1	Dr. Ishtiyaq Chiplunkar	
2	Ms. Neha Gupta	
3	Ms. Disha Wadhwa	

AC–
Item No. –

Tolani College of Commerce (Autonomous)

Knowledge is Supreme

Programme: B.Com. Banking & Insurance Semester – VI

Title of the Course:
Financial Reporting and Analysis in Insurance

Syllabus for 2 Credit Course
From the Academic Year 2025 – 2026

Name of the Course: Financial Reporting and Analysis in Insurance

Sr. No.	Heading	Particulars
1	**Description of the course:**	Financial reporting and analysis is a critical aspect of understanding the financial health and performance of insurance company. It involves examining financial statements of Insurance Company and calculation of claims.
2	**Vertical**	Major
3	**Type:**	Theory
4	**Credit:**	2 Credits
5	**Hours Allotted:**	30 Hours
6	**Marks Allotted:**	50 Marks Continuous Evaluation 20 Marks Semester End Examination 30 Marks
7	**Course Objectives:** 1. To help learners to understand the Final Accounts of Insurance Company 2. To help learners to understand the Claim Calculation (Fire Insurance)	
8	**Course Outcomes:** 1. Learners will be able to understand the Final Accounts of Insurance Company 2. Learners will be able to understand the Claim Calculation (Fire Insurance)	
9	**Module I: Final Accounts of Insurance Company (15 Hours)**	
	• Preparation and Presentation of Corporate Final Accounts for Insurance Companies. • Final Accounts in accordance with Insurance Legislation.	
	Module II: Fire Insurance (15 Hours)	
	• Computation of Loss of Stock by Fire • Ascertainment of Claim as per the Insurance Policy (Exclude: Loss of Profit and Consequential Loss)	
10	**References Books:** 1. David Young, Jacob Cohen, and Daniel A. Bens - "Corporate Financial Reporting and Analysis" - 2020 2. ICAI (Institute of Chartered Accountants of India) - "Financial Reporting and Analysis" - 2019 3. M.C. Shukla, T.S. Grewal, and S.C. Gupta - "Advanced Accountancy: Theory, Method, and Application - Vol. II" – 2018 4. Leopold A. Bernstein, John J. Wild, and K. R. Subramanyam "Analysis of Financial Statements" – 2018.	

Evaluation Pattern

Continuous Evaluation: 40%

Semester End Examination: 60%

The Continuous evaluation will consist of

	Total Marks
Class Test/ Assignment/Project Work/Presentation/Case Study/ Book Review	20

Semester End Examination Question Paper Pattern

Maximum Marks: 30 Duration: 1 Hour

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particular	Marks
Q-1	**Attempt the following: (Module – 1)** A. Full Length Sum/Practical Question OR B. Theory/ Sum/Practical Question C. Theory/ Sum/Practical Question	 **15 Marks** **08 Marks** **07 Marks**
Q-2	**Attempt the following: (Module – 2)** A. Full Length Sum/Practical Question OR B. Theory/ Sum/Practical Question C. Theory/ Sum/Practical Question	 **15 Marks** **08 Marks** **07 Marks**

Note: Theory/Sum/Practical question of 7 and 8 Marks can be Three Question of 5 Each or One Question of 15 Marks.

Signature of Team Members

Sr. No.	Name	Signature
1	Dr. Ishtiyaq Chiplunkar	
2	Ms. Neha Gupta	
3	Ms. Disha Wadhwa	

AC–
Item No. –

Tolani College of Commerce
(Autonomous)

Knowledge is Supreme

Programme: B.Com. Banking & Insurance Semester – VI

Title of the Course:
Laws Relating to Banking and Insurance

Syllabus for 4 Credit Course
From the Academic Year 2025 – 2026

Name of the Course: Laws Relating to Banking and Insurance

Sr. No.	Heading	Particulars
1	**Description of the course:**	Laws relating to banking and insurance encompass the legal frameworks that regulate financial institutions, protect consumers, and ensure the stability and integrity of the financial system in India. These laws are essential for maintaining public trust in the banking and insurance sectors and for promoting economic growth and development.
2	**Type:**	Theory
3	**Credit:**	4 Credits
4	**Hours Allotted:**	60 Hours
5	**Marks Allotted:**	100 Marks Continuous Evaluation 40 Marks Semester End Examination 60 Marks
6	Course Objectives: 1. Ability to understand theIndian Banking Act,1949 and Reserve Bank of India Act,1935 2. Ability to understand the Insurance Regulatory and Development Authority 3. Ability to understand the Actuary, Indian Stamp Act and Indian Registration Act 4. Ability to understand the Consumer Protection Act,1986 and Ombudsmen Act	
7	Course Outcomes: 1. Learners will be able to understand Indian Banking Act,1949 and Reserve Bank of India Act,1935 2. Learners will be able to understand Insurance Regulatory and Development Authority 3. Learners will be able to understand Actuary, Indian Stamp Act and Indian Registration Act 4. Learners will be able to understand Consumer Protection Act,1986 and Ombudsmen Act	
8	**Module I:Indian Banking Act, 1949 and Reserve Bank of India, 1935 (15 Hours)**	
	A. Indian Banking Act, 1949 :Basic Terms -Business Permitted -Business Prohibited -Capital -Reserves -Indian Banks-Licensing -Branches -Maintain Liquid Assets -Advances -Management –Liabilities-Credit Creation- Cooperative Banks- Fines & Penalties- Credit Control B. Reserve Bank of India, 1935:Introduction-Role-Scheduled banks-Departments-Credit Information-Non Banking Financial (NBFC)-Liabilities under Section 45-Prudential Norms-Chit fund Act- NBFC &Public Deposits	
	Module II: Insurance Regulatory Development Authority (15 Hours)	
	A. Indian Insurance Act, 1949 : Basic Terms-Registration-Capital Requirement-Deposits-Accounts & Audit-Registers & Returns-Investments-Social & Rural Insurance-Management Expenses-Assignment & Nomination-Licensing-Agent Commission Rebate &Bonus-Tariff Advisory Committee-Surveyors-Reinsurance-Surrender-Public grievances- Obligations of Insurer B. IRDA: Introduction-Objectives-Powers-Duties-Functions-Advisory Committee-Central Government Powers-Deposit-Advertising Disclosures-Inspections and Investigations-Surplus Distribution-Code of Conduct of Agents	
	Module III: A. Other Related Acts (15 Hours)	
	A. Actuary:Appointment-Powers-Duties-Meeting-Registration-Investment-Prudential	

	Norms-Financial Statements-Code of Conduct for Surveyors and loss assessors-Third Party Administration-Code of Conduct for TPA-Content of Policy Documents Remuneration ofBrokers and claims B. Indian Stamp Act : Terms-Instruments-Mode and time C. Indian Registration Act : Terms-Rules-Place and Procedures
	Module IV: B. Other Related Acts (15 Hours)
	A. Consumer Protection Act 1986 : Terms – Objectives-Redressal Machinery-Protection Council B. Ombudsmen Act: Introduction and elementary level knowledge
9	References Books: 1. K.S.N. Murthy & K.V.S. Sarma "Modern Law of Insurance in India" - 2015 2. Dr. V.K. Agarwal "Consumer Protection Law and Practice" – 2016 3. R.P. Nainta "Law of Banking" – 2016 4. R.G. Chaturvedi R.G. Chaturvedi "Law of Banking and Insurance Ombudsman" - 2020 5. C. Rangarajan "Insurance Law and Practice" – 2021 6. Avtar Singh "Banking Law and Negotiable Instruments Act – 2021 7. Indian Institute of Banking and Finance (IIBF) "Principles and Practices of Banking" - 2021 8. M.L. Tannan "Banking Law and Practice" -2022 9. M.N. Mishra "Guide to the Insurance Laws (Amendment) Act, 2021" – 2022 10. Dr. R.P. Nainta "Law Relating to Banking" – 2022

Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

	Total Marks
Class Test/ Assignment/Project Work/Presentation/Case Study/ Book Review	40

Semester End Examination Question Paper Pattern

Maximum Marks: 60 Duration: 2 Hours
All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particular	Marks
Q-1	**Attempt any Two of the following: (Module – 1)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-2	**Attempt any Two of the following: (Module – 2)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-3	**Attempt any Two of the following: (Module – 3)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-4	**Attempt any Two of the following: (Module – 4)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**

Signature of Team Members

Sr. No.	Name	Signature
1	Dr. Ishtiyaq Chiplunkar	
2	Ms. Neha Gupta	
3	Ms. Disha Wadhwa	

AC–
Item No. –

Tolani College of Commerce (Autonomous)

Knowledge is Supreme

Programme: B.Com. Banking & Insurance Semester – VI

Title of the Course:
Human Resource Management in Banking and Insurance

Syllabus for 4 Credit Course
From the Academic Year 2025 – 2026

Name of the Course: Human Resource Management in Banking and Insurance

Sr. No.	Heading	Particulars
1	**Description of the course:**	Human Resource Management in Banking and Insurance is critical for ensuring that organizations effectively recruit, retain, and develop talent to meet the dynamic demands of the financial services sector.
2	**Type:**	Theory
3	**Credit:**	4 Credits
4	**Hours Allotted:**	60 Hours
5	**Marks Allotted:**	100 Marks Continuous Evaluation 40 Marks Semester End Examination 60 Marks
6	Course Objectives: 1. Ability to understand theFramework of Human Resource Management 2. Ability to understand HR Procurement 3. Ability to understand HR Planning and Recruitment 4. Ability to understand the concepts of Training &Development and Compensation	
7	Course Outcomes: 1. Learners will be able to understand the Framework of Human Resource Management 2. Learners will be able to understand HR Procurement 3. Learners will be able to understand HR Planning and Recruitment 4. Learners will be able to understand the concepts of Training &Development and Compensation	
8	**Module I: Framework of Human Resource Management (15 Hours)**	
	Introduction to HRM, Nature of HRM, Scope of HRM, Functions and Objectives of HRM, HRM Policies and Practices, Role and Functions of HR Manager (in Banking and Insurance Sector) **HRM and Strategies,** Strategic function of HRM, Understanding and Implementing Global Competitiveness and HR, strategic HR, Linkages of Organizational and HR Strategies.	
	Module II: HR Procurement (15 Hours)	
	Job Analysis and Design- Job Analysis, Introduction, Importance, Purpose ,Benefits, Job Evaluation, Competency Based Job Analysis **Job Design-** Introduction, Characteristics, Factor Affecting Job Design, Job Satisfaction.	
	Module III: HR Planning and Recruitment (15 Hours)	
	Definition, Objectives, Need and Importance of HR Planning, Preparing Manpower Inventory. Promotions and Transfers. **Recruitment-** Strategic Approach to Recruitment, Recruitment Source; Internal and External, Selection Procedure.	
	Module IV: Training &Development and Compensation(15 Hours)	
	Employee Training and Development - Nature and Process of Training, Training methods, On the job, Off the job. **Management Development Program, Performance Appraisal -**Definition, Methods. Advantages and Limitations of Appraisal. Meaning, Need and Importance, Current Trends in Compensation, Team Based	

	Incentives, Pension Schemes with Reference to Banking and Insurance, Fringe Benefits, Perquisites, Allowances and other Non – Monetary Benefits **Voluntary Retirement Scheme -** Concept, Types, Needs, Effects with reference to Banking and Insurance **Participative Management** Meaning, Levels, Types, Employee Welfare, Comparative Study of Working Conditions in Banks, Financial Institutions, Insurance Companies.
9	References Books: 1. R. S. Kaur "Recruitment and Selection in Banking and Financial Services" - 2019 2. H. S. Shukla "Human Resource Management in Banking and Financial Services" – 2020 3. P. N. Singh "Compensation Management in Banking and Financial Services" - 2020 4. R. K. Gupta "Human Resource Management in Insurance" – 2021 5. G. D. Bhattacharya "Innovative Human Resource Management in Banking and Insurance" - 2022 6. V. K. Agarwal "Strategic Human Resource Management: A Case Study of Banking and Insurance Sectors" – 2022 7. T. R. Rao "Employee Training and Development in Banking Sector" - 2022 8. S. R. Malhotra "Managing Human Resources in the Digital Age: Banking and Insurance Perspectives" – 2023 9. M. N. Mehta "Trends in Human Resource Management for Banking and Insurance Sector" – 2023 10. L. C. Saini "Strategic HRM Practices in Indian Banking and Insurance Sector" – 2023 11. T. S. Bansal "The Role of Technology in Recruitment for Banking and Insurance" – 2023 12. A. P. Kumar "The Role of Compensation in Employee Engagement in Banking and Insurance" - 2023

Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

	Total Marks
Class Test/ Assignment/Project Work/Presentation/Case Study/ Book Review	40

Semester End Examination Question Paper Pattern

Maximum Marks: 60 Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particular	Marks
Q-1	**Attempt any Two of the following: (Module – 1)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-2	**Attempt any Two of the following: (Module – 2)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-3	**Attempt any Two of the following: (Module – 3)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-4	**Attempt any Two of the following: (Module – 4)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**

Signature of Team Members

Sr. No.	Name	Signature
1	Dr. Ishtiyaq Chiplunkar	
2	Ms. Neha Gupta	

AC–
Item No. –

Tolani College of Commerce
(Autonomous)

Knowledge is Supreme

Programme: B.Com. Banking & Insurance Semester – VI

Title of the Course:
Customer Relationship Management in Banking and Insurance

Syllabus for 4 Credit Course
From the Academic Year 2025 – 2026

Name of the Course: Customer Relationship Management in Banking and Insurance

Sr. No.	Heading	Particulars
1	**Description of the course:**	Customer Relationship Management in banking and insurance involves strategies, practices, and technologies used by organizations to manage and analyze customer interactions and data throughout the customer lifecycle. The goal is to improve customer service relationships, assist in customer retention, and drive sales growth.
2	**Type:**	Theory
3	**Vertical**	Major
4	**Credit:**	4 Credits
5	**Hours Allotted:**	60 Hours
6	**Marks Allotted:**	100 Marks Continuous Evaluation 40 Marks Semester End Examination 60 Marks
7	Course Objectives: 1. Ability to understand theConcept of Customer Relationship Management 2. Ability to understand the Customer Retention Strategies 3.Ability to understand CRM-A Cost- Benefit Analysis and Customer Centric Organizational Structure 4. Ability to understand the Concept of Customer Care Management	
8	Course Outcomes: 1. Learners will be able to understand the Concept of Customer Relationship Management 2. Learners will be able to understand the Customer Retention Strategies 3. Learners will be able to understand CRM-A Cost- Benefit Analysis and Customer Centric Organizational Structure 4. Learners will be able to understand the Concept of Customer Care Management	
9	**Module I: Introduction to Customer Relationship Management (15 Hours)**	
	Introduction to Customer Relationship Management (CRM) Historical Perspective of CRM , meaning, definition, purposeand significance, factors responsible for the growth of CRM,winning Markets through effective CRM Advantages / Benefits of CRM Relationship marketing– concept, purpose, value creation inBusiness Measuring the effectiveness of relationship marketing CRM cycle and CRM programmes	
	Module II: Customer Relationship Management (CRM) – Emerging Dimensions Customer Retention Management(15 Hours)	
	Reasons for Customer Switching Need for Customer Retention Customer Retention Strategies a) Customer Complaint Management Strategy b) Service Recovery Strategy c) Managing Customer Waiting Strategy Levels of retention strategy a) Financial Bonds	

	b) Social Bonds c) Customization Bonds d) Structural Bonds Recall Management Personalisation Strategies Differentiation Strategies
	Module III:CRM – A Cost - Benefit Analysis and Customer Centric Organizational Structure (15 Hours)
	<u>CRM – A Cost - Benefit Analysis</u> CRM Benefits a) To the organization b) To the customer CRM Costs a) To the organization b) To the customer C. Building customer loyalty in Business to Business <u>Customer Centric Organizational Structure</u> Four essential steps a) Communal Coordination b) Serial Coordination c) Symbiotic Coordination d) Integral Coordination
	Module IV: Customer Care Management (15 Hours)
	Customer Service Representative Customer Care Software Customer Service Applications Customer Facilities Multimedia Contact Centre Electronic Point of Sale Winning strategies and processes for effective CRM in Bankingand Insurance
10	References Books: 1. Alok Kumar Rai "Customer Relationship Management – Concepts and Cases" 2. Jagdish N. Sheth, Atul Parvatiyar "Customer Relationship Management: A Strategic Approach" - 2001 3. Dinesh G. S. "Customer Relationship Management: Strategies and Tools" – 2019 4. Parthasarathi Das "Customer Relationship Management: A Strategic Approach" – 2020 5. Rekha Sethi "Customer Care Management: The Ultimate Guide to Managing Customer Experience" – 2020 6. Ankur Jain "Customer Care Excellence: How to Deliver Quality Service in the Age of Digital Transformation" - 2021 7. Rajesh D. Ranjan "AI and CRM: A New Paradigm in Customer Relationship Management" – 2022 8. Divya Singh "Loyalty and Customer Retention Strategies: A Comprehensive Guide" - 2022 9. Sandeep Bhattacharya "Customer Relationship Management: A Practical Guide for Managing Customer Relationships" – 2023 10. Ramesh Kumar "Winning Customer Loyalty: Strategies for Retaining Customers" – 2023 11. Priya Mehta "Excellence in Customer Care: Strategies for Success" – 2023

Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

	Total Marks
Class Test/ Assignment/ Project Work/ Presentation/ Case Study/ Book Review	40

Semester End Examination Question Paper Pattern

Maximum Marks: 60 Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particular	Marks
Q-1	**Attempt any Two of the following: (Module – 1)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-2	**Attempt any Two of the following: (Module – 2)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-3	**Attempt any Two of the following: (Module – 3)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**
Q-4	**Attempt any Two of the following: (Module – 4)** A. Full Length Question B. Full Length Question C. Full Length Question	**15 Marks**

Signature of Team Members

Sr. No.	Name	Signature
1	Dr. Ishtiyaq Chiplunkar	
2	Ms. Neha Gupta	
3	Ms. Disha Wadhwa	

AC –
Item No. –

As Per NEP 2020

Tolani College of Commerce (Autonomous)

Knowledge is Supreme

Title of the Course: Indirect Tax

Programme :	**Bachelor of Commerce (Banking & Insurance)**
	Bachelor of Commerce (Financial Markets)

Semester: VI

Syllabus for 4 Credit Course
From the Academic Year 2026-2027

Name of the Course: Indirect Tax

Sr. No.	Heading	Particulars
1	**Description the course :**	An Indirect Tax course covers various topics related to taxes that are not directly borne by the person or business on whom they are imposed, but are ultimately passed on to the final consumer through the price of goods and services. The course includes both theoretical concepts and practical applications of indirect taxation and explains the legal framework as well as the economic impact of such taxes. It provides a comprehensive understanding of how indirect taxes are levied, collected, and administered.
2	**Vertical:**	Minor
3	**Type:**	Theory
4	**Credit**:	4 credits
5	**Hours Allotted:**	60 Hours
6	**Marks Allotted**:	100 Marks Continuous Evaluation: 40 Semester-End: 60
7	**Course Objectives:** 1. To understand the concepts, constitutional provisions, and framework of GST and its role in the Indian economy. 2. To understand the concept of supply under the Goods and Services Tax (GST) regime. 3. To equip with the knowledge necessary to manage ITC effectively and to accurately compute GST liabilities 4. To instill ethical awareness regarding customs regulations and compliance.	
8	**Course Outcomes**: 1. Learners will get an enhanced understanding and application of GST laws and regulations 2. Learners will able to calculate the value of supply and understand its significance in determining the GST payable. 3. Learners will able to calculate Input Tax Credit and its computation under GST. 4. Learners will be equipped for career opportunities in indirect taxation across diverse industries and sectors	
9	**Module 1: Introduction to GST (15 Hours)**	
	• **Introduction to GST** –Genesis of GST in India, Power to tax GST (Constitutional Provisions), Extent and Commencement, Meaning and Definition of GST, Benefits of GSTCGST, IGST, SGST, UTGST, Imports of goods or services or both, Export of goods or services or both, Taxes subsumed and not subsumed under GST. GST Council and GST Network Definitions under CGST Act. • **Registration** – Persons liable for Registration, Persons not liable for Registration, Procedurefor Registration, Deemed Registration, Amendment, Cancellation and Revocation of Registration • **Levy and Collection GST**- Charge of GST, , Composite and Mixed Supplies under GST,	

	• **Exemption** - Power to Grant Exemption, Negative list of GST, GST Rate Schedule for Goods and Services
	Module 2: Concept of Supply **(15 Hours)**
	• Place of Supply • Time of Supply • Value of Supply
	Module 3: Input Tax Credit and Computation of GST **(15 Hours)**
	• Eligibility and conditions for taking Input Tax Credit • Apportionment of credit & Blocked credits Credit in special circumstances • Computation of GST under Inter State supplies and Intra State Supplies Payment of Tax and Refunds and Returns
	Module 4: Custom Act **(15 Hours)**
	• Introduction to customs law including Constitutional aspects Levy of and exemptions from customs duties – All provisions including application of customs law, taxable event, charge of customs duty, exceptions to levy of customs duty, exemption from custom duty Types of customs duties Classification and valuation of imported and export goods • Import and Export Procedures – All import and export procedures including special procedures relating to baggage, goods imported or exported by post, stores Provisions relating to coastal goods and vessels carrying coastal goods Warehousing and Drawback
10	**Reference Books:** 1. **"Indirect Taxes"** **Authors**: V. S. Datey **Publisher**: Taxmann Publications Pvt. Ltd. **Year**: 2023 (Latest Edition) 2. **"GST Law and Practice"** **Authors**: V. S. Datey **Publisher**: Taxmann Publications Pvt. Ltd. **Year**: 2023 (10th Edition) 3. **"Indirect Taxation"** **Authors**: Raj K. Agrawal and Shivangi Agrawal **Publisher**: Bharat Law House **Year**: 2021 4. **"Guide to GST"** **Authors**: Monish Bhalla **Publisher**: Young Global Publications **Year**: 2017 (2nd Edition) 5. **"Goods and Services Tax (GST)"** **Authors**: Dr. Sanjeev Kumar **Publisher**: Bharat Law House **Year**: 2020 6. **"Principles of GST and Customs Law"** **Authors**: Rakesh Kumar, S. Bhargava **Publisher**: Cengage Learning **Year**: 2019

11	**Internal Continuous Assessment: 40%**	**Semester End Examination: 60%**
12	**Continuous Evaluation through:**	

Sub-components	Maximum Marks	Conditions for passing
1) Assignment/ Project Work/ Presentation/ Case Study/ Book Review	20	A learner must be present for each of the sub-components.
2) Class Test	20	
Total	40	

13 **Format of Question Paper:**

Semester End Examination Question Paper Pattern

Maximum Marks: 60 **Duration: 2 Hours**

All Questions are Compulsory Carrying 15 Marks each.

Question No	Particular	Marks
Q-1	**Attempt the following:** **a.** Full Length Practical Question **OR** **b.** Theory/ Practical Questions **c.** Theory/Practical Questions	**15 Marks** **08 Marks** **07 Marks**
Q-2	**Attempt the following:** **a.** Full Length Practical Question **OR** **b.** Theory/ Practical Questions **c.** Theory/Practical Questions	**15 Marks** **08 Marks** **07 Marks**
Q-3	**Attempt the following:** **a.** Full Length Practical Question **OR** **b.** Theory/ Practical Questions **c.** Theory/Practical Questions	**15 Marks** **08 Marks** **07 Marks**
Q-4	**Attempt the following:** **a.** Full Length Practical Question **OR** **b.** Theory/ Practical Questions **c.** Theory/Practical Questions	**15 Marks** **08 Marks** **07 Marks**

Note: Questions of 7/8 marks (Practical/theory) may also be divided as 2 questions of 10/5 marks (Practical/theory) or 1 full length question (Practical/theory) of 15 marks.

Signatures of Team Members

Sr. No	Name	Signature
1.	Mr. Murugan Nadar	
2.	Ms. Shweta Ghule	
3.	Ms. Bhakti Gangar	

AC –
Item No. –

As Per NEP 2020

Tolani College of Commerce
(Autonomous)

Knowledge is Supreme

Title of the Course: Cloud Computing

Programmes:
Bachelor of Commerce (Management Studies)
Bachelor of Commerce (Accounting & Finance)
Bachelor of Commerce (Banking & Insurance)
Bachelor of Commerce (Financial Markets)

Semester: VI

Syllabus for 4 Credits

From the Academic Year 2026-2027

Name of the Course: Cloud Computing

<table>
<tr><th>Sr. No.</th><th>Heading</th><th>Particulars</th></tr>
<tr><td>1</td><td>Description of the Course :</td><td>This course provides a comprehensive understanding of the fundamental concepts, technologies, architectures, and applications of Cloud Computing. It introduces students to the evolution of distributed and parallel computing that led to the emergence of cloud computing as a scalable and cost-effective computing paradigm.</td></tr>
<tr><td>2</td><td>Vertical :</td><td>Minor</td></tr>
<tr><td>3</td><td>Type :</td><td>Theory</td></tr>
<tr><td>4</td><td>Credit:</td><td>4 credits</td></tr>
<tr><td>5</td><td>Hours Allotted :</td><td>60 Hours</td></tr>
<tr><td>6</td><td>Marks Allotted:</td><td>100 Marks
Continuous Evaluation 40 Marks
Semester End Examination 60 Marks</td></tr>
<tr><td>7</td><td colspan="2">Course Objectives: Enable learners to :

1. to the concept of cloud computing in a business environment and help them understand how businesses have evolved from traditional IT systems to cloud-based services for improving efficiency, flexibility, and cost control.
2. role of cloud computing in supporting key business operations such as finance, human resources, customer management, supply chain, digital marketing, and remote collaboration across different business sectors.
3. various cloud business models, service options, and adoption strategies so they can understand how organizations select suitable cloud solutions based on size, needs, and growth stage.
4. awareness of business risks, governance practices, cost management, and compliance issues related to cloud computing, enabling informed decision-making and responsible cloud usage in organizations.</td></tr>
<tr><td>8</td><td colspan="2">Course Outcomes: Learners will be able to :

1. explain cloud computing concepts from a business perspective and identify the reasons why organizations adopt cloud solutions instead of traditional IT systems.

2. describe how cloud services are applied in different business functions and industries, and analyze their role in improving operational efficiency, automation, and business continuity.

3. compare traditional IT setups with cloud-based systems in terms of cost, scalability, maintenance, and flexibility, and understand suitable cloud adoption strategies for startups, SMEs, and large enterprises.

4. recognize business risks associated with cloud usage, understand the importance of SLAs, data security, compliance, and governance, and apply best practices for monitoring performance and managing cloud costs.</td></tr>
</table>

9	**Modules**:-
	Module 1: Cloud Computing in Business Environment (15 Hours)
	• Meaning of cloud computing in a business context. Evolution from traditional office IT systems to cloud-based business services, Reasons for cloud adoption by businesses. • Business-oriented features of cloud computing: Scalability for business growth, flexibility for startups and SMEs, On-demand access to business applications, Pay-as-you-use pricing model • Comparison of traditional IT setup and cloud services from a business perspective, Cloud ecosystem: service providers, business users, and service partners • Applications of cloud computing in: Banking and digital payments, E-commerce, Accounting and billing systems, Digital marketing, Remote work and collaboration.
	Module 2: Cloud Computing for Business Operations (15 Hours)
	• Cloud computing as a service model for businesses, Use of cloud services in business functions: Finance and accounting management, Customer Relationship Management (CRM), Human Resource Management (HRM), Inventory and supply chain management • Role of cloud services in business process automation, Business continuity and disaster recovery using cloud services, Benefits of cloud adoption for small, medium, and large enterprises • Business challenges in cloud usage: Dependence on service providers, Internet connectivity issues, Cost monitoring and control, • Industry examples of cloud usage in different business sectors.
	Module 3: **Cloud Business Models and Adoption Strategies (15 Hours)**
	• Overview of cloud service models from a business perspective, Selection of cloud solutions based on organizational needs, Public, private, and hybrid cloud usage in business scenarios • Traditional IT systems versus cloud-based systems: Cost structure, Maintenance responsibility Scalability and flexibility. • Service Level Agreements (SLA): Service availability, Performance commitment, Customer support and responsibilities, • Cloud adoption strategies for startups, growing businesses, and enterprises.

	Module 4 : Cloud Risk Management and Governance **(15 Hours)**
	• Business risks associated with cloud computing, Data security and privacy concerns in cloud environments, Managing access and authorization for employees, Compliance with legal and regulatory requirements • Trust and reliability of cloud service providers, Security and responsibility clauses in SLAs, Monitoring cloud service performance and usage • Managing and optimizing cloud service costs • Best practices for cloud governance in organizations

10	**Reference Books:** • Cloud Computing: Concepts, Technology & Architecture by Thomas Erl, Ricardo Puttini & Zaigham Mahmood – Pearson. • Mastering Cloud Computing by Rajkumar Buyya, Christian Vecchiola & S. Thamarai Selvi – McGraw-Hill Education. • Cloud Computing: A Hands-On Approach by Arshdeep Bahga & Vijay Madisetti – Universities Press.	
11	**Internal Continuous Assessment: 40%**	**Semester End Examination : 60%**
12	**Continuous Evaluation through:** Class Test : 20 Marks Assignment : 20 Marks Total : 40 Marls	
13	**Question Paper Pattern for Semester End Examination** **Maximum Marks: 60** **Duration: 2 Hrs.** **Note: All questions are compulsory. Each question has an internal choice.** ***[Refer to Next Page]***	

Question Number		Nature of Questions	Maximum Marks
1)		**Attempt any 3**	
	a)		15
	b)		
	c)		
	d)		
	e)		
2)		**Attempt any 3**	
	a)		15
	b)		
	c)		
	d)		
	e)		
3)		**Attempt any 3**	
	a)		15
	b)		
	c)		
	d)		
	e)		
4)		**Attempt any 3**	
	a)		15
	b)		
	c)		
	d)		
	e)		

Signatures of Team Members

Sr.No	Name	Signature
1.	Mr. Deepak Sharma	
2.	Ms. Vibhuti Barad	
3.	Ms. Sabiha Malik	