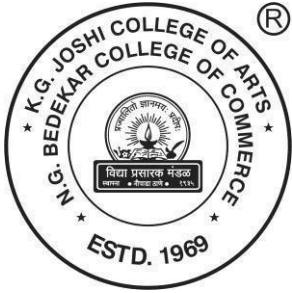


Agenda No.2.03 in AC

Date: 23/03/2022



**Vidya Prasarak Mandal's**

**K.G. Joshi College of Arts & N.G. Bedekar College of Commerce,  
Thane (Autonomous)**

**(Affiliated to University of Mumbai)**

**Syllabus for S.Y.B.Com (Banking and Insurance)**

**Program: Bachelor of Commerce (Banking and Insurance)**

**Year of Establishment: 2004**

**Year of Upgrading: 2022-23**

### **Preamble**

Banks and Insurance companies are key financial intermediaries who play a constructive role in building a robust financial system. A good understanding of the functions of banks both at the domestic and national level is a must for candidates aspiring for a career in the banking sector. Insurance on the other hand is a field with never ending career opportunities both at the operational and field level. A combination of banking and insurance coupled with a sound theoretical knowledge of other fields of finance equip one to face the industry and the opportunities and challenges therein.

To achieve this the course aims to provide an amalgamation of theoretical and practical exposure to students with innovative course design and deliverables. The comprehensive programme covers all major areas of banking, insurance and related fields of finance and management. It seeks to make the students market ready by giving all the necessary theoretical inputs and possible practical exposures.

**Mode of Delivery: Offline (Online, in case of emergency)**

**(Credit Based Semester and Grading System with effect from the**

**Academic year 2022–2023)**

**PROGRAMME OUTCOMES**

<b>PO</b>	<b>PO Description</b>
<b>PO-1</b>	The students will gain knowledge of various aspects of banking, insurance and related fields of finance and management enabling them to better understand and correlate them.
<b>PO-2</b>	To give an adequate exposure to the operational environment in the field of financial services, especially banking and insurance.
<b>PO-3</b>	To develop the professionals' capabilities of students by giving them adequate industry exposure and training required to occupy positions of responsibility in Banks, NBFCs, Insurance Companies, Asset Management, Stock Broking Companies as well companies having back-end banking operations and support.

**PROGRAMME - SPECIFIC OUTCOMES**

<b>PSO</b>	<b>PSO Description</b>
<b>PSO1</b>	Students will acquire skills needed to understand operational aspects in the banking and insurance sector.
<b>PSO2</b>	Continuous evaluation of the students by way of interactions, projects, presentations, industrial visits, practical training, job orientations etc will make them market ready.
<b>PSO3</b>	Students also learn many behavior aspects, code of conducts and ethics of the in the field of banking, insurance operations and marketing through live case studies and interactions with which help in their holistic development.
<b>PSO4</b>	Students would be able to do higher education and advance research in the field of banking, insurance and related fields of finance and management

## **DISTRIBUTION OF TOPICS AND CREDITS**

### **SYBCOM (Banking and Insurance)- Semester III**

<b>Course Code</b>	<b>Course Type</b>	<b>Course Title</b>	<b>Credits</b>
<b>JBCUCBBI301</b>	<b>Elective Courses (EC)</b>	<b>Financial Management – I</b>	<b>03</b>
<b>JBCUCBBI302</b>	<b>Elective Courses (EC)</b>	<b>Management Accounting</b>	<b>03</b>
<b>JBCUCBBI303</b>	<b>Elective Courses (EC)</b>	<b>Organizational Behavior</b>	<b>03</b>
<b>JBCUCBBI304</b>	<b>Ability Enhancement Compulsory Course (AECC)</b>	<b>Information Technology in Banking &amp; Insurance- I</b>	<b>03</b>
<b>JBCUCBBI305</b>	<b>Skill Enhancement Courses (SEC)</b>	<b>Foundation Course – III (An Overview of Banking Sector)</b>	<b>02</b>
<b>JBCUCBBI306</b>	<b>Core Courses (CC)</b>	<b>Financial Markets</b>	<b>03</b>
<b>JBCUCBBI307</b>	<b>Core Courses (CC)</b>	<b>Direct Taxation</b>	<b>03</b>
		<b>Total Credits</b>	<b>20</b>

### SYBCOM (Banking and Insurance) Semester IV

<b>Course Code</b>	<b>Course Type</b>	<b>Course Title</b>	<b>Credits</b>
<b>JBCUCBBI401</b>	<b>Elective Courses (EC)</b>	<b>Financial Management –II</b>	<b>03</b>
<b>JBCUCBBI402</b>	<b>Elective Courses (EC)</b>	<b>Cost Accounting</b>	<b>03</b>
<b>JBCUCBBI403</b>	<b>Elective Courses (EC)</b>	<b>Entrepreneurship Management</b>	<b>03</b>
<b>JBCUCBBI404</b>	<b>Ability Enhancement Compulsory Course (AECC)</b>	<b>Information Technology in Banking &amp; Insurance- II</b>	<b>03</b>
<b>JBCUCBBI405</b>	<b>Skill Enhancement Courses (SEC)</b>	<b>Foundation Course - IV (An Overview of Insurance Sector)</b>	<b>02</b>
<b>JBCUCBBI406</b>	<b>Core Courses (CC)</b>	<b>Corporate &amp; Securities Law</b>	<b>03</b>
<b>JBCUCBBI407</b>	<b>Core Courses (CC)</b>	<b>Business Economics-II</b>	<b>03</b>
		<b>Total Credits</b>	<b>20</b>

### Semester III

#### Course Nomenclature: Financial Management -I

Course Code: JBCUCBBI301

#### Course Outcome:

1. To provide practical knowledge about various financial management techniques.
2. To provide insight about various types of techniques for project analysis in corporates
3. Subject provides knowledge about capital budgeting techniques

Unit No	Modules/Units	No. of Lectures
1	<b>Introduction to finance &amp; financial management</b>	15
	Introduction to Finance Meaning and definition of finance Importance finance Types of Finance: Public and Private  <b>Financial Goal setting</b> Financial Goal Setting Introduction Financial Forecasting – Meaning, Techniques, Benefits Economic Value Added (EVA)– Measurement & Components B) Financial Management 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. C) Objectives of the Firm Profit Maximization and Shareholders Wealth Maximization, Profit V/s Value Maximization	
2	<b>Time value of Money and Marginal Costing &amp; Break-even analysis</b>	15
	A) Time Value of Money	

	Concept Present Value Annuity Techniques of Discounting Techniques of Compounding, B) Marginal costing- Concept of marginal costing, applications of Marginal costing, diagrammatic presentation of Marginal costing.	
<b>3</b>	<b>Investment Decision : Capital Budgeting</b>	<b>15</b>
	Capital Budgeting 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  Probability technique for measurement of cash flow Capital Budgeting Techniques: Net Present Value Profitability Index and Discounted Pay Back Method. 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)	
<b>4</b>	<b>Financial Decision</b>	<b>15</b>
	A) Cost of Capital : 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 B) Capital Structure Decisions: Meaning and Choice of Capital Structure Importance of Optimal Capital Structure EBIT -EPS Analysis, Capital Structure Theories Dividend Policies (Walter & Gordon)	
	<b>Total</b>	<b>60</b>

**References:**

1. Financial Management: I M Pandey, Vikas Publishing House.
2. Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill.
3. Financial Management : Ravi M Kishore, Taxman
4. Financial Management : James C Van Horne, Prentice Hall
5. Financial Management: Prassana Chandra, Prentice Hall.
6. Corporate Finance Arvind Dhond
7. Financial Management: Dr. Anil Kumar Dhagat, Wiley India Private Ltd.

**Semester III**  
**Course Nomenclature: Management Accounting**

**Course Code: JBCUCBBI302**

**Course Outcomes:**

1. To understand the meaning of Management Accounting, objectives and its scope.
2. To learn preparation of Financial Statements (Vertical Income Statement and Vertical Balance Sheet)
3. To understand the importance of Various ratios and its calculation
4. To enlighten the learners about working capital management and its significance.
5. To help students in understanding in divided policy and its implications on managing profits.

<b>Unit No</b>	<b>Modules/Units</b>	<b>No. of Lectures</b>
<b>1</b>	<b>Introduction to Management Accounting</b>	<b>15</b>
	Meaning and Definition, Scope, Functions, Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting	
<b>2</b>	<b>Financial Statement Analysis</b>	<b>15</b>
	<p>A) Introduction to Corporate Financial Statements: Understanding the Balance sheet and Revenue statements with the headings and sub headings, Uses of financial statements, Users of Financial Statements. B) Financial Statement Analysis Introduction and Meaning of Financial Statement Analysis, Steps, Objective, Types of Analysis.</p> <p>B) Ratio analysis: Meaning, classification, Du Point Chart, advantages &amp; limitations.</p> <p>Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio.</p> <p>Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio , Operating Ratio, Net Profit Ratio , Net Operating Profit Ratio , Stock Turnover Ratio, Combined Ratio, Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital , Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.</p>	
<b>3</b>	<b>Working Capital Management</b>	<b>15</b>

	Concept, Nature of Working Capital, Planning of Working Capital, Estimation /Projection of Working Capital Requirements in case of Trading and Manufacturing Organization Operating Cycle.	
<b>4</b>	<b>Management of Profits, Dividend Policy, Role of Treasury</b>	<b>15</b>
	Meaning, Types, Factors influencing dividend policy, Forms of dividend. Factors; Dividend Policy in India; Bonus Shares (Stock dividend) and Stock (Share) Splits; Legal, Procedural; and Tax Aspects associated with Dividend Decision Role of Treasury	
	<b>Total</b>	<b>60</b>

#### References:

1. Saxena, Vashist, Advanced Cost & Management Accounting, Sultan Chand & Sons
2. Inamdar S. M., Cost and Management Accounting by Inamdar, Everest Publishing House, 14th Edition
3. Kishore R. M., Cost and Management Accounting, Taxmann Allied Service, 4th Edition
4. Patankar Sanjay, Text Book Of Management Accounting, Nirali Prakashan Pune, 10th edition
5. Kishor R. M., Management Accounting & Financial Analysis, Taxmann Allied Service, 4th Edition
6. Khan M. Y., Jain P. K., Management Account Text, Problems & Cases, Tata McGraw Hill, 3rd Edition
7. Kulkarni M. A., Management Accounting, Career Publisher, 2nd Edition
8. Rao A. P., Management Accounting Reference Book, Everest Publishing House, 9th revised Edition
9. Drury, Colin, Management & Cost Accounting, Thompson Books, 6th Edition
10. Ghosh T.P. Financial Accounting for Managers, Taxmann Allied Service, 4th Edition

### SYBBI Semester III

#### Course Nomenclature: Organizational Behavior

Course Code: JBCUCBBI303

#### COURSE OUTCOMES

1. To enhance critical thinking skills used in decision making.
2. To develop an understanding of the theories, principles, terminology, and concepts associated with individual and group behavior within an organizational context and develop primary emphasis on the integration of knowledge.
3. Develop analytical and integration skills in applying knowledge to enhancing individual and organizational effectiveness in a wide range of organizations.

Unit No	Modules/Units	No. of Lectures
1	<p><b>The Individual Behavior</b></p> <p><b>Personality:</b> 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</p> <p><b>Learning:</b> 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</p> <p><b>Perception:</b> Meaning, Factors Influencing Perception, Attribution Theory, Improving Perceptions - Johari Window, Empathy.</p> <p><b>Workplace Emotions, Values and Ethics</b> Meaning of Emotions, Cognitive Dissonance, Emotional Dissonance, Managing Emotions at Work (Emotional Labour) - The Six Universal Emotions. Meaning and Types of Values, Sources of Value Systems, Values Across Cultures, Values and Ethical Behaviour.</p> <p><b>Individual Decision Making:</b> How are Decisions made in Organization, Decision Making Process, Decisional Styles.</p> <p><b>Skill sets:</b> Soft Skills, Interpersonal Skills, Multicultural Skills, Cross Cultural Skills.</p>	10

2	<p><b>The Group Dynamics</b></p> <p><b>Group Communication:</b> Importance, Corporate Communication - Need, Importance and Techniques of Corporate Communication.</p> <p><b>Power and Politics:</b> Meaning of Power, Bases of Power, Power Tactics, Organizational Politics, Reasons for Organizational Politics, Managing Organizational Politics.</p> <p><b>Negotiations:</b> Meaning, Process, Strategies, Third Party Negotiations, Crisis Negotiations, Focus Areas of Negotiations.</p> <p><b>Transactional Analysis Model:</b> Types of Transactions, Ego States, Life Positions, Elaboration of Transactional Styles.</p> <p><b>Virtual Teams and Group Cohesiveness:</b> Structure, Types, Stages in Management of Virtual Teams, Features of Cohesive Groups, Effects / Consequences / Impact of Group Cohesion.</p> <p><b>Group Decision-Making:</b> Advantages, Disadvantages, Assumptions, Managing Group Decision-Making, Strength and Weakness of Group Decision-Making.</p>	20
3	<p><b>The Organizational Dynamics</b></p>	20
	<p><b>Organization Structure</b> Meaning, Meaning and Key Features of the Concept of Centralization, Decentralization, Span of Control and Departmentation, Simple Structure, Bureaucratic &amp; Matrix Structure.</p> <p><b>Organization Structure Differentiation:</b> PR Strategy, Organization Size, Technology &amp; Environment, Organizational Designs and Employee Behavior.</p> <p><b>Organizational Climate:</b> Impact of Communication, Impact of Rewards &amp; Punishment, Quality Work-life with Reference to Banking &amp; Insurance, Job Frustration - Sources, Causes, Effects, Ways to Overcome Frustration, Impact of Frustration on Banking and Insurance Companies</p> <p><b>Human Relations and Organizational Behaviour:</b> Meaning objectives, scope and functions of Human Relations Influence of Organisational Behaviour over Human relations observed in an Organisation</p>	
4	<p><b>Organization Behaviour in Banking and Insurance Sector</b></p>	10
	<p>Practices of OB in Banks and Insurance</p> <p>Issue of Organisation Behaviour in Banks</p> <p>Strategies to Manage Issues of Organisation Behaviour in Banks</p> <p>Case Studies - Transfer, Promotion, Separation.</p>	
	<p><b>TOTAL</b></p>	60

**Reference books:**

1. Organisational Behaviour -Vinay Prabhu,Vipul Prakashan, Second Revised Edition

2. Stephen P. Robbins —Organizational Behavior ‖Prentice Hall of India Private Ltd.4<sup>TH</sup> EDITION
3. John Bratton —Work and Organizational Behaviour ‖MilitzaCallinan Carolyn Forshaw
4. Margie Parikh and Rajen Gupta —Organizational Behaviour ‖Tata Mc. Graw Hill Education
5. Private Limited , New Delhi.2<sup>ND</sup> EDITION
6. SujaNair—Organizational Behaviour‖Himalaya Publishing House , Mumbai.3<sup>RD</sup> EDITION
7. Griffin, Ricky W: Organizational Behaviour, Houghton Mifflin Co., Boston.
8. Prasad L M, Organizational *Behaviour*, Sultan Chand
9. Khanka S. S., *Organizational Behaviour*, S. Chand
10. P.L. Rao-International Human Resource
11. Ivancevich; John and Micheol T. Matheson: Organizational Behaviour and Management, Business Publication Inc., Texas
12. Koontz, Harold, Cyril O'Donnell, and Heinz Weihrich: Essentials of management, Tata McGraw-Hill, New Delhi.
13. Luthans, Fred: Organizational Behaviour, McGraw-Hill, New York

## Semester III

**Course Nomenclature: Information Technology in Banking & Insurance- I**

**Course Code: JBCUCBBI304**

### Course Outcome:

1. To introduce learners with basic concepts of Networking.
2. To Provide theoretical knowledge about E-commerce.
3. To give practical Training of basic and advanced functions, features used in word and excel that develop learner's practical skill.

Unit No	Modules/Units	No. of Lectures
1	<b>Basics of Networking and Internet</b>	<b>15</b>
	<p>A) Network Basics and Infrastructure</p> <ul style="list-style-type: none"><li>● Definition, Types (LAN, MAN, WAN) Advantages.</li><li>● Network Structures – Server Based, Client server, Peer to Peer.</li><li>● Topologies – Star, Bus, Ring.</li><li>● Network Media, Wired and Wireless.</li><li>● Network Hardware: Hubs, Bridges, Switches, Routers.</li><li>● Network Protocols – TCP/IP, OSI Model.</li></ul> <p>B) Internet</p> <ul style="list-style-type: none"><li>● Definition, Types of connections, intranet, Extranet</li><li>● Services provided on net- WWW, FTP, Email-Blogs, Social networking</li><li>● IP addresses, Domain names, URLs.</li><li>● Email: Email protocols, Different parts of an Email address. Receiving and sending emails with attachments by scanning attachments for viruses.</li><li>● Google drive: usage of Google drive in storing the Google documents, excel sheets, presentations and PDF files.</li></ul>	
2	<b>Introduction to Electronic Commerce</b>	<b>15</b>

	<ul style="list-style-type: none"> <li>● Definition, Features, Advantages, Limitations, Types of E-commerce</li> <li>● Business Models in E-commerce</li> <li>● E-commerce Security: Integrity, Non-repudiation, Authenticity, Confidentiality, Privacy, Availability, Security threats of E-commerce and Security measures.</li> <li>● Payment System used in E-commerce.</li> </ul>	
<b>3</b>	<b>MS-Office: Packages for Institutional Automation:</b>	<b>15</b>
	<p>A) <b>Ms-Word:</b> Usage of smart art tools, bookmark, cross-reference, hyperlink, mail merge utility and converting word as PDF files.</p> <p>B) <b>Ms-Excel:</b> Manipulating data, Working with charts, Working with PIVOT table and what-if analysis; Advanced excel functions-VLOOKUP (), hlookup(), PV(), FV(),average(),goal seek(),AVERAGE(), MIN(), MAX(), COUNT(),COUNTA(), ROUND(), INT(), nested functions, name ,cells/ranges/constants, relative, absolute &amp; mixed cell references, &gt;,&lt;=operators, Logical functions using if, and, or =, not, date and time functions &amp; annotating formulae.</p> <p>C) <b>Application in Banking and Insurance Sector</b> – Calculation of Interest, Calculation of Installment, Calculation of Cash Flow, Calculation of Premium, Calculation of risk coverage in Insurance and Reporting.</p>	
<b>4</b>	<b>Cyber Law &amp; Cyber Security:</b>	<b>15</b>
	<p>A) <b>Need of Cyber Law, History of Cyber Law in India</b></p> <p>B) <b>Cyber Crimes:</b> Various threats and attacks, Phishing, Key Loggers, Identity Theft, Call &amp; SMS forging, e-mail related crimes, Denial of Service Attacks, Hacking, Online shopping frauds, Credit card frauds, Cyber Stalking</p> <p>C) <b>Cyber Security:</b> Computer Security, E-Security, Password Security and Reporting internet fraud</p>	
	<b>Total</b>	<b>60</b>

1. Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston- Pearson Education
2. Microsoft Office Professional 2013-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
3. E-Commerce by David Whitely
4. E-Commerce, Fundamentals And Applications by Henry Chan, Raymond Lee, Tharam Dillon · 2007
5. Ajit Prakashan's Information Technology Act, 2000 (Cyber Law) (IT Act 2000: Bare Acts with Short Notes)
6. Central Law Agency's Cyber Crimes & Law by Dr. Vishwanath Paranjape, Publisher: Central Law Agency
7. Networking All-in-One For Dummies. ...
8. Networking and How the Internet Works: by Daugous E. Comer
9. Networking Made Easy: Get Yourself Connected (Computers MadeEasy) Paperback – September 2, 2018,by James Bernstein (Author)

### **Semester III**

#### **Course Nomenclature: Foundation Course – III (An Overview of Banking Sector)**

**Course Code: JBCUCBBI305**

#### **Course Outcome:**

1. To understand the basic Indian Banking Structure
2. To study important concepts under Commercial Banking
3. To Study new technologies in Banking
4. To get an idea on developments on Micro Financing and Financial Inclusion

<b>Unit No</b>	<b>Modules/Units</b>	<b>No. of Lectures</b>
<b>1</b>	<b>An Overview of Banking Industry</b>	<b>10</b>
	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 , Emerging trends of banking - Universal banking, electronic banking, globalization of banking, Brief history of banking sector reforms from 1991-2000 and Current developments in banking sector, FDI in Banking Sector, Regulatory Architecture – Overview of Banking Regulation Act 1949, Banking Regulation Act(Amendment 2015), Payment and Settlement Act 2007, Negotiable Instrument Act 1881, BIS, Basel I, II and III, Bank Crises in India, Critical Evaluation of Banking Industry in India	
<b>2</b>	<b>Commercial Banking and Customer – Banker Relationship</b>	<b>10</b>
	Definition and meaning of Commercial Bank, Evolution of Commercial Banking in India, Functions of Commercial Bank , Services offered by Commercial Bank, Retail Banking – Meaning, Features, Significance of Retail Banking and Overview of its products , Corporate Banking -Meaning, Features, Significance of Corporate Banking and Overview of its products , Rural Banking -	

	Meaning, Features, Significance of Rural Banking and Overview of its products , Banking Ombudsman – Meaning and Functions	
<b>3</b>	<b>Universal Banking &amp; Technology in Banking sector</b>	<b>10</b>
	<p><b>A) Universal Banking</b> - Concept of Universal Banking, Evolution of Universal banking ,Services to Government, Payment &amp; Settlement, Merchant Banking, Mutual Fund, Depository Services, Wealth Management, Portfolio Management Bancassurance, NRI Remittance.</p> <p><b>B) Technology in Banking</b> - 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 , MWallets ,Digital Currency, Tokenization , NETC(National Electronic Toll Collection), Online opening of bank accounts – savings &amp; current, and application for credit cards, loan, Applicability of KYC norms in Banking Sector. Artificial Intelligence in Banking.</p>	
<b>4</b>	<b>Microfinance &amp; Financial Inclusion</b>	<b>15</b>
	<p><b>A) Microfinance</b> - 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>B) Financial Inclusion</b> - Need &amp; 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 &amp; Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana. , Features, procedures and significance of Stand up India Scheme for Green Field</p>	
<b>Total</b>		<b>60</b>

1. Uppal, R.K., Indian Banking Industry in 2020, Mahamaya Publishing House, 2008
2. Jain, Sonali, Banking Industry in India : Reforms Regulations and Service Quality , New Century Publications, 2014
3. Tripathy, Nalini P, Emerging Scenario of Indian Banking Industry, Mahamaya Publishing House, 2005
4. Mathur B.L, Banking and Finance, R B S A Publishers, 2005

5. Indian Institute Of Banking And Finance , Banking Products and Services, 2007
6. Bhattacharya, K. M., Agarwal, O. P., Basics of Banking and Finance , Himalaya Publishing House, 2006
7. Indian Institute of Banking and Finance, Basics of Banking, Taxmann, 2015
8. Macmillan, Principles and Practices of Banking, For JAIIB/Diploma in Banking and Finance Examination, Macmillan, 2019.
9. Bhagat Reeta Kumari, Contemporary Issues in Banking and Finance, Centrum Press, 2015.
10. Uppal ,R.K., Banking in India Technology and Emerging Innovations,2021

## Semester III

### Course Nomenclature: Financial Markets

**Course Code: JBCUCBBI306**

#### Course Outcome:

1. To get an idea on Indian Financial System
2. To study various types of Financial Markets
3. To understand commodity markets in detail
4. To get an idea of various concepts of Derivatives

Unit No	Modules/Units	No. of Lectures
<b>1</b>	<b>Indian Financial System</b>	<b>15</b>
	A) 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, Overview of Phases of Indian financial system since independence (State Domination – 1947-1990, Financial sector reforms 1991 till Financial Sector Legislative Reforms Commission 2013), Monitoring framework for financial conglomerates, Importance of FIIs in Financial Markets (Case Study on Foreign Investors). B) <b>Structure of Indian Financial System</b> – Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets, Financial Assets/Instruments, Fund based & Fee Based Financial Services.	
<b>2</b>	<b>Financial Markets in India</b>	<b>15</b>
	A) <b>Indian Money Market</b> – Meaning, Features, Functions, Importance, Defects, Participants, Components of Organized and Unorganized markets and Reforms B) <b>Indian Capital Market</b> - Meaning, Features, Functions, Importance, Participants, Instruments, Reforms in Primary and Secondary Market. C) <b>Indian Stock Market</b> - Meaning and functions of Stock Exchange- NSE and BSE. D) <b>Equity Market</b> – Primary Market, IPO, Book Building, Role of	

	Merchant Bankers, ASBA , Green Shoe Option, Issue of Bonus shares, Right Shares, Sweat Equity shares, ESOP. E) Indian Debt Market – Market Instruments, Listing, Primary and Secondary Segments.	
<b>3</b>	<b>Commodity Market</b>	<b>15</b>
	Introduction to commodities market - Meaning History & origin, Types of commodities traded , 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.	
<b>4</b>	<b>Derivatives Market</b>	<b>15</b>
	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.	
	<b>Total</b>	<b>60</b>

### References:

1. Gordon, E , Natrajan, K., Financial markets and Service, Himalaya Publishing House, 2003.
2. Gordon, E. , Natrajan, K., Financial markets and Institutions , Himalaya Publishing House, 2004.
3. BATRA, G. S., Financial Services and Markets, Deep and Deep Publications 2002.
4. Saunders, Anthony, Financial Markets and Institutions –A Modern Perspective , Tata McGraw Hill, 2005.
5. Bhole, L. M., Financial Institutions and Markets: Structure , Growth and Innovations , Mc Graw Hill, 1999
6. Saunders, Anthony, Financial Markets and Institutions – A Modern Perspective, Tata McGraw Hill , 2005
7. Bandgar,P.K., Financial Markets(Equity, Debt, Forex, Derivatives), Vipul, 2006
8. Khanna, Sri Ram, Financial Markets in India and Protection of Investors, New Century Publications , 2004.

9. Vignesh B, Cryptocurrency for Beginners with special focus on Indian Market : The Easiest way to understand Digital Currency, 2021.

## Semester III

### Course Nomenclature: Direct Taxation

### Course Code: JBCUCBBI307

#### Course Outcomes:

1. To understand the meaning of Management Accounting, objectives and its scope.
2. To learn preparation of Financial Statements (Vertical Income Statement and Vertical Balance Sheet)
3. To understand the importance of Various ratios and its calculation
4. To enlighten the learners about working capital management and its significance.
5. To help students in understanding in divided policy and its implications on managing profits.

Unit No	Modules/Units	No. of Lectures
<b>1</b>	<b>Definitions and Residential Status</b>	<b>15</b>
	Basic Terms (S. 2,3,4) Assessee, Assessment, Assessment Year, Annual Value, Business, Capital Assets, Income, Previous Year, Person, Transfer. B) Determination of Residential Status of Individual, Scope of Total Income (S 5)	
<b>2</b>	<b>Heads of Income -I</b>	<b>15</b>
	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)	
<b>3</b>	<b>Heads of Income – II</b>	<b>15</b>
	A) Capital Gain (S. 45, 48, 49, 50 and 54) 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)	
<b>4</b>	<b>Computation of Total Income and Taxable Income</b>	<b>15</b>
	A) Deductions from Total Income S. 80C, 80CCC, 80D, 80DD, 80E, 80U, 80TTA B) Computation of Taxable Income of Individuals	
	<b>Total</b>	<b>60</b>

**References:**

1. Dr. Monika Singhania, Students Guide to Income Tax, Taxmann
2. Dr. H. C. Mehrotra, Dr. s. p. Goyal, Income Tax Law & Accounts, Sahitya Bhavan Publications
3. Income Tax Rules, Taxmann
4. Pradeep S, Shah, Rajesh S. Kadakia, Master Guide to Income Tax Act, Taxmann
5. Lal B.B., Income Tax, Pearson Education India
6. Dr. H. C. Mehrotra, Dr. s. p. Goyal, Problems & solutions in Income Tax, Sahitya Bhavan Publications
7. CA Madhusudan Agarwal, Handbook to Income Tax Rules, Bharat Law House
8. CA G. Sekar, Handbook on Taxation, Paduka Books, Commercial Law Publishers (India) Pvt. Ltd.

## Modality of Assessment

### A. Internal Assessment: 40% - 40 Marks

Serial No.	Evaluation Type	Marks
1	Written Test	20
2	Assignment/Project	15
3	Class Participation	05
	Total:	40

### Question Paper Pattern for Written Test (20 Marks)

(Internal Assessment)

Sr. No.	Particular	Marks
1	<b>One class test (20 Marks)</b>	
	Match the Column/ Fill in the Blanks/ Multiple Choice Questions (½ Mark each)	05 Marks
	Answer in One or Two Lines (Concept based Questions) (01 Mark each)	05 Marks
	Answer in Brief (Attempt Any Two of the Three) (05 Marks each)	10 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks
3	Active participation and Submissions of Assignments, Presentations, Case studies, Group Discussions, Journals as per the subject related academic activities.	15 Marks

**B) External Examination: 60%- 60Marks**

Semester End Theory Examination

Time:2 hours

NB.

1. All questions are compulsory.
2. Each question has internal options.
3. Figures to the right indicate marks.

Q1. Objective Questions A) Sub Questions to be asked 10 and to be answered any 08 B) Sub Questions to be asked 10 and to be answered any 07  (*Multiple choice / True or False / Match the columns/Fill in the blanks)	15
Q2. Full Length Question <b>OR</b> Full Length Question	15 15
Q3. Full Length Question <b>OR</b> Full Length Question	15 15
Q4. A) Theory questions B) Theory questions  <b>OR</b> Short Notes To be asked 05 To be answered 03	8 7    15

**Note:****Theory questions of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.**

## Semester IV

### Course Nomenclature: Financial Management - II

Course Code: JBCUCBBI401

#### Course Outcome:

1. This subject is designed to provide practical aspects of financial management
2. It provides a technical approach about the overall Finance operations in the corporate sector.
3. To learn working Capital Management for maintaining better liquidity in the firm
4. To provide best knowledge about various budgets.
5. To give insight about cash management by cash budgeting methods.

Unit No	Modules/Units	No. of Lectures
1	<b>Working Capital Management</b>	15
	Management of Working Capital in India Estimating working capital needs Operating or working capital cycle Working Capital Financing: Trade Credit; Bank Credit; Commercial Papers; Certificate of Deposits (CDs); Financing	
2	<b>Management of Components of Working Capital</b>	15
	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.	
3	<b>Financial Planning</b>	15
	Introduction, Meaning and Essentials of Budget Types of Budget Advantages of Budgeting	

	Zero Based Budgeting Flexible Budget, Sales Budget, Cash Budget	
<b>4</b>	<b>Financial Policy and Corporate Strategy</b>	<b>15</b>
	Meaning of Strategic Financial Management Strategic financial decision-making framework Functions of Strategic financial management Business Risk and Financial Risk Introduction Debt v/s Equity Financing Types of Leverage Investment Objective/Criteria for Individuals/Non-Business Purpose.	
	<b>Total</b>	<b>60</b>

#### **References:**

1. Financial Management: I M Pandey, Vikas Publishing House.
2. Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill.
3. Financial Management : Ravi M Kishore, Taxman
4. Financial Management: Prassana Chandra, Prentice Hall.
5. Financial Management: Chandra HaribariranIyer: IBHL Publication.
6. Financial Management: V.K. Bhalla, S Chand Publisher

## Semester IV

### Course Nomenclature: Cost Accounting

**Course Code: JBCUCBBI402**

#### Course Outcomes:

1. To understand the meaning of Cost Accounting, objectives and its scope.
2. To get familiar with the various types of costs, classification of cost, Cost centers, cost units and coding system used in cost accounting.
3. To understand the preparation of Cost Sheet
4. To understand the Concept of Marginal Costing and its implications
5. To enlighten the learners about incremental cost accounting and its significance.

Unit No	Modules/Units	No. of Lectures
1	<b>Introduction to Cost Accounting</b>	15
	Objectives and scope of Cost Accounting Cost centers and Cost units Cost classification for stock valuation, Profit measurement, Decision making and control Coding systems Elements of Cost	
2	<b>Classification of Cost and Cost Sheet</b>	15
	Classification of costs, Cost of Sales, Cost Center, Cost Unit, Profit Center and Investment Center Cost Sheet and Reconciliation of cost and financial accounts. Note- (Practical problems based on preparation of cost sheet reconciliation of cost and financial accounts)	
3	<b>Introduction to Marginal Costing</b>	15
	Marginal costing meaning, application, advantages, limitations, Contribution, Break even analysis and profit volume graph. Note: - Practical problems based on Marginal Costing excluding decision making	
4	<b>Introduction to Incremental Costing</b>	15
	Understanding Incremental Cost, Calculation, Incremental cost decisions, uses, Difference between marginal costing and Incremental costing. (Simple Practical Problems on Incremental costing)	
	<b>Total</b>	60

**References:**

1. Saxena, Vashist, Advanced Cost & Management Accounting, Sultan Chand & Sons
2. Inamdar S. M., Cost and Management Accounting by Inamdar, Everest Publishing House, 14th Edition
3. Kishore R. M., Cost and Management Accounting, Taxmann Allied Service, 4th Edition
4. Patankar Sanjay, Text Book Of Management Accounting, Nirali Prakashan Pune, 10th edition
5. Kishor R. M., Management Accounting & Financial Analysis, Taxmann Allied Service, 4th Edition
6. Khan M. Y., Jain P. K., Management Account Text, Problems & Cases, Tata McGraw Hill, 3rd Edition
7. Kulkarni M. A., Management Accounting, Career Publisher, 2nd Edition
8. Rao A. P., Management Accounting Reference Book, Everest Publishing House, 9th revised Edition
9. Drury, Colin, Management & Cost Accounting, Thompson Books, 6th Edition
10. Ghosh T.P. Financial Accounting for Managers, Taxmann Allied Service, 4th Edition

## Semester IV

### Course Nomenclature: Entrepreneurship Management

Course Code: JBCUCBBI403

Unit No	Modules/Units	No. of Lectures
1	<p><b>The Entrepreneur</b></p> <p>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</p> <p>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.</p> <p>Entrepreneurial Values and Attitudes, Dominant characteristics of successful entrepreneurs, Internal and external factors for entrepreneurial motivation</p> <p>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.</p>	15
2	<p><b>Business Planning</b></p> <p>Forms of Entrepreneurial structures: · Sole Proprietorship-meaning, merits and limitations. · Partnership-Meaning, Forms, merits and limitations. · Corporations-Meaning, merits and limitations. · Limited Liability partnerships and corporations. · Franchising-Meaning, types, merits and limitations.</p> <p>Critical Factors for starting a new enterprise: Personal, Environmental, Sociological factors. Problems of a New Venture- Financial, administrative, marketing, production and other problems.</p> <p>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.</p>	15

<b>3</b>	<b>Key Areas of New Ventures</b>	<b>15</b>
	<p>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</p> <p>Operations: Size and location of Enterprise, Layout, Inventory Control, Quality Control.</p> <p>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</p> <p>Human Resource: Personnel Function, Important Labor Laws: Industrial Disputes Act, Factories Act, Provident Fund Act, Employee State Insurance Act, Payment of Wages Act, Minimum Wages Act, Payment of Gratuity Act, other related Acts and Role of HRD in new ventures.</p>	
<b>4</b>	<b>Evolving Concepts in Entrepreneurship</b>	<b>15</b>
	<p>Social Entrepreneurship: Meaning, Social responsibility of an entrepreneur</p> <p>Barriers to entrepreneurship: Environmental, economic, non-economic, personal and entrepreneurial barriers.</p> <p>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.</p> <p>Ethics and Entrepreneurship: Defining Ethics, Approaches to Managerial ethics, ethics and business decisions, Ethical practices and code of conduct, Ethical considerations in corporate entrepreneurship.</p> <p>Start ups – Meaning , Definition ,Types of Startups, Stages of Start ups AICTE(All India Council For Technical Education) An Overview of initiatives taken for Entrepreneurship Management</p>	

	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 2019 Ministry of Skill Development and Entrepreneurship	
	<b>TOTAL</b>	<b>60</b>

### References

1. Entrepreneurship Management.By "Kaulgad,Aruna." Edition: Th Omson Material Type: Textpublisher: Australia ; 2003 Entrepreneurship Management -Romeo S,Vipul Prakashan, Second Revised Edition
2. Entrepreneurship Development & Managementby "Paul,Jose" Edition: Himalaya Material Type: Text Publisher: Mumbai ; 2002
3. Entrepreneurship By "Greene, Cynthia L.".Edition: 1stsouth- Western Material Type: Text Publisher: Australia ; 2011
4. Entrepreneurship Management -Romeo S,Vipul Prakashan, Second Revised Edition
5. Taxmann Question Bank With Model Test Papers By "Zad, N.S."Edition: 1sttaxmannmaterial Type: Textpublisher: New Delhi ; 2012
6. Women Entrepreneurship By "Singh, Y.P.".Edition: 1stgarimamaterial Type: Textpublisher: Kanpur ; 2014
7. The Corporate Startup – Dan Toma, Esther Gons, Tendayl
8. Zero To One Written By Peter Thiel And Blake Masters

## Semester IV

### Course Nomenclature: Information Technology in Banking & Insurance- II

#### Course Code: JBCUCBBI404

1. To Introduce basic concepts and various services provided under E-banking.
2. To make learners understand different Digital Payment System.
3. To make learner get insight on current application of data Analysis in banking and Insurance domain.
4. To provide practical knowledge about data analysis using general purpose language Python so that they can apply it in their TY projects.

Unit No	Modules/Units	No. of Lectures
1	<b>Digital banking</b>	15
	A) Meaning, features, advantages and limitations- B) Services provided in Digital Banking C) Core banking, the evolution of Digital Banking in India, Electronic Payment System: Types, Digital Token-based EPS, Smart Card EPS, Credit Card EPS D) Various models- home banking, office banking, online banking, internet banking, mobile banking, SMS banking.	
2	<b>Induction of Techno Management</b>	25
	Development Life Cycle, Project Management, Building Data Centers, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools <ul style="list-style-type: none"><li>• Technological Changes in Indian Banking Industry,</li></ul> Trends in Banking and Information Technology, Technology in Banking, Lead Role of Reserve Bank of India, New Horizons for Banking based IT like Artificial Intelligence, Machine Learning, Blockchain, Cloud Computing, Internet of Things, Banking as a Service, Low code no Code. Automated Clearing House Operations, Electronic Wholesale Banking Credit Transfer, Credit Information Bureau (I) Ltd., Credit Information Company Regulation Bill- 2004, Automation in Indian Banks, Cheque clearing using MICR technology, Innovations, Products and Services, Core-Banking Solutions (CBS), Human Resource Development (HRD)- The Road Ahead, <ul style="list-style-type: none"><li>• Technology in Banking Industry,</li></ul> Teleconferencing, Internet Banking, Digital Signature in Banking, MICR-Facility for 'paper-based' clearing, Cheque Truncation	

	<ul style="list-style-type: none"> <li>● Dealing with Fraudulent transactions under CTS, Efficient customer service, smart quill computer pen, Institute for Development &amp; Research in Banking &amp; Technology (IDRBT).</li> <li>● E-Checks-Protocols and Standards, Problems on mechanization, e-Banking-RBI Regulations &amp; Supervision, Technology Diffusion.</li> <li>● Banking Software,</li> <li>● Electronic Clearing and Settlement Systems,</li> <li>● Plastic Money</li> </ul>	
<b>3</b>	<b>Introduction to Data Analysis with Python</b>	<b>15</b>
	Meaning, Importance of Data Analysis, Data Analysis methods and techniques, Application of Data analysis in Banking and Insurance Sector, <b>Python Basics:</b> Get started, Variables, data types, operators, Comments, If...Else, For Loop, List, NumPy module, Pandas module, file handling Data Visualization with Python Matplotlib <b>Python for Data Analysis:</b> To find Mean, Median, Mode, Standard deviation, correlation	
<b>4</b>	<b>MS-Office: Packages for Institutional Automation</b>	<b>5</b>
	<b>MS-PowerPoint presentation:</b> 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)	
	<b>Total</b>	<b>60</b>

**References:**

1. Sanjay Soni and Vinayak Aggarwal, Computers and Banking, M/s Sultan Chand & Sons, New Delhi, 1993.
2. Uppal, R.K. "E-Banking in India (Challenges & Opportunities)", New Century Publications, New Delhi, 2007.
3. 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
4. General Bank Management from Indian Institute of Banking and Finance by MACMILAN
5. Microsoft Office Professional 2013-Step by step By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch
6. Python for Data Analysis, Data Wrangling with Pandas, NumPy, and IPython,  
By Wes McKinney · 2017
7. Python for Data Analysis, Publisher: O'Reilly Media, Incorporated
8. Technology In Banking Sector by A K Sohani, SBS Publishers and Distributors Pvt Ltd  
Books from same Author: A K Sohani  
Books from same Publisher: SBS Publishers and Distributors Pvt Ltd

**Semester IV**  
**Course Nomenclature: Foundation Course**  
**(An Overview of Insurance Sector)**  
**Course Code: JBCUCBBI405**

**Course Outcomes:**

1. To understand the meaning, basic concepts in Insurance sector, objectives, Basic Principles of Insurance
2. To gather knowledge about the types of Insurance: - Life and Non-Life Insurance
3. To understand the importance of Life Insurance, Products of Life Insurance
4. To enlighten the learners about Non-Life Insurance and various products of Non-Life Insurance.
5. To help students in understanding the Role of Insurance in Logistics.

Unit No	Modules/ Units	No. of Lectures
1	<b>An Introduction to Life Insurance</b>	15
	Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium Basic Terms used in Insurance Sectors Products of LIC – Introduction of life insurance plans - Traditional Life Insurance Plans – Term Plans, Whole Life Insurance, Endowment Assurance, Dividend Method of Profit Participation Purpose of plans, Riders in plan - Introduction, Forms and procedures Non-Traditional Life Insurance Products (Those of SBI and ICICI – Introduction, Forms and procedures) Risk in Insurance- Risk Analysis- Steps to identify risk- Strategies of Risk Management. Insurance as a career.	
2	<b>An Introduction to Health Sector</b>	15
	A) Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and	

	determinants of Risk Premium. 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 and Micro Insurance	
<b>3</b>	<b>An Introduction to Home and Motor Insurance</b>	<b>15</b>
	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. B) Vehicle Insurance- SBI and ICICI Plans -Introduction, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.  <b>ICICI and SBI Non-Life Insurance Products as Case Study</b>	
<b>4</b>	<b>Role of Insurance in Logistics</b>	<b>15</b>
	A) Role of Insurance in Logistic - Meaning & Importance, Hazards, Protection, Social Security – Type of Risks and Accidents. B) Fire Insurance – SBI and ICICI Plans – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.	
	<b>Total</b>	<b>60</b>

### References:

1. M N Mishra & S B Mishra, Insurance Principles and Practice, S. Chand 22nd Edition
2. DR L.P Gupta, Insurance Claims Solutions –Revised Edition
3. Mark S Dorfman & David A. Cather, Introduction to Risk Management & Insurance–Tenth Edition
4. S. Arunajatesan & T.R Vishwanathan, Risk Management Insurance
5. Uma Narang, Insurance Industry in India: features, Reforms and Outlook, New Century Publication
6. R. Haridas, Life Insurance in India, New Century Publications
7. P. S. Palande, Insurance in India: Changing Policies & Emerging Opportunities, SAGE Publications Pvt. Ltd., 2003
8. Dr. L. P. Gupta, General Insurance Guide, Dr. L. P. Gupta, 2016
9. IRDA E- Books

## Semester IV

### Course Nomenclature: Corporate & Securities Law

Course Code: JBCUCBBI406

#### Course Outcomes:

- 1.To understand various concepts under Companies Act, 2013
- 2.To Empower the Students with the Basic Concepts of Depositories.
3. And its significant role in the corporate sector.
- 4.To equip the students with the foundation of theoretical concepts in the Securities Markets and its execution by the regulators viz. SEBI, NCLT etc.

Unit No	Modules/Unit s	No. of Lectures
1	<b>Company Law – An Overview (Companies Act, 2013)</b>	15
	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, 2013 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	
2	<b>Regulatory Framework governing Stock Exchanges as per Securities Contracts (Regulation) Act 1956</b>	15
	Definition of Securities, Spot Delivery Contract, Ready Delivery Contract, Stock Exchange. Corporatization and demutualization of Stock Exchange –Meaning, Procedure & Withdrawal Power of Recognized 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 recognized stock exchange	

	Books and Accounts to be maintained by recognized stock exchange Grounds on which stock exchange can delist the securities of a company. Section 3 to Section 20	
<b>3</b>	<b>Securities &amp; Exchange Board of India (SEBI Act, 1992) and Intellectual Property Rights</b>	<b>15</b>
	a) Intellectual Property rights in India Introduction and Types b) Patents - Meaning, Salient features of Patent Conditions for an invention to be patented, what is Patentable, what is not patentable? Procedure for Obtaining a Patent, Opposition to Grant of Patent (S. 25, 26), Term of Patent, how does a patent expire? Remedies available to the Patent Owner for Infringement of Patent Rights. c) Copyrights -Meaning (S. 14) Copyright Board and registration of Copyright (S. 11, S.44-50), Term of Copyright (S. 22-29), What works are protected, rights, Who owns the Rights and Duration, Meaning of Fair use, Infringement of Copyrights and remedies (S. 51-55,57,58,63,64,65) d) Trade- marks, Meaning - Concept, functions of Trade mark, Types of Trademarks, Trademarks that cannot be registered, Registration of Trade Mark, Procedure for Registration of TM, Infringement and remedies, Passing off, Service Marks	
<b>4</b>	<b>The Depositories Act, 1996</b>	<b>15</b>
	<ul style="list-style-type: none"> <li>• Depository – Meaning, Benefits, Models, Functions Participants</li> <li>• 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.</li> </ul>	
	<b>Total</b>	<b>60</b>

1. Bare Act, The Companies Act, 2013, Taxmann 2020
2. Taxmann Company Law: A Comprehensive Text Book on Companies Act 2013 by Kapoor, G.K | Dhamija, Sanjay. 2018
3. Avtar Singh, Company Law, Eastern Book Company, 2021
4. Bare Act. The Securities Contracts (Regulation) Act, 1956, Universal Law Publishing, 2020
5. Bare Act. The SEBI Act, 1992, Universal Law Publishing, 2020
6. Securities Law & Capital Market by CS Rajnish Kumar and CS Guneet Mayall, Commercial Law Publishers 2020
7. Bare Act, The Depositories Act, 1996, Universal Law Publishing, 2020
8. NS Zad., - Securities Laws & Capital Markets Book for CS Executive (New Syllabus) by Taxmann 2021
9. COMPLETE REFERENCES OF INTELLECTUAL PROPERTY RIGHTS LAWS by ICSI for Professional Programme
10. V. K. Ahuja, Law Relating to Intellectual Property Rights Paperback, LexisNexis, 2017

## Semester IV

### Course Nomenclature: BUSINESS ECONOMICS II

#### Course Code: JBCUCBBI407

#### Course Outcomes:

1. Students will gain an overall knowledge of macroeconomic theories and principles.
2. They will be familiar with management of money supply and monetary policy of the economy.
3. Learners will have a deeper understanding of Public Finance, Fiscal Policy and Budget of the Economy
4. Students will understand the trade theories, composition of India's Foreign Trade and recent developments in World Trade

Unit No	Modules/Units	No. of Lectures
1	<b>Introduction to Macroeconomic Data and Theory</b>	15
	Macroeconomics: Meaning, Scope and Importance.  Circular flow of aggregate income and expenditure: closed and open economy models  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  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	
2	<b>Money, Inflation and Monetary Policy</b>	15
	Money Supply: Determinants of Money Supply - Factors influencing Velocity of Circulation of Money  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 economy. Monetary policy :Meaning, objectives and instruments, inflation targeting	
<b>3</b>	<b>Constituents of Fiscal Policy</b>	<b>15</b>
	<p>Role of a Government to provide Public goods-Basics of Business Finance , Scope and Functions. Principles of Sound and Functional Finance</p> <p>Fiscal Policy: Meaning, Objectives - Contra cyclical Fiscal Policy and Discretionary Fiscal Policy</p> <p>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</p> <p>Union budget -Structure- Deficit concepts-Fiscal Responsibility and Budget Management Act.</p>	
<b>4</b>	<b>Open Economy: Theory and Issues of International Trade</b>	<b>15</b>
	<p>Trade it's meaning and types. Difference between internal and international trade-The basis of international trade: Ricardo's Theory of comparative cost advantage - Heckscher – Ohlin theory of factor endowments - terms of trade - meaning and types - Factors determining terms of trade - Gains from trade – Free trade versus protection.</p> <p>Importance of Foreign Trade for Developing Economy- Composition and Direction of India's Foreign Trade-An Analysis of Trends in Exports and Imports- India's Foreign Trade Policy</p> <p>Recent World-trade Scenario, Trade agreements–Bilateral and Multilateral Trade Agreements. GATT &amp; UNCTAD, WTO. India's Balance of Trade and Balance of Payments</p> <p>Balance of Payment : Concept, Problems, Reasons for disequilibrium and Corrective Measures.</p> <p>Foreign Exchange Markets: Introduction, Functions and Dealers in the Foreign Exchange Markets, Exchange Rate Mechanism: Fixed and Flexible Exchange Rate</p>	
	<b>Total</b>	<b>60</b>

## References

1. Jhingan, M. L. (2016). *International Economics* (7th ed.). Vrinda publications.
2. Datt Gaurav and Mahajan Ashwini (2016), *Indian Economy* (72<sup>nd</sup> Ed), S Chand and Co Ltd
3. Vaydande Neeta (2020), *Foreign Trade of India* (1<sup>st</sup> Ed), Sahitya Bhawan Publications

4. Ahuja. H. (2016)., Modern Economics (20 Ed) — S.Chand Company Ltd. New Delhi.
5. Bhatia H.L(2018), Public Finance (29 Ed). Vikas Publishing House Pvt. Ltd
6. Francis Cherunilam (2006) International Economics (4 Ed)- Tata McGraw – Hill Publishing Co. Ltd. NewDelhi.
7. Singh.S.K. (2014): Public finance in Theory and Practice, S.Chand &co Pvt Ltd, New Delhi
8. Vaish .M.C. (2010) Macro Economic Theory 14th edition, Vikas Publishing

## Modality of Assessment

### A. Internal Assessment: 40% - 40 Marks

Serial No.	Evaluation Type	Marks
1	Written Test	20
2	Assignment/Project	15
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### Question Paper Pattern for Written Test (20 Marks)

(Internal Assessment)

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	Answer in One or Two Lines (Concept based Questions) (01 Mark each)	05 Marks
	Answer in Brief (Attempt Any Two of the Three) (05 Marks each)	10 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks
3	Active participation and Submissions of Assignments, Presentations, Case studies, Group Discussions, Journals as per the subject related academic activities.	15 Marks

### B) External Examination: 60%- 60Marks

NB.

4. All questions are compulsory.
5. Each question has internal options.
6. Figures to the right indicate marks.

Q1. Objective Questions A) Sub Questions to be asked 10 and to be answered any 08 B) Sub Questions to be asked 10 and to be answered any 07  (*Multiple choice / True or False / Match the columns/Fill in the blanks)	15
Q2. Full Length Question <b>OR</b> Full Length Question	15  15
Q3. Full Length Question <b>OR</b> Full Length Question	15  15
Q4. A) Theory questions B) Theory questions  <b>OR</b> Short Notes To be asked 05 To be answered 03	8 7    15

**Note:****Theory questions of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.**