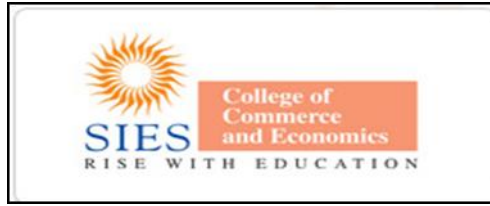


**SIES COLLEGE OF COMMERCE & ECONOMICS  
AUTONOMOUS  
B.COM (BANKING & INSURANCE)**

<b>Sr. No.</b>	<b>Heading</b>	<b>Particulars</b>
1	Title of the course	B. Com (Banking & Insurance)
2	Eligibility for admission	HSC or Equivalent
3	Minimum percentage	45%
4	Semesters	V & VI
5	Level	UG
6	Pattern	03 years & 06 semesters CBGS
7	To be implemented from	From the Academic year 2020-21 in a progressive manner



**SIES COLLEGE OF COMMERCE & ECONOMICS  
(AUTONOMOUS)  
(Affiliated to University of Mumbai)  
RE-ACCREDITED GRADE “A” BY NAAC**

**BOARD OF STUDIES  
B.COM (BANKING & INSURANCE)**

**(WITH EFFECT FROM THE ACADEMIC YEAR 2022-2023)**

**OBJECTIVES OF THE PROGRAMME:**

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1. To exploit opportunities in the Banking & Finance industry.
2. To create better avenues for improving employability.
3. To provide exposure to operational environment.
4. To enable increased industry academia interaction

<b>B.COM (BANKING &amp; INSURANCE)</b>			
<b>SEMESTER V</b>			
<b>Serial No</b>	<b>Course code</b>	<b>Credits</b>	<b>Course Name</b>
<b>I</b>	<b>Discipline-Related Elective Courses (DRE)</b>		
<b>1</b>	<b>BBIS501</b>	<b>03</b>	<b>FINANCIAL REPORTING AND ANALYSIS (CORPORATE BANKING &amp; INSURANCE)</b>
<b>2</b>	<b>BBIS502</b>	<b>03</b>	<b>STRATEGIC MANAGEMENT</b>
<b>3</b>	<b>BBIS503</b>	<b>03</b>	<b>FINANCIAL SERVICES MANAGEMENT</b>
<b>4</b>	<b>BBIS504</b>	<b>03</b>	<b>BUSINESS ETHICS &amp; CORPORATE GOVERNANCE</b>
<b>II</b>	<b>CORE COURSES (CC)</b>		
<b>5</b>	<b>BBIS505</b>	<b>04</b>	<b>INTERNATIONAL BANKING &amp; FINANCE</b>
<b>III</b>	<b>ABILITY ENHANCEMENT COURSES (AEC)</b>		
<b>6</b>	<b>BBIS506</b>	<b>04</b>	<b>RESEARCH METHODOLOGY</b>
<b>TOTAL CREDITS</b>		<b>20</b>	

**FINANCIAL REPORTING & ANALYSIS (CORPORATE BANKING & INSURANCE)**

**COURSE CODE: BBIS501**

**COURSE CREDIT: 03**

**Learning Objectives**

- ✓ The main objective is to provide an understanding of Banking Companies.
- ✓ The main objective is to provide an understanding of Insurance Companies.
- ✓ It includes the accounting of Corporates as per the latest guidelines issued.
- ✓ Knowledge and understanding of cash flow in banking and insurance companies.
- ✓ To enable the student to understand the accounting of Personal Investments.

<b>Sr. No</b>	<b>Modules/Units</b>	<b>No of Lectures</b>
1.	<p><b><u>UNIT 1</u></b> <b><u>Final Accounts of Banking Company</u></b></p> <p>Legal Provisions in Banking Regulation Act, 1949 relating to Accounts.</p> <p>Statutory Reserves including Cash Reserve and Statutory Liquidity Ratio.</p> <p>Bills Purchase and Discounted, Rebate on Bill Discounted.</p> <p>Final Accounts in Prescribed Form.</p> <p>Non – performing Assets and Income from Non – performing Assets.</p> <p>Classification of Advances: Standard, Sub – standard, Doubtful and Provisioning Requirement.</p>	16
2.	<p><b><u>UNIT 2:</u></b> <b><u>Final Accounts of Insurance Company</u></b></p> <p>(a) Preparation and Presentation of Corporate Final Accounts for Insurance Companies.</p> <p>(b) Final Accounts in accordance with Insurance Legislation</p> <p>(c) Study of Accounting Policies from Annual Reports of Listed Insurance Companies</p>	10

3.	<p><b><u>UNIT 3:</u></b>  <b><u>Preparation of Final Accounts of Companies</u></b>  Relevant Provisions of Companies Act related to Preparation of Final Account (excluding cash flow statement)  Preparation of Financial Statements as per Companies Act. (excluding cash flow statement)  AS 1 in Relation to Final Accounts of Companies (Disclosure of Accounting Policies)  Adjustment for –  1. Closing Stock  2. Depreciation  3. Outstanding expenses and income  4. Prepaid expenses and Pre received income  5. Proposed Dividend and Unclaimed Dividend  6. Provision for Tax and Advance Tax  7. Bill of exchange ( Endorsement, Honour, Dishonour)  8. Capital Expenditure included in Revenue expenditure and vice versa e.g.- purchase of furniture included in purchases  9. Unrecorded Sales and Purchases  10. Good sold on sale or return basis  11. Managerial remuneration on Net Profit before tax  12. Transfer to Reserves  13. Bad debt and Provision for bad debts  14. Calls in Arrears  15. Loss by fire ( Partly and fully insured goods)  16. Goods distributed as free samples.  Any other adjustments as per the prevailing accounting standard.</p>	12
4.	<p><b><u>UNIT 4:</u></b>  <b><u>Cash Flow Analysis</u></b>  Cash Flow Analysis as per AS 3 ( Indirect Method Only )Ind As 7</p>	11
5.	<p><b><u>UNIT 5:</u></b>  Personal Investment Accounting (wrt AS13):  For shares (variable income bearing securities)  For debentures / Preference Shares (fixed income bearing securities)  Accounting for transactions of purchase and sale of investments with ex and cum interest prices and finding cost of investment sold and carrying cost as per weighted average method. (Incl brokerage)  Pre acquisition dividend. Bonus shares , Right shares and sales of Rights entitlements.  Gross dividend and Interest/ Net dividend and Interest.</p>	11

	(Excl Convertible Debentures)	
	Columnar format for Investment account.	

**REFERENCE BOOKS:**

- ✓ “Financial Accounting for Business Managers”, by Ashish K. Bhattacharyya Prentice Hall of India Pvt. Ltd.
- ✓ “Contemporary Issues in Accounting” by Shashi K. Gupta, Kalyani Publishers.
- ✓ Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
- ✓ Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
- ✓ Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai

## STRATEGIC MANAGEMENT

**COURSE CODE: BBIS502**

**COURSE CREDIT: 03**

### Course Objectives:

- Students will understand the concepts and principles of strategic management analyse the internal and external environment of business
- The course would enable the students to understand the principles of strategy formulation, implementation and control in organizations
- To expose students to various perspectives and concepts in the field of Strategic Management.

<b>Sr. No</b>	<b>Syllabus</b>	<b>No. of lectures</b>
<b>01</b>	Strategic Management - An Overview Definitions, Strategic Decision Making, Levels of Strategic Management, Process of Strategic Management, Principles of Good Strategy, Elements of Strategic Management, Models of Strategic Management.- BCG Matrix, GE Planning Grid, Mc Kinsey 7S framework (Blue Ocean V/s. Red Ocean strategy), Michael Porter's Five Force model.	15
<b>02</b>	Strategic Management Environment: Importance of Politics in Strategic Management, Social, Political, and Technological forces, Role of Competition, National and Global Business Environment. Components of Environment, Environmental Scanning, Analysis of Strategies and Choice of Strategy. Ethics, Social Responsibility, Impact of Legal Factors in Strategic Management, SWOT Analysis.	10

03	Levels of Strategies and Analysis Corporate Level Strategies- Concentration, Integration and Diversification, Internationalization, Digitization. Process of Strategic Choice, Factors of Strategic Choice, Strategic Analysis.	10
04	Activating Strategy and Implementation Process and Nature of Strategy implementation, Barriers, Model of Strategy Implementation- Structural, Behavioral and Functional	15
05	Strategic Evaluation and Control Standards, Benchmarking, Gap Analysis. Features and Importance of Evaluation, Barriers in Evaluation, Types. Strategic Control- Setting Standards, Comparison, Control Process, Systems, Approaches, Techniques of Evaluation and Control. Role of Information System.	10

**References:**

1. Strategic Management, 12th Ed. Concepts and Cases, Arthur A. Jr. and A. J. Strickland
2. Management Policy and Strategic Management (Concepts, Skills and Practices) , R.M.Shrivastava
3. Business Policy and Strategic Management – P. SubbaRao
4. Strategic Planning Formulation of Corporate Strategy , Ramaswamy



## FINANCIAL SERVICES MANAGEMENT

Course Code : BBIS503

Course Credit: 03

**Course Outcomes:**

- The learners will be able to **identify** various components of the financial system.
- The learners will be able to **classify** services provided by the financial intermediaries.
- The learners will be able to **interpret** the development in the financial system.
- The learners will be able to **analyze** the functioning of the fintech agencies.
- The learners will be able to **evaluate** the services provided by the financial intermediaries and make necessary decisions for managing their investments.
- The learners will be able to **create** a portfolio for managing their finances and investments.

Sr. No	Proposed Syllabus	No. of lectures
01	<p><b>Introduction to Financial Services</b>  <b>Financial Services</b>                      Meaning, Classification, Scope, Fund Based Activities, Non-Fund Based Activities, Modern Activities, Sources of Revenue, Need for Financial Innovation, New Financial Products &amp; Services, Innovative Financial Instruments, Challenges Facing the Financial Sector.</p> <p><b>Merchant Banking</b>                      Definition, Origin, Merchant Banking in India, Merchant Banks, and Commercial Banks, Services of Merchant Banks, Qualities of Merchant Bankers in Market Making Process, Progress of Merchant Banking in India, Problems, Scope of Merchant Banking in India.</p>	12
02	<p><b>Mutual Funds, Factoring and Forfeiting</b>  <b>Mutual Funds</b>                      Introduction to Mutual Funds, Structure of Mutual Fund in India, Classification of Mutual Funds, AMFI Objectives, Advantages of Mutual Funds, Disadvantages of Mutual Funds, NAV Calculation and Pricing of Mutual Funds, Mutual Funds Abroad, Mutual Funds in India, Reasons for Slow growth, Future of Mutual Funds Industry.</p> <p><b>Factoring and Forfeiting</b>                      Factoring- Meaning, Modus Operandi, Terms and Conditions, Functions, Types of Factoring, Factoring vs. Discounting, Cost of factoring, Benefits, Factoring in India, International Factoring, Definition, Types of Export Factoring, Factoring in Other Countries, EDI Factoring, Forfeiting- Definition, Factoring vs. Forfeiting, Working of Forfeiting, Cost of Forfeiting, Benefits of Forfeiting, Drawbacks of Forfeiting.</p>	12
03	<p><b>Securitization of Debts and Derivatives</b>  <b>Securitization of Debt</b>                      Meaning &amp; Definition of Securitization, Securitization vs. Factoring, Modus Operandi, Role of Other Parties, Securitization Structure, Securitisable</p>	12

	<p>assets, Benefits of Securitization, Conditions for Successful Securitization, Securitization Abroad, Securitization in India, Reasons for non-popularity of Securitization, Future Prospects of Securitization.</p> <p><b>Derivatives</b>  Meaning, Types of Financial Derivatives, Options, Futures, Forwards, Swaps, Futures &amp; Options Trading System</p>	
<b>04</b>	<p><b>Housing Finance and Consumer Finance</b></p> <p><b>Housing Finance</b>  Introduction, Housing Finance Industry, Housing Finance Policy Aspect, Sources of Funds, Market of Housing Finance in India, Major Issues of Housing Finance in India, Growth Factors, Housing Finance Institutions in India, National Housing Bank (NHB), Guidelines for ALM System in Housing Finance Companies, Fair Trade Practice, Code for HFC's, Housing Finance Agencies. <b>Case studies</b></p> <p><b>Consumer Finance</b>  Introduction, Sources, Types of Products, Consumer Finance Practice in India, Mechanics of Consumer Finance, Terms, Pricing, Marketing &amp; Insurance of Consumer Finance, Consumer Credit Scoring.</p>	12
<b>05</b>	<p><b>Depositories &amp; Pledge</b>  Overview of Depository, Key features of Depositories Systems in India, Depository- Bank Analogy, Legal Framework, Eligibility Criteria for A Depository, Rights &amp; Obligation of Depositories, Records Maintained by Depository, Services of Depository &amp; Functions of Depository, Fintech: Meaning and concept, Fintech Products and companies in India, Benefits of Fintech.</p>	12

#### References:

1. Financial Services, Dr. S Guruswamy, The McGraw-Hill companies, 2 edition (26 June 2009).
2. Financial Markets and Financial Services, Vasant Desai, Himalaya Publishing House, First Edition (2010).
3. Financial Services, M.Y.Khan, Tata Mc-Graw Hill Publishing Company Ltd, Ninth edition (2017).
4. Financial Markets and Services –E.Gordon and Natarajan, Himalaya Publishing House, Tenth Edition (2016)
5. The Fintech book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries 1st Edition – Sussane Chishti and Janos Barberis, Wiley

## BUSINESS ETHICS & CORPORATE GOVERNANCE

**COURSE CODE: BBIS504**

**COURSE CREDIT: 03**

### Course objectives:

1. To raise students' general awareness of ethical dilemmas at work
2. To prepare students to play a constructive role in improving the ethical considerations of organizations with which they may become involved
3. To investigate whether ethics sets any boundaries on competition, marketing, sales, and advertising
4. To consider any moral obligations of businesses to the environment and to global scenario.

### Course Outcomes:

1. Learners will **recognize** organizational challenges to ethical behavior.
2. Learners will be able to **understand** the inherent conflict of interest in many business decisions
3. Learners will be able to **apply** moral reasoning to specific situations
4. Learners will be able to **develop** strategies for identifying and dealing with typical ethical issues, both personal and organizational.
5. Learners will be able to **demonstrate** an understanding of common ethical problems in businesses and other organisations & determine practical steps that can be taken to address those problems.

Sr. No	Syllabus	No. of lectures
01	<b>Introduction To Business Ethics :</b> Definition ,Meaning, Nature Of Ethics ,Meaning Of Moral & Ethics. Types Of ethics ,Importance Of ethics,Business Ethics-Meaning & Name Importance Of Ethics In business ,Areas Of Business Ethics ,Meaning Of Functional ethics ,Types Of Ethics according to functions of Business – Marketing Ethics ,Foreign Trade Ethics & Ethics relating to copyright. Ethics relating to Free & perfect Competitive market.	10
02	<b>Application Of ethical Theories In Business:</b> Ethical Decision Making:Decision Making (Normal Dilemmas & Problems) i)Utilitarianism (J.Bentham & J.S.Mill),ii)Deontology (I.kant) Virtue Ethics. (Aristotle) , Gandhian Approach In management & Trusteeship ,Importance & Relevance of Trusteeship principle in modern business. Ethical issues in functional areas of Business. Ethics In Advertising (Truth In Advertising) Ethical Issues in Finance.	10

03	<p><b>Introduction To Corporate Governance:</b>  Definition &amp; Conceptual framework of Corporate Governance, Business Ethics- an important dimension to corporate Governance , Fair &amp; Unfair business practice . Theoretical Basis of Corporate Governance , Mechanism- Corporate Governance Systems, Indian Model of Governance, Good Corporate Governance , Obligations towards society &amp; stakeholders . Theories underlying Corporate Governance (Stake holders theory &amp; stewardship theory , Agency theory , Separation of Ownership &amp; control , Corporate Governance Mechanism: Process, Indian model , OECD, and emphasis on corporate Governance ,(Transparency Accountability &amp; Empowerment) Freedom Of Speech In the Workplace  a) Whistle-Blowing &amp; Its consequences  b) Government's Protection of Whistle-Blowers</p>	15
04	<p><b>Genesis &amp; Implementation Of Corporate Governance In India</b>  Introduction Principles – Arthashastra &amp; Good Governance in ancient India , Protection Of interest of Customer &amp; Investors , Historical perspective of Corporate Governance &amp; Issues in Corporate Governance.  Values: Meaning, Types Teaching from Scriptures like Gita , Kuran, Bible Value systems in business  Implementation Of Corporate Governance:  Role Of Board of directors &amp; Board Structure , Role Of the non Executive Director , Role Of Auditors , SeBI Growth of Corporate Governance . Role Of Government , Corporate Governance in India . Accounting standards &amp; Accounting disclosures. Finance reporting &amp; corporate Governance , Non accounting regulations in corporate Governance, Corporate Governance &amp; CSR, Family Owned Business – Background , Family Business In india , Need for Professionalisation &amp; Transparency in Family Business.</p>	15
05	<p><b>Global Scenario</b>  Business Ethics In global Economy  Ethics in the context of Global Economy , Relations Between Business.  Ethics &amp; Business Development, Role of Business Ethics in building a civilized Society.  Corporate Governance &amp; Issues Related To Scams  Corruption: Meaning, Causes , Effects  Frauds &amp; Scams in banks, Insurance companies, Financial Institutions, Measures to overcome Frauds &amp; corruption Zero Tolerance of Corruption</p>	10

**References:**

1. Eun, C. & Resnick, B. (2017). International Financial Management. McGraw Hill/Irwin Series in Finance Insurance and Real Estate.

2. Krugman, P., Obstfeld, M., Melitz, M. (2017). International Economics-Theory and Policy. Pearson.
3. Madura, J. (2017). International Financial Management. Cengage.
4. Mishkin, F.S. (2015). The Economics of Money Banking and Financial Markets. Pearson.

## INTERNATIONAL BANKING AND FINANCE

**COURSE CODE: BBIS505**

**COURSE CREDIT: 04**

### Course objectives:

1. To acquaint students of the various aspects of Balance of payment and its impact on the overall economy and currency markets.
2. To explain various sources through which capital is raised and invested in international financial markets.
3. To provide insights of various instruments used for making payments and systems used for fund transfer.
4. To explain various inter-bank currency transactions and its calculations.

Sr. No	Syllabus	No. of lectures
01	<p><b>Fundamentals of International Finance:</b></p> <p>Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility.</p> <p>International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, Smithsonian Agreement, SDRs, European Monetary System.</p> <p>Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float.</p>	12

02	<p><b>International Capital Markets:</b></p> <p>Types of Capital Flows, FDI, FPI, FII</p> <p>Euro Currency Markets, Origin and Reasons of growth, a Brief Understanding of Eurocurrency Deposit, Loans Bonds and Notes Market ,Concept of Offshore Banking.</p> <p>International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR.</p> <p><b>International Bond Market,</b> Concepts of Domestic Bond, Concept and Types of Foreign Bonds, Concept and Types of Euro Currency Bonds, Concepts of Foreign Currency Convertible and Foreign Currency Exchangeable Bonds, Participatory Notes.</p>	12
03	<p><b>Foreign Exchange Markets</b></p> <p>Introduction, Market and Market Participants, Foreign Exchange Management in India, Retail and Whole Sale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations.</p> <p>Foreign Exchange Arithmetic, Exchange Rate Quotations, Direct, Indirect and</p> <p>Cross rate, Percentage Spread, Arbitrage, Geographical, Triangular and Interest Rate (formula method only), Calculation of Forward Rates using Schedule of Swap Points, AFM, Determinants of Exchange Rate – Purchasing Power and Interest Rate Parity Sums on money market operations and how borrowing lending decisions are taken based on interest rates and currency rates .</p>	14

04	<p><b>Risk Management</b></p> <p>Risk Management and Derivatives, Transaction, Translation and Economic Risk Faced by Corporates, Transaction, Position, Settlement, Pre-settlement,</p> <p>Gap/Mismatch Risk faced by Banks. Internal and External Hedging, Foreign Currency Derivative Instruments for Risk Management, Forward, Futures, Swaps and Options, Country Risk Management.</p> <p>Basic introduction to International Swaps and Derivatives Association Agreement.</p>	12
05	<p><b>International Banking Operations</b></p> <p>Introduction, Definition, Features of International Banking, Reasons for Growth of International Banking, Recent Trends in International Banking, Emergence of Crypto currency - Overview, Brief Overview of Bitcoin and other Crypto Currencies, Note on Mining and Crypto Currency Exchanges, Advantages, Disadvantages of Crypto Currency.</p> <p>Basic introduction to Foreign Account Tax Compliance Act</p> <p>Functions of International Banking, Correspondent Banking, International Payment Systems, NRI accounts, Export Finance, Import Finance, International Merchant Banking, Financing Project Exports, Derivative Offering, Remittances, Compliance related- Interbank Functions, Internal Functions, Letter of Credit and Bank Guarantees.</p> <p>Role of International Credit Rating Agencies Role of LIBOR, Risk in International Lending</p>	10

**References:**

1. Eun, C. & Resnick, B. (2017). International Financial Management. McGraw Hill/Irwin Series in Finance Insurance and Real Estate.
2. Krugman, P., Obstfeld, M., Melitz, M. (2017). International Economics-Theory and Policy. Pearson.
3. Madura, J. (2017). International Financial Management. Cengage.
4. Mishkin, F.S. (2015). The Economics of Money Banking and Financial Markets. Pearson.



## RESEARCH METHODOLOGY

**COURSE CODE: BBIS506**

**COURSE CREDIT: 04**

### Course Objectives:

To develop in students a rational way of thinking and reasoning through research methodology.

To make students learn to establish relationship between variables

To make students learn the various statistical techniques in research

To make students learn the steps in writing a research report

<b>Sr. No</b>	<b>Syllabus</b>	<b>No. of lectures</b>
<b>01</b>	<p>Introduction to Research</p> <p>Meaning, Objectives and Importance of Research Types of Research Research Process. Characteristics of Good Research Hypothesis-Meaning, Nature, Significance, Types and Sources. Research Design-Meaning, Definition, Need and Importance, Steps, Scope and Essentials of a Good Research Design. Sampling- a) Meaning of Sample and Sampling, b)Methods of Sampling i) Non-Probability Sampling-Convenient, Judgment, Quota, Snow ball ii) Probability- Simple Random, Stratified, Cluster, Multi Stage.</p>	15
<b>02</b>	<p>Data Collection and Processing</p> <p>Types of Data and Sources-Primary and Secondary Data Sources Methods of Collection of Primary data a. Observation- i) structured and unstructured, ii) disguised and undisguised, iii)mechanical observations (use of gadgets) b. Experimental i)Field ii) Laboratory c. Interview – i) Personal Interview ii) focused group, iii) in- depth interviews Method d. Survey- Telephonic survey, Mail, E-mail, Internet survey, Social media, and Media listening. e. Survey instrument- i) Questionnaire designing. a. Types of questions-i) structured/close ended and ii) unstructured/ open ended, iii) Dichotomous, iv) Multiple Choice Questions. b. Scaling techniques- i )Likert scale, ii) Semantic Differential scale.</p>	10

03	<p>Data Analysis and Interpretation</p> <p>Processing of Data– Meaning &amp; Essentials of i) Editing ii) Coding iii) Tabulation Analysis of Data-Meaning, Purpose, Types. Interpretation of Data-Essentials, Importance, Significance and Descriptive Analysis Testing of hypothesis– One Sample T- Test, ANOVA, F- test, Chi Square and Paired Sample Test</p>	10
04	<p>Advanced Statistical Techniques</p> <p>Introduction, Characteristics and Application of Correlation and Regression Analysis Factor Analysis Cluster Analysis Discriminant Analysis Multidimensional Scaling</p>	15
05	<p>Research Report Report writing – i) Meaning, Importance, Structure, Types, Process and Essentials of a Good Report.</p> <p>Ethics in Research report writing.</p>	10

### References:

Exploratory and Confirmatory Factor Analysis- Understanding Concepts and Applications(2004) – Bruce Thompson First Edition

Interpreting Economic and Social Data – A Foundation of Descriptive Statistics (2009) - Othmar W. Winkler - Springer

Regression Modelling Strategies (2015) – Frank E Harrell, Jr Springer Series in Statistics.

Research Methodology (2014) – Deepak Chawla and Neena Sondhi, Vikas Publishing House.

### Scheme of Examination

**The scheme of examination shall be divided into two parts:**

- · Internal assessment 40% i.e. 40 marks
- · Semester end examination 60% i.e. 60 marks

### **Please Note:**

- ·In view of the current situation, following additions are made in pattern of examination.
- ·Internal test can be conducted on line in the form of MCQs.
- ·Under the challenging and unforeseen situations, all the examinations including viva, submission of projects & assignments will conducted through online mode or as directed by the University/State Govt/UGC.

### **(A) Internal Assessment 40 marks**

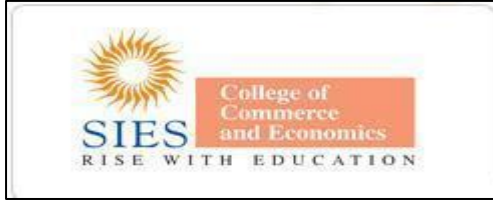
Description	Marks
One internal test of 20 marks each – (Multiple choice Questions to be conducted online)	20
One Project or Viva or Case studies or Assignment or NGO assignments or Internship	10
One Open book test or book review (books from library)	10
Total	40

**(B) Semester end examination 60 marks**

**Proposed Paper Pattern**

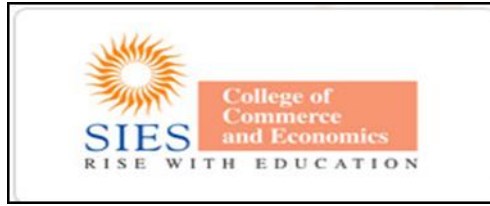
Duration : 2 hours	
Total Marks: 60	
Q.1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Total	60
Note: Q.1, Q.2, Q.3 are of 15 marks question but may be divided into sub questions if required. Q.4 May include theory (short notes) /Case Study in one of the options.	

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination.**



**SIES COLLEGE OF COMMERCE & ECONOMICS  
AUTONOMOUS  
B.COM (BANKING & INSURANCE)**

<b>Sr. No.</b>	<b>Heading</b>	<b>Particulars</b>
<b>1</b>	<b>Title of the course</b>	<b>B. Com (Banking &amp; Insurance)</b>
<b>2</b>	<b>Eligibility for admission</b>	<b>HSC or Equivalent</b>
<b>3</b>	<b>Minimum percentage</b>	<b>45%</b>
<b>4</b>	<b>Semesters</b>	<b>V &amp; VI</b>
<b>5</b>	<b>Level</b>	<b>UG</b>
<b>6</b>	<b>Pattern</b>	<b>03 years &amp; 06 semesters CBGS</b>
<b>7</b>	<b>To be implemented from</b>	<b>From Academic year 2020-21 in a progressive manner</b>



**SIES COLLEGE OF COMMERCE & ECONOMICS  
(AUTONOMOUS)  
(Affiliated to University of Mumbai)  
RE-ACCREDITED GRADE "A" BY NAAC**

**BOARD OF STUDIES  
B.COM (BANKING & INSURANCE)**

**(WITH EFFECT FROM THE ACADEMIC YEAR 2022-2023)**

**OBJECTIVES OF THE PROGRAMME:**

---

1. To exploit opportunities in the Banking & Finance industry.
2. To create better avenues for improving employability.
3. To provide exposure to operational environment.
4. To enable increased industry academia interaction

<b>B.COM (BANKING &amp; INSURANCE)</b>			
<b>SEMESTER VI</b>			
<b>Serial No</b>	<b>Course code</b>	<b>Credits</b>	<b>Course Name</b>
<b>I</b>	<b>Discipline Related Elective Courses (DRE)</b>		
<b>1</b>	<b>BBIS601</b>	<b>03</b>	<b>SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT</b>
<b>2</b>	<b>BBIS602</b>	<b>03</b>	<b>TURNAROUND MANAGEMENT</b>
<b>3</b>	<b>BBIS603</b>	<b>03</b>	<b>INTERNATIONAL BUSINESS</b>
<b>4</b>	<b>BBIS604</b>	<b>03</b>	<b>MARKETING IN BANKING AND INSURANCE</b>
<b>II</b>	<b>CORE COURSES (CC)</b>		
<b>5</b>	<b>BBIS605</b>	<b>04</b>	<b>CENTRAL BANKING</b>
<b>III</b>	<b>ABILITY ENHANCEMENT COURSES (AEC)</b>		
<b>6</b>	<b>BBIS606</b>	<b>04</b>	<b>PROJECT WORK IN BANKING AND INSURANCE</b>
<b>TOTAL CREDITS</b>		<b>20</b>	

# SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

COURSE CODE : BBIS601

COURSE CREDIT: 03

Course Objectives:

1. Learners will be able to identify and describe the latest developments in the Indian as well as international security market..
2. Learners will be able to explain different security instrument portfolios and key issues related to their management in the ever changing technological environment.
3. Learners will be able to illustrate how different factors (Macro and Micro) impact security analysis and portfolio management.
4. Learners will be able to compare and contrast Different portfolios both in India and abroad by using different parameters and frameworks.
5. Learners will be able to evaluate and compare and create their own portfolio foe a given rate of return and within a given level of risk.

Sr. No	Syllabus	No. of lectures
01	<p>Portfolio Management – An Introduction &amp; Process</p> <p>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.</p> <p>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.</p> <p>Portfolio Selection – Meaning, Feasible Set of Portfolios, Efficient Set of Portfolios, Selection of Optimal Portfolio, Markowitz Model, Limitations of Markowitz Model, Measuring Security Return and Portfolio Return and Risk under Single Index Model and Multi Index Model.</p>	10
02	<p>Portfolio Management – Valuation</p> <p>Portfolio Revision – Meaning, Need, Constraints and Strategies.</p> <p>Portfolio Evaluation – Meaning, Need, Measuring Returns (Sharpe, Treynor and Jensen Ratios) and Decomposition of Performance.</p> <p>Bond Valuation – Meaning, Measuring Bond Returns, Yield to Maturity, Yield to Call and Bond Pricing. Bond Pricing Theorems, Bond Risks and Bond Duration.</p>	10

03	<p>Fundamental Analysis</p> <p>Economy Analysis – Meaning, Framework, Economic Analysis, Forecasting, Barometric or Indicator Approach, Econometric Model Building and Opportunistic Model Building.</p> <p>Industry Analysis – Concept of Analysis, Industry Life Cycle, Industry Characteristics</p> <p>Company Analysis – Financial Statements, Analysis of Financial Statements, (Practical questions on Debt Equity Ratios, Total Debt Ratio, Proprietary ratios, interest coverage ratio, Profitability ratios related to sales, investment and equity shares Efficiency or Activity Ratios) and Assessment of Risk( Leverages)</p>	15
04	<p>Technical Analysis</p> <p>Dow Theory</p> <p>Meaning and Principles of Technical Analysis, Price Chart, Line Chart, Bar Chart, Japanese Candlestick Chart, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns and Elliot Wave Theory</p> <p>Mathematical Indicators – Calculation of Moving Averages (Simple and Exponential Moving Average), Oscillators and Relative Strength Index</p> <p>Market Indicators</p> <p>Fundamental Analysis V/s Technical Analysis</p>	15
05	<p>Efficient Market Theory &amp; CAPM</p> <p>Random Walk Theory</p> <p>The Efficient Market Hypothesis</p> <p>Forms of Market Efficiency</p> <p>Competitive Market Hypothesis</p> <p>CAPM – Fundamental Notions of Portfolio Theory, Assumption of CAPM, Efficient Frontier with Riskless Lending and Borrowing, Capital Market Line, Security Market Line and Pricing of Securities with CAPM.</p> <p>Arbitrage Pricing Theory (APT) – The Return Generating Model, Factors Affecting Stock Return, Expected Return on Stock, APT V/s CAPM.</p>	10

**References:**

1. **Investment Analysis and Portfolio Management, 5th Edition by Prasanna Chandra McGraw Hill Education**
2. **Security Analysis And Portfolio Management 6Th Edition by Fischer, PEARSON INDIA.**



## TURNAROUND MANAGEMENT

COURSE CODE : BBIS602

COURSE CREDIT: 03

### Course Objectives:

- The learners will be able to **identify** different forms of business organizations.
- The learners will be able to **summarise** the various causes of industrial sickness.
- The learners will be able to **relate** the role of stakeholders in the development of any business organization.
- The learners will be able to **appraise** the various business scenario.
- The learners will be able to **evaluate** the role of the management team in turnaround management.
- The learners will be able to **formulate** a plan for the revival of business based on a case study.

Sr. No	Syllabus	No. of lectures
01	Introduction to Business Meaning, Definition, Features, Importance, Symptoms, Types of Business Organization. Different approaches for Growth and Survival. Overview of Strategies	12
02	Industrial Sickness Meaning and Internal /External Reasons of Industrial Sickness, Symptoms of Industrial Sickness, Measures to Overcome Sickness by Government and Stakeholders, Role of BIFR in Sick Industries	12
03	Turnaround Management Strategies Turnaround – Meaning, Definition, Indicators of Successful Turnaround, TQM and Restructuring, Selling of a sick unit, BPR - Meaning, Definition, Elements, Need, Implications - Approaches ( Reengineering Team, BPR Leader, Process Owner, Kaizen, Flow Chart, 5S principles, Process Mapping), Design Thinking.	12
04	Business Scenario Features, Advantages, Disadvantages, Types and Present Status of Outsourcing, Networking, Franchising, Freelancing, Self-Financing, Startup, e-commerce, m-commerce	12
05	Leadership and Turnaround Management Outfitting the Management Team, Personal Characteristic, Focusing on Present Operations, Focus on Needs in Turnarounds, Styles of Decision Making in the Turnaround Process, Organizational Change. Quality in the Managerial Process, Dilemma of Management, Turnaround Management as a Skill.	12

**References:**

1. Practical Shutdown & Turnaround Management for k, Engineers & Managers (English, Paperback, IDC Technologies Pvt Ltd.)
2. Managing Corporate Turnaround Text & cases Ram AvtarYadav , Concept Publishing Co.
3. Business Process Reengineering,O.P.Agrawal
4. The Turnaround Experience – FeddrickZimmerman

## INTERNATIONAL BUSINESS

**COURSE CODE: BBIS603**

**COURSE CREDIT: 03**

### **Course objectives:**

1. To introduce learners to various environmental factors to be considered before entering into international markets.
2. To acquaint learners with various documents and procedure involved while undertaking imports and exports.
3. To explain various pricing strategies used by the business, and how to calculate them.

Units	Syllabus	No. of Lectures
1	<p><b>Unit 1: Introduction to International Business</b></p> <p><b>Introduction to International Business-</b> Importance, Nature and Scope of International Business, Drivers of International Business, Evolution of International Business, Strategies of Going International, Globalisation, Multi National Corporations- Nature, Goals of MNCs, India's Presence- Advantages and Disadvantages of MNCs</p> <p><b>International Business Environment:</b> Economic, Political, Cultural and Legal Environments in International Business</p>	10

2	<p><b>Unit 2: International Economic Institutions and Regional Groupings</b></p> <p><b>Institutional Support to International Business</b>, Role of World Bank, IMF, ILO, UNCTAD, UNIDO and ADB in International Business, World Trade Organisation (WTO), Origin, Objectives, Functions ,GATT and WTO, Principles of WTO, Transparency, MFN Treatment, National Treatment, Free Trade, Dismantling Trade Barriers, Rule Based Trading System, Treatment for LDCs ,Competition Principle, Environment Protection, Key Subjects in WTO, Agriculture, TRIPS, TRIMS, GATS, Implications for India</p> <p><b>Integration between Countries:</b> Levels of Integration, Growth of Trading Blocs, Impact of Integration, Major Regional Trading Groups, The European Union, NAFTA, APEC, ASEAN, MERCOSUR, BRICS, SAARC, OPEC, CARICOM</p>	12
3	<p><b>Unit 3: International Marketing, Human Resource Management</b></p> <p>International Marketing, Domestic and International Marketing, Compared Benefits of International Marketing, Major Activities, International Market Assessment, International Product Strategies, Pricing Issues and Decisions, Dumping, Promotion Issues and Policies.</p> <p><b>International Human Resource Management</b>, Nature, Growing Interest in IHRM, DHRM and IHRM compared, Managing International HR activities, Expatriation and Repatriation of employees</p>	10

4	<p><b>Unit 4: Preliminaries for Export Import and Documentation</b></p> <p>Meaning and Definition of Export, Methods of Exporting, Registration Formalities for Exports, Export Licensing, Selection of Export Product, Identification of Market for Exports – Export Pricing Quotations, FOB &amp; CIF, Meaning and Definition of Imports, Liberalisation of Imports, Negative list of Imports ,Categories of Importers, Special Schemes for Importers.</p> <p><b>Aligned Documentation System</b> – Commercial Invoice , Shipping Bill , Certificate of Origin, Consular Invoice, Mate’s Receipt, Bill of Lading, GR Form,</p> <p><b>Import Documentation</b>, Transport Documents - Bill of Entry, Certificate of Inspection, Certificate of Measurements, Freight Declaration.</p>	14
5	<p><b>Unit 5: Export Import Procedures and Foreign Trade Policy</b></p> <p><b>Steps in Export Procedure</b> , Export Contract, Forward Cover, Export Finance, Institutional Framework for Export Finance, Excise Clearance, Pre-shipment Inspection, Methods of Pre-shipment Inspection, Role of Clearing and Forwarding Agents, Shipping and Customs Formalities, Customs EDI System, Negotiation of Documents, Realisation of Exports Proceeds.</p> <p><b>Pre-Import Procedure-</b> Steps in Import Procedure, Legal Dimensions of Import Procedure, Customs Formalities for Imports, Warehousing of Imported Goods, Exchange Control Provisions for Imports &amp; Retirement of Export Documents.</p> <p>Foreign Trade Policy Highlights (latest), Duty Drawback, Deemed Exports, ASIDE, MAI &amp; MDA, Star Export Houses, Town of Export Excellence, EPCG Scheme.</p>	14

**References:**

1. International Business, Cherunilam Francis, Prentice Hall India Pvt., Limited
2. International Business, K Aswathappa, McGraw-Hill Education.
3. International Business: The Challenges of Globalization, by J. Wild John, L. Wild Kenneth.

## MARKETING IN BANKING AND INSURANCE

COURSE CODE: BBIS604

COURSE CREDIT: 03

### Course Objectives:

- To understand the basic concept of service marketing
- To analyse the relevance of the 7Ps in Service Marketing
- To study the significance of service marketing in the Banking and Insurance industry.

Sr. No	Syllabus	No. of lectures
01	Introduction to Marketing  Meaning, Definition, Importance, Marketing Mix, Market Segmentation, Marketing Strategy, Channels of Marketing,, Marketing of Banking and Insurance Products, Marketing Research, Introduction, Process and Types.	15
02	Introduction to Service Marketing  Meaning, Concept, Evolution and Characteristics of Service Marketing. Need and Importance of Service Marketing, 7 P's of Services Marketing Mix, Service Marketing Mix Strategies for Banking and Insurance and Marketing Logistics.	10
03	Consumer Behaviour  Introduction to Consumer Behaviour, Consumer Expectations, Consumer Buying Behavior, Role of Consumer in Service Delivery, Consumer Responses, Consumer Delight – Concept and Importance. Consumer Behaviour and Marketing Communications: Introduction, Marketing Communication Flow, Communication Process, Interpersonal Communication, Persuasive Communication, Source, Message, Message Appeals, Communication Feedback.	10
04	Service Quality  Concept of Service Quality, The Gaps in Service Quality, THE SERVQUAL model	15

	<p>Rural Marketing</p> <p>Rural Marketing -Concept and Scope ,Nature of Rural Markets , Attractiveness of Rural Markets ,Rural Vs Urban Marketing ,Characteristics of Rural Consumers ,Buying Decision Process ,Rural Marketing Information System ,Potential And Size of Rural Markets. Pricing Strategy, Pricing Policies, Innovative Pricing Methods for Rural Markets, Promotion Strategy, Appropriate Media, Designing Right Promotion Mix, Promotional Campaigns. Distribution- Logistics Management, Problems Encountered, Selection of Appropriate Channels, New Approaches to Reach Out Rural Markets – Electronic Choupal Applications.</p>	
<b>05</b>	<p>E- Marketing</p> <p>E-marketing: Scope, Benefits and Problems, E-marketing Techniques, Internet Marketing, Digital Marketing and E-marketing E-Marketing Mix Strategy , Introduction, Objectives, the 4Ps in E-Marketing, Additional 3Ps in E-Marketing of Services, the 2P+2C+3S Formula in E-Marketing</p>	10

1. Marketing Management -Philip Kotler, PrenticeHall of India New Delhi. Service Marketing- S.M.Jha,Himalaya Publishing House, Mumbai.
2. Essence of Service Marketing- Adrian Payne, Prentice Hall of India New Delhi. Service Marketing- Hellen Woodruffe,Macmillan Publishers,India, Delhi.
3. E- Marketing - Judy Strauss, Raymond Frost, Pearson Prentice Hall, 2009, 5th Edition
4. Marketing Management – An Asian Perspective Philip Kotler, Gary Armstrong, Prafulla Y. Agnihotri, Ehsan UIHaque – Pearson Education 2010.
5. Rural Marketing – Text and Cases , C.S Krishnamacharyu and Lathiha Ramkrishnan, Pearson Education.
6. Service Marketing – Christopher Lovelock, Pearson Education

## CENTRAL BANKING

Course Code : BBIS605

Course Credit: 04

### Course Outcomes:

- The learners will be able to **define** various concepts related to central banking.
- The learners will be able to **interpret and explain** the concept related to the autonomy of RBI.
- The learners will be able to **relate** the use of e-banking and e-Rupi in their day-to-day life.
- The Learners will be able to **analyze** the functioning of the Central bank of India with the Central Bank of other countries.
- The learners will **evaluate** the role of the central bank of India in the economic development of the country.
- The learners will be able to **compile** the role of central banking in the cyber world.

Sr. No	Syllabus	No. of lectures
01	<b>An Overview of Central Banking Overview</b> 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.	12
02	<b>RBI as the Central Bank of India</b> 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	12
03	<b>Supervisory Role of RBI Regulation and Supervision</b> 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).	12



04	<b>Central Bank in other Countries</b> 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)	12
05	<b>Central Banking in Cyber World</b> 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. Concept of e-Rupi uses and benefits of eRupi, difference between e-Rupi and Digital Currency. Role of the Central Bank in Cyber security.	12

**References:**

1. Central Banking- IIBF- MacMillan Publishers, 2011
2. Central Banking – ICFAI Press,2008
3. Theory and Practice of Central Banking in India- V.A.Avdhani, Second Edition, Published by Somaiya Publications Pvt. Ltd.
4. Central Banking- M H deKock,Publisher Staples Press.
5. Central Banking in Planned Economy- The Indian Experiment- C.R.Basu, Edition2,Publisher Tata McGraw-Hill Publishing . Co, 1977.

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## PROJECT WORK IN BANKING AND INSURANCE

**COURSE CODE: BBIS606**

**COURSE CREDIT: 04**

Project work is considered as a special course involving application of knowledge in solving/analyzing/exploring a real life situation/ difficult problem. Project work would be of 04 credits each.

A project work may be undertaken in any area of Elective Courses/ Study Area

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

### Guidelines for Project Work:

#### Introduction

Inclusion of project work in the course curriculum of the B.Com. (Banking and Insurance) programme is one of the ambitious aspects in the programme structure. The main objective of inclusion of project work is to inculcate the element of research analyse and scientific temperament challenging the potential of learner as regards to his/her eager to enquire and ability to interpret particular aspect of the study. It is expected that the guiding teacher should undertake the counselling sessions and make the awareness among the learners about the methodology of formulation, preparation and evaluation pattern of the project work.

- There are two modes of preparation of project work:
  1. Project work based on research methodology in the study area
  2. Project work based on internship in the study area

### **Guidelines for preparation of Project Work**

#### **1. General guidelines for preparation of project work based on Research Methodology**

- The project topic may be undertaken in any area of Elective Courses. · Each of the learner has to undertake a Project individually under the supervision of a teacher-guide.
- The learner shall decide the topic and title which should be specific, clear and with definite scope in consultation with the teacher-guide concerned.
- University/college shall allot a guiding teacher for guidance to the students based on her / his specialization.
- The project report shall be prepared as per the broad guidelines given below:
  - Font type: Times New Roman
  - Font size: 12-For content, 14-for Title
  - Line Space : 1.5-for content and 1-for in table work
  - Paper Size: A4
  - Margin : in Left-1.5, Up-Down-Right-1
  - The Project Report shall be bounded.
  - The project report should be 80 to 100 pages

### **Structure to be followed to maintain the uniformity in formulation and presentation of Project Work (Model Structure of the Project Work)**

- **Chapter No. 1: Introduction**

In this chapter Selection and relevance of the problem, historical background of the problem, brief profile of the study area, definition/s of related aspects, characteristics, different concepts pertaining to the problem etc can be incorporated by the learner.

- **Chapter No. 2: Research Methodology**

This chapter will include Objectives, Hypothesis, Scope of the study, limitations of the study, significance of the study, Selection of the problem, Sample size, Data collection, Tabulation of data, Techniques and tools to be used, etc can be incorporated by the learner.

- **Chapter No. 3: Literature Review**

This chapter will provide information about studies done on the respective issue. This would specify how the study undertaken is relevant and contribute for value addition in information/

knowledge/ application of study area which ultimately helps the learner to undertake further study on same issue.

- **Chapter No. 4: Data Analysis, Interpretation and Presentation**

This chapter is the core part of the study. The analysis pertaining to collected data will be done by the learner. The application of selected tools or techniques will be used to arrive at findings. In this, table of information's, presentation of graphs etc. Can be provided with interpretation by the learner.

- **Chapter No. 5: Conclusions and Suggestions**

In this chapter of project work, findings of work will be covered and suggestion will be enlisted to validate the objectives and hypotheses.

Note: If required more chapters of data analysis can be added.

- **Bibliography**
- **Appendix**

## **Proposed Scheme of Examination**

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**The scheme of examination shall be divided into two parts:**

- · Internal assessment 40% i.e. 40 marks
- · Semester end examination 60% i.e. 60 marks

**Please Note:**

- · In view of the current situation, following additions are made in pattern of examination.
- · Internal test can be conducted on line in the form of MCQs.
- · Under the challenging and unforeseen situations, all the examinations including viva, submission of projects & assignments will conducted through online mode or as directed by the University/State Govt/UGC.

**(A) Internal Assessment 40 marks**

Description	Marks
One internal test of 20 marks each – (Multiple choice Questions to be conducted online)	20
One Project or Viva or Case studies or Assignment or NGO assignments or Internship	10
One Open book test or book review (books from library)	10
Total	40

**(B) Semester end examination 60 marks**

**Proposed Paper Pattern**

Duration : 2 hours	
Total Marks: 60	
Q.1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q.4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Total	60
Note: Q.1, Q.2, Q.3 are of 15 marks question but may be divided into sub questions if required. Q.4 May include theory (short notes) /Case Study in one of the options.	

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination.**

**Evaluation pattern of the project work:**

The Project Report shall be evaluated in two stages viz.	
<b>External Assessment</b>	60 Marks
▪ Introduction and other areas covered , Literature Review	20 Marks
▪ Research Methodology, Presentation, Analysis and interpretation of data	20 Marks
Viva Voce	20 Marks
<b>Conduct of Viva-voce</b>	40 Marks
▪ Introduction	10 Marks
▪ Literature Review	10 Marks
▪ Research Methodology (Objectives, Scope, Limitations etc)	05 Marks
Analysis, Findings, conclusion, recommendations	15 marks

**Note: The guiding teacher along with the external evaluator appointed by the University/ College for the evaluation of project shall conduct the viva voce.**

**Passing Standard:**

- Minimum of Grade E in the project component.
- In case of failing in the project work, the same project can be revised for ATKT examination.
- Absence of student for viva voce: If any student fails to appear for the viva voce on the date and time fixed by the department such student shall appear for the viva voce on the date and time fixed by the Department, such student shall appear for the viva voce only along with students of the next batch.