



ACADEMIC (1-BOARD OF STUDIES) SECTION

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वाणिज्य व व्यवस्थापन अभ्यास
विद्याशाखेतील विविध पदवी व पदव्युत्तर
विषयांचे सी.बी.सी.एस. पॅटर्नचे अभ्यासक्रम
शैक्षणिक वर्ष २०१९-२० पासून लागू
करण्याबाबत. .

प रि प त्र क

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, दिनांक ०८ जून २०१९ रोजी संपन्न झालेल्या ४४ व्या मा. विद्या परिषद बैठकीतील ऐनवेळचा विषय क्र. १५/४४-२०१९ च्या ठरावानुसार प्रस्तुत विद्यापीठाच्या संलग्नित महाविद्यालयांतील वाणिज्य व व्यवस्थापन विद्याशाखेतील पदवी व पदव्युत्तर स्तरावरील खालील विषयांचे **C.B.C.S. (Choice Based Credit System) Pattern** नुसारचे अभ्यासक्रम शैक्षणिक वर्ष २०१९-२० पासून लागू करण्यात येत आहेत.

- 1) M.Com. (Affiliated College) I year (I&II Sem.)
- 2) M.Com. (External Mode) Syllabus.
- 3) M.Com. I year Syllabus (School of Commerce and Management Sciences. S.R.T.M.U.N. Campus Syllabus.
- 4) M.Com. (Banking & Insurance) I year I & II Sem. Syllabus for Bhokar and Sengaoon College.
- 5) M.Com. I year Syllabus (New Model College, Hingoli)
- 6) B.B.A. I year Syllabus (New Model College, Hingoli)
- 7) M.B.A. I year (School of Commerce & Management Science, S.R.T.M.U. Compus) Syllabus.
- 8) M.B.A. I year (Sub-Centre Latur).
- 9) B.Com. I year (Banking & Insurance) I year Syllabus.
- 10) D.D.M. Syllabus. (Sub-Centre, Latur)
- 11) M.Com. I year Syllabus. (Sub-Centre, Latur)
- 12) B.Com.- I,II,III year Syllabus. (New Model Degree College, Hingoli)

सदरील परिपत्रक व अभ्यासक्रम प्रस्तुत विद्यापीठाच्या www.srtmun.ac.in या संकेतस्थळावर उपलब्ध आहेत. तरी सदरील बाब ही सर्व संबंधितांच्या निदर्शनास आणून द्यावी.

‘ज्ञानतीर्थ’ परिसर,

विष्णुपुरी, नांदेड - ४३१ ६०६.

जा.क्र.: शैक्षणिक-०१/परिपत्रक/पदवी व पदव्युत्तर-सीबीसीएस
अभ्यासक्रम/२०१९-२०/८९

दिनांक : २०.०६.२०१९.

प्रत माहिती व पुढील कार्यवाहीस्तव :

- १) मा. कुलसचिव यांचे कार्यालय, प्रस्तुत विद्यापीठ.
- २) मा. संचालक, परीक्षा व मूल्यमापन मंडळ, प्रस्तुत विद्यापीठ.
- ३) प्राचार्य, सर्व संबंधित संलग्नित महाविद्यालये, प्रस्तुत विद्यापीठ.
- ४) उपकुलसचिव, पदव्युत्तर विभाग, प्रस्तुत विद्यापीठ.
- ५) साहाय्यक कुलसचिव, पात्रता विभाग, प्रस्तुत विद्यापीठ.
- ६) सिस्टम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ.

स्वाक्षरित / -

उपकुलसचिव

शैक्षणिक (१-अभ्यासमंडळ विभाग)

**CREDIT SYSTEM**

Class	Core Courses (CC)	Discipline Specific Electives (DSE)	Ability Enhancement Courses (AEC)	Generic Elective Courses (GEC)	Skill Enhancement Courses (SEC)	Total Credits
B. Com I	18	12	12	06	---	48
B. Com II	18	12	12	---	04	46
B. Com III	18	12	12	---	04	46
Total Credits	54	36	36	06	08	140

B.Com. I (Banking & Insurance)

To be implemented from Academic Year - 2019-2020

No. of Courses	Semester I	Course Code	Credits	No. of Courses	Semester II	Course Code	Credits
I	Core Courses (CC)			I	Core Courses (CC)		
1	Financial Accounting I	BC.BI.S1.01	03	1	Financial Accounting-II	BC.BI.S2.01	03
2	Business Economics I	BC.BI.S1.02	03	2	Business Economics II	BC.BI.S2.02	03
3	Quantitative Methods-I	BC.BI.S1.03	03	3	Quantitative Methods-II	BC.BI.S2.03	03
II	Discipline Specific Electives (DSE)			II	Discipline Specific Electives (DSE)		
4	Banking & Insurance I	BC.BI.S1.04	03	4	Banking & Insurance III	BC.BI.S2.04	03
5	Banking & Insurance II	BC.BI.S1.05	03	5	Banking & Insurance IV	BC.BI.S2.05	03
III	Generic Elective Courses (GEC) Any one			III	Generic Elective Courses (GEC) Any one		
6	1 Financial Services 2 Customer Relationship Management	BC.BI.S1.06	03	6	1 Theory of Money Market 2 Commercial Banks	BC.BI.S2.06	03
IV	Ability Enhancement Courses (AEC)			IV	Ability Enhancement Courses (AEC)		
7	Banking Theory Regulatory Mechanism	BC.BI.S1.07	03	7	Banking Theory Law & Practice	BC.BI.S2.07	03
8	Report based on Experiential Learning	BC.BI.S1.08	03	8	Report based on Experiential Learning	BC.BI.S2.08	03
Total Credits			24	Total Credits			24



CBCS Pattern syllabus B.Com Banking and Insurance wef. 2019-20

GUIDELINES FOR CREDIT CALCULATION

- Guidelines used for credit calculation are in alignment with the UGC Guidelines. The below norms are used for computation of credit hours:
- Under Skills Component:
 - Theory: 1 Credit = 15 hours of Teaching = 25 Marks
 - Practical/Internship: 1 Credit = 30 hours of training
- Under General Component:
 - Theory: 1 Credit = 15 hours of Teaching
- One credit is equivalent to one hour of teaching (lecture or tutorial) or two hours of practical work/field work per week. Accordingly, one Credit would mean equivalent of 14-15 periods of 60 minutes each or 28 – 30 hrs of workshops/ labs.
- For internship / field work, the credit weightage for equivalent hours shall be 50% of that for lectures / tutorials.
- For self-learning, based on e-content or otherwise, the credit weightage for equivalent hours of study shall be 50% of that for lectures / tutorials.



Semester-I

Core Courses (CC)

1. Financial Accounting-I

Learning Objectives:

To develop conceptual understanding of fundamentals of financial accounting system and to Impart skills in accounting for various kinds of business transactions.

Unit I Introduction to Accounting (Lectures 10) Meaning, scope, objectives, need, importance and limitations of accounting, Basic accounting terminology. Branches of accounting. Accounting concepts, Conventions and Principles. Double Entry System, Classifications of accounts, Rules of debit and credit. Writing of journal Entries and Ledger, Sub division of journal and Trial Balance

Unit II Classification of Income & Expenses & Accounting Standards (Lectures 10)

Classifications of Income, Expenditure and Receipts on the basis of capital and revenue. Accounting Standard 1,2,6,8,9,10. Understanding Fair value concept,

Unit III Bank Reconciliation (Lectures 10)

Introduction to Bank Reconciliation Statement, Errors and their Rectification. Source documents required for practical accounting.

Unit IV Subsidiary Books (Lectures 12)

Nature, meaning & need of maintaining subsidiary books with five problems consisting entries to be recorded in all subsidiary books. (Purchase books, Sales books, Purchase Return Books, Sales Return Books, Simple Cash books)

Unit V Final Accounts (Lectures 12)

Meaning & Significance of final Accounts, preparation of Trading Account, profit & loss Account & Balance Sheet of sole trading concern with adjustments.

Reference Books

Introduction to Accountancy -T. S. Grewal-(S.Chand & Co.)

- Double Entry Book Keeping- J. R. Batliboi.
- Double Entry Book Keeping - M. M. Chokshi
- Advanced Accounts -Shukia & Grewal (S.Chand & Co.)
- Advanced Accountancy - R.L.Gupta & M. Radhaswamy
- Accounting Standards -Institute of Chartered Accountants of India. New Delhi
- Gupta S C & Shukla, M C: Advanced Accounts Vol.1. New Delhi. S. Chand & Company Ltd.



Semester-I

Core Courses (CC)

2. Business Economics-I

Course Objective: The objective of this course is to acquaint the students with the business economic principles and the market structures.

Unit I Introduction (Lectures 10)

Meaning, definition, characteristics, significance and scope of business economics, Objective of a business firm.

Concept of Macro and Micro economics

The basics of market demand, market supply and equilibrium price, Shifts in the demand and supply curves and equilibrium

Unit II Demand Analysis (Lectures 10)

Demand Function-nature of demand curve under different markets, Meaning, significance, types and measurement of elasticity of demand (Price, income, cross) - relationship between elasticity of demand and revenue concepts

Demand estimation and forecasting: Meaning and significance, methods of demand estimation: survey and statistical methods

Unit III Production function & Cost concepts (Lectures 12)

Production functions: short run analysis with Law of Variable Proportions. Long run production function and Laws of Returns to Scale-expansion. Economies and diseconomies of Scale.

Cost concepts: implicit and explicit cost, fixed and variable cost, total average and marginal cost, Cost Output Relationship in the Short Run and Long Run

Unit IV Market structure: Monopoly and Perfect Competition (Lectures 12)

Monopoly: Meaning, definition, characteristics of monopoly, price discrimination, favorable circumstances to price discrimination.

Oligopoly: Collusive and non-collusive oligopoly market, Price rigidity, Cartels and price leadership models

Unit V Market structure: Monopolistic Competition and Perfect Competition (Lectures 10)

Monopolistic Competition: Meaning and characteristics of monopolistic competition, product differentiation, price and output determination under monopolistic Competition

Perfect Competition: Definition, characteristics of perfect competition, equilibrium of firm industry, price and output determination

Reference Books



SWAMI RAMANAND TEERTH

RATHWADA UNIVERSITY, NANDED

CBCS Pattern syllabus B.Com Banking and Insurance wef. 2019-20

Mehta, P.L.: Managerial Economics – Analysis, Problem and Cases (S. Chand & Sons, N. Delhi, 2000)

Hirchey .M., Managerial Economics, Thomson South western (2003)

Salvatore, D.: Managerial Economics in a global economy (Thomson South Western Singapore, 2001)

Frank Robert.H, Bernanke. Ben S., Principles of Economics (Tata McGraw Hill (ed.3)

Gregory Mankiw., Principles of Economics, Thomson South western (2002 reprint)

Samuelson & Nordhas.: Economics (Tata McGraw Hills, New Delhi, 2002)

Pal Sumitra, Managerial Economics cases and concepts (Macmillan, New Delhi,2004)



Semester-I

Core Courses (CC)

3. Quantitative Methods-I

Course objective: The objective of this course is to provide fundamental basic knowledge of statistics techniques as applicable to business.

Unit I Introduction (Lectures 06)

Meaning of Statistics, Scope of Statistics in industry, Meaning of Primary and secondary data, Qualitative and quantitative data, Discrete and continuous variables
Frequency and frequency distribution.

Unit II Measures of Central Tendencies (Lectures 14)

Definition of Averages and objective of Averages, Types of Averages. Arithmetic mean, Geometric Mean, Harmonic Mean and its advantages, disadvantages, Mode, median, quartiles, deciles and percentiles for both grouped as well as ungrouped data.

Unit III Measures of Dispersion (Lectures 14)

Concept and idea of dispersion, Various measures Range, quartile deviation, Mean Deviation, Standard Deviation and corresponding relative measure of dispersion, Geographical representation and utility of various measure of Dispersions

Unit IV Co-variance, Correlation and Regression (Lectures 08)

Meaning, definition and Application of covariance, Concept of correlation. Rank correlation

Unit V Regression (Lectures 12)

Regression concept, relationship with correlation, Assumptions in simple Regression, Estimation using Simple Regression: Fitting of straight line, method of least square, construction of characteristic line/estimation line

Reference Books

Mathematics for Economics & Finance by Martin Anthony & Norman Biggs.

- Fundamentals of Statistics - D. N. Elhance,
- Statistical Methods - S.G. Gupta (S. Chand & Co.
- Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)
- Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor.
- Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India.
- Business Mathematics & Statistics: B Aggarwal, Ane Book Pvt. Limited
- Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons
- Business Mathematics: A P Verma, Asian Books Pvt. Limited.



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Semester-I

Discipline Specific Electives (CC)

1. Banking & Insurance-I (Environment and Management of Financial Services)

Course Objectives: To acquaint the students with the fundamentals of banking to develop the capability of students for knowing banking concepts & operations.

Unit I Introduction to Financial System (Lectures 12)

Financial System: Institutional set- up, Marketing Structure, Instruments, Overview of different kinds of financial services. (e.g Leasing, Hire purchase, factoring, forfeiting, Bill financing/Bill discounting, housing finance, letter of credit, insurance, venture capital, merchant banking, stock broking and credit rating.) Meaning, Definition and scope of Banking and In

Unit II Phases of Development of Banking and Insurance (Lectures 10)

Evolution of Banking, Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth. Functions and working of banking and insurance companies

Unit III Functions of Banking (Lectures 10)

Accepting deposits, Granting Loans & Advances, Agency functions: payment & collection of Cheques, Bills & Promissory notes, Acting as a Trustee, General Utility Functions: Safe Custody, safe deposit vaults, Acting as a dealer in Foreign exchange

Unit IV Management, Regulation and Development (Lectures 12)

Risk management within the organizations of Banks and Insurance companies, Asset – Liability Management in Banking and Insurance , Organizational structure and management

Unit V Regulatory, Developmental Framework of Banking & Insurance (Lectures 10)

Banking companies and RBI Acts and legal framework governing the insurance. Developmental Activities of RBI and IRDA, Mechanism of supervision and regulation. Prudential Norms.

Reference Books

Essentials of Business Finance - R.H. Srivastava, Himalaya

- Management of Financial Institution - R. .N. Srivastava, Himalaya
- Investment Management - Preeti Singh, Himalaya.
- Corporate Financial Policies and Returns to the Shareholders. N. Balsubramanian



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- Modern Banking- R.S. Sayers
- Capital Market in a Planned Economy, NCAERT, Delhi,
- Banking In India. S.G. Panandikar, Worali, Mumbai.
- Investment Mgmt. S.L.V. Sinha & Others, Institute for Financial Development and Research. Madras
- Financial Institutions in Indian Markets - L. M. Bhole, Tata Mcgrow Hill
- Outline of Mondy - G.M. Gonter
- Investment for Beginners - V.A. Avadhani, Himalaya
- Life Insurance Corporation Act, 1956.
- Insurance Regulatory Development Act, 1999



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Semester-I

Discipline Specific Electives (CC)

4. Banking & Insurance-II (Principles and Practices of Banking & Insurance)

Course objectives: To introduce the concepts of Banking & Insurance to acquaint the students with the fundamentals to develop the capability of students.

Unit I Banking Procedures (Lectures 10)

Procedure for opening Accounts, Procedure for operating Accounts, Need for Regulation and Supervision

Unit II Banking Scenario in India (Lectures 10)

Banking Operations –Types of accounts – Banking Services – Current Scenario, Financial Inclusion and Banking Regulations & Role of RBI.

Unit III Introduction to Insurance (Lectures 12)

Understanding Risk – Kinds of business risks – Need and Scope of insurance, Evolution of Insurance – Principles of insurance, Types of insurance and policies, Risk and Return relationship

Unit IV Types of Insurance (Lectures 10)

Life Insurance: Principles of life insurance, Type of life Insurance, General Insurance: Principles & Functions of general Insurance, Types of General Insurance

Unit V Insurance Business Environment in India (Lectures 12)

Growth of Insurance Business – Actuarial Role – Claim and Settlement Procedures, Insurance Regulations Role of IRDA

Reference Books

Dr. K.M.Bhattacharaya & O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House

- Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House
- V.S.Gopal & Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.
- Dr. Seethalekshmy & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House
- Dr. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House
- M.N.Mishra, Insurance Principles and Practices, S.Chand & Company Ltd.
- Nalini Tripathy, Insurance Theory and Practices, Prentice Hall of India Ltd. New Delhi



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Semester-I
(Generic Elective)

1. Financial Services

Course objectives: To introduce the concepts of Financial services to acquaint the students with the fundamentals to develop the capability of students.

Unit I Financial services (Lectures 10)

Meaning and importance of financial services – Types of financial services – Financial services and economic environment – Players in Financial Services Sector.

Unit II Merchant Banking (Lectures 10)

Merchant Banking – Functions – Issue management – Managing of new issues – Underwriting – Capital market – Stock Exchange – Role of SEBI

Unit III Leasing and Hire purchase (Lectures 12)

Leasing and Hire purchase – Concepts and features – Types of lease Accounts. Factoring – Functions of Factor

Unit IV Venture Capital (Lectures 10)

Venture Capital – Credit Rating – Consumer Finance

Unit V Mutual Funds (Lectures 12)

Mutual Funds : Meaning – Types – Functions – Advantages – Institutions Involved – UTI

Reference Books

REFERENCE BOOKS 1. Financial Services – M.Y.Khan 2. Financial Services – B.Santhanam 3. Law of Insurance – Dr.M.N. Mishra 4. Indian Financial System – H.r. Machiraju 5. A Review of current Banking Theory and Practice – S.K. Basu.



Semester-I
(Generic Elective)

2.Customer Relationship Management

Unit I Introduction to Customer Relationship Management

(CRM) Meaning, Definition of CRM, Development in CRM, Benefits of CRM, Effective CRM through Customer Knowledge Management, CRM Cycle, Winning market through effective CRM, CRM programmes, Relationship marketing & effectiveness of Relationship marketing, Factors responsible for growth of Customer Relationship Management (CRM)

Unit II Technological support in Customer Relationship Management

(CRM) Introduction, Technological application in CRM, Types of Technological application in CRM, Database and Information systems, Database marketing strategies, CRM software solutions for B2C and B2B, Accounting systems for Customer Acquisition and Retention Costs, Customer loyalty and Profitability through Technology. e-CRM – Introduction, Importance, Challenges, Strategies, e-marketing and e-CRM.

Unit III Implementing Customer Relationship Management

(CRM) Allocation rule of Customer Relationship Management (CRM), Customer Satisfaction survey, Contact management, Building Customer Relationship Management (CRM), Effectiveness of Customer Relationship Management (CRM), Organizing of Customer Relationship Management (CRM), Employee & customer management process.

Unit IV Customer Relationship Management (CRM) in Banking and Insurance Sector Building customer loyalty, B2B Commerce, B2B relationship with intermediaries, Relationship marketing for creating value in business & market, Customer Relationship Management in Indian Banking and Insurance sector- Introduction, CRM objectives, need of CRM, Process of CRM, Customer Relationship Management through Call Centers in Banking sector, E- CRM in Banking and Insurance

References

Essentials of Business Finance - R.H. Srivastava, Himalaya

- Management of Financial Institution - R. .N. Srivastava, Himalaya
- Investment Management - Preeti Singh, Himalaya.
- Corporate Financial Policies and Returns to the Shareholders. N. Balsubramanian
- Modern Banking- R.S. Sayers
- Capital Market in a Planned Economy, NCAERT, Delhi,
- Banking In India. S.G. Panandikar, Worali, Mumbai.
- Investment Mgmt. S.L.V. Sinha & Others, Institute for Financial Development and Research. Madras



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CBCS Pattern syllabus B.Com Banking and Insurance wef. 2019-20

- Financial Institutions in Indian Markets - L. M. Bhole, Tata Mcgrow Hill
- Outline of Money - G.M. Gorter
- Investment for Beginners - V.A. Avadhani, Himalaya
- Life Insurance Corporation Act, 1956.



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Semester-I
(Ability Enhancement course)
Banking Theory Regulatory Mechanism

UNIT I Banking Regulation Act 1949

Title and Scope of The Act – RBI Act 1934 – Role of RBI as a Regulatory Mechanism.

UNIT II Financial Sector Reforms

Sakhmoy Chakravorthy Committee 1985 – Narasimman Committee Report I and II – Prudential norms: Capital Adequacy norms – Classification of Assets and Provisioning.

UNIT III Rationalization of Interest Rates

Structures of Interest Rates(Short – Term and Long – Term) – Impact on Savings and Borrowings.

UNIT IV Monetary Policy

Regulatory Measures – Concept of Money Supply – Regulation of Money Supply Through Bank Rate – Open Market Operation and CRR and their Effectiveness.

UNIT V Growth – Role – Failures of NBFC – Current RBI's Regulations on NBFC

REFERENCE BOOKS:

1. Laws And Practices Relating to Banking – IIB
2. Digest of Banking Law and Practice, volume 1 and 2, May 1983 – Prajan Bhasin, Lalit.
3. Law and Practice of Prudential Accounting Norms – Naganathan and S. Jayaraman, Sridhar.
4. Banking Law Digest 1988 – Bhatnagar J.P. 5. Bank Documentation – A Practical Approach – Desai K.C.



Semester-II

Core Courses (CC)

1. Financial Accounting-II

Course Objective: To impart skills in accounting for various kinds of business transactions.

Unit I Accounting for Consignment (Lectures 10)

Meaning & features of consignment, Difference between consignment & sale, Types of commission, Invoice, invoice price and loading, Account sales, valuation of unsold stock, Journal entries and problems.

Unit II Hire Purchase System (Lectures 10)

Meaning & features, legal provisions of Hire Purchase Act, Journal entries in the books of Vendee and Vendor, Preparation of various accounts in the ledger in the books of hire purchaser and seller and problems.

Unit III Accounts of Co-operative Societies (Lectures 12)

Meaning & types of co-operative societies, Legal provisions of Maharashtra Co-op Society Act 1960, Consumer's Society & Credit Society, day-to-day accounts, statements of receipts and payments, profit & loss accounts, balance sheet and problems.

Unit IV Insurance Claims (Lectures 12)

Meaning and types, calculation of claims under loss of stock policy and loss of profit policy only, Application of Average Clauses and problems.

Unit V Bank Accounting and Balance Sheet (Lectures 10)

Rules for bank accounts, subsidiary book and main day book, General Ledger -Branch v/s Bank Accounts, Bank Balance Sheet Structure – accounts – categories -Assets, Liabilities and Net Worth Components, Accounting for NPA /Provisioning/Suit Filed Accounts Preparation of Final Accounts – Final Accounts of Banking Companies

Reference Books

Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi

• Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi



SWAMI RAMANAND TEERTH

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CBCS Pattern syllabus B.Com Banking and Insurance wef. 2019-20

- 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
- Financial Accounting by Lesile Chandwichk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi
- Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai
- Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi
- Accounting Principles by R.N. Anthony and J.S. Reece, Richard Irwin, Inc
- Company Accounting Standards by Shrinivasan Anand, Taxman, New Delhi
- Financial Accounting by V. Rajasekaran, Pearson Publications, New Delhi
- Introduction to Financial Accounting by Horngren, Pearson Publications, New Delhi
- Financial Accounting by M. Mukherjee and M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi



Semester-II

Core Courses (CC)

2. Business Economics-II

Learning Objective: To acquaint the students with the theories of distribution and different monetary and fiscal terms

Unit I Theories of Distribution: I (Lectures 10)

Rent: Rent concept, Ricardian Theory and Modern Theory of rent, quasi rent, difference between rent and quasi rent.

Wages: Concept of wages, marginal productivity theory and modern theory of wages.

Unit II Theories of Distribution: II (Lectures 10)

Interest: Interest concept, loanable funds theory and liquidity preference theory of interest.

Profit: Nature and concept, Gross profit and Net profit, uncertainty bearing theory and innovation theory of profit.

Unit III Pricing Practices (Lectures 10)

Cost oriented pricing methods: cost-plus pricing, marginal cost pricing, Markup pricing, discriminating pricing, multiple product pricing, transfer pricing

Unit IV Introduction to Macroeconomic Data (Lectures 12)

Macroeconomics: Meaning, Scope and Importance. The Measurement of national product: Meaning and Importance – conventional and Green GNP and NNP concepts - Relationship between National Income and Economic Welfare. Short run economic fluctuations : Features and Phases of Trade Cycles

Unit V Money, Inflation and Monetary & Fiscal Policy, Budget (Lectures 12)

Money Supply: Determinants of Money Supply - Factors influencing Velocity of Circulation of Money, Inflation: Demand Pull Inflation and Cost Push Inflation - Effects of Inflation, Nature of inflation in a developing economy, Monetary policy: Meaning, objectives and instruments, inflation targeting, Fiscal Policy: Meaning, Objectives - Contra cyclical Fiscal Policy and Discretionary Fiscal Policy. Union budget -Structure- Deficit concepts-Fiscal Responsibility and Budget Management Act.

Reference Books

Ackley, G (1976), Macro Economic Theory and Policy, Macmillan Publishing Co. New
Ahuja. H.L., Modern Economics — S.Chand Company Ltd. New Delhi.



SWAMI RAMANAND TEERTH

RATHWADA UNIVERSITY, NANDED

CBCS Pattern syllabus B.Com Banking and Insurance wef. 2019-20

Bhatia H.L.: Public Finance. Vikas Publishing House Pvt. Ltd

Dornbush , Fisher and Startz, Macroeconomics, Tata-Mac Graw Hill, New Delhi.

Jhingan, M.L., Principles of Economics — Vrinda Publications (P) Ltd.

Jhingan M.L. – International Economics – Vrinda publication Pvt. Ltd - Delhi

Musgrave, R.A and P.B. Musgrave (1976) : Public Finance in Theory and Practice, Shapiro, E (1996), Macro-Economic Analysis, Golgotha Publication, New Delhi.

Singh.S.K. (2014): Public finance in Theory and Practice, S.Chand &co Pvt Ltd, New



Semester-II

Core Courses (CC)

3. Quantitative Methods-II

Course Objective: Objective of this course is to provide foundation of quantitative techniques applied in solving business problems.

Unit I Probability, Probability Distribution and decision Theory (Lectures 12)

Introduction, trial, sample space, events, classical definition of Probability, Addition and Multiplication laws of Probability, Rules of Probability conditional & unconditional probability, Discrete and continuous variable. Expected value of the variable

Unit II Index Nos. (Lectures 12)

Concept and usage of index nos. Construction of index no, Types of index no. Aggregate and Relative method of constructing index nos. Chain base index nos. Test of consistency: Time reversal factor reversal and circular test. Quantity and Value index nos. for agricultural, industrial production, Retail Prices, Consumer price index nos. for security prices, etc.

Unit III Determinants & Matrices (Lectures 12)

Definition of a Determinant, Determinant of a square, Matrix, Determinants of order two and three, definition of matrix, Types of Matrices, Addition & Subtraction of Matrices, Multiplication of Matrices, Numerical Problems.

Unit IV Permutations & Combinations (Lectures 10)

Permutation of different things, Permutation of things not all different, restricted combination of things not all different.

Unit V Interest, Commission, Brokerage & Discount (Lectures 8)

Simple & Compound Interest, Commission, Brokerage, Discount, Numerical Problems.

Reference Books

Mathematics for Economics & Finance by Martin Anthony & Norman Biggs.

- Fundamentals of Statistics - D. N. Elhance,
- Statistical Methods - S.G. Gupta (S. Chand & Co.
- Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)
- Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor.
- Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India.
- Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited



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Semester-II

Discipline Specific Electives (CC)

1. Banking & Insurance-III (Information Technology in Banking & Insurance-I)

Course Objectives: To enlighten the students regarding the technological concepts introduced in the banking & Insurance industry.

Unit I Introduction to Electronic Commerce (Lectures 12)

E-Commerce Framework, E-Commerce and media convergence, anatomy of E-Commerce Applications, E-Commerce Consumer and Organization Applications The network Infrastructure for Electronic Commerce - Market forces influencing the I-way, Components of I-way, Network Access Equipment 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

Unit II E-banking (Lectures 10)

Meaning, definition, features, advantages and limitations- core banking, the evolution of e-banking in India, Legal framework for e-banking. Electronic Payment System, Types of Electronic Payment Systems, Digital Token-based EPS, Smart Card EPS, Credit Card EPS, Risk in EPS, Designing a EPS

Unit III MS-Office: Packages for Institutional Automation (Lectures 14)

Ms-Word: Usage of smart art tools, bookmark, cross-reference, hyperlink, mail merge utility and converting word as PDF files. Ms-Excel: Manipulating data, Working with charts, Working with PIVOT table and what-if analysis; Advanced excel functions V lookup (), h lookup(), PV(), FV(), average(), goal seek(), AVERAGE(), MIN(), MAX(), COUNT(), COUNTA(), ROUND(), INT(), nested functions, name, cells/ranges/constants, relative, absolute & mixed cell references, >, <, = operators, Logical functions using if, and, or =, not, date and time functions & annotating formulae. Application in Banking and Insurance Sector – Calculation of Interest, Calculation of Installment, Calculation of Cash Flow, Calculation of Premium, Calculation of risk coverage in Insurance and Reporting.

Unit IV Cyber Law & Crimes (Lectures 10)

Need of Cyber Law, History of Cyber Law in India 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



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Unit V Cyber Security (Lectures 08)

Cyber Security: Computer Security, E-Security, Password Security and Reporting internet fraud

Reference Books

-Banking in India: Challenges and Opportunities-By RimpiJatana, R. K. Uppal

Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston- Pearson Education

Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston–Pearson Education

Microsoft Office Professional2013-Step by step By Beth Melton,Mark Dodge, Echo Swinford, Andrew Couch

An Overview of Cyber Crime & security-Volume 1-1st Edition by Akash Kamal Mishra

Computers and Banking- by Sony and Agarwal

E-Commerce by David Whitely



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Semester-II

Discipline Specific Electives (CC)

4. Banking & Insurance-IV (Information Technology in Banking & Insurance-II)

Course Objectives: To enlighten the students regarding the technological concepts introduced in the banking & Insurance industry.

Unit I E-banking Business Models (Lectures 08)

Various models- home banking, office banking, online banking, internet banking, mobile banking, SMS banking,- models of electronic payments, other business models

Unit II Induction of Techno-Management (Lectures 12)

Development Life Cycle, Project Management, Building Data Centres, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools Technological Changes in Indian Banking Industry: Trends in Banking and Information Technology, Lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated Clearing House Operations, Core-Banking Solutions, Cheque clearing using MICR technology, Electronic Wholesale Banking Credit Transfer, Technology in Banking Industry: Teleconferencing, Internet Banking, Digital Signature in Banking, MICR-Facility for 'paper-based' clearing, Cheque Truncation

Unit III IT Applications and Banking (Lectures 08)

Objectives, Electronic Commerce and Banking, Banking Software, Electronic Clearing and Settlement Systems, Plastic Money

Unit IV MS-Office: Packages for Institutional Automation (Lectures 12)

MS-PowerPoint presentation: Internal links between slides, hyperlinks, embedding multimedia content onto the slides (video/audio/stylish text), slide animation, timer, creating new presentation by existing theme, import online themes, creating a template of presentation, save and run the slide show (.ppsx)

Unit V Applications of Internet (Lectures 14)

Introduction to e-mail, writing professional e-mails, creating digitally signed documents use of outlook express: configuring outlook express, creating and managing profile in outlook, sending and receiving e-mails via outlook express, Emailing the merged documents, boomerang facility of email, Google drive: usage of Google drive in storing the Google documents, excel sheets, presentations and PDF files

Reference Books



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Sanjay Soni and Vinayak Aggarwal, Computers and Banking, M/s Sultan Chand & Sons, New Delhi, 1993.

Uppal, R.K. "E-Banking in India (Challenges & Opportunities)", New Century Publications, New Delhi, 2007.

General Bank Management from Indian Institute of Banking and Finance by MACMILAN

2. Modern Banking Technology-by Firdos Temurasp Shroff -published by-Northern Book Center, New Delhi

General Bank Management from Indian Institute of Banking and Finance by MACMILAN

Microsoft Office Professional 2013-Step by step



Semester-II

Generic Elective (GE)

1. Theory of Money Market

Course Objectives: To enlighten the students regarding the technological concepts introduced in the banking & Insurance industry.

UNIT I Introduction to Money

Kinds, Functions and Significance – Demand for and Supply of Money – Monetary Standards – Gold Standard – Bimetallism and Paper Currency Systems – Paper Money – Money Market.

UNIT II Commercial Banking

Classification of Banks – Functions – Creation of Credit – Balance Sheet – Investment Policies – Bank Assets – Banking Structure – Clearing Houses.

UNIT III Central Banking

Evolution – Definition – Concepts – Functions – Qualitative Methods of Credit Control. UNIT IV Foreign Exchanges – Exchange Market and Rates of Exchange – Exchange Control.

UNIT V Indian Banking

Reserve Bank of India – Organisation – Management - Functions – NABARD – State Bank of India – Exchange Banks – Commercial Banks - Indigenous Banks – Co-operative Banks.

Recommended Texts 1. K.P.M. Sundharam, Money, Banking & International Trade - Sultan Chand & Sons - New Delhi. 2. S.V. Vasudevan, Theory of Banking - S.Chand & Company Ltd., - New Delhi. 3. K.P.M. Sundharam, P.N. Varshney, Banking Theory Law & Practice - Sultan Chand & Sons - New Delhi.

References

Essentials of Business Finance - R.H. Srivastava, Himalaya

- Management of Financial Institution - R. .N. Srivastava, Himalaya
- Investment Management - Preeti Singh, Himalaya.
- Corporate Financial Policies and Returns to the Shareholders. N. Balsubramanian
- Modern Banking- R.S. Sayers
- Capital Market in a Planned Economy, NCAERT, Delhi,
- Banking In India. S.G. Panandikar, Worali, Mumbai.
- Investment Mgmt. S.L.V. Sinha & Others, Institute for Financial Development and Research. Madras
- Financial Institutions in Indian Markets - L. M. Bhole, Tata Mcgrow Hill
- Outline of Money - G.M. Gonter
- Investment for Beginners - V.A. Avadhani, Himalaya
- Life Insurance Corporation Act, 1956.



Semester-II

Generic Elective (GE)

2. Commercial Banks

Course Objectives: To enlighten the students regarding the technological concepts introduced in the banking & Insurance industry.

Unit -I Commercial Banks:

Meaning, Role and Functions ,Definition of Banking as per Banking Regulation Act 1949, Banking Systems – Branch Banking Vs Unit Banking and other Banking Systems, Deposit Banking Vs Commercial Banking.

Unit -II Opening of an Account, Types of Deposit Accounts, Types of Customers (individuals, firms, Trusts, and Companies), Importance of customer relations – Customer grievances and redressal. Cheques- Essentials of Valid Cheques, Payment of Cheques, Statutory Protection to the Paying Banker, Refusal of Payment of Cheques, Statutory Protection to the collecting Banker.

Unit -III Credit Management in Banks, Types of credit. Modes of credit delivery– Loan Policy, Modes of creating charges- Lien, Pledge, Hypothecation and advance against documents of title to goods, discounting bills– Compliance with RBI guidelines – Credit Appraisal and Credit Decision Making – Monitoring and Review of Loan Portfolio – Management of Non-Performing Assets (NPAs) – Classification of NPAs.

Unit -IV Bank's Investment Policy – SLR Requirements – Non-SLR Investments – Nature and Significance of Investment Management in Commercial Banks – Fundamental Principles of Security Investment – Management of Security Investment – Reviewing Investment Portfolio. International Banking; Management of Foreign Exchange

Suggested Reading:

- Text Books: 1. Varshney and Malhotra , “Principles of Banking”, Sultan Chand & Sons.
2. Reddy.P.N., Appannaiah.H.R.; Theory & Practice of Banking; Himalaya Publishing House.
3. Machiraju.H.R.; Modern Commercial Banking; Vikas Publishing House Pvt. Ltd.
Reference Books: 1. Chhabra.T.N.; Banking, Theory & Practice; Dhanpat Rai & Co.



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Semester-II
Ability Enhancement Course (AEC)
Banking Theory Law & Practice

Course Objectives: To enlighten the students regarding Business Laws and understanding

UNIT -I Banking Regulation Act, 1949

Banking Regulation Act, 1949 (Definition of Banking, Licensing, opening of branches, Functions of Banks, Inspection) – Role of RBI and their functions.

UNIT –II Commercial Banks

Commercial Banks – Functions – Accepting Deposits – Lending of Funds, E-Banking, ATM Cards , Debit Cards, Personal Identification Number – Online Enquiry and update facility- Electronic Fund Transfer- Electronic Clearing System.

UNIT –III Banking Practices

Opening of an Account – Types of Deposit Account – Types of Customers (individuals, firms, Trusts, and Companies) – Importance of customer relations – Customer grievances and redressal – Ombudsman.

UNIT-IV

Principles of Lending – Types of Borrowings – Precautions to be taken by a banker. UNIT-V Negotiable Instruments: Promissory Notes – Bills of Exchange, Cheque, Draft – Definitions, Features – Crossing – Endorsement – Material Alteration – Paying Banker – Rights and Duties – Statutory Protection – Dishonour of Cheques - Role of Collecting Banker.

REFERENCE BOOKS 1. Banking Law, Theory and Practice – Sundaram and Varshney – Sultan Chand Co., 2. Banking and Financial Systems – B. Santhanam (Margham Publishers) 3. Banking Law, Theory and Practice- S.N. Maheswari, Kalyani Publications. 4. Indian Banking – Parameswaran – S.Chand and Co, 5. Banking Law Theory and Practice – Tanon 6. Banking Law Theory and Paractice – Sherlaker & Sherlaker