



B.COM. SECOND YEAR (Banking & Insurance) CBCS PATTERN SYLLABUS III & IV SEMESTER w.e.f.2020-21

**SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED,
Vishnupuri, Nanded-431606**

B.Com.-II Year Banking & Insurance (Semester III)

Choice Based Credit System (CBCS)

SYLLABUS

W.e.f. 2020-21

Paper No.	Name of the Paper	Lecture/ Week	Total Periods	Continuous Assessment (CA)	End of Semester Exam (ESE)	Total Marks	Total Credit
Core Subjects							
BCBI 3.1	Corporate Accounting	4	54	25	75	100	4
BCBI.3.2	Principles of Business Management	4	54	25	75	100	4
BCBI.3.3	Indian Banking System	4	54	25	75	100	4
BCBI.3.4	Principles and Practices of Insurance	4	54	25	75	100	4
Electives Choose Any One							
BCBI.3.5.1	Cost Accounting	4	54	25	75	100	4
BCBI.3.5.2	Fundamentals of Entrepreneurship-I	4	54	25	75	100	4
Opt Any one Skill Enhancement Course – (SEC-I)							
SEC.BCBI 3.1.1	Business Communication	3	40	25	25	50	2
SEC.BCBI 3.1.2	E-Commerce-I	3	40	25	25	50	2



Examination Pattern

Continuous Assessment

Core and Elective Subject:

1. Two Class Test of 10 Marks Each
2. Assignment / Tutorial / Seminar Presentation for 5 Marks in the particular Subject

Skill Enhancement Course Subjects

1. Two Test of 05 Marks Each
2. Assignment / Tutorial / Seminar Presentation for 15 Marks in the particular Subject

End of Semester Exam of Core and Elective Subjects

Question No. 1 is Compulsory on any topic for 20 Marks

Question No. 2 to 4 are alternative type

questions for 15 Marks each

Question No. 5 is short note any two out of Four
for 10 Marks

End of Semester Exam for SEC

SEC should be evaluated annually.

Semester III and Semester IV are assessed by the external examiner at the time of
end of IV th semester



**B.Com. Second Year (Banking & Insurance) Syllabus
(w.e.f. 2020-21)**

Semester III (CBCS Patterns)

Paper No. BCBI 3.1

Corporate Accounting

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objectives:

1. To make students capable of understanding the shares and debentures.
2. To grow the understanding about Redemption of shares and debentures and its types.
3. To set an idea about how to publish the company's final accounts.
4. To impart the students in expertise in the preparation of corporate accounts.
5. To help students to gain the conceptual knowledge of the corporate accounting.
6. To learn the techniques of preparing the financial statements.

Course Outcomes:

1. The course is beneficial to understand the provision of company act 1956 regarding the preparation of accounts.
2. It is beneficial for students to move in to advance areas i.e. C.A, I.C.W.A, CS etc.
3. It could help graduates to work as financial analyst, HRM officers.
4. It provides the knowledge of differentiating the profit prior and post Incorporation.
5. It provides the basic concept of knowledge of buyback, forfeitures of shares.

Prerequisites:

Basic knowledge of financial accounting, Black board, E- Material, Books etc.

Note: As per the guidelines of revised Accounting Standards and Companies Act, 2013.

Course Contents:

Chapter 1: New concepts in Corporate Accounting :(6 Lectures)



Introduction to corporate accounting, ATM, CDM(Cash Dispensing Machines) Bouncing of Cheques, Debit Card, Credit Card, Demat Account, E-Banking, EFT, PAN, Plastic money, NEFT, RTGS, difference between NEFT & RTGS, IFSC Code, Swipe Machine(Point of Sale) Mobile Banking(Phone Pay, Google Pay) Internet Banking

Chapter 2: Issue of Shares :(14 Lectures)

Meaning and process of issue of shares, forfeiture and reissue of equity shares, practical problems on accounting entries of issue, forfeiture and reissue, considering pro-rata allotment of shares.

Chapter 3: Company Final Accounts :(12 Lectures)

Introduction to company final accounts provisions, preparation of profit & loss account, profit & loss appropriation account, balance sheet as per revised prescribed format company act 2013.

Chapter 4: Redemption of Preference Shares :(12 Lectures)

Meaning and procedure of redemption of preference shares, redemption out of fresh issue of equity shares, redemption out of revenue profit of company, practical problems on journal entries of redemption of preference shares and balance sheet after redemptions of preference shares.

Chapter 5: Profit Prior to Incorporation :(10 Lectures)

Meaning, allocation of expenses and incomes between pre and post period, finding profit or loss.

Recommended Books:

1. Advanced Accounting – Gupta & Rashaswamy – Sultan Chand & Sons
2. Modern Accountancy – Hanif & Mukarjee – McGraw Hill Education
3. A New Approach to Accountancy – H.R. Kotalwar – Discovery Publishers
4. Advanced Accountancy – Jain & Narang – Kalyani Publishers

**B.Com. Second Year (Banking & Insurance) Syllabus****(w.e.f. 2020-21)****Semester III (CBCS Patterns)****Paper No. BCBI 3.2****Principles of Business Management**

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objectives:

1. To make students capable of understanding the evolution of management.
2. To help the students to gain the knowledge of the functions and uses of management principles in organisations.
3. To study the systems and processes of effective Controlling in organisation.
4. To understand the concept and relation of manager to manage the business organisation in the dynamic and global environment.
5. It helps to learn the effective and barriers of communication in the organisation.

Course Outcomes:

1. Successfully completion of this course, students will be able to understand the Managerial functions.
2. To understand the way of implementation of the planning process within the organisation.
3. It would help the students to clarify the basic and fundamental concepts of the management systems.
4. To illustrate the ability to directly leading and communicating effectively.
5. It would be useful for analysing, evaluating and synthesizing the information of management.

Prerequisites: Classrooms, Board, Video presentations, MCQ's, In Plant training, Industrial visits, Guest lectures etc.

Course Contents:**Unit-I Introduction to Management (12 Periods)**



- Introduction, Meaning & Definition of Management.
- Characteristics or Features of Management.
- Functions of Management.
- Importance of Management, Scope of Management
- Difference between Administration and Management.

Unit-II Planning: Concept and Process (12 periods)

- Introduction, Meaning & Definition of Planning.
- Characteristics of planning, Objectives of planning.
- Types of Planning, Essentials of Good Planning, Effective Planning process.

Unit-III Organisation and Staffing (10 Periods)

- Introduction, Meaning & Definition.
- Importance of Organisation, Types/Forms of Organisation.
- Principles of Organisation, Centralisation and Decentralisation.
- Staffing: Meaning, Definition, Steps of Selection Process, Performance Appraisal.

Unit IV: Communication: (10 Periods)

- Introduction, Meaning, Definition, Importance of Communication
- Elements of Communication, Barriers to Communication
- Types of Communication, Communication Process

Unit IV: Training & Development :(12 Lectures)

- Meaning ,importance of training, types of training, evaluation of training programme,
- Objectives of Management Development programs, Steps of Management Development Process
- Management Development Techniques and Methods.

Books Recommended:

1. Principles of Management – T. Ramasamy – Himalaya Publishing House
2. Principles of Management – Govindrajan & Natrajan – PHI Learning
3. Principles of Management – R.N. Gupta – Sultan Chand & Sons
4. Principles of Management – P. Subbarao – Himalaya Publishing House
5. Principles of Management by Dr.K.Natarajan & Dr.K.P.Ganesan.
6. Business Communication-Dr.R.V.Ghadage, Asst.Prof.V.P.Varma, Asst.Prof S.S.Sharma, Asst.Prof D.J.Shaikh



B.Com. Second Year (Banking & Insurance) Syllabus

(w.e.f. 2020-21)

Semester III (CBCS Patterns)

Paper No. BCBI.3.3

Indian Banking System

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objectives:

- i) To enable students to understand the Reforms & other developments in the Indian banking.
- ii) To provide students insight into functions & Role of Reserve Bank of India.

Unit-I Indian Banking System :(12 Lectures)

- Concept, Meaning and Brief History of Banking.
- Structure and Organization of Banking.
- Types of Banking- Unit Banking, Branch Banking, E-Banking, Retail Banking.
- Banking Services- A.T.M., Debit Card, Credit Card, Agency Services.
- Nature, Scope and Importance of Banking Services.
- Current Trends in Banking Services in India.

Unit-II Co-Operative & Development Banks :(12 Lectures)

- Co-operative Bank- Meaning, Structure, Functions and Importance.
- Regional rural Bank- Meaning, Objectives and Importance in rural development.
- Development Bank- Concept, Objectives and Significance in Economic development.

Unit-III Commercial & Private Banks :(10 Lectures)

- Commercial Banks- Meaning, Definition, and Structure.
- Functions and Importance of Commercial Banks.
- Private Banks- Concept and Meaning, Role of Private Banks in Indian Economy.
- Foreign Banks- Concept, Working Services regarding in India.

Unit-IV State Bank of India :(10 Lectures)

- Brief History, Organization of State Bank of India.
- Objectives, Functions of State Bank of India.
- Importance in Economic Development of State Bank of India.



Unit-V Reserve Bank of India :(10 Lectures)

- Definition, Objectives and Functions of Reserve Bank of India.
- Monetary Policy of Reserve Bank of India.
- Credit Control, Measures, and their effectiveness.

Books Recommended:

- Panandikar S.G. and Mithani D.M.: Banking in India, Orient Longman.
- Reserve Bank of India: Functions & Working.
- Sayers R.S.: Modern Banking, Oxford University Press.
- Shekhar and Shekhar : Banking Theory and Practice, Vikas Publishing House, New Delhi.
- Tennan M.L.: Banking Law and Practice in India, Indian Law House, New Delhi.



B.Com. Second Year (Banking & Insurance) Syllabus

(w.e.f. 2020-21)

Semester III (CBCS Patterns)

Paper No. BCBI.3.4

Principles and Practices of Insurance

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objectives:

1. To familiarize the students with the basic principles of insurance
2. To aware the students with the practices which are takes place in the field of insurance

Unit I: Basics of Insurance: (12 Periods)

Insurance contract, Nomination and Assignment - Meaning, definition, Difference between Nomination and Assignment, various policy conditions. Premium – Methods of payment, importance of timely payment of insurance premium,

Unit II: Life Insurance Business: (12 Periods)

Components, Essentials of Life Insurance Contract, Products of LIC – Introduction of Life Insurance Plans, Term Plans, whole Life Insurance Plans, Endowment, Organisation and Administration of LIC of India.

Unit III: General Insurance Business: (10 Periods)

Meaning, Definition, role of general insurance, types of general insurance policies, GIC – Organisation and Administration, Role and Functions of GIC

Unit IV: Claims and Settlement- (10 Periods)

Meaning, Definitions, Procedure for Claim, Types of Claims – Survival, Maturity, and Death claims. Documents required for Claim and Settlement.

Unit V: Miscellaneous Insurance - (10 Periods)

Meaning, Definitions, Objectives and Functions of Burglary Insurance, Travel Insurance, Crop Insurance, Group Insurance, Property Insurance.

Reference Books:

1. Modern Concepts of Insurance – M. N. Mishra – S. Chand Co. Ltd.
2. Insurance (Principles and Practices) – M.J. Mathew – RBSA Publishers, Jaipur
3. Principles and Practices of Insurance – Dr. P. Periasamy – Himalaya Publication house.
4. Insurance Management – S. C. Sahoo and S.C. Das – Himalaya Publication house.



B.Com. Second Year (Banking & Insurance) Syllabus
(w.e.f. 2020-21)
Semester III (CBCS Patterns)
Paper No. BCBI .3.5.1
Cost Accounting

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objectives:

1. To learn how the cost accounting is different from financial accounting.
2. To understand how to use accounting methods and cost calculations.
3. To define the cost and their impact on value creation in the company.
4. To understand how to make differentiate Cost Management systems.

Course Outcomes:

On completion of this course students will be capable for

1. The selection of the appropriate cost accounting and their impact on the business policy.
2. The determination of cost as per element per unit of production.
3. The Identification and control of cost of production.
4. Becoming a superior Cost accountant and cost analyst.

Prerequisites:

PPT presentation, Projector, Board, Online learning resources, case study material, problems solving skills.

Course Contents:

Chapter 1: Introduction to Cost Accounting :(8 Lectures)

Meaning, definition, nature and scope, objectives of cost accounting, concept of cost, elements of cost & cost classification, methods & techniques of costing.

Chapter 2: Single Output Costing :(10 Lectures)

Meaning of cost, treatment of stock of raw material, work-in-progress, finished goods and numerical problems on cost sheet and tender.

Chapter 3: Material Cost: (12 Lectures)



Material control, purchase procedure, methods of pricing, material issues- FIFO, LIFO, simple & weighted average, inventory management- fixation of stock levels-minimum level, maximum level, reorder level, economic order quantity (Numerical problems on above).

Chapter 4: Labour Cost :(12 Lectures)

Meaning, labour cost control, time keeping & time booking, idle time & labour turnover, methods of wage payments; time rate system, incentive plans of Halsey & Rowan, Taylor's differential piece rate system.

Chapter 5: Overheads: (12 Lectures)

Meaning, nature, collection and classification of overheads, numerical problems on machine hour rate.

Recommended Books:

1. Advanced Cost Accounting – Agrawal, Jain and Narang – Kalyani Publishers
2. Cost Accounting Theory & Problems – Maheshwari & Mittal – Mahavir Publications
3. Cost & Management Accounting – Ravi. M Kishore - Taxmann
4. Cost Accounting – Shukla & Grewal – Sultan Chand & Sons
5. Principals of Cost Accounting – Dr. A.S. Kanade ,Aruna Publication Latur
6. Cost Accounting- Dr. Maroti Kachave,Dr. Sambhaji Jadhav, Prof. Shrawan Bansode- Aruna Publication Latur



**B.Com. Second Year (Banking & Insurance) Syllabus
(w.e.f. 2020-21)**

Semester III (CBCS Patterns)

Paper No. BCBI.3.5.2

Fundamentals of Entrepreneurship

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objectives:

- To aware the students regarding entrepreneur & its types
- To aware the students regarding the concept, theories of entrepreneurship
- To acquaint students with the process of Entrepreneurship Development
- To highlight the importance of Entrepreneurship Development to students
- To understand the concept of Micro, Small and Medium Enterprises
- To understand the importance of MSMEs sector in economy and study its problems.

Course Outcomes:

Students become more familiar about the entrepreneurship Importance of MSME, MSME Policy in India, Role of SIDCO, Role of SIDBI, Role of District Industries Centres (DICs), Problems of Micro, Small and Medium Enterprises (MSMEs) and become the innovative entrepreneur

Course Contents:

Unit I: Entrepreneur:

Introduction, Definition of entrepreneur, Types of entrepreneur, Functions of entrepreneur, Qualities of a successful entrepreneur, Role of entrepreneur in the area of Liberalization, Privatization & Globalization.

Unit II: Entrepreneurship:

Introduction, Concept of entrepreneurship, Theories of entrepreneurship development Risk bearing theory of knight, Innovation theory of Schumpeter, Regional climate theory Entrepreneurial motivation theory institutional support to entrepreneurs- Factors stimulating entrepreneurship, Obstacles in entrepreneurial growth.

Unit III: Rural Entrepreneurship



Introduction, need for Rural Entrepreneurship, Rural Industrial environment, Need for agro-industrial enterprises in India, Entrepreneurs from rural industry, Problems of Rural Entrepreneurship, Development Strategies for Rural Entrepreneurship, Industrial Estates in Maharashtra-Objectives and Importance.

Unit IV: Entrepreneurship Development:

Introduction, Concept of Entrepreneurship Development, Objectives of Entrepreneurship Development, Process of Entrepreneurship Development, Problems & Measures, Institutions for Entrepreneurship Development, National Institute for Entrepreneurship & small business development, Maharashtra State for Entrepreneurship Development MCED Aurangabad

Unit V: Micro, Small and Medium Enterprises:

Introduction, Definitions of Micro, Small and Medium Enterprises, Importance of MSME, MSME Policy in India, Role of SIDCO, Role of SIDBI, Role of District Industries Centres (DICs), Problems of Micro, Small and Medium Enterprises (MSMEs)

Reference Books:

1. Entrepreneurship development, E gordan and K Natarajan, Himalaya Publishing house, Mumbai
2. Fundamentals of entrepreneurship, G.S. Sudha, Ramesh Book depo. Jaipur
3. उद्योजकता व विकास संकल्पना आणि व्यवहार, डॉ. भूभाकर देशमुख, ठपपळापुरे अॅन्ड पब्लिशर्स, नागपूर ४]
4. Entrepreneurship development programme and practices, sains J.S. Deep and Deep publications, New Delhi
5. Entrepreneurial development concept and practices, sarwate Dilip M, Everest publishing house, Pune 1996.



Skill Enhancement Course -I
B.Com. Second Year (Banking & Insurance) Syllabus
(w.e.f. 2020-21)
Semester III (CBCS Patterns)
Paper No. SEC.BCBI 3.1.1
Business Communication

No. of Lectures	40
End of Semester Exam (ESE) (University Exam)	25 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	50 Marks
Total Credits	02 Credits

Course Objectives:

- 1 Students develop and understanding of important concept of management skills
- 2 To know the skills apply into working effectively within organisation
- 3 To help students develop skills necessary to performance
- 4 To provide Opportunities to practice important management skills

Outcomes:

After acquired the skills of management students be capable

- 1 Improve the technical skill and ability
- 2 students can develop his analytical ability & competent use of tool, work resolved the solve the problems
- 3 It helps to coordinate and resolved the conflict within organisations
- 4 It can develop the team work
- 5 It helps to develop integrity, self-awareness, dedication, external conduct amongst the people

Pre- requisite

Classroom, Board, Notes, E-learning, PPT, DVD, Books, Lectures,etc.

Course Contents:**Unit I Application for employment**

Contents of application for the employment points to be considered while drafting an application, types of application, The write resume Application on prescribed format, Application format, personal record sheet.



Unit II Effective oral communication

Principles of effective oral communication speech preparation, Guidelines of effective speech, an art of presentation, the essential features of an interview. Distinction between written and oral communication. Group discussion, Seminar, Mock interview.

Unit: III Principles of Effective Communication

Unit IV Modern Tele Communication

- E-mailing, Faxes, Tele communication, Mobile Phone Conversation,
- Tele Conferencing: Meaning, Advantages & Disadvantages
- Video Conferencing. Meaning, Advantages & Disadvantages

Suggested Readings:

1. Business Communication-Dr.R.V.Ghadage,Asst.Prof.V.P.Varma, Asst.Prof S.S.Sharma, Asst.Prof D.J.Shaikh
2. Kootz,O'Donnell , Weighrich : Essentials of Management
3. Michael, J. Stahl: Management -Total Quality in a global environment (Blackwell Business)
4. Newman, Warren and Summer: The Process of Management, Concept, Behaviour & Practice.
5. Brech , E.F.L. : Principles and Practice of Management
6. Drucker , P.F. : Managements , Tasks , Responsibilities , Practices
7. Asha Kaul : Effective Business Communication (PHI)
8. RonLudlow, Fergus Panton : The Essence of Effective Communication(PHI)



Skill Enhancement Course –I
B.Com. Second Year (Banking & Insurance) Syllabus
(w.e.f. 2020-21)
Semester III (CBCS Patterns)
Paper No. SEC.BCBI 3.1.2
E-Commerce-I

No. of Lectures	40
End of Semester Exam (ESE) (University Exam)	25 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	50 Marks
Total Credits	02 Credits

Objectives:

1. To understand the process of setting up an interactive website.
2. To understand the process of maintaining the security of E-commerce site.
3. To be able to work as a team
4. To be able to work with an online store and modify when necessary.

Course Outcomes:

1. It enables students to evaluate the information on the Need of business entity to adhere the E- Commerce.
2. The course is useful in application technologies and tools in commerce which are used to conduct the business.
3. E- commerce has posed the new issues in the development of Business information systems
4. The scheme is to understand the new content and practice regarding web-based technologies.
5. It impacts on business process.

Prerequisites:

LAN connection, Internet facility, Projectors, Computer system lab, E- resources.

Course Contents:**Unit I: Introduction**

Overview of E-Commerce, Concept, features, and functions of e-commerce, e-commerce practices v/s traditional practices, scope and limitations of e-commerce.

Unit II: Fundamentals of E-Commerce:



Definition and types of e-commerce: B2B, B2C, C2C, and P2P, B2B service provider, e-distributor, procurement and just-in-time delivery.

Unit III: Infrastructure:

Internet and its role in e-commerce, procedure of registering Internet domain, establishing connectivity to Internet, tools and services of Internet, procedure of opening e-mail accounts on Internet.

Unit IV: E-Payment:

Transactions through Internet, requirements of e-payment systems, functioning of debit and credit cards, pre and post payment services. Security of e-commerce: IT Act 2000, setting up Internet security, maintaining secure information, encryption, digital signature and other security measures.

Suggested Reading Books:

1. Kalakafa Winston Pearson - Frontiers of electronic Commerce 1996
2. P.T. Joseph S.J., E-Commerce, second edition PHI 2007, PHI Pvt. Ltd., New Delhi
3. Agarwal, K.N and Deeksha Ararwalar; Business on the Net; What's and How's of ECommerce; Macmillan, New Delhi. 2006
4. Agarwal, K.N and Deeksha Ararwala: Business on the Net; Bridge to the Online Storefront; Macmillan, New Delhi. 2000.
5. Cady, Glcc Harrab and McGregor Pat: mastering the Internet, BPB Publication, and New Delhi. 1996
6. Diwan, Prag and Sunil Sharma: Electronic Commerce – A Manager's Guide to E – Business, Vanity Books International, Delhi. (Out of published) 2002.
7. O'Brien J: Management Information Systems, Tata McGraw Hill, New Delhi. 2008



**B.COM. SECOND YEAR (Banking & Insurance) CBCS PATTERN SYLLABUS III & IV
SEMESTER w.e.f.2020-21**

**SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY,
NANDED,
Vishnupuri, Nanded-431606**

B.Com.-II Year Banking & Insurance (Semester IV)

Choice Based Credit

System (CBCS)

SYLLABUS

Paper No.	Name of the Paper	Lecture/ Week	Total Periods	Continuous Assessment (CA)	End of Semester Exam (ESE)	Total Marks	Total Credit
Core Subjects							
BCBI.4.1	Advanced Corporate Accounting	4	54	25	75	100	4
BCBI.4.2	Recent Trends in Management	4	54	25	75	100	4
BCBI 4.3	Indian Banking System -II	4	54	25	75	100	4
BCBI 4.4	Insurance Services and Management	4	54	25	75	100	4
Opt Any one							
BCBI 4.5.1	Advanced Cost Accounting	4	54	25	75	100	4
BCBI 4.5.2	Risk Management	4	54	25	75	100	4
Opt Any one Skill Enhancement Course – (SEC-I)							
SEC.BCBI. 4.2.1	Management Skills	3	40	25	25	50	2
SEC.BCBI. 4.2.2	E-Commerce-II	3	40	25	25	50	2



Examination Pattern

Continuous Assessment

Core and Elective Subject:

1. Two Class Test of 10 Marks Each
2. Assignment / Tutorial / Seminar Presentation for 5 Marks in the particular Subject

Skill Enhancement Course Subjects

3. Two Test of 05 Marks Each
4. Assignment / Tutorial / Seminar Presentation for 15 Marks in the particular Subject

End of Semester Exam of Core and Elective Subjects

Question No. 1 is Compulsory on any topic for 20 Marks

Question No. 2 to 4 are alternative type

Questions for 15 Marks each

Question No. 5 is short note any two out of Four
for 10 Marks

End of Semester Exam for SEC

SEC should be evaluated annually.

Semester III and Semester IV are assessed by the external examiner at the time of end of IV th semester



**B.Com. Second Year (Banking & Insurance) Syllabus
(w.e.f. 2020-21)**

Semester IV (CBCS Patterns)

Paper No. BCBI. 4.1

Advanced Corporate Accounting

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objectives:

1. To make students capable of understanding the features and debentures.
- 2 To grow the understanding about Redemption of shares and debentures and its types.
- 3 To set an idea about how to publish the company's final accounts.
- 4 To provide the knowledge of differentiating the profit prior and post Incorporation.
- 5 To provide the basic concept of knowledge of buyback, forfeitures of shares.

Course Outcomes:

- 1 The course is beneficial to understand the provision of company act 1956 regarding the preparation of accounts.
- 2 It is beneficial for students to move in to advance areas i.e. C.A, I.C.W.A, CS etc.
- 3 It could help graduates to work as financial analyst, HRM officers.
- 4 It imparts the students in expertise in the preparation of corporate accounts.

Prerequisites:

Basic knowledge of financial accounting, Black board, E- Material, Books etc.

Note: As per the guidelines of revised Accounting Standards and Companies Act, 2013.

Course Contents:

Chapter 1: Amalgamation of Companies: (12 Lectures)

Meaning and causes of amalgamation of companies, methods of purchase consideration opening and closing entries in the books of companies and preparation of balance sheet



Chapter 2: Redemption of Debenture: (10 Lectures)

Meaning, types of debenture, Redemption of debenture, Problem on sinking fund Method only

Chapter 3 : Reconstruction of a Company (10 Lectures)

Meaning and need of reconstruction of company, types of reconstruction, Accounting entries related to internal reconstruction only preparation of revised balance sheet.

Chapter 4: Holding Company Account (12 Lectures)

Meaning of holding company and subsidiary company, holding company accounts with its only one subsidiary company, consolidated balance sheet, pre-acquisition and post-acquisition of profit intercompany debt and bills and debenture, cost of control, minority interest, and practical problem on consolidated balance sheet.

Chapter 5: Liquidation of a Company (10 Lectures)

Meaning and cause of liquidation of a company, process of liquidation of a company, Role of company liquidation, accounting treatment of voluntary liquidation of a company

Recommended Books:

- 1) Practical problem in advanced account only S.P Jain and K.L Narang kalyani publishers
- 2) Advanced accounting – J.R Batliso the standard account only publication private Ltd Mumbai.
- 3) Advanced accountancy : R.L Gupta, M Radnaswami sultan chand and sons New Delhi
- 4) A New approach to accountancy : H.R Kotalwar discovery publishers Latur
- 5) Advanced corporate Accounting- Dr H W Kulkarni, Dr R.V. Ghadge. Dr S.S. Jadhav



**B.Com. Second Year (Banking & Insurance) Syllabus
(w.e.f. 2020-21)**

Semester IV (CBCS Patterns)

Paper No. BCBI.4.2

Recent Trends in Management

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objective:

1. To make students able to manage the business with the help of theories of management.
2. To make acquaint to the students about management thinkers.
3. To develop management skills among the students.
4. To make aware to the students about recent management developments.

Course Outcomes:

1. It is beneficial to become successful manager.
2. It is very useful to apply theories and techniques of management in practical life.
3. It develops managerial skills among the students.

Prerequisites:

Basic knowledge of financial accounting, Black board, E- Material, Books etc.

Course Contents:

Unit-I Motivation (10 Periods)

- Introduction, Meaning & Definition, Nature of Motivation.
- Importance of Motivation, Types of Motivation.
- Theories of Motivation – Maslow Hierarchy of Needs, Herzberg's Theory of Needs, Theory X and Y.

Unit-II Leadership (12 Periods)

- Introduction, Meaning & Definition of Leadership.
- Need and Importance of leadership, Functions of Leader.



- Qualities of Leadership, Types of Leader, Characteristics of Leadership, leadership Styles.

Unit-III Controlling (12 Periods)

- Introduction, Meaning & Definition of Controlling.
- Areas or Scope of Control, Steps in Control Process.
- PERT/CPM –Advantages and Limitations.
- Characteristics of control
- Advantages of Control, Limitations of Control..

Unit-IV: Performance Appraisal: (10 Lectures)

- Meaning, need of performance appraisal, process of performance appraisal,
- Methods of performance appraisal, advantages of performance appraisal.

Unit-V New Trends in Management (10 Periods)

- Total Quality Management (TQM).
- Quality Circles (QC)
- Six Sigma, Kaizen, Benchmarking.
- Public Private Partnership Enterprise

Recommended Books:

1. Principles of Management – T. Ramasamy – Himalaya Publishing House
2. Principles of Management – Govindrajan & Natrajan – PHI Learning
3. Principles of Management – R.N. Gupta – Sultan Chand & Sons
4. Principles of Management – P. Subbarao – Himalaya Publishing House
5. Principles of Management by Dr.K.Natarajan & Dr.K.P.Ganesan.
6. Business Management by S.M.Kolte

**B.Com. Second Year (Banking & Insurance) Syllabus****(w.e.f. 2020-21)****Semester IV (CBCS Patterns)****Paper No. BCBI.4.3****Indian Banking System – II**

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objectives:

- i) To create the awareness among the students about Indian Banking System.
- ii) To acquire knowledge about working of Indian Banking system.
- iii) To aware the students regarding the Transfer System in India.
- iv) To familiarize the students regarding Risks, Code used in Banking Sector and Rating & Regulation of Banks:

Unit I: Structure & Role of Indian Banking System: (10 Lectures)

- Structure of Indian Banking System
- Central bank - Commercial banks-Cooperative banks- Regional Rural Banks- Local Area Banks
- Difference between Scheduled & Non-Scheduled Banks, Role of banking system in the economic growth & development.

Unit-II: Merchant Banking: (10 Lectures)

- Definition, Origin, Merchant Banking in India,
- Services of Merchant Banks,
- Qualities of Merchant Bankers in Market Making Process, Problems, Scope of Merchant Banking in India.

Unit-III: Banker and Customer Relationship: (11 Lectures)

- Definition of Banker and Customer - Relationship Between Banker and Customer - KYC norms - General and Special Features of Relationship - Opening of Accounts - Special Types of Customers Like Minor, Married Women, Partnership Firms, Companies, Clubs and other Non-Trading Institutions.

Unit-IV: Transfer System in India: (10 Lectures)



- E-Banking, Mobile Banking
- ATM : Types of ATM (Bank ATM, Brown Label ATM, White Label ATM)
- NEFT: National Electronics Fund Transfer System
- RTG: Real Time Gross Settlements
- POS: Point of Sale
- Core Banking,
- Types of Cards: Debit , Credit & Prepaid Cards
- UPI (unified Payment Interface)
- IMPS (Immediate Payment Interface)
- BHIM (Bharat Interface for Money)
- BBPS (Bharat Bill Payment System)

Unit-V: Risks, Code used in Banking Sector and Rating of Banks: (11 Lectures)

- **Risks:** Credit Risk, Market Risks, Operational Risk, Liquidity Risks, Business Risks, Reputational Risks, Systematic Risks, Moral Hazards
- **Codes:** MICR (Magnetic Ink Character Recognition)
- IFSC (Indian Financial System Code)
- SWIFT (Society for Worldwide Interbank Financial Telecommunications)
- **Rating of Banks:**
- CRISIL: Credit Rating Information Services of India Limited
- CIBIL: Credit Information Bureau of India Limited
- ICRA: Investment Information and Credit Rating Agencies
- International Credit Rating Agencies

Suggested Readings:

1. Banking Theory & Practices: Dr. P. K. Srivatsava, Himalaya Publishers
2. Banking Theory & Practices: K.E. Shekar, Vikas Publications
3. Banking theory & Practices: Santhi Vedula, HPH.
4. Banking Theory & Practices: Dr. J. Jayanthi, PBP.
5. Banking Theory, Law & Practices: R. R Paul, Kalyani Publishers
6. Money Banking and Financial Markets: Averbach, Rabort. D, MacMillan. Landon
7. Banking: N.T. Somashekar, New Age International Publishers
8. Fundamentals of International Banking: Rup Narayan Bose, Trinity Publishers
9. Modern Commercial Banking: H.R. Machiraju, New Age International Publishers

**B.Com. Second Year (Banking & Insurance) Syllabus****(w.e.f. 2020-21)****Semester IV (CBCS Patterns)****Paper No. BCBI 4.4****Insurance Services and Management**

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objectives:

1. To provide students an insight of management and services of insurance in India
2. To provide knowledge of various forms of insurance practices to the students.

Unit I: Reforms of Insurance Sector: (10 Periods)

An Overview of Insurance Business in India, Impact of LPG on Insurance Sector in India, Recommendations of Malhotra Committee and its Objectives.

Unit II: Insurance Services and its Marketing: (12 Periods)

Insurance Intermediaries: Agents – Functions and Procedure for becoming an Agent and corporate Agent. Brokers – Functions, Difference between Insurance agent and Insurance broker. Micro Insurance – Models of Micro Insurance.

Unit III: Legal Aspects of Insurance Contract: (12 Periods)

Basic difference between Life Insurance and General Insurance Contract, Role, Power and Functions of IRDA, IRDA, 1999, Bancassurance – Meaning, Advantages and benefits.

Unit IV: Reinsurance- (10 Periods)

Meaning, Definitions, Types of reinsurance, Advantages and disadvantages of Reinsurance

Unit V: E-Insurance - (10 Periods)

Meaning, Definition, Features, Advantages, Procedure of Opening E-insurance Account, Insurance Repository.

Reference Books:

1. Modern Concepts of Insurance – M. N. Mishra – S. Chand Co. Ltd.
2. Insurance (Principles and Practices) – M.J. Mathew – RBSA Publishers, Jaipur
3. Principles and Practices of Insurance – Dr. P. Periasamy – Himalaya Publication house.
4. Insurance Management – S. C. Sahoo and S.C. Das – Himalaya Publication house



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Semester IV (CBCS Patterns)

Paper No. BCBI 4.5.1

Advanced Cost Accounting

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objectives:

1. To understand the costing techniques and methods for Cost determination and control.
2. To learn how the cost accounting is different from financial accounting.
3. To understand how to use accounting methods and cost calculations.
4. To define the cost and their impact on value creation in the company.
5. To understand how to make differentiate Cost Management systems.

Course Outcomes:

On completion of this course students will be capable for

1. The Selection of the appropriate cost accounting and their impact on the business policy.
2. The application of the costing methods to determine the cost per unit of production.
3. The application of different costing methods and techniques in practical life.
4. Becoming a superior Cost accountant and cost analyst.

Prerequisites:

PPT presentation, Projector, Board, Online learning resources, case study material, problems solving skills.

Course Contents:

Chapter 1: Cost Accounting Records of Cost Audit: (8 Lectures)

Nature and scope of cost audit. Cost accounting records and cost audit, under company act- cost audit techniques and programs, cost audit report, cost auditor – appointment, rights and responsibilities.



Chapter 2: Process Costing: (12 Lectures)

Meaning features of process costing, treatment of normal loss, abnormal loss and abnormal gains, joint products and by – products and practical accounting problems on above.

Chapter 3: Contract Costing: (12 Lectures)

Meaning and features of contract costing, contract v/s job costing, treatment of profit and reserve profit, value of work-in-progress and practical problems on preparation of contract account with balance sheet.

Chapter 4: Operating Costing: (12 Lectures)

Meaning and features of operating costing, service cost unit. Single and compound unit, practical problems on transport industry.

Chapter 5: Reconciliation of Cost and Financial Accounts (10 Lectures)

Need of reconciliation, reasons for disagreement in profit as per cost and financial accounts, methods of reconciliation, procedure of reconciliation, practical problems on preparation of reconciliation statement.

Recommended Books:

1. Advanced Cost Accounting – Agrawal, Jain and Narang – Kalyani Publishers
2. Cost Accounting Theory & Problems – Maheshwari & Mittal – Mahavir Publications
3. Cost & Management Accounting – Ravi. M Kishore - Taxmann
4. Cost Accounting – Shukla & Grewal – Sultan Chand & Sons



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Semester IV (CBCS Patterns)

Paper No. BCBI 4.5.2

Risk Management

No. of Lectures	54
End of Semester Exam (ESE) (University Exam)	75 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	100 Marks
Total Credits	04 Credits

Objectives:

- 1) To impart the knowledge to the students about possible risk events, preventions of risks, measurements of risk, management of risk
- 2) To give insight about risk management and to develop the ability to understand techniques of risk management.

Course Contents:

Chapter 1 Introduction: (10 Lectures)

Concept, Nature, Need and scope of risk, Sources, measurement, identification and evaluation of Risk. Types of risk: Product market risk and capital market risk, Business risk interest rate risk, Systemic risk, Unsystematic risk, Possible risk Events, risk Indicators.

Chapter 2 Risk Management: (10 Lectures)

Concept, Risk management Process, pre-requisites and fundamentals, Misconceptions of Risk, An Integrated approach to Corporate risk Management. Risk management approaches and methods. Risk reporting process.

Chapter 3 Instruments and Techniques of Risk Management: (10 Lectures)

Hedging Techniques: Internal and External Techniques- Netting, Matching, Leading and Lagging, Price Variation, Short term Borrowing, Pricing in foreign currency, Asset Liability Management.

External Techniques: Forwards, Futures, Swaps, Options, Forward Rate Agreement, Caps, Collars, Floors and their applications - Pricing, techniques, operational aspects.

Chapter 4 Portfolio Analysis (12 Lectures)



Traditional Vs Modern Rationale diversification- Markowitz Theory, Effect of Combining Two Securities Measurement of Expected Return of Portfolio – Portfolio Risk .

Chapter 5 Insurance as an instrument of Risk Cover (12 Lectures)

Marine, Life, Accident, Process, Loss of Profit Export Credit Guarantee Corporation

Recommended Books:

- 1) Paul Hopkins, Kogan Page “ Fundamentals of Risk Management “ 2010, Institute Of Risk Management
- 2) David. A. Dubofsky and Thomas . W. Miller, Jr., “Derivatives Valuation and Risk Management”, 2003, Oxford University Press.
- 3) Jean-Philippe Bouchaud and Mark Potters, “Theory of Financial Risk and Derivative Pricing”, 2009, 2nd Ed. Cambridge press
- 4) “Theory and Practice of Treasury and Risk Management in Banks” , Indian Institute of Banking and Finance, March 2006, Taxmann
- 5) Peter S. Rose and Sylvia C. Hudgins, “Bank Management and Financial Services”, 7 th Ed, Tata McGrawHill
- 6) Don M. chance and Robert Brooks, “Derivatives and Risk Management Basics”, 2008, Indian Edition, Cengage Learning
- 7) M. A. H. Dempster, “Risk Management: Value at Risk and Beyond”, 2002, Cambridge press.
- 8) Principles of Insurance
- 9) Principles of Insurance-Mishra



Skill Enhancement Course -I
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Semester IV (CBCS Patterns)

Paper No. SEC.BCBI 4.2.1

Management Skills

No. of Lectures	40
End of Semester Exam (ESE) (University Exam)	25 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	50 Marks
Total Credits	02 Credits

Course Objectives:

- 1 Students develop and understanding of important concept of management skills
- 2 To know the skills apply into working effectively within organisation
- 3 To help students develop skills necessary to performance
- 4 To provide Opportunities to practice important management skills

Outcomes:

After acquired the skills of management students be capable

- 1 Improve the technical skill and ability
- 2 students can develop his analytical ability & competent use of tool, work resolved the solve the problems
- 3 It helps to coordinate and resolved the conflict within organisations
- 4 It can develop the team work
- 5 It help to develop integrity, self-awareness dedication, external conduct amongst the people

Pre- requisite

Classroom, Board, Notes, E-learning , PPT, DVD, Books, Lectures,etc.

Course Contents:

Chapter 1: Decision Making Skill

Introduction, Concept, decision making, importance of decision making, Challenges in the process of decision making.



Chapter 2: Time Management Skill

Introduction, concept, Importance, steps and Techniques of time management, Hurdles of effective time managements

Chapter 3: Presentation Skill

Definition, Types, benefits Subject selection

Chapter 4: Communication Skills

- **Listening Skill:** Principles of Effective listening, factors affecting listening skills.
- **Interviewing Skills** - Appearing an interview, conducting interviews.
- **Speaking skills** - Principles of effective speaking.

Suggested Readings:

1. Business Communication-Dr.R.V.Ghadage,Asst.Prof.V.P.Varma, Asst.Prof S.S.Sharma, Asst.Prof D.J.Shaikh
2. Kootz,O'Donnell , Weighrich : Essentials of Management
3. Michael, J. Stahl: Management -Total Quality in a global environment (Blackwell Business)
4. Newman, Warren and Summer: The Process of Management, Concept, Behaviour & Practice.
5. Brech , E.F.L. : Principles and Practice of Management
6. Drucker , P.F. : Managements , Tasks , Responsibilities , Practices
7. Asha Kaul : Effective Business Communication (PHI)
8. RonLudlow, Fergus Panton : The Essence of Effective Communication(PHI)



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Semester IV (CBCS Patterns)
Paper No. SEC BCBI 4.2.2
E-Commerce-II

No. of Lectures	40
End of Semester Exam (ESE) (University Exam)	25 Marks
Continuous Assessment (CA) (Internal)	25 Marks
Total	50 Marks
Total Credits	02 Credits

Objectives:

The course aims to equip the students with advanced learning in online business practices of organizations and procedures involved in managing a business online, and to make the students aware and learn about e-marketing, e-financing, e-banking, e-trading, digital economy and e-ticketing etc.

Programme Outcomes:

Students are able to demonstrate and understand the foundations and importance of E-Commerce and analyse the impact of E-Commerce on Business Models and Strategies. Students are also able to describe Internet trading Relationships also discuss legal issues and privacy of E-Commerce.

Course Contents:**Unit I: E-Marketing:**

Market place v/s Market space, impact of e-commerce on market, marketing issues in e-marketing, direct marketing, one-to-one marketing.

Unit II: Finance:

Areas of e-financing, e-banking, traditional vs/ e-banking, trading v/s e-trading, importance and advantages of e-trading, operational aspects of e-trading.

Unit III: Digital economy:

Major characteristics, economic rules, impact on trading and intermediaries, impact on business processes and functional areas in banking, financial and insurance organizations.

Unit IV: E-Ticketing:



Online booking systems, online booking procedure of railways, airlines, tourist and religious places, hotels and entertainment industry. E-Commerce in India: State of e-commerce in India, problems and opportunities in e-commerce in India, legal issues, future of e-commerce.

Reference Books:

1. Krishnamurthy, E-Commerce Management, Vikas Publishing House.
2. David Whiteley, E-Commerce: Strategy, Technologies and Applications, Tata McGraw Hill.
3. P. T. Joseph, E-Commerce: A managerial Perspectives, Tata McGraw 4. PT Joseph, E-Commerce: An Indian Perspective, PHI Learning
4. KK Bajaj and Debjani Nag, E-commerce, McGraw Hill Education
5. TN Chhabra, E-Commerce, Dhanpat Rai & Co.
6. Sushila Madan, E-Commerce, Taxmann
7. TN Chhabra, Hem Chand Jain, and Aruna Jain, An Introduction to HTML, Dhanpat Rai & Co.