



**Vidya Prasarak Mandal's**  
**K.G. Joshi College of Arts & N.G. Bedekar College of**  
**Commerce, Thane**  
**(Autonomous)**  
**(Affiliated to University of Mumbai)**



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

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

**Year of Establishment: 2004**

**Year of Upgrading: 2021-22**

## 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 of candidates aspiring for a career in 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.

**Eligibility:** A student must have successfully cleared the HSC (12<sup>th</sup>) examination.

**Duration:** Three years (Entire B.Com BBI Course)

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

विद्या प्रसारक मंडळ

स्थापना • नौपाडा ठाणे • १९३५

ESTD. 1969

**(Credit Based Semester and Grading System with effect  
from the academic year 2021–2022)**

**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 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****FYBCOM (Banking and Insurance) Semester I**

Course Code	Course Type	Course Title	Credits
JBUCBBI101	Elective Courses (EC)	Environment and Management of Financial Services.	03
JBUCBBI102	Elective Courses(EC)	Principles of Management	03
JBUCBBI103	Elective Courses(EC)	Financial Accounting – I	03
JBUCBBI104	Ability Enhancement Compulsory Course (AECC)	Business Communication-I	03
JBUCBBI105	Skill Enhancement Courses (SEC)	Foundation Course –I	02
JBUCBBI106	Core Courses (CC)	Business Economics-I	03
JBUCBBI107	Core Courses (CC)	Quantitative Methods-I	03
		Total Credits	20

**FYBCOM (Banking and Insurance) Semester II**

Course Code	Course Type	Course Title	Credits
JBUCBBI201	Elective Courses (EC)	Principles and Practices of Banking & Insurance	03
JBUCBBI202	Elective Courses(EC)	Business Law	03
JBUCBBI203	Elective Courses(EC)	Financial Accounting – II	03
JBUCBBI204	Ability Enhancement Compulsory Course (AECC)	Business Communication-II	03
JBUCBBI205	Skill Enhancement Courses (SEC)	Foundation Course –II	02
JBUCBBI206	Core Courses (CC)	Organizational Behavior	03
JBUCBBI207	Core Courses (CC)	Quantitative Methods-II	03
		Total Credits	20

**The Syllabus approved by the Board of Studies, Academic Council and Governing Body is as follows –  
Semester I**

**Course Nomenclature: Environment and Management of  
Financial Services**

**Course Code: JBUCBBI101**

**Course Outcomes:**

1. The subject focuses on the overview of banking and insurance sector.
2. Various new concepts are introduced for understanding the recent banking and insurance trends.
3. Along with banking and insurance, subject also gives idea on various other financial services available.

<b>Unit No</b>	<b>Modules/Units</b>	<b>No. of Lectures</b>
<b>1</b>	<b>Introduction to Financial System</b>	<b>15</b>
	Financial System <input type="checkbox"/> Institutional Set- up <input type="checkbox"/> Marketing Structure <input type="checkbox"/> Instruments <input type="checkbox"/> Overview of different kinds of financial services. (e.g., Leasing, Hire purchase, factoring, forfaiting, Bill financing/Bill discounting, housing finance, letter of credit, insurance, venture capital, merchant banking, stock broking and credit rating.) • Meaning, Definition and scope of Banking and Insurance. Financial Institutions, Financial Instruments, Financial Markets, Financial Services Types of Banking and Insurance Services	
<b>2</b>	<b>Phases of Development of Banking and Insurance</b>	<b>15</b>
	Significance and Role of Banking and Insurance in mobilizing savings, investment, Accumulation and economic growth. • Functions and working of banking and insurance companies	
<b>3</b>	<b>Management, Regulation and Development</b>	<b>15</b>

	Risk management within the organizations of Banks and Insurance companies <ul style="list-style-type: none"> <li>• Asset - Liability Management in Banking and Insurance</li> <li>• Organizational structure and management</li> </ul>	
<b>4</b>	<b>Regulatory and Developmental Framework of Banking &amp; Insurance</b>	<b>15</b>
	<ul style="list-style-type: none"> <li>• Banking companies and RBI Acts and legal framework governing the insurance.</li> <li>• Developmental Activities of RBI and IRDA</li> <li>• Mechanism of supervision and regulation.</li> <li>• Prudential Norms.</li> </ul>	

### References:

1. Life Insurance Corporation of India. Vol.1. II & III Mishra M.N.
2. Life Insurance Corporation Act, 1956.
3. Insurance Regulatory Development Act, 1999.
4. Life insurance Corporates as Financial Institutions, IIC Associates of America.
5. Modern Life Insurance, M J Oster and W, Robert, Macmillan NY
6. Capital Market in a Planned Economy, NCAERT, Delhi,
7. Banking In India. S.G. Panandikar, Worali, Mumbai.
8. Investment Mgmt. S.L.V. Sinha & Others, Institute for Financial Development and Research. Madras
9. Indian Financial System (Vol. I & II) B.D. Ghonasgi & Maloti Anagol
10. Modern Banking- R.S. Sayers

## Semester I

### Course Nomenclature: Principles of Management

Course Code: JBUCBBI102

#### Course Outcomes:

1. Discuss and communicate the management evolution and how it will affect future managers.
2. Observe and evaluate the influence of historical forces on the current practice of management.
3. Identify and evaluate social responsibility and ethical issues involved in business situations and logically articulate own position on such issues.
4. Explain how organizations adapt to an uncertain environment and identify techniques managers use to influence and control the internal environment.
5. Practice the process of management's four functions: planning, organizing, leading, and controlling.
6. Evaluate leadership styles to anticipate the consequences of each leadership style.
7. Gather and analyze both qualitative and quantitative information to isolate issues and formulate best control method.

Unit No	Modules/Units	No. of Lectures
1	<b>Introduction to Management</b>	15
	Definition of management Management as a profession Traditional v/s contemporary management	
2	<b>Management Process</b>	15
	Management process, Practices, functions of management related to banking and insurance companies.	
3	<b>Organization structure of banking and insurance companies</b>	15
	Organizational Structure I Organizational Structure II	
4	<b>Business leaders and Recent Trends in Management</b>	15
	Leaders in the Indian Industry Leaders in the Banking and insurance industry Indian Leaders International Leaders Social Responsibility of Management : concept, Cases for and against, responsibility towards various stakeholders Introduction to Business ethics and corporate governance: concept and framework	

## References:

1. Principles of Management, Kale Ahmed Vipul Publications, Mumbai, 4<sup>th</sup> revised edition.
2. Principles of Management, T. Ramaswamy Himalaya Publications, Mumbai. 2<sup>nd</sup> edition
3. Practices and Principles of Management L.M. Prasad, S. Chand and Sons Education 3<sup>rd</sup> edition Publishers, New Delhi
4. Principle And Practice Of Management By Brech, E. F.L. Longman Green Publisher: London; 1968
5. Principles Of Management By Terry, George R. Richard D. Irwin Text publisher: Illinois ; 1970
6. Principles Of Personnel Management by Flippo, Edwin B. McGraw-Hill new York ; 1966
7. Principles Of Management: An Analysis Of Managerial Functions By "Koontz, Harold , O'donnell, Cyril, McGraw-Hill Kogakusha Publisher: Tokyo ; 1968



## Semester I

### Course Nomenclature: Financial Accounting- I

**Course Code: JBUCBBI103**

#### Course Outcomes:

1. To learn preparation of Trial Balance and recording of Accounting Transactions
2. To make them understand about to maintain the books of accounts and record transactions and to handle basic of financial accounting.
3. To enlighten the learners about Final Accounts of non-profit organization.
4. To help students in understanding the classification of Incomes and Expenditures and also to gain knowledge about Accounting Standards.

Unit No	Modules/Units	No. of Lectures
1	<b>Introduction to Accounts</b>	15
	Meaning, scope, objectives, need, importance and limitations of accounting. Basic accounting terminology. Branches of accounting. Accounting concepts, Conventions and Principles. Double Entry System, Classifications of accounts, Rules of debit and credit. Writing of journal Entries and Ledger, Sub division of journal and Trial Balance	
2	<b>Classification of Income and Expenses and Accounting Standards</b>	15
	Classifications of Income, Expenditure and Receipts on the basis of capital and revenue. Source documents required for practical accounting. Introduction to Bank Reconciliation Statement and Errors and their Rectification. Accounting Standard 1, 2, 6, 8, 9, 10. Understanding Fair value concept, Overview of Ind-AS vis-a-vis International Financial Reporting Standards (IFRSs).	
3	<b>Issue of Shares, Stock valuation &amp; Hire Purchase</b>	15

	Introduction to issue of shares. Stock valuation (FIFO and Weighted Average Method only) Hire Purchase Transactions (calculation of interest, accounting as per asset purchase method only, exclude repossession),  Introduction to Depreciation: Fixed  Installment method, Written Down Value Method, Change of method.	
<b>4</b>	<b>Final Accounts</b>	<b>15</b>
	Trading Account, Profit and Loss Account, Balance Sheet, Adjustment Entries.  Introduction to Accounts of Non-Profit Organizations	

### References:

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

## Semester I

### Course Nomenclature: Business Communication-I

**Course Code: JBUCBBI104**

#### Course Outcomes:

1. This course involves the study of theory of communication including the process, the methods used, the channels, objectives of corporate communication.
2. To study on business ethics.
3. To study business correspondence including personnel correspondence
4. To study on paragraph writing and writing skills

Unit No	Modules/Units	No. of Lectures
1	<b>Theory of Communication</b>	15
	Concept of Communication: Meaning, Definition, Process, Need, Feedback Emergence of Communication as a key concept in the Corporate and Global world Impact of technological advancements on Communication Channels and Objectives of Communication: Channels- Formal and Informal- Vertical, Horizontal, Diagonal, Grapevine Objectives of Communication: Information, Advice, Order and Instruction, Persuasion, Motivation, Education, Warning, and Boosting the Morale of Employees (A brief introduction to these objectives to be given) Methods and Modes of Communication: Methods: Verbal and Nonverbal, Characteristics of Verbal Communication Characteristics of Non-verbal Communication, Business Etiquette Modes: Telephone and SMS Communication 3 (General introduction to Telegram to be given) Facsimile Communication [Fax] Computers and E-communication Video and Satellite Conferencing	
2	<b>Business Correspondence</b>	15

	<p>Problems in Communication /Barriers to Communication: Physical/ Semantic/Language / Socio-Cultural /Psychological / Barriers, Ways to Overcome these Barriers</p> <p>Listening: Importance of Listening Skills, Cultivating good Listening Skills – 4 Introduction to Business Ethics: Concept and Interpretation, Importance of Business Ethics, Personal Integrity at the workplace, Business Ethics and media, Computer Ethics, Corporate Social Responsibility</p> <p>Teachers can adopt a case study approach and address issues such as the following so as to orient and sensitize the student community to actual business practices: Surrogate</p>	
	Advertising, Patents and Intellectual Property Rights, Dumping of Medical/E-waste, Human Rights Violations and Discrimination on the basis of gender, race, caste, religion, appearance and sexual orientation at the workplace Piracy, Insurance, Child Labor	
<b>3</b>	<b>Business Correspondence</b>	<b>15</b>
	Theory of Business Letter Writing: Parts, Structure, Layouts—Full Block, Modified Block, Semi – Block Principles of Effective Letter Writing, Principles of effective Email Writing, Personnel Correspondence: Statement of Purpose, Job Application Letter and Resume, Letter of Acceptance of Job Offer, Letter of Resignation [Letter of Appointment, Promotion and Termination, Letter of Recommendation (to be taught but not to be tested in the examination)]	
<b>4</b>	<b>Language and Writing Skills</b>	<b>15</b>
	<p>Commercial Terms used in Business Communication</p> <p>Paragraph Writing: Developing an idea, using appropriate linking devices, etc. Cohesion and Coherence, self-editing, etc. [Interpretation of technical data, Composition on a given situation, a short informal report etc.]</p> <p>Activities – Listening Comprehension - Remedial Teaching -Speaking Skills:</p> <p>Presenting a News Item, Dialogue and Speeches - Paragraph Writing: Preparation of the first draft, Revision and Self –Editing, Rules of spelling. -Reading Comprehension: Analysis of texts from the fields of Commerce and Management</p> <p>Synopsis Writing and How to Formulate Bibliography</p>	

#### References:

1. Business Communication I, Rhoda A. Doctor/ Aspi H. Doctor/ Dr. Sanobar Hussaini/ Meghna Shinde-Chakne, Sheth Publishers
2. Basic Business Communication: Skills for Empowering the Internet Generation, Lesikar, R/ Flatley, M. 10th ed, TMH
3. *Business communication essentials: A skills-based approach to vital business English* (4th ed.), Bovee, C., & Thill, J. (2010)

4. Essentials of Business Communication, Pal, Rajendra, Korlahalli, J. S., S.Chand, New Delhi
5. The Essence of Effective Communications, Ludlow, R. & Panton, F. (1998), Prentice Hall of India Pvt. Ltd
6. Business Communication1, Dr Neeta Chakravarty, Manan Prakashan
7. Business Communication I, Nina Roy Choudhury/ Lekha Nambiar, Vipul Prakashan
8. Business Communication Today, Bovee, C/ Thill, J/ Schatzman, B. 7th ed, Pearson Edu
9. Business Communication, Bedi, R/ Aruna, K. 1st ed, Vrinda

## Semester I

### Course Nomenclature: Foundation Course –I

**Course Code: JBUCBBI105**

#### Course Outcomes:

1. To acquaint students with diverse nature of Indian society
2. To provide broad outline of Indian Constitution, its preamble, features, etc.
3. To make students aware both about fundamental rights and duties
4. To make the students understand natural and man-made disparities

Unit No	Modules/Units	No. of Lectures
1	<b>Diverse nature of Indian Society</b>	9
	<ol style="list-style-type: none"><li>1. Multi-cultural diversity with special reference to religion and caste</li><li>2. Linguistic diversity</li><li>3. Regional Variations based on rural, urban and tribal characteristics</li></ol>	
2	<b>Unit II: Disparities in Indian Society</b>	9
	<ol style="list-style-type: none"><li>1. Communalism</li><li>2. Casteism</li><li>3. Linguism and regionalism</li></ol>	
3	<b>Unit III: Inequalities in Indian Society</b>	9
	<ol style="list-style-type: none"><li>1. Gender inequality – Violence against Women and Declining Sex Ratio</li><li>2. Gender inequality – Low political participation of women</li><li>3. Problems of the differently-abled people and solutions</li></ol>	
4	<b>Unit IV: Introduction to the Constitution</b>	9
	<ol style="list-style-type: none"><li>1. Philosophy of the Constitution(with reference to the Preamble)</li><li>2. Basic Structure and Features of the Constitution</li><li>3. Fundamental Duties of the Indian Citizen</li></ol>	
5	<b>Unit V: Human Rights</b>	9

	<ol style="list-style-type: none"> <li>1. Concept and features of Human Rights</li> <li>2. The Universal Declaration of Human Rights: Classification and Importance</li> <li>3. Human Rights constituents with special reference to Fundamental Rights stated in the Constitution</li> </ol>	
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## References

1. Vaz, M., & Seta, M. (2020). *Foundation Course I FYBCOM/BA/BSC, FYBAF/BMS/BFM/BBI Semester I* (Fifth Edition). Manan Prakashan.
2. P.G.Shinde, Mahesh Bhagwat, Namita Nimbalkar, & Meghna Chakne Shinde. (2019). *Foundation Course —Semester-I*. Sheth Publications.

## Semester I

### Course Nomenclature: Business Economics I

Course Code: JBUCFM106

#### Course Outcomes:

1. To learn and understand the basic economic concepts and enhance the economic literacy.
2. To make them understand the core Economic Principle and how to apply it to a wide range of real-world issues.
3. To enlighten the students to apply economic analysis to evaluate every days problems.

Unit No	Modules/Units	No. of Lectures
1	<b>Introduction</b>	10
	Scope and Importance of Business Economics - basic tools- Opportunity Cost principle- Incremental and Marginal Concepts. Basic economic relations - functional relations: equations- Total, Average and Marginal relations- use of Marginal analysis in decision making, The basics of market demand, market supply and equilibrium price- shifts in the demand and supply curves and equilibrium	
2	<b>Demand And Analysis</b>	10
	Demand Function - nature of demand curve under different markets Meaning, significance, types and measurement of elasticity of demand (Price, income cross and promotional)- relationship between elasticity of demand and revenue concepts. Demand estimation and forecasting: Meaning and significance - methods of demand estimation: survey and statistical methods (numerical illustrations on trend analysis and simple linear regression)	
3	<b>Supply and Production Decision and Cost of Production</b>	15
	Production function: short run analysis with Law of Variable Proportions- Production function with two variable inputs- isoquants, ridge lines and least cost combination of inputs- Long run production function and Laws of Returns to Scale- expansion path - Economies and diseconomies of Scale. Cost concepts: Accounting cost and economic cost, implicit and explicit cost, fixed and variable cost - total, average and marginal cost - Cost Output Relationship in the Short Run and Long Run (hypothetical numerical problems to be discussed), LAC and Learning curve - Break even analysis (with business applications)	



<b>4</b>	<b>Market structure: Perfect competition and Monopoly and Pricing and Output Decisions under Imperfect Competition</b>	<b>15</b>
	<p>Short run and long run equilibrium of a competitive firm and of industry - monopoly - short run and long- run equilibrium of a firm under Monopoly</p> <p>Monopolistic competition: Equilibrium of a firm under monopolistic competition, debate over role of advertising</p> <p>(topics to be taught using case studies from real life examples)</p> <p>Oligopolistic markets: key attributes of oligopoly - Collusive and non collusive oligopoly market - Price rigidity - Cartels and price leadership models(with practical examples)Nature of Demand Curve under different markets</p>	
<b>5.</b>	<b>Pricing Practices</b>	<b>10</b>
	<p>Cost oriented pricing methods: cost – plus (full cost) pricing, marginal cost pricing, Mark up pricing, discriminating pricing, multiple – product pricing – transfer pricing</p> <p>(case studies on how pricing methods are used in business world)</p>	

## References

1. A study of Managerial Economics, Gopalakrishna, Himalaya Mumbai
2. Managerial Economics Hague, D. Longman, London
3. Managerial Economics, Dean Joel, Eastern Edition
4. Managerial Economics Paul G Keat, K.Y. Young Prentice Hall Publications
5. Managerial Economics Ahuja HL (2007) S.Chand & Co.Delhi
6. Micro Economics – M. L. Seth
7. Micro Economics – M. L. Jhingan; Vrinda Publications, New Delhi.
8. Managerial Economics – Theory and Application – D. M. Mithani
9. Managerial Economics, Varshney RL and Maheshwari KL

## Semester I

### Course Nomenclature: Quantitative Methods-I

Course Code: JBUCBB1107

#### Course Outcomes:

1. To introduce fundamental concepts of Statistics
2. To introduced basic concepts in Insurance.
3. To cover statistics concepts that helps learners in TY project and any sort of research work.

Unit No	Modules/Units	No. of Lectures
1	<b>Introduction, Organizing Data, Frequency Distribution, Data Representation</b>	12
	Organizing Data, Frequency Distribution, Measure of Central tendency, preparation of frequency distribution graphical and diagrammatic representation histogram, frequency polygon and gives. Definition of averages and objective of averages types of average. Arithmetic mean, Geometric, harmonic mean and its usages, mode and medium (using graph also) for both) for grouped as well as ungrouped data	
2	<b>Measures of Central Tendency</b>	12
	Definition of Averages and objective of Averages Types of Averages. Arithmetic mean, Geometric Mean, Harmonic Mean and its advantages, Disadvantages and usages, mode, median, quartiles, deciles and percentiles for both grouped as well as ungrouped data.	
3	<b>Measures of Dispersion</b>	10
	Concept and idea of dispersion. Various measures Range, quartile deviation, Mean Deviation, Standard Deviation and corresponding relative measure of dispersion. Geographical representation and utility of various is measure of Dispersions	
4	<b>Co-variance, Correlation and Regression</b>	10
	Meaning, definition and Application of covariance, concept of correlation. Rank correlation, regression concept, relationship with correlation, Assumptions in simple Regression, Estimation using Simple Regression: Fitting of straight line, method of least square, construction of characteristic line/estimation line	
5	<b>Index Number</b>	10
	Concept and usage of index number. Construction of index number. Types of index number. Aggregate and Relative method of constructing index number. Quantity and Value index number for agricultural, industrial production, Retail Prices, Consumer price index number. for security prices, etc.	
6	<b>Insurance</b>	6
	Meaning, Objective, Purpose and need for Insurance. Fundamentals of Insurance Calculation of age, Premiums, Bonuses, Paid up value of a policy, Maturity Value of the Policy. Claim Calculation and Surrender Value.	

**References:**

1. Mathematics for Economics & Finance by Martin Anthony & Norman Biggs.
2. Fundamentals of Statistics - D. N. Elhance,
3. Statistical Methods - S.G. Gupta (S. Chand & Co.
4. Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)
5. Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor.
6. Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India.
7. Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited
8. Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons
9. Business Mathematics : A P Verma, Asian Books Pvt. Limited.
10. Fundamentals of Applied Statistics: S G Gupta and V K Kapoor, Sultan Chand & C

## 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

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

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.

1. Full length question (from Unit I) 12

**OR**

1. A. Short question (from Unit I) 6

B. Short question (from Unit I) 6

2. Full length question (from Unit II) 12

**OR**

2. A. Short question (from Unit II) 6

B. Short question (from Unit II) 6

3. Full length question (from Unit III) 12

**OR**

3. A. Short question (from Unit III) 6

B. Short question (from Unit III) 6

4. Full length question (from Unit IV) 12

**OR**

4. A. Short question (from Unit IV) 6

B. Short question (from Unit IV) 6

5. Full length question (from Unit IV) 12

5. A. Short question (from Unit IV) **OR**

6

B. Short question (from Unit IV) 6

## Semester II

### Course Nomenclature: Principles and Practices of Banking and Insurance

**Course Code: JBUCBBI201**

#### Course Outcomes:

1. The Syllabus focuses on the various types of insurance scheme and banking trends.
2. The students will be helped to understand the recent banking reforms and upcoming opportunities in both the sectors.
3. Students will get an idea about the future picture of banking and insurance industry

Unit No	Modules/Units	No. of Lectures
<b>1</b>	<b>Introduction to banking</b>	<b>15</b>
	Basic Concepts: Origin, Need, Types, Scope and Functions of Banking - Need for Regulation and Supervision	
<b>2</b>	<b>Banking Scenario in India</b>	<b>15</b>
	Banking Operations -Types of accounts - Banking Services - Current Scenario- Introduction to Neo – banks, Fintech and Digi banks, Digi banks vs Neo Banks, Financial Inclusion and Banking Regulations & Role of RBI. -	
<b>3</b>	<b>Introduction to Insurance</b>	<b>15</b>
	Understanding Risk - Kinds of business risks - Need and Scope of insurance - Evolution of. insurance - Principles of insurance - Types of insurance and policies - Risk and Return relationship	
<b>4</b>	<b>Insurance Business Environment in India</b>	<b>15</b>
	Growth of Insurance Business - Actuarial Role - Claim and Settlement Procedures - Insurance Regulations Role of IRDA.	

#### References

1. Dr. K.M.Bhattacharaya & O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House
2. Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House
3. V.S. Gopal & Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.
4. Dr. Seethalekshmy & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House
5. Dr. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House
6. M.N. Mishra, Insurance Principles and Practices, S.Chand & Company Ltd.
7. Nalini Tripathy, Insurance Theory and Practices, Prentice Hall of India Ltd. New Delhi

## Semester II

### Course Nomenclature: Business Law

### Course Code: JBUCBBI202

#### Course Outcomes:

1. The syllabus focuses on various laws related to the business world which includes various commercial laws.
2. The students will develop Legal aptitude related to various regulatory aspects.
3. Students will get idea about the utility of law in business

Unit No	Modules/Units	No. of Lectures
1	<b>Introduction to Law &amp; the Constitution of India</b>	10
	Meaning, Definition, Features, Types, Sources & Classification Preamble & Basic structure of the Constitution, Feature of the Constitution, Fundamental Rights, Writs, Principles of Natural Justice, Special Leave to appeal to Supreme Court Banking Ombudsman Scheme 2006-Overview, Appointment and Tenure, Powers and Duties of Banking Ombudsman, Award, Appeal and Appellate Authority	
2	<b>The Indian Contract Act, 1872</b>	25
	Formation & essentials of contract; Consideration; Capacity to contract; Free Consent; Legality of object & consideration; Void agreements; Contingent contracts; Performance of contract; Discharge of contract; Quasi contract; Remedies for breach of contract; Contract of Indemnity & Guarantee; Bailment & Pledge; Agency	
3	<b>The Sale of Goods Act, 1930</b>	10
	Introduction, Meaning, Features, Terms, Goods classification; Sale & Agreement to sell; Conditions & Warranty; Unpaid seller, Auction sale	
4	<b>Negotiable Instruments Act, 1881 &amp; Information Technology Act, 2000</b>	15

	<p>Features, Promissory Note, Bill of Exchange, Cheque; Distinguish, Acceptance, Crossing, Dis-honor, Position of banker; Privileges, payment in &amp; out of due course; Types of Instruments, Penalties for dis-honor, Endorsement;</p> <p>Objectives of Information Technology Act, 2000; Digital signature, Certifying authorities; E-Governance; E-Contracts Offences under IT Act, 2000</p>	
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## References:

1. Bare Act. The Constitution of India, Universal Law Publishing, 2020
2. Basu, Durga Das. Introduction to the Constitution of India, Lexis Nexis, 2012.
3. P. M. Bakshi the Constitution of India, Universal Law Publishing, 2018
4. Mamta Rao. Constitution of India, Eastern Book Company, 2021
5. Bare Act, The Indian Contract Act, 1872, Universal Law Publishing, 2016
6. R. K. Bangia. Indian Contract Act, 1872, Allahabad Law Agency, 2015
7. Mulla (Revised by Anirudh Wadhwa), Indian Contract Act, 1872, Lexis Nexis, 2015
8. Avtar Singh. Law of Contract and Specific Relief, Eastern Book Company, 2020
9. Bare Act. Sale of Goods Act, 1930, Universal Law Publishing, 2016
10. R. K. Bangia. Sale of Goods Act, 1930, Allahabad Law Agency, 2017
11. Avtar Singh. Sale of Goods Act, 1930, Eastern Book Company, 2018



ESTD. 1969



## Semester II

### Course Nomenclature: Financial Accounting-II

Course Code: JBUCBBI203

#### Course Outcomes:

1. To make students to understand the concept of valuation of goodwill and valuation of shares.
2. To learn the provisions of Companies, Act 2013 regarding buyback of shares.
3. To help them in grasping the procedure to redeem preference shares and debentures.

Unit No	Modules/Units	No. of Lectures
1	<b>Valuation of Goodwill and Shares</b>	15
	Valuation of Goodwill Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method Valuation of Shares Intrinsic Value Method, Yield method and Fair Value Method.	
2	<b>Buyback of Equity Shares</b>	15
	Company Law/ Legal Provisions (including related restrictions, power, transfer to capital redemption reserve account and prohibitions) Compliance of conditions including sources, maximum limits and debt equity ratio-Issue of Shares- IPO	
3	<b>Redemption of Preference Shares</b>	15
	Company Law / Legal Provisions for redemption of preference shares in Companies Act Sources of redemption including divisible profits and proceeds of fresh issue of shares Premium on redemption from security premium and profits of company Capital Redemption Reserve Account - creation and use.	
4	<b>Redemption of Debentures</b>	15

	<p>Redemption of debentures by payment from sources including out of capital and /or out of profits. Debenture redemption reserve and debenture redemption</p> <p>sinking fund excluding insurance policy. Redemption of debentures by conversion into new class of shares or debentures with options- including at par, premium and discount</p>	
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### References:

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

## Semester II

### Course Nomenclature: Business Communication-II

Course Code: JBUCBBI204

#### Course Outcomes:

1. To establish credibility with your audience.
2. To communicate information clearly to your audience.
3. To study group communication including its different types like committees, conferences, group discussion and so on.
4. To study business correspondence and learn about language and writing skills including topics like report writing.

Unit No	Modules/Units	No. of Lectures
1	<b>Presentation Skills</b>	15
	Presentation, Effective use of OHP, Effective use of Transparencies, how to make a Power-Point Presentation Tools for presentation -Introduction to Industry resources for presentation like Office 365 etc How to overcome anxiety during presentation	
2	<b>Group Communication</b>	15
	Interviews: Group Discussion Preparing for an Interview, Types of Interviews – Selection, Appraisal, Grievance, Exit Meetings: Need and Importance of Meetings, Conduct of Meeting and Group Dynamics Role of the Chairperson, Role of the Participants, Drafting of Notice, Agenda and Resolutions Conference: Meaning and Importance of Conference Organizing a Conference Modern Methods: Video and Tele – Conferencing Public Relations: Meaning, Functions of PR Department, External and Internal Measures of PR	
3	<b>Business Correspondence</b>	15
	Trade letters, Persuading letters. Trade Letters - Inquiries, Replies and Orders and Status Enquiry, Collection, Letters of Complaints, Claims, Adjustments - Leaflets and Fliers Letters under RTI Act (Right to Information)	
4	<b>Language and Writing Skills</b>	15

	<b>Reports - Parts - Types: Feasibility and Investigative Reports</b> Summarization Identification of main and supporting/ sub points Presenting in a cohesive manner	
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### References:

1. Business Communication II , Dr Neeta Chakravarty, Manan Prakashan
2. Business Communication II, Nina Roy Choudhury/ Lekha Nambiar, Vipul Prakashan
3. Business Communication, Mulgaokar D, Chetna Publication
4. Business Communication, Devlin Frank I, Richard D. Irwin Publication
5. Business Communication Theory & Practice, Tole, P.M., Chandgudkar, M.V., Macmillian
6. Business Communication & Introduction, Ghonasgi, B.D., Bhagwat, U.L., Frenandez, A.I.P, Somaiya
7. Business Communication Pt-2, Natu, V.G., Shetty, R.V., Vipul
8. Book Of Business Communication, Mutalik, Keshaw, Warty, M.S., Noble Publication

## Semester II

### Course Nomenclature: Foundation Course –II

Course Code: JBUCBBI205

#### Course Outcomes:

1. To update students about changing economic scenario
2. To make students aware about environmental issues and its preservation
3. To help students understand role of political parties in India
4. To acquaint students with psychological aspects involving stress, conflict management, etc.

Unit No	Modules/Units	No. of Lectures
1	<b>Globalization: Impact on the Society</b>	9
	<ol style="list-style-type: none"><li>1. Understanding the concept of Liberalization, Privatization and Globalization</li><li>2. Positive Impact of Globalization</li><li>3. Negative Impact of Globalization</li></ol>	
2	<b>Nature of Political Parties in India</b>	9
	<ol style="list-style-type: none"><li>1. Classification of political parties</li><li>2. Salient features of party system in India</li><li>3. Problems faced by political parties</li></ol>	
3	<b>Ecology</b>	9
	<ol style="list-style-type: none"><li>1. Ecosystem</li><li>2. Food webs and Food chains</li><li>3. Causes of environmental degradation and Concept of Sustainable Development</li></ol>	
4	<b>Understanding Stress</b>	9
	<ol style="list-style-type: none"><li>1. Causes of Stress</li><li>2. Effects of Stress</li><li>3. Stress Management</li></ol>	
5	<b>Understanding Psychological Conflicts</b>	9

	1. Types of conflicts 2. Conflict Resolution 3. Maslow's Theory of Self-Actualization	
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## References

1. Mascarenhas, & Mody. (2017). *Foundation Course Semester II* (Second Edition). Marvel Publications.
2. Michael Vaz & Meeta Seta. (2019). *Foundation Course Semester II* (Fourth Edition). Manan Prakashan.
3. P.G.Shinde, Mahesh Bhagwat, Namita Nimbalkar, & Meghna Chakne Shinde. (2019). *Foundation Course—Semester- II*. Sheth Publications.

**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

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

Semester End Theory Examination

Time: 2 hours

- NB. 1. All questions are compulsory.  
 4. Each question has internal options.  
 5. Figures to the right indicate marks.

1. Full length question (from Unit I) 12

**OR**

1. A. Short question (from Unit I) 6  
 B. Short question (from Unit I) 6  
 2. Full length question (from Unit II) 12

**OR**

2. A. Short question (from Unit II) 6  
 B. Short question (from Unit II) 6  
 3. Full length question (from Unit III) 12

**OR**

3. A. Short question (from Unit III) 6  
 B. Short question (from Unit III) 6

4. Full length question (from Unit IV) 12

**OR**

4. A. Short question (from Unit IV) 6

B. Short question (from Unit IV) 6

5. Full length question (from Unit IV) 12

**OR**

5. A. Short question (from Unit IV) 6

B. Short question (from Unit IV) 6



## Semester II

### Course Nomenclature: Organizational Behavior

Course Code: JBUCBBI206

#### 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.
4. Develop an understanding of leadership theories and application skills.
5. To encourage self-reflection regarding your role as a business practitioner

Unit No	Modules/Units	No. of Lectures
1	<b>Introduction to Organizational Behavior</b>	15
	Meaning, nature, scope of OB, models of OB. Theories of motivation: Maslow, Herzberg, McGregor theory X & Y, Victor Vroom, ERG Theory. Application of trait theories. Motivational techniques in banking & Insurance industry Leadership: Concept, Features, Importance, Traits, Styles and Theories.	
2	<b>Group Dynamics</b>	15
	Group formation, Team building, Team development. Goal setting. Soft skills, interpersonal skills, multicultural skills, cross cultural skills. Johari Window.	
3	<b>Organizational Culture and Change Management</b>	15
	Work culture and work conflicts Organizational change, effects and resistance to change, ways to overcome resistance to change. Time and stress management.	
4	<b>Organizational Development</b>	15

	Meaning and nature of OD. Techniques of OD. Importance of OD.	
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### References:

1. Stephen P. Robbins —Organizational Behavior, Prentice Hall of India Private Ltd.4<sup>TH</sup> EDITION
2. John Bratton —Work and Organizational Behaviour [MilitzaCallinan Carolyn Forshaw and
3. Margie Parikh and Rajen Gupta —Organizational Behaviour [Tata Mc. Graw Hill Education Private Limited , New Delhi.2<sup>ND</sup> EDITION
4. SujaNair—Organizational Behaviour, Himalaya Publishing House , Mumbai.3<sup>RD</sup> EDITION
5. Understanding Organisational Behaviour - Cases And Concepts By "Chowdhry,Kamla" , Tata Mcgraw-Hill Publisher: Bombay ; 1971
6. Organisational Behaviour By Sahni, Pardeep; Sharma, K. K. Deep & Deep Publisher: New Delhi ; 1988
7. Organisational Behavior Human Behaviour At Work By Newstrom, John W. Davis, Keith Newstrom, John W, Tata Mcgraw Hill Publisher: New Delhi ; 1999

## Semester II

### Course Nomenclature: Quantitative Methods-II

Course Code: JBUCBBI207

#### Course Outcomes:

1. To introduce fundamental concepts of Hypothesis in statistics that will help learners in TY project and any sort of research work.
2. To introduce Concepts that will help learners in their aptitude exams.
3. To help learner the application of statistics in Investment.

Unit No	Modules/Units	No. of Lectures
1	<b>Testing of Hypothesis</b>	6
	Testing of hypotheses: Null Hypothesis, Alternative Hypothesis, Decision Criterion, Critical Region, Type I and Type II Error, level of significance, Test based on large Sample for Means and Proportion/s	
2	<b>Linear Programming Techniques</b>	15
	Meaning, Advantages, limitations, business applications, basic terminology, formulation of linear Programming Problems, Graphical Method of solving Linear Programming Problems, Simplex method (upto 3 variables) with Maximisation and Minimisation. Duality in Linear Programming (concept only)	
3	<b>Matrices &amp; Determinants (Application in Business and Economics)</b>	10
	Matrices, Types of Matrices, Transpose, Addition, Multiplication, Subtraction of a Matrix, Determinants, Type of Determinants, inverse of a matrix by Pivotal Reduction Method, Adjoint Method and Row / Column Transformation. Application of Matrices and Determinants to Business and Economics. (Please concentrate on application of Matrices and Determinants to Business & Economics)	
4	<b>Ratio, Proportion &amp; Percentage</b>	9
	Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Continued Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of Percentage	
5	<b>Statistical Applications In Investment Management.</b>	10

	Expected return from shares (using probability) Measuring total risk from investigator shares (using standard deviations) Partitioning risk into systematic and unsystematic component (using co-variance) Measuring risks of portfolio (using co-relation) to draw conclusions regarding share prices (using testing of hypothesis).	
<b>6</b>	<b>Interest and Annuity</b>	<b>10</b>
	Concept of Annuity, Simple interest, compound interest, Equated monthly installments [EMI], reducing balance and flat rate of interest method. Annuity and it's types, immediate Annuity, present value and future value Stated annual rate and effective annual rate	

## References

1. Mathematics for Economics & Finance by Martin Anthony & Norman Biggs.
2. Fundamentals of Statistics - D. N. Elhance,
3. Statistical Methods - S.G. Gupta (S. Chand & Co.
4. Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)
5. Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor.
6. Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India.
7. Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited
8. Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons
9. Business Mathematics : A P Verma, Asian Books Pvt. :Limited.
10. IRDA: IC. 33
11. Fundamentals of Applied Statistics: S G Gupta and V K Kapoor, Sultan Chand & Co

## Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 25% marks and the second component will be the Semester-wise End Examination component carrying 75% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below:-

### A) Internal Assessment: 40%

#### Question Paper Pattern

##### (Internal Assessment- Courses without Practical Courses)

Sr. No.	Particulars	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	Project / Assignment	15 Marks
3	Active Participation in routine class instructional deliveries and overall conduct as a responsible learner mannerism and articulation	05 Marks
	<b>Total</b>	<b>40 Marks</b>

### B) Semester End Examination: 60 Marks

- i) Duration: The examination shall be of 2 Hours duration
  - ii) Theory question paper pattern
    - There shall be four Questions each of 15 marks.
    - All questions shall be compulsory with internal choice within the questions.
    - Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.
- (Detail question paper pattern has been given separately)

#### ❖ Passing Standard

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e. 10 out of 25) in the Internal Assessment and 40% marks in Semester End Examination (i.e. 30 Out of 75) separately, to pass the course and minimum of Grade E to pass a particular semester A learner will be said to have passed the course if the learner passes the Internal Assessment and Semester End Examination together.

# Question Paper Pattern

**Maximum Marks: 60 (Practical Courses)**

**Duration: 2 Hrs.**

All Questions are Compulsory Carrying 15 Marks each.

Question No	Particular	Marks
Q-1	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 Marks
Q-2	Full Length Practical Question	15 Marks
	<b>OR</b>	
Q-2	Full Length Practical Question	15 Marks
Q-3	Full Length Practical Question	15 Marks
	<b>OR</b>	
Q-3	Full Length Practical Question	15 Marks
Q-4	A) Theory questions B) Theory questions	08 Marks 07 Marks
	<b>OR</b>	
Q-4	Short Notes To be asked 05 To be answered 03	15 Marks
	<b>Total</b>	<b>60 Marks</b>

**Note:**

**Practical question of 15 marks may be divided into two sub questions of 7/8 and 10/5Marks. If the topic demands, instead of practical questions, appropriate theory question may be asked.**

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## Question Paper Pattern

### (Theoretical Courses)

**Maximum Marks: 60**

**Duration: 2 Hrs.**

All Questions are Compulsory Carrying 15 Marks each.

Question No	Particular	Marks
Q-1	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 Marks
Q-2	Full Length Question	15 Marks
Q-2	<b>OR</b> Full Length Question	15 Marks
Q-3	Full Length Question	15 Marks
Q-3	<b>OR</b> Full Length Question	15 Marks
Q-4	A) Theory questions B) Theory questions	08 Marks 07 Marks
Q-4	<b>OR</b> Short Notes To be asked 05 To be answered 03	15 Marks
	<b>Total</b>	<b>60 Marks</b>

**Note:**

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