

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

Sr. No.	Heading	Particulars
1	Title of the course	B. Com (Banking & Insurance)
2	Eligibility for admission	HSC or Equivalent
3	Minimum percentage	45%
4	Semesters	III and IV
5	Level	UG
6	Pattern	03 years & 06 semesters CBGS
7	To be implemented from	From Academic year 2021-22 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 2021-2022)

OBJECTIVES OF THE PROGRAM:

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

SCHEME OF MODULES

SEMESTER III			
Serial No	Course code	Credits	Course Name
I	Discipline Related Elective Courses (DRE)		
1	BBIS301	03	Financial Management - I
2	BBIS302	03	Management Accounting
3	BBIS303	03	Organisational Behaviour
II	ABILITY ENHANCEMENT COURSES (AEC)		
IIA	ABILITY ENHANCEMENT COMPULSORY COURSE		
4	BBIS304	03	Information Technology in Banking & Insurance - I
IIB	ABILITY ENHANCEMENT ELECTIVE COURSE		
5	BBIS305	02	Foundation Course – III (An Overview of Banking Sector)
III	CORE COURSES (CC)		
6	BBIS306	03	Financial Markets
7	BBIS307	03	Direct Taxation
TOTAL CREDITS		20	

Financial Management – I

COURSE CODE: BBIS301

COURSE CREDIT: 03

Course Objectives:

1. To acquaint the students with the basic analytical techniques and methods of financial management of business firms and how does these aspects affect the overall financial wellbeing of the company.
2. It considers the main financial decision facing a company, approaches as to how these decisions are made and introduces analytical tools that can assist in financial decision-making.

Sr. No	Syllabus	No. of lectures
01	<p>Module -1</p> <p>Introduction to Finance and Financial Management</p> <p>A) Introduction to Finance • Meaning and definition of finance • Importance of finance • Types of Finance: Public and Private • Sources of finance</p> <ol style="list-style-type: none">1. Long Term Sources : Term Loans, Debentures, Bonds, Zero Coupon bonds, Convertible Bonds, Equity shares, Preference shares, CD, CP, Public Deposits2. Short Term Sources: Bank Finance, Trade Credit ,Other Short Term Sources3. Venture Capital and Hybrid Financing <p>B) Financial Management</p> <ul style="list-style-type: none">• Meaning and Importance of Financial Management• Scope of Financial Management• Functions and Objectives of Financial Management• Primary Objective of Corporate Management• Agency Problem• Organization of Finance Function• Emerging role of Finance Managers in India. <p>C) Objectives of the Firm</p> <ul style="list-style-type: none">• Profit Maximization and Shareholders Wealth Maximization,• Profit V/s Value Maximization	15
02	<p>Module-2</p> <p>Financial Goal Setting & Time value of Money</p> <p>A) Financial Goal Setting</p> <ul style="list-style-type: none">• Introduction• Financial Forecasting – Meaning, Techniques, Benefits• Approaches to Financial Planning	12

	<ul style="list-style-type: none"> • Free Cash Flow (FCF) <p>B) Time Value of Money</p> <ul style="list-style-type: none"> • Concept, and its impact on the various financial aspects, investing, raising capital et.al • Present Value • Techniques of Discounting • Techniques of Compounding, • Annuity 	
03	<p>Module-3</p> <p>Financial Decisions</p> <p>A) Cost of Capital :</p> <ul style="list-style-type: none"> • Introduction and Definition of Cost of Capital • Measurement of Cost of Capital • Measurement of WACC using book value and market value method. • Measuring Marginal Cost of Capital <p>B) Capital Structure Decisions:</p> <ul style="list-style-type: none"> • Meaning and Choice of Capital Structure • Importance of Optimal Capital Structure • EBIT -EPS Analysis • Capital Structure Theories 	15
04	<p>Module-4</p> <p>Investment Decisions: Capital Budgeting</p> <p>A) Capital Budgeting</p> <ul style="list-style-type: none"> • Nature of Capital Budgeting • Purpose of Capital Budgeting • Capital Budgeting Process • Types of Capital Investment • Basic Principle of Measuring Project Cash Flows • Increment Principle, Long Term Funds Principle, Exclusion of Financial Cost Principle, Post Tax Principle <p>• Capital Budgeting Techniques: Payback period, Discounted Pay Back Method, Net Present Value, Profitability Index and ARR</p> <p>• B) A Comparison; Project Selection Under Capital Rationing (Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis with / without capital rationing)</p>	18

References:

1. Chandra, P., Financial Management, New Delhi: Tata McGraw Hill, 8th Edition 2012.
2. Pandey, I.M., Financial Management, Vikas Publication New Delhi, 11th Edition 2014.
3. Khan, M.Y. and Jain, P.K., Financial Management, Tata McGraw Hill, 7th edition, 2014.
4. Damodaran, A., Corporate Finance: Theory and Practice, New Delhi: John Wiley, Latest Edition

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
Two internal tests of 20 marks each – (Multiple choice Questions) (One best score of the two test to be considered)	20
One Project and Viva voce/Case studies/Assignments	10
Open Book Test/ Review of Book, Magazine or Article	10
Total	40

B) Semester end examination 60 marks

PAPER PATTERN

Duration : 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks	15
Three short notes of 5 marks each or Case study	
Total	60
Note:	
1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required.	
2. 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

Management Accounting

COURSE CODE: BBIS302

COURSE CREDIT: 03

Course Objectives:

1. To introduce students to the fundamental concepts of managerial accounting, and how financial accounting data is used for internal purpose of the organization.
2. To introduce students to various techniques used for analysing financial health of a company. And to discuss the way in which management accounting information affects the strategic and operational decisions within the organization.

Sr. No	Syllabus	No. of lectures
01	Module -1 Introduction to Management Accounting Meaning and Definition , Scope, Functions , Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting	10
02	Module-2 A) Introduction to Financial statements of a Company : 1) The nature and objectives of financial statements of a company. 2) The form and content of Statement of Profit and Loss of a company as per (Revised) schedule III. 3) The form and content of balance sheet of a company as per (Revised) schedule III. 4) Explain the significance, limitations of financial statements. Stake holders using financial statements. B) Introduction to Vertical financial statements: Common size, Comparative, Trend	15
03	Module-3 Ratio Analysis and Interpretations: (Based on Vertical Form of Financial statements) – Meaning, classification, Du Point Chart, advantages and Limitations) Balance Sheet Ratios: 1) Current Ratio 2) Liquid Ratio 3) Stock Working Capital Ratio 4) Proprietary Ratio	18

	<p>5) Debt Equity Ratio 6) Capital Gearing Ratio</p> <p>Revenue Statement Ratios:</p> <p>1) Gross Profit Ratio 2) Expenses Ratio 3) Operating Ratio 4) Net Profit Ratio 5) Net Operating Profit Ratio 6) Stock Turnover Ratio</p> <p>Combined Ratio:</p> <p>1) Return on Capital employed (Including Long Term Borrowings) 2) Return on proprietor's Fund (Shareholders Fund and Preference Capital) 3) Return on Equity Capital 4) Dividend Payout Ratio 5) Debt Service Ratio 6) Debtors Turnover 7) Creditors Turnover 8) Earnings Per share</p> <p>Introduction to important ratios in Banking and Insurance industry</p> <p>1) Net Interest Margins 2) Credit to Deposit ratio 3) Claim settlement ratio 4) Persistency ratio</p>	
04	<p>Module-4</p> <p>Management of Profits/Dividend Policy Meaning, Types, Factors influencing dividend policy, Forms of dividend. Dividend Models (Walter and Gordon), Lintner Model Bonus Shares (Stock dividend) and Stock (Share) Splits; Legal, Procedural; and Tax Aspects associated with Dividend Decision</p>	15

References:

1. Advanced Cost & Management Accounting, Authors: Saxena, V/ Vashist, C. Edition: 4th edition, Publisher: Sultan Chand & Sons
2. Cost & Management Accounting, Author: Kishore, R. M. 4th edition, Publisher: Taxman Allied Service

3. Management Accounting: Text, Problems & Cases, Khan, M. Y/ Jain, P. K.4th edition, Tata McGraw Hill (TMH)
4. Maheshwari SN - Management and Cost Accounting , Sultan Chand , New Delhi
5. Gupta , SP - Management Accounting , Sahitya Bhawan , Agra

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.

(B) Internal Assessment 40 marks

Description	Marks
Two internal tests of 20 marks each – (Multiple choice Questions) (One best score of the two test to be considered)	20
One Project and Viva voce/Case studies/Assignments	10
Open Book Test/ Review of Book, Magazine or Article	10
Total	40

C) Semester end examination 60 marks

PAPER PATTERN

Duration : 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks	15
Three short notes of 5 marks each or Case study	
Total	60
Note:	
1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required.	
2. 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

Organisational Behaviour

Course Code: BBIS303

Course Credits:03

1. Make students develop an understanding of Individual behaviour and the various aspects that affect individual behaviour.
2. To make learners aware of the concept of group and the various dynamics that affect group behaviour.
3. To develop in learners an understanding about organizational structures and the various factors that impact it
4. To bring in the learners an awareness about the significance of Organizational Behaviour

Syllabus	No. of Lectures
Module -1 The Individual Behaviour A) Personality: Meaning, Determinants of Personality, Major personality traits influencing OB, The Big Five Model, Trait Theory of personality, Psychoanalytic theory of Personality, Freud Stages of Personality Development, Locus of Control, Self-Monitoring. B) Learning: Meaning and Definition of Learning-The Learning Process, Principles of Learning, Theories of Learning-Classical conditioning, Operant Conditioning, Social Learning Theory, Learning through Reinforcement, Learning by Observing, Learning through Experience. C) Perception-Meaning, Factors Influencing Perception, Attribution Theory, Improving Perceptions- Johari Window, Empathy.	15
Module-2 The Group Dynamics A) Power and Politics: Meaning of Power, Bases of Power, Power Tactics, Organizational Politics, Reasons for Organizational Politics, Managing Organizational Politics. B) Negotiations: Meaning, Process, Strategies, Third Party Negotiations, Crisis Negotiations, Focus Areas of Negotiations.	15

<p>C) Virtual teams and Group Cohesiveness: Structure, Types, Stages in Management of Virtual teams, Features of Cohesive Groups, Effects/Consequences/Impact of Group Cohesion.</p> <p>D) Cialdini's Principles of Influence</p>	
<p>Module-3 The Organizational Dynamics</p> <p>A) Organization structure: Meaning, Meaning and key features of the concept of Centralization, Decentralization, Span of control and Departmentation, Simple structure, Bureaucratic & Matrix structure.</p> <p>B) New design options: Team structure, Virtual organizations, Boundary less organizations</p> <p>C) Organization structure differentiation: Strategy, Organization size, Technology & Environment, Organizational Designs and employee behaviour.</p>	15
<p>Module-4 Organization Behaviour In Banking and Insurance Sector</p> <p>A) Workplace Emotions, Values and Ethics: Meaning of Emotions, Cognitive Dissonance, Emotional Dissonance, Managing Emotions at Work (Emotional Labor) - The Six Universal Emotions, Martin Seligman's PERMA model, Meaning and Types of Values, Sources of Value systems, Values across Cultures, Values and Ethical Behaviour.</p> <p>B) Organizational Climate: Impact of Communication, Impact of Rewards & Punishment, Quality work life with reference to Banking & Insurance, Job Frustration-Sources, Causes, Effects, Ways to Overcome Frustration, Impact of Frustration on Banking and Insurance companies.</p> <p>C) Transactional Analysis Model: Types of Transactions, Ego states, Life Positions, Elaboration of Transactional styles.</p>	15

References:

1. Stephen P. Robbins “Organizational Behavior” Prentice Hall of India Private Ltd.
2. John Bratton “Work and Organizational Behaviour ” Militza Callinan Carolyn Forshaw and Peter Sawchuk Palgrave Macmillan, New York.
3. Margie Parikh and Rajen Gupta “Organizational Behaviour” Tata Mc. Graw Hill Education Private Limited, New Delhi.
4. Suja Nair “Organizational Behaviour” Himalaya Publishing House, Mumbai.
5. Essentials of Organisational Behaviour (Seventh edition)- Stephen P. Robbins (Prentice Hall India Pvt.Ltd.)
6. Emerging Knowledge and Practices of the Real world (Fifth Edition)- Steven L McShane, Mary Ann Von Glinow, Radha R. Sharma. (Tata McGraw Hill Education Private Limited)

7. Organizational Behavior by Dr. S.S. Khanka, Sultanchand publication
8. Organizational Behavior by Jeff Harris and Sandra J. Hartman, Jaico Publication

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

(A) Internal Assessment 40 marks

Description	Marks
Best out of two multiple choice tests for 20 marks each	20
Any one for 20 marks or any 2 for 10 marks each Project, Presentation and Viva voce / Quiz / Case studies /Assignments/ Internship /Certificate courses.	20
Total	40

(B) Semester end examination 60 marks

PROPOSED PAPER PATTERN

Duration: 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks Three short notes of 5 marks each or Case study	15
Total	60
Note: 1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required. 2. 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

Information Technology in Banking and Insurance - I

COURSE CODE: BBIS304

COURSE CREDIT: 03

Course Objectives:

1. To make students learn to use computer basic applications practically.
2. To make the students understand how technology and business works together.

Sr. No	MODULES	No. of lectures
01	<p>Module -1</p> <p>Introduction to Electronic Commerce</p> <p>A) E-Commerce Framework, E-Commerce and media convergence, anatomy of E-Commerce Applications, E-Commerce Consumer and Organization Applications</p> <p>B) The network Infrastructure for Electronic Commerce - Market forces influencing the I-way, Components of I-way, Network Access Equipment</p> <p>C) E-Commerce and World Wide Web- Architectural framework of E-Commerce, WWW and its architecture, hypertext publishing, Technology behind the web, Security and the Web</p>	12
02	<p>Module-2</p> <p>MS-Office: Packages for Institutional Automation:</p> <p>Ms-Word:</p> <p>Introduction : Interface Overview, Common Buttons, Tabs and Ribbons</p> <p>Document Navigation Tips : Introduction, How Navigation Tips Help, Using The Slider, Keyboard Navigation Tips, Using Browse Objects Tools, Selecting Text Options</p> <p>Manipulating Text : Introduction, Page Layout, Cut, Copy, Paste, Move, Find and Replace</p> <p>Formatting Characters : Introduction, How Formatting Makes a Difference, Changing Fonts, Typical Text Format Options, Bullet and Numbered Lists, Other Formatting Tools</p> <p>Formatting Paragraphs : Introduction, Line Spacing, What Are Quick Styles, More Quick Styles, Creating A New Quick Style, Paragraph Marks</p>	12 (Lectures)+ 6 (Practicals)

	<p>Themes and Templates : Introduction, Applying Themes, Opening Existing Templates, Creating Templates, Working With Existing Content</p> <p>Quick Parts : Introduction, Quick Parts – Options, Creating Quick Parts</p> <p>Quick Parts - Inserting Fields, Quick Parts - Inserting Images</p> <p>Preparing Documents for Printing : Introduction, Spelling and Grammar Check, Saving A Document, Printing And Preview Options</p> <p>Organizing Content : Introduction, Creating Lists, Creating and Formatting Tables, Converting Text To Tables, Table Borders and Shading</p> <p>Tabs, Columns, and Charts : Introduction, Creating Columns, Creating Tabular Lists, Creating Charts</p> <p>Links, Headers, and Footers : Introduction, Creating Web Links, Creating Document Location Links, Creating Email Links, Creating Headers and Footers</p> <p>Mail Merge : Introduction, Mail Merge for Letters, Mail Merge for Envelopes, Mail Merge for Labels</p> <p>Visual Content : Introduction, Character Spacing, Inserting Shapes, Inserting Images, Using Word Art, Using Pull Quotes, Using Text Boxes, Sorting Text, Using Smart Art</p>	
03	<p>Module-3</p> <p>MS-Office: Packages for Institutional Automation:</p> <p>Ms-Presentation :</p> <p>Introduction to Presentations, Applying Themes and Layouts to Slides, Working with Objects, Entering, Editing, and Formatting Text, Outline View and Proofing Presentations, Adding and Reading Notes, Inserting Pictures, Graphics, Shapes, and Other Things, Inserting Tables into Presentations, Charts, Adding Sound and Video, Adding Transitions and Animation, Working with Master Slides, Working with SmartArt, Printing, Sharing, and Exporting Slides</p>	12 (Lectures)+ 6 (Practicals)
04	<p>Module-4</p> <p>E-banking</p> <p>A) Meaning, definition, features, advantages and limitations- core banking, the evolution of e-banking in India, Legal framework for e-banking.</p> <p>B) Electronic Payment System , Types of Electronic Payment Systems, Digital Token-based EPS, Smart Card EPS, Credit Card EPS, Risk in EPS, Designing a EPS</p>	12

References:

1. E-Commerce by David Whitely.
2. Microsoft Office Professional -Step by step.
3. E-Banking in India: Challenges and Opportunities-By RimpiJatana, R. K. Uppal.

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

(A) Internal Assessment 40 marks

Description	Marks
Internal test - Objectives based, 20 marks each (best of two)	20
Presentation/Assignment - Viva/NGO Activity/Internship/ Book Review/Project/ Open Book Test	20
Total	40

B) Semester end examination 60 marks – Paper Pattern

Duration: 2 hours	Total
Marks: 60	
Particulars	Marks**
Q1. Question 1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q2. Question 2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q3. Question 3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q4. Question 4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15

****Marks assigned in the external question paper will be based on the weightage (number of lectures) of each module in the syllabus.**

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

Foundation Course III (An Overview of Banking Sector)

COURSE CODE: BBIS305

COURSE CREDIT: 02

Course Objective

1. To provide knowledge regarding banking sector and recent development in banking sector.
2. To understand various of Banking Channels and Payments
3. To provide insights into the initiatives of the government for inclusive financial system such as micro finance

Sr. No.	MODULES	Number of lectures
1	<p>Module 1</p> <p><u>An Overview of Banking Industry</u></p> <p>A) Definition of Banks, Types of Banks, Principles of Banking, Banking System in India, Overview of RBI, Public, Private, Co-operative, Payment Bank, Regional Rural Banks</p> <p>B) Emerging trends of banking - Universal banking, electronic banking, globalization of banking.</p> <p>C) Brief history of banking sector reforms from 1991-2000 and Current developments in banking sector</p> <p>D) Regulatory Architecture – Overview of Banking Regulation Act 1949, Banking Regulation Act (Amendment 2015), Payment and Settlement Act 2007, Negotiable Instrument Act 1881, BIS, Capital Adequacy concept, Basel I, II and III.</p> <p>E) Nationalization of Banks, Privatization of Banks, Consolidation of Banks</p>	10
2	<p>Module 2</p> <p><u>Commercial Banking and Customer – Banker Relationship</u></p> <p>A) Definition and meaning of Commercial Bank, Recent services offered by Banks.</p> <p>B) Retail Banking – Meaning, Features, Significance of Retail Banking and Overview of its products</p>	10

	<p>C) Corporate Banking -Meaning, Features, Significance of Corporate Banking and Overview of its products</p> <p>D) Rural Banking - Meaning, Features, Significance of Rural Banking and Overview of its products</p>	
3	<p>Module 3 <u>Universal Banking & Technology in Banking sector</u></p> <p>A) Universal Banking Concept of Universal Banking, Evolution of Universal banking Services to Government, Payment & Settlement services, Merchant Banking, Mutual Fund, Depository Services. Bancassurance, NRI Remittance.</p> <p>B) Technology in Banking Features, norms and Limitations of E- banking. Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS, Brown Label ATM's, White Label ATM's, NUUP, AEPS, APBS, CBS, CTS, Digital Signature, M-Wallets. Online opening of bank accounts – savings & current, and application for credit cards, loan.</p> <ul style="list-style-type: none"> • Applicability of KYC norms in Banking Sector. 	10
4.	<p>Module 4 <u>Microfinance & Financial Inclusion</u></p> <p>A) Microfinance Introduction, Need and Code of Conduct for Microfinance Institutions in India, Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program. Role of NABARD and SIDBI, □ Portfolio Securitization, SHG-2, NRLM and SRLM. Priority Sector and its Classification</p> <p>B) Financial Inclusion Need & Extent RBI Committee Report of Medium-Term Path on Financial Inclusion 2015, World Findex Report 2015, NISM Report 2015, (Only Brief Extracts relating to bank account holdings and credit taken and contrast between developing and developed nations.) Features & Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana.</p>	15

	Features, procedures and significance of Stand-up India Scheme for Green Field Recent initiatives of government for development of MSME	
--	---	--

References:

1. Management of Banking and Financial Services 2nd Edition, by Suresh Padmalatha, Pearson Education India.
2. Banking and Financial Services, by Dr. Mukund Sharma, Himalaya Publications.
3. Indian Financial System, by M.Y. Khan, Tata Mc Graw Hill.
4. Indian Banking Revised Edition, by S Natarajan & Dr. P. Parmeswaran, S.Chand.
5. Expert Financial Planning Investment Strategies from Industry Leaders, by Robert C. Arffa, John Wiley & Sons, Inc.

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

(B) Internal Assessment 40 marks

Description	Marks
Internal test - Objectives based, 20 marks each (best of two)	20
Presentation/Assignment -Viva/NGO Activity/Internship/ Book Review/Project/ Open Book Test	20
Total	40

4. Semester end examination 60 marks – Paper Pattern

Duration: 2 hours	Total
Marks: 60	
Particulars	Marks**
Q1. Question 1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q2. Question 2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q3. Question 3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q4. Question 4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15

****Marks assigned in the external question paper will be based on the weightage (number of lectures) of each module in the syllabus.**

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

Financial Markets

COURSE CODE: BBIS306

COURSE CREDIT: 03

Course Objective

1. To introduces meaning and functions of Financial Intermediaries
2. To understand the functioning of Money Market and Equity Market
3. To enable the students to acquaint with the concepts and techniques related to derivatives market.
4. To acquaint students with crypto currency and its types.

SR. NO	MODULES	No of Lectures
1	Module -1- Indian Financial System <ul style="list-style-type: none">• Introduction, Meaning, Functions of financial system, Indian financial system from financial neutrality to financial activism and from financial volatility to financial stability, Role of Government in financial development.• Structure of Indian Financial System – Overview of Financial Institutions and Instruments.	10
2	Module-2 - Financial Markets in India <ul style="list-style-type: none">• Indian Money Market – Meaning, Features, Functions, Importance, Defects, Participants, Components of Organized and Unorganized markets and Reforms• Equity Market – Primary Market, IPO, Book Building, Role of Merchant Bankers, ASBA, Green Shoe Option, Issue of Bonus shares, Right Shares, Sweat Equity shares, ESOP. Entities in the equity Market, Stock exchange, Listing of securities, Stock market indices and Stock classification• Indian Debt Market - Market Instruments, Primary and Secondary Segments.• Crypto currency Market - Introduction, ICO, Types.	20
3	Module-3 - Commodity Market <ul style="list-style-type: none">• Introduction to commodities market - Meaning History & origin, Types of commodities traded,	15

	<ul style="list-style-type: none"> • Structure of commodities market in India, • Participants in commodities market, Trading in commodities in India (cash & derivative segment), • Commodity exchanges in India & abroad • Reasons for investing in commodities. 	
4	<p>Module-4 - Derivatives Market</p> <ul style="list-style-type: none"> • Introduction to Derivatives market- Meaning, History & origin, • Elements of a derivative contract, • Factors driving growth of derivatives market, • Types of derivatives, Types of underlying assets, Participants in derivatives market, Advantages & disadvantages of trading in derivatives market, • Current volumes of derivative trade in India, • Difference between Forwards & Futures & Options 	15

References:

1. An Introduction to Financial Markets and Institutions by Maureen Burton, Reynold F. Nesiba, Bruce Brown, Routledge.
2. Financial Institutions and Markets: Structure, Growth & Innovation | 6th Edition by Bhole, Tata Mc Graw Hill.
3. Cryptocurrency, The Ultimate Guide to the World of Cryptocurrency and How I Became a Crypto Millionaire in 6 Months by Neil Hoffman , Create space independent publishing platform, 2017
4. Capital Market and Financial System in India by Asheesh Pandey, Ingram short title
5. Banking and Financial Services, by Dr. Mukund Sharma, Himalaya Publications.
6. Indian Financial System, by M.Y. Khan, Tata Mc Graw Hill.
7. Bitcoin and Cryptocurrency Technologies A Comprehensive Introduction by Arvind Narayanan, Joseph Bonneau, Edward Felten, Andrew Miller, Steven Goldfeder · 2016, Princeton University Press.

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

(C) Internal Assessment 40 marks

Description	Marks
Internal test - Objectives based, 20 marks each (best of two)	20
Presentation/Assignment -Viva/NGO Activity/Internship/ Book Review/Project/ Open Book Test	20
Total	40

C) Semester end examination 60 marks – Paper Pattern

Duration: 2 hours	Total
Marks: 60	
Particulars	Marks**
Q1. Question 1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q2. Question 2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q3. Question 3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q4. Question 4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15

****Marks assigned in the external question paper will be based on the weightage (number of lectures) of each module in the syllabus.**

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

Direct Taxation

COURSE CODE: BBIS307

COURSE CREDIT: 03

Course Objectives:

1. To demonstrate understanding of the basic provisions of Income Tax Act, 1961.
2. To help students understand Residential Status, Exempt Incomes and the Incidence of Tax.
3. To understand provisions and procedures to Compute Total Income under five heads.
4. To understand provisions of Tax Deducted at Source (TDS).
5. To understand Deductions under the specific heads and from Gross Total Income.

Sr. No	Modules/Units	No of Lectures
1.	<p><u>UNIT 1:</u> <u>Definitions and Residential Status</u></p> <p><u>A) Basic Terms (S. 2,3,4)</u> Assesse, Assessment, Assessment Year, Annual Value, Business, Capital Assets, Income, Previous Year, Person, Transfer (relevant definitions will be covered with the specified Head of Income) B) Determination of Residential Status of Individual, Scope of Total Income (S.5)</p>	10
2.	<p><u>UNIT 2:</u> <u>Heads of Income – I</u></p> <p>A) Salary (S.15-17) B) Income from House Property (S. 22-27) C) Profit & Gain from Business and Profession (S. 28, 30,31,32, 35, 35D, 36, 37, 40, 40A and 43B)</p>	18
3.	<p><u>UNIT 3:</u> <u>Heads of Income – II</u></p> <p>A) Capital Gain (S. 45, 48, 49, 50 and 54 and 54EC) B) Income from other sources (S.56- 59) C) Exclusions from Total Income (S.10) (Exclusions related to specified heads to be covered with relevant heads of income)</p>	14

4.	<p><u>UNIT 4:</u> <u>Computation of Total Income & Taxable Income</u></p> <p>A) Deductions from Total Income S. 80C, 80CCC, 80D, 80DD, 80E, 80U, 80TTA , 80TTB</p> <p>B) Tax Deduction at Source Basic Aspects: Sec 192- TDS on Salary 194A- TDS on Interest other than Interest on Securities 194C- TDS on Payment to Contractor 194H- TDS on Commission and Brokerage 194I- TDS on Rent 194J- TDS on Professional and Technical Services 194D- TDS on Insurance Commission 194DA- TDS on payment in respect of Life Insurance Policy 194 N- TDS on Cash withdrawal in excess of Rs.1 crore</p> <p>C) Computation of Taxable Income of Individuals and tax calculation. (maximum 3 heads and 2 deductions)</p>	18
----	---	----

Reference Books:

1. Direct Taxes Law & Practice by V.K. Singhania - Taxman
2. Direct Taxes Law & Practice by Ahuja & Gupta – Commercial Law Publishers (India)Pvt Ltd.
3. Income Tax Ready Reckoner by Dr .V.K. Singhania - Taxman
4. Direct Tax Laws by T.N. Manoharan - Snow White
5. Direct Tax Laws by Dr.Mehrotra & Dr. S. P. Gopal- Sahitya Bhawan Publications

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.

(C) Internal Assessment 40 marks

Description	Marks
Two internal tests of 20 marks each – (Multiple choice Questions) (One best score of the two test to be considered)	20
One Project and Viva voce/Case studies/Assignments	10
Open Book Test/ Review of Book, Magazine or Article	10
Total	40

D) Semester end examination 60 marks

PAPER PATTERN

Duration : 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks	15
Three short notes of 5 marks each or Case study	
Total	60
Note:	
1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required.	
2. 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)**

Sr. No.	Heading	Particulars
1	Title of the course	B. Com (Banking & Insurance)
2	Eligibility for admission	HSC or Equivalent
3	Minimum percentage	45%
4	Semesters	III and IV
5	Level	UG
6	Pattern	03 years & 06 semesters CBGS
7	To be implemented from	From Academic year 2021-22 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 2021-2022)

OBJECTIVES OF THE PROGRAM:

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

SCHEME OF MODULES

SEMESTER IV			
Serial No	Course code	Credits	Course Name
I	Discipline Related Elective Courses (DRE)		
1	BBIS401	03	Financial Management – II
2	BBIS402	03	Cost Accounting
3	BBIS403	03	Entrepreneurship Management
II	ABILITY ENHANCEMENT COURSES (AEC)		
IIA	ABILITY ENHANCEMENT COMPULSORY COURSE		
4	BBIS404	03	Information Technology in Banking & Insurance - II
IIB	ABILITY ENHANCEMENT ELECTIVE COURSE		
5	BBIS405	02	Foundation Course – IV (An Overview of Insurance Sector)
III	CORE COURSES (CC)		
6	BBIS406	03	Corporate & Securities Law
7	BBIS407	03	Business Economics II
TOTAL CREDITS		20	

Financial Management – II

COURSE CODE: BBIS401

COURSE CREDIT: 03

Course Objectives:

1. To acquaint the students with the basic analytical techniques and methods of Working Capital management of business firms and how does these aspects affect the overall financial wellbeing of the company.
2. It considers the main financial decision facing a company, approaches as to how these decisions are made and introduces analytical tools that can assist in financial decision-making.

Sr. No	Syllabus	No. of lectures
01	Module-1 Working Capital Management: Concept, Nature of Working Capital, Planning of Working Capital, Estimation /Projection of Working Capital Requirements in case of Trading and Manufacturing Organization Operating Cycle. Working Capital Financing: Trade Credit; Bank Credit; Commercial Papers; Certificate of Deposits (CDs); Financing.	15
02	Module-2 Management of Components of Working Capital • Management of Cash and Marketable Securities: Motives for Holding Cash; Objectives of Cash Management; Factors Determining Cash Needs; Basic Strategies of Cash Management; Cash Management Techniques / Processes; Marketable Securities; and Cash Management Practices in India. • Receivables Management: Objectives; Credit Policies; Credit Terms; and Collection Policies. • Inventory Management: Objectives; and Techniques.	15
03	Module-3 Financial Planning • Introduction • Meaning and Essentials of Budget and budgetary control • Types of Budget	18

	<ul style="list-style-type: none"> • Advantages of Budgeting and budgetary control • Zero Based Budgeting • Master Budget. • Sales Budget, Cash Budget and Flexible Budget. 	
04	<p>Module-4</p> <p>Business Risk and Financial Risk</p> <ul style="list-style-type: none"> • Introduction • Debt v/s Equity Financing • Types of Leverage • Investment Objective/Criteria for Individuals/Non-Business Purpose. <p>Financial Policy and Corporate Strategy</p> <ul style="list-style-type: none"> • Meaning of Strategic Financial Management • Strategic financial decision making framework • Functions of Strategic financial management 	12

References:

1. Chandra, P., Financial Management, New Delhi: Tata McGraw Hill, 8th Edition 2012.
2. Pandey, I.M., Financial Management, Vikas Publication New Delhi, 11th Edition 2014.
3. Khan, M.Y. and Jain, P.K., Financial Management, Tata McGraw Hill, 7th edition, 2014.
4. Damodaran, A., Corporate Finance: Theory and Practice, New Delhi: John Wiley, Latest Edition

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
Two internal tests of 20 marks each – (Multiple choice Questions) (Best of two to be one will be considered)	20
One Project and Viva voce/Case studies/Assignments	10
Open Book Test/ Review of Book, Magazine or Article	10
Total	40

B) Semester end examination 60 marks

PAPER PATTERN

Duration : 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks Three short notes of 5 marks each or Case study	15
Total	60
Note: 1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required. 2. 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

Cost Accounting

COURSE CODE: BBIS402

COURSE CREDIT: 03

Course Objectives:

1. To introduce the importance of Cost Accounting, and application of various technique.

Sr. No	Syllabus	No. of lectures
01	<p>Module-1</p> <p>Introduction to Cost Accounting Objectives and scope of Cost Accounting, Cost centers and Cost units, Profit Centre and Investment Centre</p> <p>Cost classification for stock valuation, Profit measurement, Decision making and control, Coding systems Elements of Cost</p> <p>Classification of Cost</p> <ul style="list-style-type: none">• Classification of costs on the basis of Behavior, Traceability, and Functionality and other cost concepts.	12
02	<p>Module-2</p> <ul style="list-style-type: none">• Cost Sheet and Reconciliation of cost and financial accounts. <p>Note- Practical problems based on preparation of cost sheet reconciliation of cost and financial accounts</p>	18
03	<p>Module-3</p> <p>A) Introduction to Activity Based Costing – Meaning, Definition, concept of cost drives, Compare ABC and traditional method of overhead absorption based on production units, labour hours et.al. (an illustration can be taken to show applicability of the method)</p> <p>B) Operating costing: Introduction, Units used in certain undertakings, composite units, concept of Standing or Fixed Charges, Maintenance charges and Operating and running charges, Difference between Operation Cost and Operating Cost, Basic problem sum</p>	15

04	Module-4 Introduction to Marginal Costing • Marginal costing meaning, application, advantages, limitations, Contribution, Breakeven analysis and profit volume graph. Note:- Practical problems based on Marginal Costing excluding decision making	15
----	---	----

References:

1. Cost Accounting: Texts And Problems By M.C. Shukla, T. S. Grewal & Dr M. P. Gupta, S. Chand and Company Private Limited
2. Problems and Solutions in Cost and Management Accounting for CA Intermediate by by Kapileshwar Bhalla, Parveen Sharma McGraw Hill

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.

(B) Internal Assessment 40 marks

Description	Marks
Two internal tests of 20 marks each – (Multiple choice Questions) (Best of two to be one will be considered)	20
One Project and Viva voce/Case studies/Assignments	10
Open Book Test/ Review of Book, Magazine or Article	10
Total	40

C) Semester end examination 60 marks

PAPER PATTERN

Duration : 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks	15
Three short notes of 5 marks each or Case study	
Total	60
Note:	
1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required.	
2. 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

Entrepreneurship Management

Course Code: BBIS403

Course Credit:03

1. To make learner aware of the avenues in self-employment.
2. To create in learners' interest towards the field of entrepreneurship.
3. To make learners understand the recent and innovative forms of entrepreneurs.
4. To help learners, realise the significance of entrepreneurship in an economy.

Syllabus

Module -1 The Entrepreneur

A) Entrepreneur: Meaning, Nature, origin and development of entrepreneurship in India, Need and Importance, Core elements, Principles, Essentials, Types, Functions, Concept of entrepreneurship management, Motives behind being an entrepreneur, Entrepreneurial Process

B) Theories of Entrepreneurship: Innovation Theory of Schumpeter, Need for Achievement Theory of McClelland, Risk Bearing Theory of Knight, Hagen's Theory of Entrepreneurship, Economic Theory of Entrepreneurship.

C) Entrepreneurial Values and Attitudes, Dominant characteristics of successful entrepreneurs, Internal and external factors for entrepreneurial motivation

D) Entrepreneurial Skills, Identifying business opportunities, Role of creativity in Entrepreneurship, the creative process, the Innovation process, types of innovation, sources of innovation, principles of innovation, Sources of Business Ideas.

Module-2 Business Planning

Entrepreneurial structures: • Sole Proprietorship • Partnership • Corporations- • Limited Liability partnerships and corporations.

• Franchising-Meaning, types, merits and limitations.

B) Critical Factors for starting a new enterprise: Personal, Environmental, Sociological factors. Problems of a New Venture- Financial, administrative, marketing, production and other problems.

C) Business Plan: Meaning, Benefits, Developing a business plan, Environment scanning, Elements/Areas to be covered in a Business Plan, Project Report preparation, Contents of a Project Report.

Module-3 Key Areas of New Ventures

A) Marketing: New Product Development, Marketing Strategy for the new venture, Branding strategies, Distribution strategies, Pricing Strategies, Promotion strategies for new venture, Concept of Marketing Mix and Market segmentation, Marketing Plan

B) Operations: Size and location of Enterprise, Layout, Inventory Control, Quality Control.

C) Finance: Sources of long term and short term finance, Debt fund-Meaning, Merits and limitations, Equity Fund- Meaning, merits and limitations, Concept of Break Even analysis, Venture Capital-Meaning, Merits and Limitations, Criteria for Evaluating New Venture Proposals by Venture Capitalist

D) Human Resource: Personnel Function- Recruitment and selection, training, motivation and appraisal.

E) Revenue generation models- Production model, Rental or leasing, Advertising model, Sponsored ranking model, Construction model, Commission model.

Module-4 **Evolving Concepts in Entrepreneurship**

A) Social Entrepreneurship: Meaning, Social responsibility of an entrepreneur **Examples – Dr. Devi Prasad Shetty, Shridhar Vembu** B) Barriers to entrepreneurship: Environmental, economic, non-economic, personal and entrepreneurial barriers. C) Intrapreneurship: Meaning, Characteristics, Intrapreneurs Activities, types of Corporate Entrepreneurs, Corporate V/s Intrapreneurial culture, Climate, Fostering Intrapreneurial culture, Promoting intrapreneurship- Pinchot's Spontaneous teams and Formal Venture teams, establishing intrapreneurial ventures. D) Ethics and Entrepreneurship: Defining Ethics, Approaches to Managerial ethics, ethics and business decisions, Ethical practices and code of conduct, Ethical considerations in corporate entrepreneurship. E) Institutional Support to Entrepreneurs: Importance, Incentives and facilities, Entrepreneurship Development Institute of India (EDI), NSIC, Small Industries Development Organization (SIDO), National Institute for Entrepreneurship and Small Business Development (NIESBUD), Others, Key features of National Policy on Skill Development and Entrepreneurship 2015.

References:

1. Business Maharajas, Gita PiramaI, Penguin Books, New Delhi.
2. Wisdom of Indian Business Leadership, G. Narayana, English Edition Publishers and Distributors India Pvt, Ltd.
3. In Search of Change Maestros, Pritam Singh and Asha Bhandarkar, Sage Publications, UK
4. Holt David H. (2004), "Entrepreneurship – New Venture Creation", Prentice Hall of India Private Limited, New Delhi.
5. Roy Rajeev (2009)], "Entrepreneurship", Oxford University Press, New Delhi.
6. Burns Paul (2001), "Entrepreneurship and Small Business", Palgrave Mecomillan, China.

7. Hisrich Robert D., Peters Michael P. (2002), “Entrepreneurship – International Edition”, The McGraw-Hill Companies, New York.
8. Cynthia L Greene, Entrepreneurship Ideas in Action, Thomson
9. S.L. Gupta and Dr. Arun Mittal, Entrepreneurship Development by International Books House ltd.
10. Vasant Desai, Dynamics of Entrepreneurial Development
11. Willaim D. Bygrave and Andrew Zacharakis, The Portable MBA in Entrepreneurship by, Fourth edition, John Wiley and Sons.
12. S.S. Khanka, Entrepreneurship Development, Sultanchand and Sons Ltd.
13. C.B. Gupta and N.P. Shrinivasan, Entrepreneurship Development Sultan chand and sons
14. Sharma Sudhir, Singh Balraj, Singhal Sandeep (2005), “Entrepreneurship Development”, Wisdom Publications, Delhi.
15. Badi R.V., Badi N.V. (2010), “Entrepreneurship”, Vrinda Publications (P) Ltd., Delhi.
16. Desai Vasant (2009), “The Dynamics of Entrepreneurial Development and Management – Planning for Future Sustainable Growth”, Himalaya Publishing House, India.
17. Vasishth Neeru (2008), “Business Organization”, Taxmann Allied Services (P.) Ltd.,

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
- (A) Internal Assessment 40 marks

Description	Marks
Best out of two multiple choice tests for 20 marks each	20
Any one for 20 marks or any 2 for 10 marks each Project, Presentation and Viva voce / Quiz / Case studies /Assignments/ Internship /Certificate courses.	20
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

Duration : 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks	15
Total	60
Note:	
1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required.	
2. 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

Information Technology in Banking and Insurance - II

COURSE CODE: BBIS404

COURSE CREDIT: 03

Course Objectives:

- To make students learn to use computer basic applications practically.
- To make the students understand how technology and business works together.
- To help the students to understand the security to be taken care when technology is in hand.

Sr. No	MODULES	No. of lectures
01	Module -1 E-banking Business Models Various models- home banking, office banking, online banking, internet banking, mobile banking, SMS banking,- models of electronic payments, other business models	12
02	Module-2 MS-Office: Packages for Institutional Automation: Ms-Excel Basics: Introduction: Interface, Tabs and Ribbons, Document Windows, Navigation Tips Office Button and Save Entering, Editing and Formatting Data: Introduction, Entering Data, Fonts, Fills, and Alignment, Cut, Copy, and Paste, Paste Special, Undo and Redo, Moving, Finding, and Replacing a Value, Cell Styles, Comments Formatting Numbers: Introduction, Currency Format, Format Painter, Formatting Dates, Custom and Special Formats Managing Worksheets: Introduction, Naming and Moving Worksheets, Copying Worksheets, Adding, Deleting and Hiding Worksheets, Grouping Worksheets, Moving, Copying, Deleting and Hiding Grouped Worksheets Modifying Rows and Columns: Introduction, Inserting and Deleting Columns and Rows, Inserting & Deleting Cells, Inserting	12 (Lectures)+ 6 (Practical)

	<p>Multiple Columns & Rows, Modifying Cell Width and Height, Hiding and Unhiding Rows and Columns</p> <p>Understanding Formulas : Introduction, Using Operations, Creating Formulas, AutoSum, Common Formulas, Searching for Formulas, Copying Formulas, Using Relative and Absolute References</p> <p>Changing Views: Introduction, Workbook Views, Show/Hide, Zoom Features, Freeze Panes, Split Windows , Viewing Multiple Windows, Minimize The Ribbon, Worksheet Backgrounds, Watermarks</p> <p>AutoFill and Custom Lists: Introduction, AutoFill a Series, AutoFill Non-Adjacent Cells, AutoFill on Multiple Sheets, Creating Custom Lists, Series Formatting</p> <p>Conditional Formatting: Introduction, Highlight Cells Rules, Top/Bottom Rules, Data Bars, Color Scales, Custom Formatting Rule</p> <p>Tables: Introduction, Insert a Table and Style Options, Add Rows and Columns, Perform a Function in a Table, Summarise With Pivot Table</p> <p>Printing :Introduction, Page Orientation, Page Breaks, Print Area, Margins, Print Titles, Headers and Footers, Scaling, Sheet Options</p> <p>Saving a Workbook: Introduction, Save As Previous Version, AutoRecover Save Options, Templates, Save As PDF, Save As Web Page</p>	
03	<p>Module-3</p> <p>MS-Office: Packages for Institutional Automation:</p> <p>Ms-Excel Advanced:</p> <p>Data Tools: Introduction, Data Validation, Drop-Down Lists, Removing Duplicates, Text To Columns, Goal Seek, Scenario Manager</p> <p>Referencing Formulas: Introduction, Multiple Sheet References, Consolidating Data - With or Without Links, Trace the Precedents and Dependents, Using the Watch Window</p> <p>Ranges and Dates: Introduction, Cell Names, Named Ranges, Formulas with Cell Names, Date Formulas</p> <p>Lookups: Introduction, VLOOKUP, VLOOKUP Exact Match, HLOOKUP, HLOOKUP Exact Match</p>	12 (Lectures)+ 6 (practical)

	<p>Conditional Logic: Introduction, IF Statement, Nested IF, AND, OR, NOT, IFERROR, SUMIF, AVERAGEIF, COUNTIF & COUNTIFS, SUMIFS, AVERAGEIFS</p> <p>Text Formulas: Introduction, Case Formulas, Fix Number Fields, Trim Spaces, Substitute Text</p> <p>Introduction to Charts: Introduction, Chart Types, Instant Chart, Update Chart, Column Chart, Picture Fill, Adjust Chart Size, Line Chart, Scatter Chart</p> <p>Formatting Charts: Introduction, Chart Styles, Chart Layouts, Add Labels, Axis Options, Chart Title, Legends, Data Labels</p> <p>Adding Graphics to Spreadsheets: Introduction, Insert Pictures, Modifying Pictures, Insert Shapes, Insert SmartArt, Apply Themes, Arrange</p> <p>Outline, Sort, Filter, and Subtotal: Introduction, Group and Ungroup, Sort Data, Sort Multiple Levels, Filter Data, Advanced Filter, Conditional Sorting and Filtering, Sorting with Custom Lists, Subtotal</p> <p>PivotTables: Introduction, Creating PivotTables, Choosing Fields, PivotTable Layout, Filtering PivotTables, Modifying PivotTable Data, PivotCharts</p> <p>Protecting Data: Introduction, Workbook Passwords, Protecting Workbooks, Unlocking Cells</p>	
04	<p>Module-4</p> <p>Cyber Law & Cyber Security:</p> <p>A) Need of Cyber Law, History of Cyber Law in India</p> <p>B) Cyber Crimes: Various threats and attacks, Phishing, Key Loggers, Identity Theft, Call & SMS forging, e-mail related crimes, Denial of Service Attacks, Hacking, Online shopping frauds, Credit card frauds, Cyber Stalking</p> <p>C) Cyber Security: Computer Security, E-Security, Password Security and Reporting internet fraud</p>	12

References:

1. Uppal, R.K. “E-Banking in India (Challenges & Opportunities)”.
2. Microsoft Office Professional -Step by step.
3. Fundamentals of Cyber Security, Bhushan Mayank

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
- (A) Internal Assessment 40 marks

Description	Marks
Internal test - Objectives based, 20 marks each (best of two)	20
Presentation/Assignment -Viva/NGO Activity/Internship/ Book Review/Project/ Open Book Test	20
Total	40

B) Semester end examination 60 marks – Paper Pattern

Duration: 2 hours	Total
Marks: 60	
Particulars	Marks **
Q1. Question 1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q2. Question 2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q3. Question 3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q4. Question 4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15

****Marks assigned in the external question paper will be based on the weightage (number of lectures) of each module in the syllabus.**

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

Foundation Course – IV (An Overview of Insurance Sector)

COURSE CODE: BBIS405

COURSE CREDIT: 02

Course Objectives

1. To identify what insurance is, why insurance works and how to determine insurance needs.
2. To familiarize with major insurance products, such as life insurance, health insurance, property and liability insurance
3. To understand regulatory system on insurance sector.
4. To understand the career paths in Insurance Sector

Sr. No.	Modules	Number of lectures
1	Module 1 <u>An Introduction to Life Insurance</u> A) Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium B) Products of LIC – Introduction of life insurance plans C) Non-Traditional Life Insurance Products (Introduction, Forms and procedures) D) Careers in insurance - Introduction to various job positions, Role and responsibilities of Underwriter, Actuary, Claims Manager, Accounts Officer, Re-insurance Manager, Broker, Surveyor etc. Eligibility and qualification required for various positions.	15

2	<p>Module 2</p> <p><u>An Introduction to Health Insurance</u></p> <p>A) Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and determinants of Risk Premium.</p> <p>B) SBI and ICICI Health Insurance Plans - Introduction and Forms and Procedures of Hospitalization, Indemnity Products, top up covers, cashless insurance, Senior citizen plans, critical illness plans.</p>	10
3	<p>Module 3</p> <p><u>An Introduction to Home and Motor Insurance</u></p> <p>A) Home Insurance - SBI and ICICI Plans – Introduction, Forms and Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on Home Insurance.</p> <p>B) Vehicle Insurance- SBI and ICICI Plans-Introduction, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.</p>	10
4.	<p>Module 4</p> <p><u>Role of Insurance in Logistic</u></p> <p>A) Role of Insurance in Logistic - Meaning &Importance, Hazards, Protection, Social Security – Type of Risks and Accidents.</p> <p>B) Fire Insurance – SBI and ICICI Plans – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.</p> <p>C) Micro Insurance – Introduction, Types, Importance</p>	10
	Total Lectures	45

Reference:

1. The Life Insurance Industry in India (Current state and Efficiency), by Tapas Kumar Parida & Debashis Acharya, Palgrave Macmillan.
2. Insurance Principles and Practices by M.N.Mishra & Dr. S. B. Mishra, S.Chand & Co. Pvt. Ltd.
3. Handbook of Insurance, George Dionne, Springer.
4. The Fundamentals of Insurance Theories Principles & Practices by Hargovind Dayal, Notion Press.

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
- (B) Internal Assessment 40 marks

Description	Marks
Internal test - Objectives based, 20 marks each (best of two)	20
Presentation/Assignment -Viva/NGO Activity/Internship/ Book Review/Project/ Open Book Test	20
Total	40

C) Semester end examination 60 marks – Paper Pattern

Duration: 2 hours	Total
Marks: 60	Marks **
Particulars	Marks **
Q1. Question 1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q2. Question 2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q3. Question 3 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q4. Question 4 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15

****Marks assigned in the external question paper will be based on the weightage (number of lectures) of each module in the syllabus.**

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

Corporate and Securities Law

COURSE CODE: BBIS406

COURSE CREDIT: 03

Course Objectives:

1. To impart knowledge on the formation, management and other activities of Companies.
2. The relevance of Memorandum, Articles of Association and Prospectus.
3. The importance of SEBI as a regulator of Capital Markets in India. The regulations issued by SEBI to raise capital in the form of ICDR's.
4. Understanding the relevance of Mergers and Acquisitions and SEBI's role in making this process fair and protecting shareholders interest.
5. The need and procedure for holding shares in electronic form.

Sr.No	Modules	No of Lectures
<u>1</u>	<p>Unit 1: Company Law – An Overview A) Development of Company Law in India B) Doctrines Governing Corporates – Lifting the Corporate Veil, Doctrine of Ultra Vires, Constructive Notice, Indoor Management, Alter Ego. The Principle of Non Interference (Rule in Foss V/s Harbottle) – Meaning , Advantages , Disadvantages & Exceptions, Majority and Minority Rights under Companies Act.</p> <p>C) Application of Company Law to Banking and Insurance Sector Application of Companies Act to Banking and Insurance sector governed by Special Acts. S.1(4) of Companies Act 2013 Exceptions provided (S.67(3), S.73(1), S.129(1), 179(3), S.180(1)(c), S.186, S.189</p>	14
<u>2</u>	<p>Unit 2: Regulatory Framework governing Stock Exchanges as per Securities Contracts Regulation Act 1956 • Definition of Securities, Spot Delivery Contract, Ready Delivery Contract, Stock Exchange. • Corporatisation and demutualisation of Stock Exchange –Meaning, Procedure & Withdrawal</p> <p>• Power of Recognised Stock Exchange to make rules restricting voting rights etc • Power of Central Government to Direct Rules or Make rules • Power of SEBI to make or amend bye laws of recognised stock exchange • Books and Accounts to be maintained by recognized stock exchange •</p>	12

	<p>Grounds on which stock exchange can delist the securities of a company. • Section 3 to Section 20</p>	
3	<p><u>Unit 3: Security Exchange Board of India</u> Security Exchange Board Of India A) SEBI: Objectives-terms-establishment-powers-functions-accounts and audit- penalties –registration. B) SEBI (Issue of Capital & Disclosure Requirements) Regulations, 2018: Introduction and Background, Types of Issues, Draft Offer Document, Offer Document, Red Herring Prospectus (RHP), Initial Public offering / Further Public Offering- Eligibility requirements, Entities not eligible, General conditions, Offer for Sale, Issue of Warrants, Filing of Documents, IPO Grading, Opening of the Issue, Underwriting, Minimum Subscription, Period of Subscription, Oversubscription, Issue-related Advertisements, Allotment Procedure and Basis of Allotment, Refund and Payment of Interest ,Post-issue Advertisements, Post-issue Responsibilities of the Lead Manager(s),Release of Subscription Money Post-Issue Reports, Face Value of Equity Shares, Pricing ,Differential Pricing ,Price and Price Band ,Promoters’ Contribution, Non Applicability, Minimum Promoters’ Contribution, Exemption from Requirement of Promoters’ Contribution. C) SEBI(Substantial Acquisition of Shares and Takeovers) Regulations,2011: Introduction and background, definitions, applicability, trigger point for making an Open Offer by an Acquirer, Open Offer, Conditional Offer, Minimum Offer Size, Public announcement, Offer Price, submission of Draft Letter of Offer, Opening of the Offer, Completion of Requirements, Restriction on Acquisition, Payment of Interest, Provision of Escrow, Mode of Payment, Withdrawal of Open Offer, Obligations of Target Company and Acquirer, Disclosures, Exemptions, Power of SEBI to relax strict enforcement of the regulations.</p>	20
4	<p><u>Unit 4: The Depositories Act,1996</u> The Depositories Act, 1996 • Depository – Meaning , Benefits , Models, Functions Participants • The Depository Act 1996 – Objectives, Eligibility condition for depository services, Fungibility, Bye laws of depository , Governance of Depository and Internal audit of depository Participants • BSDA and single registration for depository participants.</p>	14

References:

1. Compliances and Procedures under SEBI Law - Mamta Bhargava
2. SEBI Practice Manual - V.L Iyer – Taxmann
3. Company Law Ready Reckoner- D.K Jain
4. Company Law- Avtar Singh
5. Company Law- Anoop Jain
6. Company Law - Munish Bhandari
7. Securities Laws & Capital Market- Vohra and Dhingra

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

SCHEME OF EXAMINATION

A) Internal Assessment 40 marks

Description	Marks
2 Tests of 20 marks each based on best of two format	20
Assignment/ Viva /Presentation	10
Open Book Exam	10
Total	40

B) Semester end examination 60 marks

Duration : 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 Case Study (a) 3 marks (b) 3 marks (c) 3 marks (d) 3 marks (e) 3 marks OR Q.4. Short Notes(Any 3 out of 5)- 5 marks each	15
TOTAL	60
Note: 1. The 15 marks full length question may be sub divided into 2 questions of 8 and 7 marks each 2. There will be no objective questions.	

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

Business Economics II

COURSE CODE: BBIS407

COURSE CREDIT: 03

Course Objectives

- To help students to understand macroeconomic theories and models.
- To make student understand the root cause of Macro economic problems.
- To make the students understand how an economy as a whole works.
- To familiarize students with the fundamental concepts and issues of public finance and international trade.
- To help the students to analyses public policies and to know its impact on social and economic lives of people.

SR. NO	MODULES	No. of lectures
1	<p>Module-1</p> <p>Introduction to Macroeconomics</p> <p>Chapter 1 Macro Economics and National Income Concepts (Chapters 1 and 3 combined) Brief Introduction & Scope of Macro Economics; National Income - Meaning and Importance - Conventional and Green GNP and NNP Concepts - Relationship Between National Income and Economic Welfare.</p> <ul style="list-style-type: none">• Circular Flow of Aggregate Income and Expenditure : Closed and Open Economy Models• Short run Economic Fluctuations : Features and Phases of Trade Cycles• The Keynesian Principle of Effective Demand : Aggregate Demand and Aggregate Supply – Consumption Function - Investment Function - Effects of Investment Multiplier on Changes in Income and Output	15
2	<p>Module-2</p> <p>Money, Inflation and Monetary Policy</p> <ul style="list-style-type: none">• Money Supply : Determinants of Money Supply – Factor influencing Velocity of Circulation of Money	15

	<ul style="list-style-type: none"> • Demand For Money : Classical and Keynesian Approaches and Keynes' Liquidity Preference Theory of Interest • Money and Prices : Quantity Theory of Money - Fisher's Equation of Exchange - Cambridge Cash Balance Approach • Inflation : Demand Pull Inflation and Cost Push Inflation - Effects of Inflation - Nature of Inflation in a Developing Monetary Policy : Meaning, Objectives and Instruments, inflation Targeting 	
3	<p>Module-3</p> <p>3. Constituents of Fiscal Policy</p> <ul style="list-style-type: none"> • Role of Government to provide Public Goods – Principles of Sound and Functional Finance • Fiscal Policy : Meaning, Objectives - Contra Cyclical Fiscal Policy and Discretionary Fiscal Policy • Instruments of Fiscal Policy : Canons of Taxation – Factors Influencing Incidence Of Taxation - Effects of Taxation - Significance of Public Expenditure - Social Security Contributions - Low Income Support and Social Insurance Programmes - Public Debt - Types, Public Debt and Fiscal Solvency, Burden of Debt Finance • Union Budget : Structure - Deficit Concepts – Fiscal Responsibility and Budget Management Act 	15
4	<p>Module-4</p> <p>4. Open Economy : Theory and Issues of International Trade</p> <ul style="list-style-type: none"> • The Basis of International Trade : Ricardo's Theory of Comparative Cost Advantage - The Hecksher-Ohlin Theory of Factor Endowments - Terms of Trade - Meaning and Types - Factors Determining Terms of Trade - Gains from Trade - Free Trade versus Protection • Foreign Investment : Foreign Portfolio Investment - Benefits of Portfolio Capital Flows - Foreign Direct Investment - Merits of Foreign Direct Investment - Role of Multinational Corporations • Balance of Payments : Structure - Types of Disequilibrium - Measures to Correct Disequilibrium in BOP • Foreign Exchange and Foreign Exchange Market : Spot and Forward Rate of Exchange - Hedging, Speculation and Arbitrage - Fixed and Flexible Exchange Rates – Managed Flexibility 	15

References:

1. Mehta, P.L.: Managerial Economics – Analysis, Problem and Cases (S. Chand & Sons, N. Delhi, 2000)
2. Hirschey .M., Managerial Economics, Thomson South western (2003)
3. Frank Robert.H, Bernanke. Ben S., Principles of Economics (Tata McGraw Hill (ed.3)
4. Gregory Mankiw., Principles of Economics, Thomson South western (2002 reprint) 6) Samuelson & Nordhaus.: Economics (Tata McGraw Hills, New Delhi, 2002)
5. Pal Sumitra, Managerial Economics cases and concepts (Macmillan, New Delhi, 2004)
6. H.L Ahuja, Principles of Macroeconomics (S.Chand Publishing, 2020)
7. H.L Ahuja, Macroeconomics (S.Chand Publishing, 2019)

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

(C) Internal Assessment 40 marks

Description	Marks
Two internal tests of 20 marks each – (One best out of the two to be considered) – Objective Test	20
One Project and Viva voce/Case studies/Assignments/ Book Review (Any two of 10 marks each)	20
Total	40

D) Semester end examination 60 marks

PAPER PATTERN

Duration : 2 hours	
Total Marks: 60	Marks
Q.1 Full length question from Module 1 any Two out of Three	15
Q.2 Full length question from Module 2 any Two out of Three	15
Q.3 Full length question from Module 3 any Two out of Three	15
Q.4 Full length question from Module 4 any Two out of Three	15
Total	60
Note:	
1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required.	
2. 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