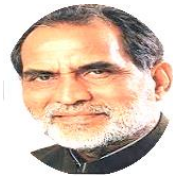
Course Structure of B.COM (Banking &Insurance)									
Year	**Semester**	**Paper Code**	**Paper Title**	**Major/ Minor**	**Faculty**	**Credit Point**	**Total Credit**	**Marks (External + Internal)**	**Certificate/ Diploma/ Degree**
1st Year	Ist Sem.	B.COM(B&I) 101	Principal of Management	Major	Own	6	27	75+25=100	Certificate
		B.COM (B&I) 102	Financial Accounting	Major		6		75+25=100	
		B.COM (B&I) 103	Introduction to Computing-I	Major		6		75+25=100	
			Other Faculty	Minor	Uni. List	6		75+25=100	
			Vocational-1 (Any one)	Minor		3		40+60=100	
			Co-curricular-1 (Qualifying)	Minor				75+25=100	
	2nd Sem.	B.COM(B&I) 201	Money and Banking	Major	Own	6	21	75+25=100	
		B.COM (B&I) 202	Accounting for Managers	Major		6		75+25=100	
		B.COM (B&I) 203	Introduction to Computing-II	Major		6		75+25=100	
			Vocational-2	Minor	Uni. List	3		40+60=100	
			Co-curricular-2 (Qualifying)	Minor				75+25=100	
Total Credits and Marks							**48**	**900**	



Programme: B.Com (Banking & Insurance)

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	I		
Course Code	B.COM(B&I) 101		
Course Title	Principal of Management		
Credit	6	**Maximum Marks**	75+25=100

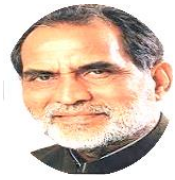
Course Objective:

The course aims at providing fundamental knowledge and exposure to the concepts, theories and practices in the field of banking & insurance.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Make awareness about principles and practices of management
- Understand the concept, nature and functions of management.
- Outline the roles of management thinkers and their contribution in the field.
- Understand the complexities associated with management of human resources in the organizations and integrate the learning in handling these complexities.

Unit	Course Content
I	Nature and significance of Management, Approaches of management, Contributions of Taylor, Fayol and Barnard, Functions of a Manager, Social responsibility of Managers, Values in management.
II	The Nature of significance of Planning, Objectives, Steps of Planning, Decision making as key step in planning. The Process and Techniques of Decision Making. Organisation: Nature and significance, Approaches, Departmentation, Line and staff relationships, Delegation and Decentralization, Committee system, Department of effective organizing.



III	Staffing, nature and Significance, Selection, Appraisal and Development of Managers. Directing: Issues in managing human factors, Motivation, nature and Significance's, Theories and Techniques.
IV	Communication Definition and Significance, Process, Barriers of Communication, Building effective communication system. Controlling: Definition and Elements Control Techniques, Coordination, Determinants of an Effective Control system, Managerial Effectiveness.

References:

- Fundamentals of Management, Robbins, S.P. and Decenzo, D.A., Pearson Education Asia, New Delhi
- Koontz H., Weihrich H. (2009); Principles of Management; Tata Mc Graw Hill; 8th Edition.
- Williams C (2009) Principles of Management; South-Western/Cengage Learning; 5th Edition.
- Prasad L.M, principles and Practice of Management, Sultan Chand & Sons, 20th Edition.
- Jaiswal B. & Maheshwari R.K. (2010), Essentials of Management: NRBC.

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	I		
Course Code	B.COM (B&I)102		
Course Title	Financial Accounting		
Credit	6	**Maximum Marks**	75+25=100

Course Objective:

The aim is to provide an understanding of the basic principles of accounting and their application in banking and insurance sector.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Describe, explain, and integrate fundamental concepts underlying financial accounting.
- Enable the students to learn, explain and integrate the fundamental concepts, principles and techniques of accounting.
- Apply quantitative skills to help analyze and solve business problems.

Unit	Course Content

I	Introduction to Accounting -Basic Concepts, Purpose, Importance, Scope and Limitations of Accounting Users of Accounting, Information, Generally Accepted Accounting Principles (GAAP) and Accounting Standards (AS), Introduction to International Financial Reporting Standards (IFRS) –need and significance. Ethical Issues in Accounting.
II	Recording and Classification of transactions, Preparation of trial balance, capital and revenue expenditure Preparing final accounts for business Adjustment Entries: Inventory, Depreciation, Provision for Bad Debts, Accrued, prepaid, outstanding and unearned income and expenditure.
III	Trial Balance, Rectification of Errors, Final Accounts, Provisions and Reserves, Methods of Depreciation –Fixed Installment Method and Diminishing Balance Method. Introduction to corporate accounting - Preparation of financial Statements of a company.
IV	Analysis of Financial Statements- meaning types and techniques. Trend analysis ratio Analysis Statement of Cash Flow – Indirect method.

References:

- Maheshwari, S.N., Maheshwari, S.K. & Maheshwari, S.K. (2018), Financial Accounting, Vikas Publishing, 6th Edition
- Larson, Kermit D., & Miller, Paul B. W. (1994) Financial Accounting, McGraw-Hill Education.
- Narayanaswamy, R. (2014). Financial Accounting: A Managerial Perspective, Prentice Hall India, 6th Edition.

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	I		
Course Code	B.COM (B&I)103		
Course Title	Introduction to Computing-I		
Credit	6	**Maximum Marks**	75+25=100

Course Objective:

This course is designed to prepare students able to apply computer applications in the field of banking and insurance.

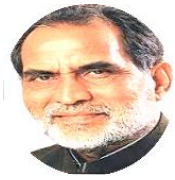
Learning Outcomes: After successful completion of the syllabus, learners will be able to:

• Understand the basic nature and concept of Computer Application. • Explain the fundamental concepts of computer application in corporate world. • Manifest the knowledge of computer skill used in business management.	
Unit	**Course Content**
I	Introduction: Basics of computers and their evolution- Characteristics of Computer, Application of Computer, Various fields of Computer, Classification of Computer, Generation of Computer, Types of Software, Compiler & Interpreter, Generation of Language, Data representation - Different Number Systems, Inter Conversion between Number Systems, Binary Arithmetic.
II	Input devices: Keyboard, Point & draw devices, Data Scanning Devices, Digitizer, etc, Output Devices: Monitors, Printers, Plotters, Voice Response System, etc., Main Memory / Primary Memory: RAM, ROM, PROM, EPROM: Cache Memory, Secondary Memory, SASD, DASD Concept, Magnetic Tape, Magnetic Disk, Optical Disk, etc. Business Data Processing: File Management System, Database Management System
III	Operating System Concept: Introduction to Operating System, Functions of Operating System, Types of Operating System, Details of Basic System configuration. Introduction to GUI-Windows Operating System, All Directory Manipulations, File Manipulation. Introduction to Word Processor, Spread Sheets, PowerPoint.
IV	Concept Of Data Communication & Networking: Network Concepts, Types of Network, Communication Media, Modes of Transmission, Analog & Digital Transmission, Synchronous & Asynchronous Transmission, Different Topologies, Introduction to Internet
References: • Govindraju, S. - Introduction to Computer Science • Jain, V.K. - Computer and Beginners • Sinha, P.K. - Fundamentals of Computers • Norton, Peter - Dos 5.0/6 • Ram, B. - Computer Fundamentals	

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	II
Course Code	B.COM (B&I)201



Course Title	Money and Banking		
Credit	6	**Maximum Marks**	75+25=100

Course Objective:

The course aims at providing fundamental knowledge and exposure to the concepts, theories and practices in the field of banking and insurance.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- This course enables students to the conceptual and practical operations of the Money, banking, financial markets and institutions.
- The course enabled students to an in-depth understanding of the operational issues of capital and money market network along with its regulatory framework.
- Manifest the knowledge of money and banking skill used in banking and insurance business.

Unit	**Course Content**
I	Money: Kinds, Functions and Significance, Monetary Standards: Metallic Standard, Gold Standard and Paper Standard, Value of money, Measurement of changes in the value of money, Demand for Money: The Classical Approach, Keynesian Approach.
II	Supply of Money: Definitions—Determinants of Money Supply—High Powered Money and Money Multiplier—Indian Currency system.
III	Commercial banking: Nature; structure; functions: The process of credit creation-purpose and limitations, Pre-requisites of a sound commercial banking system; Liabilities and assets of Banks. ATM - Internet Banking - Core banking; A Critical Appraisal of the Progress of Commercial Banking after Nationalization; Recent Reforms in Banking Sector in India.
IV	Role of central banks in developed and developing countries; Functions of a central bank; Role and functions of the Reserve Bank of India; methods of credit control: Quantitative- bank rate, repo rate, open market operations, variable reserve ratio and selective methods; Objectives and limitations of monetary policy; NPA's , Recent changes in monetary policy of India.

References:

- Gupta, S.B. (1995), Monetary Economics: Institutions, Theory and Policy, S. Chand & Co., New Delhi.
- Sundharam KPM, Banking: Theory, Law and Practice, Sultan Chand and Sons, New Delhi
- Hajela, T.N., (2009) Money and Banking, Ane Books Pvt Ltd., New Delhi
- Ghosh and Ghosh, Fundamentals of Monetary Economics, Himalaya Publishing House

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	II		
Course Code	B.COM (B&I)202		
Course Title	Accounting for Managers		
Credit	6	**Maximum Marks**	75+25=100

Course Objective:

This course aims to develop the competency for making correct analysis of relevant information required for managerial decision making in banking and insurance sector

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Explains the differences and relationship between cost accounting-financial accounting and managerial accounting
- Explains fixed, variable, semi-fixed and semi-variable cost concepts
- Prepare budgets and defines budgeting and different categories of budget concepts

Unit	Course Content
I	Introduction: Concept, Nature, Scope of Management Accounting, its importance and limitations. Distinguishing features of Management accounting, cost accounting and financial accounting, Role and responsibilities of Management accountant.
II	Analysis and interpretation of Financial Statements: Meaning , Objectives, procedure and types, its significance and limitations, Comparative statements, Common size statements and ratio Analysis, Techniques of analysis and interpretation of Financial statements.
III	Marginal Costing: Meaning, concept and basic characteristics of marginal costing, its utility and limitations, marginal costing vs. absorption costing, Marginal approach to profit determination; cost – volume- profit analysis.
IV	Standard Costing: Concept of standard costs, establishing various cost standards, calculation of Material Variance, Labour Variance, and Overhead Variance, and its applications and implications.

References:

- Horngren et al., Introduction to Management Accounting, Pearson, 12th edition, 2002
- Khan and Jain, Management Accounting, Tata McGraw-Hill, 2000, 3rd edition
- Pandey I M, Management Accounting, Vikas, 3rd edition, 2004es:

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	II		
Course Code	B.COM (B&I)203		
Course Title	Introduction to Computing-II		
Credit	6	**Maximum Marks**	75+25=100

Course Objective:

This course is designed to prepare students able to apply computing skills in the field of banking and insurance.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Understand the basic nature and concept of Computerized Accounting.
- Explain the fundamental concepts of computerized accounting application in corporate world.
- Manifest the knowledge of computerized skill used in banking and insurance.

Unit	Course Content
I	MS-Excel: Work Book & Worksheet overview & Difference. Entering information. Worksheet Creating. Templates & various options in Templates in Ms-Excel, Opening and saving workbook. Formatting Number and texts. Protecting cells. Creating and Printing Chart and Graphs. Using Formula in Excel. Page Layout, Data Controlling. REVIEW & VIEW options, using Help option.
II	MS-Access: Data, Database, Creating Database file, Templates & various options in Templates in Ms-Access. Editing data in database file, saving and printing a database. Creating form/query/report in MS-Access. External Data & Database Tools Options. , using Help option.

III	Tally Fundamental, Account Masters- Groups, Ledger, Voucher Types- Creat, Display, Alter. Accounting Voucher Types- Contra, Payment, Receipt, Journal, Sale, Purchase, Debit Note, Credit Note, Data Export/Import, Finalization Adjustment Entries.
IV	Inventory Master- Stock Groups, Unit of Measure, Godowns, Stock Items- Creat, Display, Alter. Invoicing- Enter Purchases/Sales/Debit Note, Credit Note in Invoice Mode- Accounting Invoice, Item Invoice, Additional Expenses, Tax Ledger in Invoices. Bank Reconciliation, Data Backup/ Restore.

References:

- Peter Norton (2010), "Introduction to Computers", 7th Edition, McGraw-Hill, New Delhi.
- Rajaraman, V. (2006), "Fundamental of Computers", 4th Edition, Prentice Hall India, New Delhi.
- S.S. Bhatia, Vikram Gupta (2015), " E-Accounting using Tally ERP 9 ", Kalyani Publishers, New Delhi
- Arora J.S. (2016), "Tally – ERP- 9, Financial Accounting", Kalyani Publishers, New Delhi.

Course Structure of B.COM (Banking &Insurance)

Year	Semester	Paper Code	Paper Title	Major/ Minor	Faculty	Credit Point	Total Credit	Marks (External + Internal)	Certificate/ Diploma/ Degree
2nd Year	3rd Sem.	B.COM (B&I)301	Management of Insurance Business	Major	Own	6	27	75+25=100	Diploma
		B.COM (B&I)302	Financial Management	Major		6		75+25=100	
		B.COM (B&I)303	Business Regulatory Framework	Major		6		75+25=100	
			Other Faculty	Minor	Uni. List	6		75+25=100	
			Vocational-3	Minor		3		40+60=100	
			Co-curricular-3 (Qualifying)	Minor				75+25=100	
	4th Sem.	B.COM (B&I)401	Financial Market and Operations	Major	Own	6	21	75+25=100	

		B.COM (B&I)402	Risk Management	Major		6		75+25=100	
		B.COM (B&I)403	Income Tax Law and Account	Major		6		75+25=100	
			Vocational-4	Minor	Uni. List	3		40+60=100	
			Co-curricular-4 (Qualifying)	Minor				75+25=100	
Total Credits and Marks (1st Year + 2nd Year)							**96**	**1800**	

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	III		
Course Code	B.COM (B&I)301		
Course Title	Management of Insurance Business		
Credit	6	**Maximum Marks**	75+25=100
Course Objective: This course is designed to prepare students able to apply computing skills in the field of banking and insurance.			

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- This course enables students to the conceptual and practical operations of the insurance business.
- The course enabled students to an in-depth understanding of the operational issues of insurance business along with its regulatory framework.
- Manifest the knowledge of insurance business, skill used in banking and insurance business.

Unit	Course Content
I	Savings and investment schemes like shares, UNITs, Capital, markets, mutual funds, etc. Vis-à- vis insurance: Tax benefits under insurance policies: Life cycle needs-including solutions, matching of the customer's needs and requirements to available products: Comparison between different products offered vis-à-vis chargeable premium and coverage.
II	Computation of Premiums /Bonuses: Premium calculation-including rebates, mode of rebate, large- sum assured policies rebate: Extra premium: Under Premiums: computation of benefits, Surrender value: Paid-up value.
III	Insurance Documents: Insurance Document, Including Proposal forms and other relevant forms: First premium receipt/ renewal premium receipt : Policy contract: Endorsements: Renewal notice/ bonus notices: Other insurance documents related to receipt.
IV	Life Insurance Products: Traditional UNIT Linked Policies: Individual and Group policies: With-profit and without-profit policies: Different types of insurance products-whole life products, interest sensitive products, term-assurance annuities Endowment: Assurance. Options and Guarantees. Group insurance and pension plans. Health Related Insurance.

References:

- Principles of Insurance (IC-01), Insurance Institute of India, Mumbai.
- Practice of Life Insurance (IC-02), Insurance Institute of India, Mumbai
- Practice of General Insurance (IC-11), Insurance Institute of India, Mumbai
- Corporate Agent (IC-38), Insurance Institute of India, Mumbai

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	III

Course Code	B.COM (B&I)302		
Course Title	Financial Management		
Credit	6	**Maximum Marks**	75+25=100

Course Objective:

This course aims to equip the students with the fundamental principles & techniques of financial management concerned with the acquisition & use of funds by a business firm.

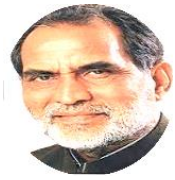
Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Understand the basic nature and concept of Financial Management.
- Explain the fundamental concepts of finance and time value of money.
- Manifest the knowledge of quantitative techniques used in financial management.

Unit	Course Content
I	Financial Management-meaning and scope. Functions of financial managers, various decisions under financial management, Wealth maximization vs Profit maximization objective, financial planning.
II	Capital budgeting-various techniques of capital budgeting decision-Payback period, NPV method, Profitability Index, IRR method.
III	sources of long-term financing, Cost of Capital-cost of debt, cost of preference shares, cost of equity shares and weighted average cost of capital
IV	Capital Structure-theory and practice, Leverage-Operating, Financial, Combined leverage, Dividend decision and models-Gordon and Walter model.

References:

- Pandey I. M. (2017). Financial Management, Vikas Publishing, 11th Edition
- Rustagi, R.P. (2019). Fundamentals of Financial Management, Taxman , 14th Edition
- Kishore, Ravi M (2016). Financial Management, Taxman's, 8th Edition.
- Khan, M.Y., & Jain, P.K. (2018). Financial Management: Text, Problems and Cases, Mc Graw Hill Publication, 8th Edition
- Jaiswal B. & Shimpee L. (2019), Concept in Valuation Finacial Management, Sahitya Bhawan.



Subject: B.Com (Banking & Insurance)

Syllabus

Semester	III		
Course Code	B.COM (B&I)303		
Course Title	Business Regulatory Framework		
Credit	6	**Maximum Marks**	75+25=100

Course Objective:

This course aims to equip the students with the sound knowledge of law related to understanding of Indian Contract Act, Sale of goods act and Negotiable instruments Act.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Explain the concepts in business laws in Indian context.
- Apply the business laws to current business environment
- Ethical and logical approaches to deal with business issues and conflicts.

Unit	Course Content
I	**Company Law – An Overview:** Companies Act, 2013: Corporate Incorporation and Management, Memorandum and Articles of Association, Doctrine of Ultra Vires, Doctrine of Indoor Management, Directors: Appointment, Removal, Position, Powers and Duties of Directors, Audit Committee: Its Role, Company Secretary: Qualification, Appointment and Duties, Liability of independent directors, Types of Meetings, Procedure of calling meeting, Company's resolutions and its kinds.
II	**Central Bank of India and its Function:** The Reserve Bank of India Act 1934; The Banking Regulation Act, 1949; Setting up of a new bank, Branch licensing, Branch authorization policy for commercial banks and New Bank Licensing Policy, 2013. Objectives and Functions of RBI; Tools of Monetary Control; Regulatory Restrictions on Lending, Power of RBI to Issue Directions, Regulation of Interest Rate; Regulation of Payment Systems.
III	**Insurance Act and Guidelines:** The Insurance Act, 1938 – Insurance Regulatory and Development Act, 1999 – Life Insurance Corporation Act, 1956 – General Insurance Business (Nationalization) Act, 1972. Insurance Law-need. Indian Insurance Industry, The Insurance Regulatory and Development Authority Act, 1999 (as amended). The Regulatory Body-IRDA- functions, powers, and role. Selfregulation by insurers.

IV	Consumer protection act 1986 – main features, definition of consumer, consumer grievance, redressal machinery, district forum, state commission, central forum. **Cyber Law:** Information Technology Act-2000 and amendments. Juridiction of Cyber Crime, Creating awareness and healthy practices.

References:

- Institute of Company Secretaries of India, Companies Act 2013, CCH Wolter Kluver Business, 2013
- Agarwal, O. P. (2014). International Banking and Finance (1st ed.). Himalaya, Publishing House.
- Gomez, C. (2011). Banking and Finance: Theory, Law and Practice. PHI Learning Private Limited
- Cyber Criminology: Exploring Internet Crimes and Criminal Behaviour by Jaishankar, K., CRC Press.

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	IV		
Course Code	B.COM (B&I)401		
Course Title	Financial Market and Operations		
Credit	6	**Maximum Marks**	75+25=100

Course Objective:

The objective for this paper to provide an understanding of the functions of financial markets and institutions. It will also help in understanding the important rights and duties of bankers and their operations.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Understand the basic nature and concept of financial markets and operations.
- Explain the fundamental concepts of capital market.
- Manifest the knowledge of techniques used in financial markets and operations.

Unit	Course Content
I	An Overview of Financial markets in India. Indian money market's composition and structure; (a) Acceptance houses, (b) discount houses and (c) Call money market : Recent trends in Indian money market.
II	Capital Market: Security market (a) New issue market. (b) Secondary market: Functions and role of stock exchange: Listing procedure and legal requirements; Public issue-pricing and marketing: Stock Exchanges-National Stock Exchange and over the counter exchanges.

III	Financial Services; Merchant banking – functions and roles: SEBI guidelines: Credit rating- concept functions and types.
IV	Functionaries on Stock Exchanges: Brokers, Sub brokers, market makers, jobbers, portfolio consultants, institutional investors and NRIs. Securities Contract and Regulations Act: Main Provisions. Investors' Protection: Grievances concerning stock exchange dealings and their removal: Grievance cells in stock exchanges: SEBI: Company Law Board: Press: Remedy through courts.

References:

- Gordon E. and Natarajan K. (2019). Financial Markets and Services. New Delhi: Himalaya Publishing House.
- Machiraju, H. R. (2019). Merchant Banking. New Delhi: New Age Publishers.
- Dave. and Chadwick, Fiona Ellis.,(2012), SEBI Regulations from SEBI Websit Chaffey, , Digit
- Jaiswal B. & Vidyarthi A. (2013). Banking Operations, Sahitya Bhawan.

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	IV		
Course Code	B.COM (B&I)402		
Course Title	Risk Management		
Credit	6	**Maximum Marks**	75+25=100

Course Objective:

The objective of Risk Management is to provide the practical knowledge and skills needed to address everyday problems in corporate financial risk management, with clear understanding of the essential theories, principles and tools.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

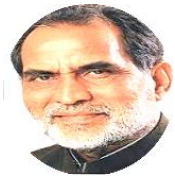
- To providing an umbrella methodology for the management of risk and highlighting where different treatment is needed according to the nature of a particular risk.

• To understand foreign exchange risk that can affect a company and how each might be evaluated and responded to • To enable one to control of operational risk within treasury departments and external risk reporting requirements.	
Unit	**Course Content**
I	The risk management environment: The concept of risk, Types and sources of risk, Risk and the economic environment, Corporate governance and organisational structure, External reporting and accounting. The risk management process: A risk management framework, Risk measurement tools and techniques
II	Interest rate markets: Overview of the markets for interest bearing instruments, Interest rate mathematics, Time value of money and discounted cash flow analysis, Yield curve mathematics. Identifying and analyzing interest rate risk: Identifying and assessing interest rate risk, Evaluating interest rate risk. Managing interest rate risk: Managing interest rate risk, Interest rate risk management Instruments: short term, Interest rate risk management Instruments: longer term.
III	Foreign exchange markets: Overview of the foreign exchange markets. Identifying and analysing foreign exchange risk: Identifying and assessing foreign exchange risk, Evaluating foreign exchange rate risk. Managing foreign exchange risk: Managing foreign exchange risk, Foreign exchange risk management instruments
IV	Overview of liquidity markets: Sources of liquidity, Borrowing and investment principles. Identifying and analysing liquidity risk, Identifying and assessing liquidity risk, Evaluating liquidity risk, Managing liquidity risk, Credit and counterparty risk, Commodity price risk, Pension risk, Treasury operational risk and controls, External risk reporting
References: • •	

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	IV		
Course Code	B.COM (B&I)403		
Course Title	Income Tax Law and Account		
Credit	6	**Maximum Marks**	75+25=100



Course Objective:

The course aims at providing fundamental knowledge and exposure to the concepts, theories and practices in the field of tax management.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Gain an insight to the direct and indirect tax laws in India.
- Understand about the concept of residential status and the types of residents like individual, HUF, firms and companies.
- Calculate the income under different heads- Salary, House property, Business & Profession, Capital Gains, Other sources.

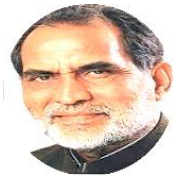
Unit	Course Content
I	Indian Income Tax Act, 1961: Basic Concepts - Income, Agriculture Income, Casual Income, Assessment Year, Previous Year, Gross Total Income, Total Income, Person, Tax Evasion, Tax Avoidance.
II	Basis of Charge: Scope of Total Income, Residence and Tax Liability, Income which does not form part of Total Income.
III	Heads of Income: Income from Salaries, Income from House Property. Profit and Gains of Business or Profession, Capital Gains, Income from other sources.
IV	Aggregation of Income, Set-off and carry forward of losses, deductions from gross total Income, Computation of total Income and Tax liability.

References:

- Mehrotra, H.C. and Goyal, S.P (2021), Fundamentals of Income Tax A.Y. 2021-22, Sahitya Bhawan Publications, 62nd Edition
- Mehrotra, H.C. and Goyal, S.P (2020), Income Tax Law & Accounts A.Y 2020-21, Sahitya Bhawan Publications, 61st Edition
- Ahuja, Girish and Gupta Ravi (2021), Simplified Approach To Income Tax, Flair Publications Pvt. Ltd.2021 Edition.
- Chandra, Mahesh and Shukla, D.C. (2004), Income Tax Law and Practice, Pragati Publications, 2004 Edition
- Jain, R. K. (2020), Income Tax Law & Practice with GST , SBPD Publications, 25th Revised Edition.

Course Structure of B.COM (Banking &Insurance)

Year	Semester	Paper Code	Paper Title	Major/ Minor	Faculty	Credit Point	Total Credit	Marks (External + Internal)	Certificate/ Diploma/ Degree
3rd Year	5th Sem.	B.COM (B&I)501	Business Mathematics	Major	Own	5	20	75+25=100	B.COM(Banking & Insurance) Degree
		B.COM (B&I)502	Security Analysis and Portfolio Management	Major		5		75+25=100	
		B.COM (B&I)503	Practice of Life and General Insurance	Major		5		75+25=100	
		B.COM (B&I)504	Marketing of Financial Products and Services	Major		5		75+25=100	
		B.COM (B&I)505	Project Report – Part 1 (Qualifying) (Evaluation in 6th Sem.)	Major	Own				
			Co-curricular-5 (Qualifying)	Minor	Uni. List			75+25=100	
	6th Sem.	B.COM (B&I)601	Statistical Methods	Major	Own	5	28	75+25=100	
		B.COM (B&I)602	Retail Management and Retail Banking	Major		5		75+25=100	
		B.COM (B&I)603	Human Resource Management	Major		5		75+25=100	
		B.COM (B&I)604	Merchant Banking and NBFCs	Major		5		75+25=100	
		B.COM (B&I)605	Project Report- Part 2 (Qualifying) (Evaluation of 5th & 6th Sem.)	Major		8		100	



			Co-curricular-6 (Qualifying)	Minor	Uni. List			75+25=100	
Total Credits and Marks (1st Year + 2nd Year + 3rd Year)							**144**	**2700**	

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	V		
Course Code	B.COM (B&I)501		
Course Title	Business Mathematics		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

The objective of this sequence is to transmit the body of basic mathematics that enables the study of economic theory at the undergraduate level.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Develop an understanding to the solution of familiar and unfamiliar problems pertaining to business mathematics.
- Aware about appropriate theories, principles, and concepts pertaining to business mathematics.
- Formulate appropriate judgment in selecting and presenting information using various methods and techniques relevant to business mathematics.

Unit	Course Content
I	Sets and set operations; relations; functions and their properties; Number Systems and Introduction of algebraic series, Basic Trigonometry Identities.
II	Types of functions- constant, polynomial, rational, exponential, logarithmic; Graphs and graphs of functions; Limit and continuity of functions; Limit theorems

III	Matrices: concept, types, matrix algebra, transposes of a matrix, inverse of a matrix, rank of a matrix; matrix inversion method and its economic application, Determinants: concept, properties, solving problems using properties of determinants, solution to a system of equations - Crammer's rule and its economic application
IV	First order derivative and its application in Economics; Slope and elasticity of demand, Determination of Marginal revenue, marginal cost and marginal product; Second order derivative and its application in Economics, Point of inflexion, Concavity and convexity of curve, problem of maximization and minimization of certain economic variables.

References:

- A. C. Chiang and K. Wainwright (2005): Fundamental Methods of Mathematical Economics, McGraw Hill International Edition.
- Mehta and Madnani: Mathematics for Economists, New Delhi: Sultan Chand Company
- T. Yamane (2012): Mathematics for Economists, Prentice-Hall of India
- K. Sydsaeter and P. J. Hammond (2002): Mathematics for Economic Analysis, Pearson Educational Asia

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	V		
Course Code	B.COM (B&I)502		
Course Title	Security Analysis and Portfolio Management		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

The objective of this course is to expose the students to the concept, tool and technique applicable in the field of security analysis and portfolio management.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Develop an understanding to the solution of familiar and unfamiliar problems pertaining to securities analysis and portfolio management
- Aware about appropriate theories, principles, and concepts pertaining to securities analysis and portfolio management.

• Formulate appropriate judgment in selecting and presenting information using various methods and techniques relevant to securities analysis and portfolio management.	
Unit	**Course Content**
I	Concept and Objectives of Investment, Types of Securities and Avenues for Investment, Investment Management Process, Risk and Its Measurement, Value at Risk (VaR).
II	Relationship between Risk and Return, Valuation of Securities, Equity Shares, Preference Shares and Bonds, Term Structure of Interest rates, Mutual Funds, Hedge Funds.
III	Efficient Market Hypothesis, Testing for Market Efficiency, Economic & Industry Analysis, Company Analysis, Fundamental and Technical Analysis, Volatility, and Its Measurement.
IV	Portfolio Theory – Diversification and Optimal Portfolios, International Portfolios, Capital Asset Pricing Models, Factors Models, Arbitrage Pricing Theory. Measuring Portfolio Performance. Bond Portfolio Management and Interest Immunization, Foundations of Behavioural Finance, Prospect Theory, Market Anomalies, High Frequency Trading, Algorithmic Trading

References:

- Fischer Donald E, & Jordan Ronald J : Security Analysis and Portfolio Management, Prentice-Hall
- Pandian Punithavathy : Security Analysis and Portfolio Management, Himalaya Publishing House Pvt Ltd
- Bodie, Kane et al (2019), Investments, 11th edition, McGraw-Hill
- Gitman & Joehuk : Fundamentals of Investing, Pearson Addison Wesley
- Haugen Robert A (2017), Modern Investment Theory, 5th Edition, Pearson

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	V		
Course Code	B.COM (B&I)503		
Course Title	Practice of Life and General Insurance		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

The objective of this course is to expose the students to the concept, tool and technique applicable in the field of practice of life and general insurance.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

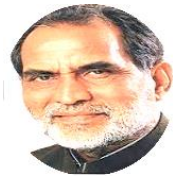
- Develop an understanding to the solution of familiar and unfamiliar problems pertaining to life and general insurance.
- Aware about appropriate theories, principles, and concepts pertaining to life and general insurance.
- Formulate appropriate judgment in selecting and presenting information using various methods and techniques relevant to life and general insurance.

Unit	Course Content
I	Introduction to Insurance: Understanding Risk – Kinds of Risk; Need and Scope of Insurance; basic principles of insurance; essentials of insurance contracts, types of Insurance; understanding the risk and return relationship and the role of insurance; concept of indemnity.
II	Life Insurance: Life Insurance: Meaning, evolution and growth of Life Insurance in India, principles of life insurance; Life Insurance Organisation in India; types of Life Insurance Policies- Term, Whole life, endowment, unit linked pension plan, and with or without profit policy. Health Insurance: Meaning, Need and Benefits.
III	General Commercial Insurance: General Insurance: Meaning, Nature and Importance of General Insurance. Types: Fire, Motor, Agriculture and Marine with their specific features, functions and purpose.
IV	Insurance Documents: Insurance Documents: Proposal Forms, other forms like Premium Receipt, Policy Contract, Renewal Premium Receipt; Other insurance documents. Computation of Premiums/ Bonus: Premium Calculation – including rebates, mode of rebate, large sum assured policies rebate: Extra premium, under premiums, computation of benefits, Surrender value and paid up value.

References:

- P. K. Gupta, Insurance and Risk Management; Himalaya Publishing House, Mumbai. Kanika Mishra, Fundamentals of Life Insurance: Theories and Applications, Prentice Hall.
- M.N. Mishra, Principles and Practices of Insurance, S. Chand and Sons.
- Radhaswamy N. Vinayakam and SV Vasudevan, Insurance Principles and Practice, S. Chand & Co., New Delhi.

Subject: B.Com (Banking & Insurance)



Syllabus

Semester	V		
Course Code	B.COM (B&I)504		
Course Title	Marketing of Financial Products and Services		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

The basic objective of this course is to acquaint the students about the various types of financial services and products and how these are to be marketed. It will also develop an understanding among the students regarding recent developments in marketing of Financial Products & Services.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Develop an understanding to the solution of familiar and unfamiliar problems pertaining to marketing of financial products and services.
- Aware about appropriate theories, principles, and concepts pertaining to marketing of financial products and services.
- Formulate appropriate judgment in selecting and presenting information using various methods and techniques relevant to marketing of financial products and services.

Unit	Course Content
I	Marketing of Financial Services- a conceptual framework. Types of Financial Markets in India- an overview. Concept of Marketing and Marketing Mix, 4 P's of Marketing.
II	Marketing of Banking Services – Banking products and services; Distribution, Pricing and Promotion Strategy for Banking Services; Attracting and Retaining bank customers. Marketing strategy of credit cards, debit cards, saving accounts and different types of loans, barter card.
III	Mutual Funds Markets in India and the Marketing strategies involved. Marketing of insurance products- Life and Non-Life Products. Marketing of Pension Funds.

IV	Concept of Distribution, multiple delivery channels/ATM, EFT, CMS, POS and Bancassurance. Promotion- marketing information & research, public relations and publicity, image building. Globalisation and its impact on financial services.

References:

- Jhinghan M.L. – Banking & Public Finance
- Seth M.L. - Banking and International Trade
- Principles of Marketing, by Philip Kotler,Koshy Keller and Jha, Pearson Education
- Development Banking, by Desai, V.,

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VI		
Course Code	B.COM (B&I)505		
Course Title	Project Report-Part 2 (Qualifying) (Evaluation of 5th & 6th Sem.)		
Credit	8	**Maximum Marks**	100

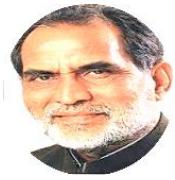
Course Objective:

-
-
-
-
-

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

-
-
-
-
-

Unit	**Course Content**
I	



II	
III	
IV	
References: • • • •	

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VI		
Course Code	B.COM (B&I)601		
Course Title	Statistical Methods		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

To develop an understanding about the fundamentals of statistics and its application in Indian scenario.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Demonstrate the knowledge of statistical data and its significance.
- Produce appropriate graphical and numerical descriptive statistics for different types of data.
- Demonstrate the knowledge of statistical techniques like, correlation, regression etc.

Unit	Course Content
I	Definition, meaning, scope, significance and limitations of statistics. Methods of collection and tabulation of data. Census and Sampling - Concept and methods of sampling, statistical laws, sampling and non-sampling errors, Measures of Central Tendency- Arithmetic mean, Geometric Mean and Harmonic Mean, Median and Mode.
II	Measures of Dispersion- Range, quartile deviation, mean deviation and standard deviation, Skewness: Concept, tests and measurements, Correlation- Meaning, types, methods of measuring correlation coefficient.
III	Regression Analysis- Simple Regression equations, regression coefficient Time series analysis- Trend value and seasonal
IV	Probability –Concept and measurement, Permutations and Combinations, addition and multiplication theorem, Conditional probability, Bay's theorem. Probability Distribution- Binomial, Poisson and Normal Distribution

References:

- S. P. Gupta & M. P. Gupta, Business Statistics, Sultan chand and Sons
- S. P. Gupta & M. P. Gupta, Statistical Methods, Sultan chand and Sons
- Tulsian P.C., Business Statistics, S. Chand Publication, New Delhi.

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VI		
Course Code	B.COM (B&I)602		
Course Title	Retail Management and Retail Banking		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

To develop an understanding of the retail management and retail banking. To build awareness of certain important and critical issues in retail banking and to impart basic knowledge of the Indian retail banking system and its distinctive features.

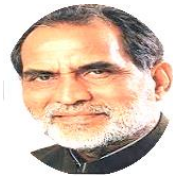
Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Develop an understanding to the solution of familiar and unfamiliar problems pertaining to retail marketing of financial products and services.
- Aware about appropriate theories, principles, and concepts pertaining to retail marketing of financial products and services.
- Formulate appropriate judgment in selecting and presenting information using various methods and techniques relevant to retail marketing of financial products and services.

Unit	Course Content
I	Retail Management – An Introduction. Functions of Retailing, Types of Retailers, Retailing Strategies for emerging markets, Organized Retail formats in India, Challenges ahead for Retailing.
II	Changing Retail Environment Environmental Analysis, Retail Branding, Retail Selling, Relationship Marketing for Retailers, Type of Merchandise.
III	Retail Banking – An Introduction Open market conditions and role of Banks and Financial Institutions, Retail Banking –Concept and Importance.
IV	Retail Banking Products- Housing Loan, Conveyance Loan, Personal Loan, Educational Loan, Loan for Retail Traders, Plastic Money. e-Banking – An Overview Concept of ATMs and 24 hours Banking, Online Banking, Online banking and e-Banking, Bancassurance, SSI financing.

References:

- K.V.S. Madaan, (2009) Fundamental of Retailing, Tata MC Graw Hill
- Bajaj, Tuli and Srivastava, Retail Management, New Delhi: Oxford University Press
- Marketing Management: Indian Context Global Perspective by V S Ramaswamy and S Namakumari, 2018, Sage Publications.
- Berman, B, Joel R. Evans & Chatterjee, P (2017) Retail Management: A strategic Approach Pearson Education Asia, ISBN-0133796841



Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VI		
Course Code	B.COM (B&I)603		
Course Title	Human Resource Management		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

Understand HRM and its objectives and identify its importance and functions in present scenario. Meaning and importance of Human Resource Development.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Importance and function of HR department.
- Process of recruitment and selection.
- Different training methods used for employees.

Unit	Course Content
I	Introduction to Human Resource Management: Personnel vs. Human Resource Management, Significance, Functions and Objectives of HRM. Evolution and Development of HRM. Human Resource Planning: Process, Significance and Integration with Strategic Planning. Job Analysis: Concept and Components.
II	Recruitment: Concept, Sources and Assessment of Recruitment Techniques. Selection: Concept and Procedure. Placement and Induction, Training and Development: Concept, Need, Objectives and Methods, Stages in Training Process. Job Design: Approaches and Techniques of Job Design.
III	Job Evaluation: Concept, Objectives and Methods/ Techniques. Employee Remuneration: Concept of Wage and Salary, Reward Management. Fringe Benefits and Incentive Payments. Performance Appraisal: Concept, Objectives, Process and Techniques.
IV	Industrial Relations: Concept, Objectives, Approaches and Actors of Industrial Relations. Discipline: Disciplinary Procedure, Objectives and Aspects of Discipline. Grievance Procedure: Characteristics, Need and Model Grievance Procedure. Trade Unionism: Concept, Functions, Objectives and Problems of Trade Unions. Collective Bargaining and Industrial Disputes.

References:

- Aswathappa K., Human Resource and Personnel Management, TMH, 5th Edition.
- Rao V.S.P., Human Resource Management: Text and Cases, Excel Books, 2nd Edition.
- Ivansevich, Human Resource Management, Tata McGraw Hill, 10th Edition.
- Mirza Saiyadain, Human Resources Management, TMH Publication

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VI		
Course Code	B.COM (B&I)604		
Course Title	Merchant Banking and Financial Services		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

- Develop understanding of various financial services for managing long-term and short-term assets and liabilities.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Develop an understanding to the solution of familiar and unfamiliar problems pertaining to merchant banking of financial products and services.
- Aware about appropriate theories, principles, and concepts pertaining to merchant banking of financial products and services.
- Formulate appropriate judgment in selecting and presenting information using various methods and techniques relevant to merchant banking of financial products and services.

Unit	Course Content
I	Merchant Banking and Venture Capital: The concept of Merchant Banking Services in India: Rules Regulation's and categorization. The lead manager and its functions management of capital issues. Fixed Deposits and debenture issue. International finance underwriting, Venture capital; the concept and characteristics, process and problems of venture capital financing, growth of venture capital services

II	Leasing and Consumer Finance: Leasing concept - types, legal tax and accounting aspects. Financial evaluation of lease structuring, Qualitative factors in lease decisions. Lease agreements, import and cross border leasing. Hire Purchase agreement – Types, difference between hire purchase and lease. Flat and effective rates of interest.
III	Other Financial Services Credit Rating – Concept and types, functions of credit rating agencies, credit rating of Debt and other securities. Credit rating agencies in India - their rating scale and rating process. Factoring – The concept and characteristics, Types of factoring, legal and financial aspects, factoring in India. Factoring and Bill rediscounting, Forfating.
IV	Marketing of Financial Services Concept, Nature, significance, types and environment. Marketing environment, financial services, Marketing Vs. Consumer and Industrial Goods Marketing, Planning, organising and analysis of Financial services marketing.

References:

- J.C. Verma, Merchant Banking
- P. Chandra, Financial Management
- J. Vanhorne, Financial Management & Policy

Subject: B.Com (Banking & Insurance)

Syllabus

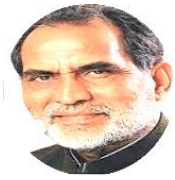
Semester	VI		
Course Code	B.COM (B&I)605		
Course Title	Project Report-Part 2 (Qualifying) (Evaluation of 5th & 6th Sem.)		
Credit	8	**Maximum Marks**	100

Course Objective:

-
-
-
-
-

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

-
-
-



• •	
Unit	**Course Content**
I	
II	
III	
IV	
References: • • • •	

Course Structure of B.COM (Banking &Insurance)

Year	Semester	Paper Code	Paper Title	Major/ Minor	Faculty	Credit Point	Total Credit	Marks (External + Internal)	Certificate/ Diploma/ Degree
4th Year	7th Sem.	B.COM (B&I)701	Research Methodology	Major	Own	5	20	75+25=100	**B.COM (Banking & Insurance) Research**
		B.COM (B&I)702	Strategic management	Major		5		75+25=100	
		B.COM (B&I)703	Business Environment	Major		5		75+25=100	
		B.COM (B&I)704	Derivative Markets and Risk Hedging	Major		5		75+25=100	

		B.COM (B&I)705	Summer Internship and Project	Major					
	8th Sem.	B.COM (B&I)801	Valuation of Assets and Risk Management	Major	Own	5	28	75+25=100	
		B.COM (B&I)802	Business Ethics and Corporate Governance	Major		5		75+25=100	
		B.COM (B&I)803	Emerging Areas in Banking and Insurance	Major		5		75+25=100	
		B.COM (B&I)804	Goods and Service Tax	Major		5		75+25=100	
		B.COM (B&I)806	Major Project (Research Project) (Evaluation of 7th and 8th Semester Report)	Major	Own	8		100	
	Total Credit and Marks (1st Year + 2nd Year + 3rd Year + 4th Year)						**192**	**3600**	

Semester	VII		
Course Code	B.COM (B&I)701		
Course Title	Research Methodology		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

The course aims at providing knowledge and skills to understand the methods and techniques of research.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Demonstrate the ability to choose appropriate research methods and techniques compatible with the nature of the research.
- Develop skills in different statistical techniques of data analysis and presentation.
- Demonstrate improved scientific writing skills

Unit	Course Content
I	Introduction: Meaning of Research, Objectives of Research, Types of Research, Research Process, Research Problem formulation; Research Design: Features of a good research design; Different Research Designs; Measurement in Research; Data types; Sources of Error
II	Measurement and Scaling: Primary Level of Measurement- Nominal, Ordinal, Interval, Ratio, Comparative and Non-competitive Scaling Techniques, Questionnaire Design, Sampling- Sampling Process, Sampling Techniques-Probability and Non-Probability Sampling, Sample Size Decision.
III	Data Collection: Primary & Secondary Data; Survey Method of Data Collection, Classification of Observation Method; Fieldwork and Data Preparation. Hypothesis: Null Hypothesis & Alternative Hypothesis; Type-I & Type-II Errors; Hypothesis Testing: Z-Test, T-Test, ANOVA, Concepts of Multivariate Techniques.
IV	Meaning, Types and Layout of Research Report; Steps in Report Writing, Tabular & Graphical Presentation of Data, Citations, Bibliography and Annexure in Report, Avoid Plagiarism; Use of Statistical Software to Analysis the Data.

References:

- Satyabhushan D., Malhotra NK., (2015) Marketing Research: An Applied Orientation,7th Edition, Pearson publisher.
- Bajpai N., (2011) Business Research Methods: Pearson publisher.
- Cooper & Schindler (2015) Business Research Methods, 12th Edition, Mcgraw-Hill.

- Green, Tull&Albaum (2010) Research for Marketing Decisions, 5th Edition, PHI Pvt. Ltd, New Delhi.

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VII		
Course Code	B.COM (B&I)702		
Course Title	Strategic management		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

The objective of this paper is to introduce the basics of strategic management in organization structure and settings. The paper also tends to give a deep insight into the changing scenario of national and international organizational settings.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Students will enabled to understand the concept of strategic management in the organizational settings.
- Evaluate the applicability of analyzing the complexities associated with process of strategic analysis in the organization.
- Analyze the types of strategic planning, change and control.
- Interpret how the concepts of strategic review and corporate restructuring in the organizational settings.

Unit	Course Content
I	Concept, Definition and Nature of Strategy, Vision, Mission, Goal & Objective. Strategic Management: Definition and Process, Models of Strategic decision making, Strategic Intent, Strategic Business Unit.
II	Environmental Scanning-Concept of Environment and its Components, SWOT Analysis, Environmental Scanning and Appraisal, Strategic advantage analysis and diagnosis, Concept of Synergy, Core Competence.

III	Strategic Analysis & Choice- Stability, Growth, Turnaround, Retrenchment, Diversification, Vertical and Horizontal integration, Strategic alliance, Divestment, Business Portfolio analysis BCG & GEC matrix, Strategic choice.
IV	Strategic Implementation and Control-Inter-relation between formulation and implementation, Issues in strategy implementation, Structural and Non-Structural resource allocation. Overview of Strategic Evaluation, Strategic Control, Techniques of Strategic evaluation and Control.

References:

- Azhar Kazmi & Adela Kazmi (2020). Business Policy and Strategic Management, 5th edition, Tata McGraw Hill
- Thompson, Arthur A, Strickland, A. J and Gamble (2019). Crafting and Executing Strategy, 21 edition, McGraw Hill/Irwin
- Kachru, Upendra , Strategic Management, Excel Books
- Wheelen et al. (2018). Strategic Management and Business Policy: Globalization, Innovation and Sustainability, 15th edition Pearson

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VII		
Course Code	B.COM (B&I)703		
Course Title	Business Environment		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

To appraise the students regarding the basic concepts relating to business environment and business governance.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Familiarize the nature and concept of Business Environment.
- Discuss about the components of Economic, Industrial and International Environment.
- Outline how corporates operates in a business environment

Unit	Course Content
I	Meaning, Definition and Significance of Business Environment; Environmental Matrix; Factor affecting Business Environment: Micro and Macro environment; Environment scanning techniques: SWOT, ETOP with practical examples, Porter's Five Force Model.

II	Economic Systems: Capitalism, Socialism, Mixed Economy- Public Sector and Private Sector. Features of Indian Economy: Primary, Secondary and Tertiary Sectors. Relationship between Government and Business; Public, Private and Co-operative sectors: meaning, role and importance.
III	National Income and its aggregates, Industrial Policy-Overview and Role; New industrial policy of India, Socio-economic implications of Liberalization, Privatization and Globalization. Trade Cycle. Inflation Analysis
IV	Role of Government in Regulation and Development of Business; Monetary and Fiscal Policy; Overview of International Business Environment, Trends in World Trade, EXIM Policy; WTO- Objectives and role in international trade.

References:

- Cherunilam, Francis (2019), Business Environment Text & Cases, Himalaya Publishing House, 27th Revised Edition
- Agarwal, A. N. and Agarwal M. K. (2019), Indian Economy Developmental Problems & Policies, New Age International (P) Ltd, 43rd Edition
- Jaiswal B. & R. Banerjee, (2019), Introduction to International Business, Himalaya Publishing House, 1st Edition
- Aswathapa, K. (2014), Essentials of Business Environment: Text, Cases and Exercise, Himalaya Publishing House Pvt. Ltd, 12th Revised Edition

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VII		
Course Code	B.COM (B&I)704		
Course Title	Derivative Markets and Risk Hedging		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

To appraise the students regarding the basic concepts relating to derivative market and hedging of risk.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Students will enable to understand the concept of derivative markets and hedging of risk. .

- Evaluate the applicability of analyzing the complexities associated with process of derivative markets.
- Analyze the types of strategic planning, change and control.
- Interpret how the concepts of derivative market and risk hedging in the organizational settings would be used to hedge risk.

Unit	Course Content
I	Introduction to derivatives, meaning, characteristics, types, their need, uses and applications, derivative market structure –OTC and exchange traded, Forwards – problems in forward contracts, Futures - market, basic mechanism, types of margins, determination of future pricing and participants in futures market, hedging strategies using futures prices
II	Options: Meaning, Definition and features of option contract, important terms, types – call and put , American and European, distinction between futures and options, advantages and disadvantages of options, factors affecting pricing of options, construction of option strategies in various market situations and their pay-off
III	Other Derivatives: Black and Scholes option pricing model – assumptions and valuations of put options with the model, Credit derivatives – concept and types, uses, benefits and limitations of credit derivatives, Swaps – Interest rate swaps, currency swaps – basic structure of swaps and management of risk using swaps
IV	Commodity and Currency Derivatives: Commodity market derivative instruments – product category, contract specifications, risk management strategies using commodity futures and options, introduction to currency derivative instruments

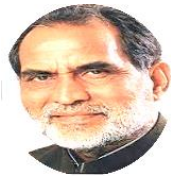
References:

- Rajwade, A.V. (2010), Currency Exposure and Derivatives, McGraw Hill Education.
- Hull, John C. (2008). Options Futures and other Derivatives, Prentice Hall India, 7th Edition.
- R. Madhumati and M. Ranganatham (2011), Derivatives and Risk Management, Pearson Education.
- Rustagi, R.P. (2013), Derivatives and risk management, Taxmann Publications

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VIII
Course Code	B.COM (B&I)801
Course Title	Corporate Accounting



Credit	5	**Maximum Marks**	75+25=100

Course Objective:

The aim is to provide an understanding of the basic principles of accounting and their application in banking and insurance sector.

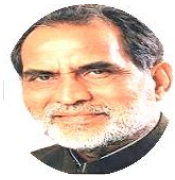
Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Make awareness about principles and practices of corporate accounting.
- Understand the concept, nature and functions of corporate accounting.
- Outline the roles of management thinkers and their contribution in the field corporate accounting.

Unit	**Course Content**
I	Issue, Forfeiture and Re-issue of shares; Redemption of shares; Issue and redemption of debentures.
II	Final accounts; Provisions relating to final accounts as per Indian Company Act.
III	Valuation of Goodwill and Shares. Accounting for Amalgamation of Companies as per Indian Accounting Standard 14: Accounting for internal reconstruction excluding inter-company holdings and reconstruction scheme.
IV	Consolidated Balance Sheet of holding companies with one subsidiary only. Liquidation Statement of Affairs and Deficiency Accounts Liquidation statement of Account.

References:

- Advanced Accounting Vol II: S .N. Maheshwari
- Advanced Accounting Vol II: R.L. Gupta M. Radhaswami
- Corporate Accounting: S.M. Shukla
- Corporate Accounting: Joseph



Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VIII		
Course Code	B.COM (B&I)802		
Course Title	Business Ethics and Corporate Governance		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

The objective of this course is to provide knowledge of contemporary practices in business ethics and corporate governance in the present-day scenario.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Students will be able to incorporate importance of ethics in business
- It will help them take ethical decisions in the organization.
- They will have a better understanding of CSR, Corporate Governance and Sustainability issues faced by the organizations.

Unit	Course Content
I	Concept of Business Ethics, Elements of Business Ethics, History and development of Business Ethics, Can Ethics be taught? Bad Apple Theory, Why Ethics matters in Business? Ethics and Law, Ethical Behavior, Relationship between Business and Ethics.
II	Individual Ethics Management: Ethical Dilemma; Ethical Decision-Making Models-Utility, Rights, Justice and Caring (URJC) Model, Janus Headed Model, Steps for Taking Good Ethical Decision; White Collar Crimes and Reason for its Growth.
III	Definition of CSR, Importance and Limitations of CSR, Identifying and Defining Social Problems, Preventing and Solving Social Problems, Historical Evolution of CSR, Development of CSR in Modern India,
IV	Trusteeship Theory of Mahatma Gandhi, Types of CSR: Carroll's Pyramid, Triple Bottom Line and Environmental Sustainability, Cause Related Marketing, CSR Standardization, Developing an Effective CSR Strategy.

References:

- Linda K. Trevino, Katherine A. Nelson (2017); Managing Business Ethics: Straight Talk about How to Do It Right, Wiley Publishing House, 6th Edition

- O. C. Ferrell, John Fraedrich, Ferrell (2017); Business Ethics: Ethical Decision Making & Cases; Cengage Publishing House
- Mallin. Chris A. (2011); Handbook on International Corporate Governance: Country Analyses; Edward Elgar. pp 421
- Callahan, D. (2004), The Cheating Culture: Why More Americans are Doing Wrong to Get Ahead (Harcourt, Inc., Orlando, FL).
- Kanungo, R. N., and M. Mendonca (1996); Ethical dimensions of leadership, SagePublications Thousand Oaks, CA.

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VIII		
Course Code	B.COM (B&I)803		
Course Title	Emerging Areas in Banking and Insurance		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

The objective of this course is to provide knowledge of contemporary practices in banking and insurance in the present-day scenario.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Students will be able to understand and incorporate emerging areas in banking and insurance.
- It will help them take decisions in the organization to face new challenges.
- They will have a better understanding of new challenges and opportunities faced by the organization in changing scenario.

Unit	Course Content
I	**E-Banking & E-Insurance:** E-Banking and E-Insurance: Definition, need, types and services offered; e-banking and insurance versus traditional banking and insurance.
II	**Electronic Payment System:** Overview of Electronic Payment System: Automated Teller Machine (ATM), Mobile Banking, Unified Payments Interface (UPI), GPay, Paytm, PhonePe, Amazon Pay, MobiKwik, Bharat Interface for Money (BHIM). Payment Gateways: PayPal, PayUMoney, CCAvenue, etc. Card Technologies, MICR electronic clearing. Electronic

	Credit and Debit Clearing: NEFT, RTGS, DNS, ECS (Credit/Debit), IMPS, VSAT, SWIFT Code. E-money, Electronic purse, Digital Cash.
III	**Security Threats:** Security Threats in online Environment: Viruses, Worms, Malware, Software Bombs, Phishing, Spoofing, Spamming, Denial of Service Attacks, Application-based Digital Frauds. Technology Solutions: Digital Signature, Encryption, Protection, Multiple Step Verification.
IV	**E-Banking & E-Insurance Regulations and Cloud Computing:** Legal and regulatory issues of e-banking and e-insurance in India. Definition of Cloud Computing. Significance and Challenges of Cloud Computing.

References:

- Agarwal, O.P. (2017). Banking & Insurance. Himalaya Publishing House.
- IIBF. (2019). Digital Banking. Taxmann Publisher.
- Uppal, R.K. (2020). Banking with Technology. New Century Publications, New Delhi.
- Deva, V. (2007). E–Banking. Common Wealth Publishers, New Delhi.

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VIII		
Course Code	B.COM (B&I)804		
Course Title	Goods and Service Tax		
Credit	5	**Maximum Marks**	75+25=100

Course Objective:

The course aims to provide understanding about salient features of GST law and implications of its various provisions for different classes of suppliers.

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

- Explain concept, need, and utility of indirect taxes
- Identify exemptions for different types of goods and services and examine the various provisions of input tax credit;
- Analyze provisions regarding penalties and interest and to prepare and file GST return online; Understand the significant provisions of the customs law.

Unit	Course Content

I	Concept and types of Indirect Tax; Right to impose indirect tax by Centre (Union)/State and Union Territory Governments before and after 101st Amendment of the Constitution of India; Introduction of GST in India; Definition - Supply, Aggregate Turnover, Person, Business, Appropriate Government, Mixed Supply, Composite Supply, GSTN, GSTIN, E-Commerce Input Tax Credit etc. GST Models: Single GST & Dual GST; Types of GST: - CGST, SGST/UTGST, IGST; Levy and Collection of GST.
II	Registration under GST: Persons liable to get registered, Compulsory Registration. Registration Procedure, Reverse Charge Mechanism, Composition Scheme and assessment under composition scheme; Zero rated supply; Exemption from GST, GST tax rate.
III	Input Tax Credit (ITC), Eligibility and conditions for taking Input Tax Credit, Apportionment of ITC and Blocked Credit; Various Documents under GST- Tax Invoice, Bill for Supply, Debit Note, Credit Note, Payment Voucher, Receipt Voucher, E-way bill, HSN Code and SAC Code.
IV	Assessment and Administration of GST - Types of GST Returns, Types of Assessment & Assessment Procedures, Role and Functions of GST Council, Tax Authorities and their powers; Tax deduction at Source & Tax Collection at Source, Refund of Tax.

References:

- Singhania, V. K., &Singhania, M. (2020). Student's Guide to Income Tax Including GST. New Delhi: Taxmann Publication.
- Singhania, V. K., &Singhania, K. (2020). Direct Taxes: Law & Practice. New Delhi: Taxmann Publication.
- Ahuja, G., & Gupta, R. (2020). Direct Taxes Ready Reckoner. New Delhi: Wolters Kluwer India Private Limited.
- The ICAI Study Material for Final Course Group, II, Paper,8: Indirect Tax Laws.

Subject: B.Com (Banking & Insurance)

Syllabus

Semester	VIII		
Course Code	B.COM (B&I)805		
Course Title	Major Project (Research Project) (Evaluation of 7th and 8th Semester Report)		
Credit	8	**Maximum Marks**	100

Course Objective:

-
-
-
-
-

Learning Outcomes: After successful completion of the syllabus, learners will be able to:

-
-
-
-
-

Unit	Course Content
I	
II	
III	
IV	

References:

-
-
-
-