



Malad Kandivli Education Society's  
**NAGINDAS KHANDWALA COLLEGE**  
 OF COMMERCE, ARTS & MANAGEMENT STUDIES  
 AND SHANTABEN NAGINDAS KHANDWALA COLLEGE OF SCIENCE

(Re-accredited (3<sup>rd</sup> cycle) by NAAC with 'A' Grade)  
 ISO 9001 : 2015 Certified

Autonomous (2016-17)

Educational Excellence Award By Indus Foundation, U.S.A.  
 IMC Ramkrishna Bajaj National Quality Commendation Certificate

Providing Syllabus copy of the courses highlighting the focus on employability/  
 entrepreneurship/ skill development along with their course outcomes.

| Sr. No. | Courses   | 2016-17 | 2017-18 | 2018-19 | 2019-20 | 2020-21 | Total |
|---------|---|---------|---------|---------|---------|---------|-------|
| 1       | Bachelor of Commerce (B.COM)                                  | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 2       | Bachelor of Arts (B.A)  | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 3       | Bachelor in Management Studies- (BMS)                         | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 4       | Bachelor of Commerce (Accounts and Finance)- BAF              | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 5       | Bachelor of Commerce (Banking and Insurance)-BBI              | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 6       | Bachelor of Commerce (Financial Markets)- BFM                 | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 7       | Bachelor of Science - Information Technology (B.Sc IT)        | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 8       | Bachelor of Science- Computer Science(B.Sc CS)                | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 9       | Bachelor of Arts- Multimedia and Mass Communication (B.A.MMC) | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 10      | Bachelor of Management Studies- Sports Management (BMS-SM)    | X       | X       | ✓       | ✓       | ✓       | 3     |
| 11      | B. Com. Honours in Actuarial Studies                          | X       | X       | X       | ✓       | ✓       | 2     |
| 12      | B.A. Honours in Apparel Design and Construction               | X       | X       | X       | ✓       | ✓       | 2     |
| 13      | B. Com. Honours in International Accounting                   | X       | X       | X       | ✓       | ✓       | 2     |
| 14      | Bachelor of Management Studies- E commerce operations         | X       | X       | X       | X       | ✓       | 1     |
| 15      | B.Sc. (Honours) in Integrative Nutrition & Dietetics          | X       | X       | X       | X       | ✓       | 1     |
| 16      | BBA in Tourism and Travel Management                          | X       | X       | X       | X       | ✓       | 1     |
| 17      | B.Sc. in Interior Design                                      | X       | X       | X       | X       | ✓       | 1     |
| 18      | Master Of Commerce-(M.COM)- Accountancy                       | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 19      | Master Of Commerce-(M.COM)- Management                        |         |         |         |         |         |       |
| 20      | Master of Arts (Economics)                                    | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 21      | Master of Arts (Geography)                                    | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 22      | Master of Arts (Psychology)                                   | X       | X       | X       | ✓       | ✓       | 2     |
| 23      | Master of Science (Information Technology) (M.Sc IT)          | ✓       | ✓       | ✓       | ✓       | ✓       | 5     |
| 24      | Master's Degree - Sports Management (MSM)                     | X       | X       | ✓       | ✓       | ✓       | 3     |
| 25      | Master of Science (Geo-informatics) (M.Sc GeoInformatics)     | X       | X       | X       | X       | ✓       | 1     |
|         |   |         |         |         |         |         | 84    |

*Matta*

Prof. (Dr.) Moushumi Datta  
 I/c. Principal



**Course of B Com (Banking and Insurance)**

**First Year  
Semester –I**

**Financial Accounting –I**

**(with effect from 2016-17)**

**Modules at a Glance**

| <b>Sr. No.</b> | <b>Modules</b>   | <b>No. of Lectures</b> |
|----------------|--|------------------------|
| 1              | Introduction to Accounting                                 | 12                     |
| 2              | Classification of Income & Expenses & Accounting Standards | 12                     |
| 3              | Stock Valuation & Hire purchase                            | 20                     |
| 4              | Final Accounts   | 16                     |
| <b>Total</b>   |  | <b>60</b>              |

**Course Objectives:**

1. To enhance the understanding of conceptual knowledge of financial accounting and to impart skills for recording various kinds of business transactions.
2. To understand the concept of stock valuation and Hire purchase
3. To demonstrate the preparation of final accounts of trading and manufacturing companies
4. To make them understand the whole process of issue of Shares and Debentures.

**Course Outcome:**

Upon successful completion of the course, the learner will be able to:

CO1: Acquire conceptual knowledge of basics of accounting in accordance GAAP. (level: understand)

CO2: Develop the skill of preparing stock ledgers and hire purchase accounts. (level: Apply)

CO3: Equip with the knowledge of accounting process and preparation of final accounts of sole trader and manufacturer (level: Apply)

CO4: Determine the process of Issue of shares and Debentures. (level: understand)

  
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## Detailed Syllabus

| Sr. No.  | Modules / Units   |
|----------|---|
| <b>1</b> | <b>Introduction to accounting</b>   |
|          | 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  |
| <b>2</b> | <b>Classification of Income &amp; Expenses &amp; Accounting Standards</b>   |
|          | 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). |
| <b>3</b> | <b>Stock Valuation &amp; Hire purchase</b>  |
|          | Stock valuation (FIFO and Weighted Average Method only) Hire Purchase Transactions (calculation of interest, accounting as per asset purchase method only, exclude repossession)  |
| <b>4</b> | <b>Final Accounts</b>   |
|          | Trading Account, Profit and Loss Account, Balance Sheet, Adjustment Entries.<br>(Skill Development)   |

### Suggested Reference Books:

- *Introduction to Accountancy* by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
- *Advance Accounts* by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
- *Advanced Accountancy* by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi



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## Course of B Com (Banking and Insurance)

### First Year Semester –II

#### Business Communication – II

(with effect from 2016-17)

#### *Modules at a Glance*

| Sr. No. | Modules                     | No. of Lectures |
|---------|-----------------------------|-----------------|
| 1       | Presentation Skills         | 10              |
| 2       | Group Communication         | 15              |
| 3       | Business Correspondence     | 10              |
| 4       | Language and Writing Skills | 15              |
|         |                             | 60              |

#### Course Objectives:

1. To develop awareness of the complexity of the communication process in group.
2. To develop effective presentation skills in students so as to enable them to comprehend topics and present them in a simple and lucid manner.
3. To develop effective writing skills so as to enable students to write in clear, concise and persuasive manner during business correspondences.
4. To demonstrate effective use of communication technology

#### Course Outcome:

Upon successful completion of the course, the learner will be able to:

CO1: Apply conceptual the presentation skills in real life business problems. (level: Apply)

CO2: Effectively use the communication skills in group meetings, conferences and public speaking (level: Apply)

CO3: Construct different types of letters used in daily course of business (level: create)

CO4: Comprehend with better report writing skills (level: Apply)

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## Detailed Syllabus

| Sr. No. | Units/Modules   |
|---------|---|
| 1       | <b>Presentation Skills ( Skill Development)</b>   |
|         | <b>Presentations:</b> (to be tested in tutorials only) 4 Principles of Effective Presentation Effective use of OHP Effective use of Transparencies How to make a Power-Point Presentation   |
| 2       | <b>Group Communication</b>  |
|         | <b>Interviews:</b> Group Discussion Preparing for an Interview, Types of Interviews – Selection, Appraisal, Grievance, Exit<br><b>Meetings:</b> 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<br><b>Conference:</b> Meaning and Importance of Conference Organizing a Conference Modern Methods: Video and Tele – Conferencing<br><b>Public Relations:</b> Meaning, Functions of PR Department, External and Internal Measures of PR |
| 3       | <b>Business Correspondence( Skill Development)</b>  |
|         | <b>Trade Letters:</b> Order, Credit and Status Enquiry, Collection (just a brief introduction to be given)<br><b>Only following to be taught in detail:-</b> Letters of Inquiry, Letters of Complaints, Claims, Adjustments Sales Letters, promotional leaflets and fliers Consumer Grievance Letters, Letters under Right to Information (RTI) Act [Teachers must provide the students with theoretical constructs wherever necessary in order to create awareness. However students should not be tested on the theory.]                                  |
| 4       | <b>Language and Writing Skills (Skill Development)</b>  |
|         | <b>Reports:</b> Parts, Types, Feasibility Reports, Investigative Reports<br><b>Summarisation:</b> Identification of main and supporting/sub points Presenting these in a cohesive manner  |

### Suggested Reference Books:

- Agarwal, Anju D (1989) A Practical Handbook for Consumers, IBH.
- Alien, R.K. (1970) Organisational Management through Communication.
- Ashley,A (1992) A Handbook Of Commercial Correspondence, Oxford University Press.
- Aswalthapa, K (1991) Organisational Behaviour, Himalayan Publication, Mumbai



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**Course of B Com (Banking and Insurance)**

**First Year  
Semester –II**

**Organisational Behaviour**

**(with effect from 2016-17)**

*Modules at a Glance*

| Sr. No.      | Modules                                      | No. of Lectures |
|--------------|--|-----------------|
| 1            | Introduction of organizational Behavior      | 15              |
| 2            | Group Dynamics                               | 15              |
| 3            | Organizational Culture and Change Management | 15              |
| 4            | Organizational Development.                  | 15              |
| <b>Total</b> |  | <b>60</b>       |

**Course Objectives:**

1. To provide basic knowledge of key approaches and Models relating to Organizational Behavior.
2. To identify specific steps managers can take to motivate the employees.
3. To understand ways of acting effectively and finding ways for controlling human behavior.
4. To apply different concepts relating to managing of conflicts, change, time and stress.

**Course Outcome:**

Upon successful completion of the course, the learner will be able to:

CO1: understand the Organisational structure of companies (level: Understand)

CO2: Effectively understand the behaviour of individuals in an organisation (level: Understand)

CO3: Effectively understand the behaviour of groups in an organisation (level: Understand)

CO4: Comprehend the theories of motivation and resolve conflict in organisation (level: Apply)

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### Details Syllabus

| Sr. No.  | Modules/Units  |
|----------|--|
| <b>1</b> | <b>Introduction of organizational Behavior</b>   |
|          | <ul style="list-style-type: none"> <li>• Meaning, Nature and scope of OB, Models of OB,</li> <li>• Theories of Motivation :</li> <li>• Maslow, Herzberg, Mc.Gregor Theory X and Theory Y, William Ouchi's Theory Z, Victor Vroom . ERG theory</li> <li>• Application of the Theories</li> <li>• • Motivational techniques in Banking and Insurance Industry</li> </ul> |
| <b>2</b> | <b>Group Dynamics</b>  |
|          | <ul style="list-style-type: none"> <li>• Individual Behavior ( IQ, EQ, SQ)</li> <li>• Group Formation, Team Building, Team Development.</li> <li>• Goal Setting</li> <li>• Soft Skills, Interpersonal Skills, Multicultural Skills, Cross Cultural Skills. (Skill Development)</li> <li>• Johari Window</li> </ul>   |
| <b>3</b> | <b>Organizational Culture and Change Management</b>  |
|          | <ul style="list-style-type: none"> <li>• Work Culture, Ways for Making Work Culture Effective and Lively, Work Conflicts.</li> <li>• Organizational Change, effects of Resistance to Change, ways to overcome resistance to change.</li> <li>• Time and Stress Management.</li> </ul>  |
| <b>4</b> | <b>Organizational Development</b>  |
|          | <ul style="list-style-type: none"> <li>• Meaning and Nature of OD.</li> <li>• Techniques of OD.</li> <li>• Importance of OD.</li> </ul>  |

#### Suggested Reference Books:

- Stephen P. Robbins “Organizational Behavior” Prentice Hall of India Private Ltd.
- Mirza S. Saiyadain “Organizational Behaviour” Tata Mc. Graw Hill.
- John Bratton “Work and Organizational Behaviour ”Militza Callinan Carolyn Forshaw and Peter Sawchuk Palgrave Macmilla, New York.
- Margie Parikh and Rajen Gupta “Organizational Behaviour” Tata Mc. Graw Hill Education Private Limited , New Delhi.
- Suja Nair “Organizational Behaviour” Himalaya Publishing House, Mumbai.



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**Course of B Com (Banking and Insurance)**

**Second Year  
Semester –III**

**Direct Taxation**

**(with effect from 2017-18)**

***Modules at a Glance***

| <b>Sr. No.</b> | <b>Modules</b>   | <b>No. of lectures</b> |
|----------------|--|------------------------|
| Module 1       | Basic Terms (S: 2, 3, and 4) & Scope of Total Income Based on Residential Status (S: 5 & 6 both) | 15                     |
| Module 2       | Heads of Income (S: 14; 14A)   | 15                     |
| Module 3       | Deduction from total Income  | 15                     |
| Module 4       | Computation of total Income for Individual   | 15                     |
|                |  | 60                     |

**Course Objectives:**

1. To enhance the understanding of conceptual knowledge basic terms used in taxation laws.
2. To understand the various heads of income.
3. To orient learners towards understanding the various deduction from income.
4. To demonstrate the calculation of total income for Individuals

**Course Outcome:**

Upon successful completion of the course, the learner will be able to:

CO 1: Acquire the complete knowledge of basic concepts of income tax (Level: Understand)

CO 2: Compute the income under various heads taking into consideration the exempted incomes (Level: Apply)

CO 3: Calculate the taxable income after the eligible deductions. (level: Apply)

CO 4: Calculate the taxable income for individuals (Level: Apply)

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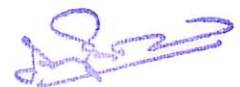


**Detailed Syllabus:**

| <b>Module</b> | <b>Topic</b>  | <b>No. of lectures</b> |
|---------------|---|------------------------|
| <b>1.</b>     | <b>BASIC TERMS (Section 2, 3, and 4) &amp; Scope of Total Income Based on Residential Status (Section 5 &amp; 6 both)</b>   | <b>15</b>              |
|               | Assessee , Assessment, Assessment Year, Annual value Business, Capital Assets, Income, Person, Previous Year Transfer, Scope of total Income based on Residential Status (Section 5 & 6 both)   |                        |
| <b>2.</b>     | <b>HEADS OF INCOME (S: 14; 14A)</b>   | <b>15</b>              |
|               | Salary (Section 15 to 17)<br>Income from House Properties (Section 22 to 27)<br>Profit and Gain from Business (Section 28, 30, 31, 32, 35, 35D, 36, 37, 40, 40A and 43B)<br>Capital Gain (Section 45, 48, 49, 50, 54, 55)<br>Income from Other Sources (Section 56 to Section 59)<br>Exclusions from Total Income (S: 10)<br>Exclusion related to specified heads to be covered with relevant head.e.g. Salary, Business Income, Capital Gain, Income from Other Sources, |                        |
| <b>3.</b>     | <b>DEDUCTION FROM TOTAL INCOME</b>  | <b>15</b>              |
|               | Section 80C, 80CCC, 80D, 80DD, 80E, 80 U  |                        |
| <b>4.</b>     | <b>COMPUTATION OF TOTAL INCOME FOR INDIVIDUAL (Employability)</b>   | <b>15</b>              |
|               | Comprehensive Practical Examples  |                        |

**Recommended Reading Material**

- Direct Taxes Law & Practice –V.K. Singhania
- Direct Taxes Laws - T.N. Manohara
- Professional Approach Direct Taxes – Ahuja & Gupta
- Service Tax – V.S. Datey
- Direct Taxes Law & Practice - Dinkar Pagare.
- Service Tax- Sanjeev Agarwal & Parthsarthy
- Personal Investment & Tax Planning Yearbook - N.J. Ysaswy,
- Law and Income Tax - A.C. Sampathy Iyengar, Bharat Publishing House, Allahabad.



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**Course of B Com (Banking and Insurance)**

**Second Year  
Semester –III**

**INFORMATION TECHNOLOGY IN BANKING & INSURANCE – I**

**(with effect from 2017-18)**

***Modules at a Glance***

| <b>Sr. No.</b> | <b>Modules</b>                      | <b>No. of lectures</b> |
|----------------|-------------------------------------|------------------------|
| Module 1       | Introduction to Electronic Commerce | <b>15</b>              |
| Module 2       | E Banking                           | <b>15</b>              |
| Module 3       | MS Office: MS- Excel                | <b>15</b>              |
| Module 4       | Cyber Law & Cyber Security          | <b>15</b>              |
|                |                                     | <b>60</b>              |

**Course Objectives:**

1. To provide basic knowledge of E-commerce and
2. To explain the process of E-Banking.
3. To teach them Ms Excel and its application
4. To sensitise the students regarding cyber laws and cyber securities.

**Course Outcome:**

After completion of this course the learner will be able to:

CO1: Understand the elements of E-commerce (Level: Understanding)

CO2: Recognize the process and application of e-banking (Level: Application)

CO3: Apply the Excel formulas in calculation of interest and other areas in banking and insurance (Level: Apply)

CO4: Equip them with cyber laws and cyber security in digital platforms. (Level: Understanding)

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**Detailed Syllabus:**

| Module | Topic   | No. of lectures |
|--------|---|-----------------|
| 1.     | <b>INTRODUCTION TO ELECTRONIC COMMERCE</b>  | 15              |
|        | <p><b>E-Commerce Framework</b> - E-Commerce and media convergence, anatomy of E-Commerce Applications, E-Commerce Consumer and Organization Applications</p> <p><b>The network Infrastructure for Electronic Commerce</b> - Market forces influencing the I-way, Components of I-way, Network Access Equipment</p> <p><b>E-Commerce and World Wide Web</b> - Architectural framework of E-Commerce, WWW and its architecture, hypertext publishing, technology behind the Web, Security and the web</p>   |                 |
| 2.     | <b>E-BANKING</b>  |                 |
|        | <p>Meaning, definition, features, advantages and limitations- core banking, the evolution of e-banking in India, Legal framework for e-banking.</p> <p><b>Electronic Payment System</b></p> <p>Types of Electronic Payment Systems, Digital Token-based EPS, Smart Card EPS, Credit Card EPS, Risk in EPS, Designing an EPS</p>   |                 |
| 3.     | <b>MS Office: MS –Excel (Skill Development)</b>   |                 |
|        | <p><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;&gt;=operators, Logical functions using if, and, or =, not, date and time functions &amp; annotating formulae, MS Excel advanced features- Financial functions: pv( ), pmt ( ), fu( )... logical functions:if( ), and ( ), or ( )...., lookup functions, what if analysis, pivot table, conditional table.</p> <p><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> |                 |
| 4.     | <b>CYBER LAW &amp; CYBER SECURITY:</b>  |                 |
|        | <b>Need of Cyber Law, History of Cyber Law in India</b>   |                 |



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|  |   |  |
|--|---|--|
|  | <p><b>Cyber Crimes:</b></p> <p>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><b>Cyber Security:</b></p> <p>Computer Security, E-Security, Password Security and Reporting internet fraud</p> |  |
|--|---|--|

### **Recommended Reading List**

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- E-banking in India – Challenges and Opportunities by Rimi Jatana
- Computers & Banking – By Soni & Agarwal
- e-Commerce – By David Whitely
- Microsoft Office Professional (2013-step by step)
- Computers & Banking – M/s Sultanchand & Sons



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**Course of B Com (Banking and Insurance)**

**Second Year  
Semester –III**

**Management Accounting  
(with effect from 2017-18)**

*Modules at a Glance*

| <b>Sr. No.</b> | <b>Modules</b>                        | <b>No. of lectures</b> |
|----------------|---------------------------------------|------------------------|
| Module 1       | Introduction to Management Accounting | <b>15</b>              |
| Module 2       | Financial statements analysis         | <b>15</b>              |
| Module 3       | Working Capital Management            | <b>15</b>              |
| Module 4       | Management of profits/dividend policy | <b>15</b>              |
|                |                                       | <b>60</b>              |

**Course Objectives:**

1. To widen the scope of the learner towards Accounting in Managerial decisions
2. To develop an inclination towards understanding financial statement analysis of companies.
3. To enhance the practical knowledge managing working capital
4. To enlighten on the management policies relating to dividends.

**Course Outcome:**

Upon successful completion of the course, the learner will be able to:

CO 1: Describe the various management accounting techniques useful for decision making  
(Level: Understand)

CO 2: Analyse the financial statements and calculate financial ratios of different companies  
(Level: Apply)

CO 3: Prepare Cash Flow and Funds Flow statements this helps in planning for intermediate and long-term finances. (level: Apply)

CO 4: Calculate the working capital requirements of trading and manufacturing companies  
(Level: Apply)

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**Detailed Syllabus:**

| <b>Module</b> | <b>Topic</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 STATEMENTS ANALYSIS (Employability)</b>   | <b>5</b>               |
|               | <p><b>Introduction to Corporate Financial Statements:</b><br/>Understanding the Balance sheet and Revenue statements with the headings and sub headings, Uses of financial statements, Users of Financial Statements.</p> <p><b>Financial Statement Analysis</b><br/>Introduction and meaning of Financial Statement Analysis, Steps, Objective, Types of Analysis.</p> <p><b>Ratio analysis:</b> Meaning, classification, Du Point Chart, advantages &amp; limitations.</p> <p><b>Balance Sheet Ratios:</b> Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio.</p> <p><b>Revenue Statement Ratios:</b> Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Stock Turnover Ratio,</p> <p><b>Combined Ratio:</b> Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital, Return on Equity Capital, Dividend Pay-out Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.</p> |                        |
| <b>3.</b>     | <b>WORKING CAPITAL MANAGEMENT (Entrepreneurship)</b>   | <b>5</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</b>   | <b>5</b>               |
|               | Meaning, Types, Factors influencing dividend policy, Forms of dividend.<br>Determinants of Dividends Policy: Factors; Dividend Policy in India; Bonus Shares (Stock dividend) and Stock (Share) Splits; Legal, Procedural; and Tax Aspects associated with Dividend Decision   |                        |



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## **RECOMMENDED READING MATERIAL**

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- Cost management – Saxena and vashist
- Cost and management accounting – Ravi N Kishor
- Essential of management accounting – P.N.Reddy, Himalaya publication.
- Advanced Management Accounting – Robert S Kailer.
- Financial of management Accounting – S.R.Varshey, Wisdom.
- Introduction of management accounting learning – Charbs T Horngram, PHI.



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**Course of B Com (Banking and Insurance)**

**Second Year  
Semester –III**

**Organisational Behaviour**

**(with effect from Academic Year 2017-18)**

*Modules at a Glance*

| <b>Sr. No.</b> | <b>Modules</b>                               | <b>No. of Lectures</b> |
|----------------|--|------------------------|
| 1              | Introduction to OB & Theories of Motivation  | 15                     |
| 2              | Group Dynamics                               | 15                     |
| 3              | Organizational Culture and Change Management | 15                     |
| 4              | Organizational Development                   | 15                     |
| <b>Total</b>   |  | <b>60</b>              |

**Course Objectives:**

1. To provide basic knowledge of Organizational Behavior and Motivation
2. To explain the process of Group Dynamics
3. To teach them the importance of Organizational Culture and Change Management
4. To sensitise the students regarding organizational Development

**Course Outcome:**

After completion of this course the learner will be able to:

CO1: Understand the elements of Organizational behavior (Level: Understanding)

CO2: Recognize the process of group dynamics (Level: Application)

CO3: Realize the importance of Organizational culture and change management  
(Level: Apply)

CO4: Understand the importance of organizational development. (Level: Understanding)

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### Detailed Syllabus

| Sr. No.  | Modules / Units  |
|----------|--|
| <b>1</b> | <b>Introduction to OB &amp; Theories of Motivation</b>   |
|          | INTRODUCTION TO OB<br>Meaning, Nature and scope of OB, Models of OB,<br>THEORIES OF MOTIVATION<br>Maslow, Herzberg, M c . Gregor Theory X and Theory Y, William<br>Ouchi's Theory Z, Victor Vroom . ERG theory and Application of the<br>Theories<br>Motivational techniques in Banking and Insurance Industry |
| <b>2</b> | <b>Group Dynamics<br/>(Employability)</b>  |
|          | Individual Behavior ( IQ, EQ, SQ)<br>Group Formation, Team Building, Team Development.<br>Goal Setting<br>Soft Skills ,Interpersonal Skills , Multicultural Skills, Cross Cultural Skills.<br>Johari Window  |
| <b>3</b> | <b>Organizational Culture and Change Management</b>  |
|          | Work Culture, Ways for Making Work Culture Effective and Lively, Work<br>Conflicts.Organizational Change, effects of Resistance to Change, ways to<br>overcome resistance to change. Time and Stress Management.   |
| <b>4</b> | <b>Organizational Development</b>  |
|          | Meaning and Nature of Organisational Development ,Techniques of<br>Organisational Development and Importance of Organisational Development.  |

#### Reference Books

- Stephen P. Robbins “Organizational Behavior ”Prentice Hall of India Private Ltd
- Mirza S. Saiyadain“OrganizationalBehaviour”Tata Mc. Graw Hill.
- John Bratton “Work and Organizational Behaviour” MilitzaCallinan Carolyn  
Forshaw and Peter SawchukPalgraveMacmillan, New York.
- Margie Parikh and Rajen Gupta “Organizational Behaviour” Tata Mc. Graw Hill  
Education Private Limited, New Delhi.



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## Course of B Com (Banking and Insurance)

Second Year  
Semester –IV

### Entrepreneurship Management (with effect from 2017-18)

#### Modules at a Glance

| Sr. No.  | Modules  | No. of lectures |
|----------|--|-----------------|
| Module 1 | Concept, meaning and definition of entrepreneur and entrepreneurship | 15              |
| Module 2 | Entrepreneurial Project Development                                  | 15              |
| Module 3 | Legal Considerations for different forms of organization             | 15              |
| Module 4 | Entrepreneurship Development Programme and Risk Management           | 15              |
|          |  | 60              |

#### Objectives:

1. To provide basic awareness of entrepreneurship management
2. To make them understand the entrepreneurial project development
3. To understand legal considerations of organisations
4. To explain the entrepreneurship development programme and risk management

#### Course Outcome:

After completion of this course the learner will be able to:

CO1: Understand the awareness of entrepreneurship management (Level: Understanding)

CO2: Understand the entrepreneurial project development (Level: Understanding)

CO3: Analyze the legal considerations of organisations. (Level: Understanding)

CO4: Practical application entrepreneurship development programme and risk management. (Level: Understanding)

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**Detailed Syllabus:**

| <b>Module</b> | <b>Topic</b>  | <b>No. of lectures</b> |
|---------------|---|------------------------|
| <b>1.</b>     | <b>Concept, meaning and definition of entrepreneur and entrepreneurship (Entrepreneurship)</b>  | <b>15</b>              |
|               | Importance and significance of growth of entrepreneurial activity.<br>• Concept of intrapreneur.<br>• Characteristics and qualities of entrepreneurs<br>• Classification and types of entrepreneurs.<br>• Women entrepreneurs<br>• Theories of entrepreneurship<br>(McClelland, Max Weber and Joseph Schumpeter)  |                        |
| <b>2.</b>     | <b>Entrepreneurial Project Development (Entrepreneurship)</b>   | <b>15</b>              |
|               | • Idea generation – sources and methods<br>• Identification and classification of ideas.<br>• Environmental Scanning and SWOT analysis<br>• Preparation of project plan –Points to be considered<br>• Components of an ideal business plan – market plan, financial plan, operational plan, and HR plan.<br>• Project formulation –project report significance and contents<br>• Project appraisal –Aspects and methods : (a) Economic oriented appraisal b) Financial appraisal<br>(c) Market oriented appraisal<br>Technological feasibility<br>• Managerial Competency |                        |
| <b>3.</b>     | <b>Legal Considerations for different forms of organization</b>   | <b>15</b>              |
|               | Cultural and Environmental Issues in setting up of business enterprise with respect to :<br>( Sole trading firm, Limited Liabilites Partnership, Limited company, Public Company, Private Company, NGO)<br>Quick Start Methods of Business: Franchising , Mergers and Takeover  |                        |
| <b>4.</b>     | <b>Entrepreneurship Development Programme and Risk Management (Entrepreneurship)</b>  | <b>15</b>              |
|               | • SME, SHG with special reference to microfinance and woman entrepreneur<br>• Definition of risk, types of risk, risk management strategies, Self regulation and Installation of Corporate Governance. Future strategies for promoting insurance in India. Implications for Risk Management, Derivatives in Banking, Innovations in credit appraisal system.  |                        |



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Reference Books

- Dr. VasantDesai“Small Scale Industries and Entrepreneurship” Himalaya Publishing House.
- Dr. VasantDesai“Entrepreneurship and Management of Small and Medium Enterprises” Himalaya Publishing House.
- S.K. Mohanty “Fundamentals of Entrepreneurship” Prentice Hall of India
- E. Gordon and K. Natrajan “Entrepreneurship Development” Himalaya Publishing House.
- Robert D. Hisrich & Micheal P. Peters “Entrepreneurship”, Tata Mc. Graw Hill



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**Course of B Com (Banking and Insurance)**

**Second Year  
Semester –IV**

**Entrepreneurship Management**

**(with effect from 2017-18)**

*Modules at a Glance*

| <b>Sr. No.</b> | <b>Modules</b>   | <b>No. of lectures</b> |
|----------------|--|------------------------|
| Module 1       | Concept, meaning and definition of entrepreneur and entrepreneurship | <b>15</b>              |
| Module 2       | Entrepreneurial Project Development                                  | <b>15</b>              |
| Module 3       | Legal Considerations for different forms of organization             | <b>15</b>              |
| Module 4       | Entrepreneurship Development Programme and Risk Management           | <b>15</b>              |
|                |  | <b>60</b>              |

**Objectives:**

1. To provide basic awareness of entrepreneurship management
2. To make them understand the entrepreneurial project development
3. To understand legal considerations of organisations
4. To explain the entrepreneurship development programme and risk management

**Course Outcome:**

After completion of this course the learner will be able to:

CO1: Understand the awareness of entrepreneurship management (Level: Understanding)

CO2: Understand the entrepreneurial project development (Level: Understanding)

CO3: Analyze the legal considerations of organisations. (Level: Understanding)

CO4: Practical application entrepreneurship development programme and risk management. (Level: Understanding)

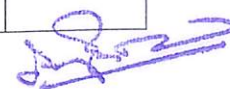
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**Detailed Syllabus:**

| <b>Module</b> | <b>Topic</b>  | <b>No. of lectures</b> |
|---------------|---|------------------------|
| <b>1.</b>     | <b>Concept, meaning and definition of entrepreneur and entrepreneurship (Entrepreneurship)</b>  | <b>15</b>              |
|               | <p>Importance and significance of growth of entrepreneurial activity.</p> <ul style="list-style-type: none"> <li>• Concept of intrapreneur.</li> <li>• Characteristics and qualities of entrepreneurs</li> <li>• Classification and types of entrepreneurs.</li> <li>• Women entrepreneurs</li> <li>• Theories of entrepreneurship (McClelland, Max Weber and Joseph Schumpeter)</li> </ul>   |                        |
| <b>2.</b>     | <b>Entrepreneurial Project Development (Entrepreneurship)</b>   | <b>15</b>              |
|               | <ul style="list-style-type: none"> <li>• Idea generation – sources and methods</li> <li>• Identification and classification of ideas.</li> <li>• Environmental Scanning and SWOT analysis</li> <li>• Preparation of project plan –Points to be considered</li> <li>• Components of an ideal business plan – market plan, financial plan, operational plan, and HR plan.</li> <li>• Project formulation –project report significance and contents</li> <li>• Project appraisal –Aspects and methods : (a) Economic oriented appraisal b) Financial appraisal (c) Market oriented appraisal</li> </ul> <p>Technological feasibility</p> <ul style="list-style-type: none"> <li>• Managerial Competency</li> </ul> |                        |
| <b>3.</b>     | <b>Legal Considerations for different forms of organization</b>   | <b>15</b>              |
|               | <p>Cultural and Environmental Issues in setting up of business enterprise with respect to :</p> <p>( Sole trading firm, Limited Liabilites Partnership, Limited company, Public Company, Private Company, NGO)</p> <p>Quick Start Methods of Business: Franchising , Mergers and Takeover</p>   |                        |
| <b>4.</b>     | <b>Entrepreneurship Development Programme and Risk Management (Entrepreneurship)</b>  | <b>15</b>              |
|               | <ul style="list-style-type: none"> <li>• SME, SHG with special reference to microfinance and woman entrepreneur</li> <li>• Definition of risk, types of risk, risk management strategies, Self regulation and Installation of Corporate Governance. Future strategies for promoting insurance in India. Implications for Risk Management, Derivatives in Banking, Innovations in credit appraisal system.</li> </ul>  |                        |



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Reference Books

- Dr. VasantDesai“Small Scale Industries and Entrepreneurship” Himalaya Publishing House.
- Dr. VasantDesai“Entrepreneurship and Management of Small and Medium Enterprises” Himalaya Publishing House.
- S.K. Mohanty “Fundamentals of Entrepreneurship” Prentice Hall of India
- E. Gordon and K. Natrajan “Entrepreneurship Development” Himalaya Publishing House.
- Robert D. Hisrich & Micheal P. Peters “Entrepreneurship”, Tata Mc. Graw Hill



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**Course of B Com (Banking and Insurance)**

**Second Year  
Semester –IV**

**FINANCIAL MANAGEMENT –II  
(with effect from 2017-18)**

*Modules at a Glance*

| Sr. No.  | Modules                                     | No. of lectures |
|----------|---|-----------------|
| Module 1 | Working Capital Management                  | 15              |
| Module 2 | Management of Components of Working Capital | 15              |
| Module 3 | Financial Planning                          | 15              |
| Module 4 | Financial Policy and Corporate Strategy     | 15              |
|          |   | 60              |

**Course Objectives:**

1. To widen the scope of the learner in management of working capital in business enterprises
2. To delve deeper into the components of working capital
3. To enhance the knowledge of learner in terms of planning finances
4. To provide broad understanding of the financial policy and corporate strategies.

**Course Outcome:**

After completion of this course the learner will be able to:

CO1: Understand and Apply determination of working capital of trading and manufacturing concerns. (Level: Understanding and Apply)

CO2: Manage inventory, receivables and cash in an efficient manner through the various models and techniques available at disposal (Level: Apply)

CO3: Apply the technique of budgeting and budgetary control in drafting functional, fixed, flexible and master budget. (Level: Analyze)

CO4: Evaluate the companies in context to the level of leverage applicable to the companies (Level: Analyze)

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**Detailed Syllabus:**

| <b>Module</b> | <b>Topic</b>   | <b>No. of lectures</b> |
|---------------|--|------------------------|
| <b>1.</b>     | <b>WORKING CAPITAL MANAGEMENT</b>  | <b>15</b>              |
|               | 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.   |                        |
| <b>2.</b>     | <b>MANAGEMENT OF COMPONENTS OF WORKING CAPITAL</b>   | <b>15</b>              |
|               | Management of Cash and Marketable Securities: Motives for Holding Cash; Objectives of Cash Management; Factors Determining Cash Needs; Basic Strategies of Cash Management; Cash Management Techniques / Processes; Marketable Securities; and Cash Management Practices in India. Receivables Management: Objectives; Credit Policies; Credit Terms; and Collection Policies, Inventory Management: Objectives; and Techniques. |                        |
| <b>3.</b>     | <b>FINANCIAL PLANNING (Entrepreneurship)</b>   | <b>15</b>              |
|               | Introduction, Meaning and Essentials of Budget, Types of Budget, Advantages of Budgeting, Zero Based Budgeting, Master Budget, Sales Budget, Production Budget, Material Budget, Cash Budget and Flexible 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.  |                        |



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## **Recommended Reading Material**

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- Financial Management: I M Pandey, Vikas Publishing House.
- Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill.
- Financial Management : Ravi M Kishore, Taxman
- Financial Management : James C Van Horne, Prentice Hall
- Financial Management: Prassana Chandra, Prentice Hall.
- Financial Management: Chandra Haribariran Iyer: IBHL Publication.



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## Course of B Com (Banking and Insurance)

Second Year  
Semester –IV

### SYBBI SEM-IV

## INFORMATION TECHNOLOGY IN BANKING & INSURANCE – II

(with effect from 2017-18)

### Modules at a Glance

| Sr. No.  | Modules  | No. of lectures |
|----------|--|-----------------|
| Module 1 | E-banking Business Models                        | 15              |
| Module 2 | Induction of Techno Management                   | 15              |
| Module 3 | IT Applications and Banking                      | 15              |
| Module 4 | MS-Office: Packages for Institutional Automation | 15              |
|          |  | 60              |

### Course Objectives:

1. To provide basic awareness about E-banking business models
2. To make them understand about the induction of techno management.
3. To understand ways of application of IT in banking.
4. To apply concepts of Ms-office.

### Course Outcome:

After completion of this course the learner will be able to:

CO1: Understand the various e-banking models. (Level: Understanding)

CO2: Understand the trends in banking and Information Technology including crypto currency (Level: Apply)

CO3: Apply of IT in banking and other companies for digital payment. (Level: Apply)

CO4: Practical application of MS OFFICE in boosting business performance (Level: Apply)

  
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**Detailed Syllabus:**

| <b>Module</b> | <b>Topic</b>   | <b>No. of lectures</b> |
|---------------|--|------------------------|
| <b>1.</b>     | <b>E-BANKING BUSINESS MODELS</b>   | <b>15</b>              |
|               | <b>Various models-</b> home banking, office banking, online banking, internet banking, mobile banking, SMS banking,- models of electronic payments, other business models. Use of Crypto currency and use of any other mode to make payment.   |                        |
| <b>2.</b>     | <b>INDUCTION OF TECHNO MANAGEMENT</b>  | <b>15</b>              |
|               | <p>Development Life Cycle, Project Management, Building Data Centers, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools □ Technological Changes in Indian Banking Industry</p> <p>Trends in Banking and Information Technology, Technology in Banking, Lead Role of Reserve Bank of India, New Horizons for Banking based IT, 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.</p> <p>Technology in Banking Industry: Teleconferencing, Internet Banking, Digital Signature in Banking, MICR-Facility for 'paper-based' clearing, Cheque Truncation</p> <p>Dealing with Fraudulent transactions under CTS</p> <p>Efficient customer service, smart quill computer pen, Institute for Development &amp; Research in Banking &amp; Technology (IDRBT). E-Checks-Protocols and Standards.Problems on mechanization, e-Banking-RBI Regulations &amp; Supervision, Technology Diffusion.</p> |                        |
| <b>3.</b>     | <b>IT APPLICATIONS AND BANKING</b>   | <b>15</b>              |
|               | Objectives, Electronic Commerce and Banking, Banking Software, Electronic Clearing and Settlement Systems, Plastic Money- any latest mobile application to make payment.   |                        |
| <b>4.</b>     | <b>MS-OFFICE: PACKAGES FOR INSTITUTIONAL AUTOMATION (Employability)</b>  | <b>15</b>              |
|               | MS-PowerPoint presentation: Internal links between slides, hyperlinks, embedding multimedia content onto the slides (video/audio/stylish text), slide animation, timer, creating new presentation by existing theme, import online themes, creating a  |                        |



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|  |   |  |
|--|---|--|
|  | <p>template of presentation, save and run the slide show (.ppsx) – use of master slide in presentation. How to use mobile application? BHIM or any other app for banking purpose.</p> <p>Introduction to Tally ERP 9.0 – Basic features – pass voucher entries – few advanced features.</p> <p>Applications of Internet: Introduction to e-mail, writing professional e-mails, creating digitally signed documents, use of outlook express: configuring outlook express, creating and managing profile in outlook, sending and receiving e-mails via outlook express, Emailing the merged documents, boomerang facility of email, Google drive: usage of Google drive in storing the Google documents, excel sheets, presentations and PDF files.</p> |  |
|--|---|--|

### **Recommended Reading List**

---

- Sanjay Soni and Vinayak Aggarwal, Computers and Banking, M/s Sultan Chand & Sons, New Delhi, 1993.
- Uppal, R.K. “E-Banking in India (Challenges & Opportunities)”, New Century Publications, New Delhi, 2007.
- General Bank Management from Indian Institute of Banking and Finance by MACMILAN



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## Course of B Com (Banking and Insurance)

Third Year  
Semester –V

### RESEARCH METHODOLOGY (with effect from 2018-19)

#### Modules at a Glance

| Sr. No.  | Modules   | No. of lectures |
|----------|---|-----------------|
| Module 1 | Introduction to Research                            | 15              |
| Module 2 | Data Collection and Processing                      | 15              |
| Module 3 | Data Analysis and Interpretation                    | 15              |
| Module 4 | Advanced Statistical Techniques and Research Report | 15              |
|          |   | 60              |

#### Course Objectives:

1. To provide basic knowledge of research and
2. To give an understanding of the method of data collection and data processing
3. To understand ways of analyzing data and ways to interpret them.
4. To apply advanced statistical techniques and reporting the research outcome.

#### Course Outcome:

After the completion of the course the Learner will be able to:

CO1: Identify and discuss the complex issues inherent in selecting a research problem, selecting an appropriate research design, and implementing a research project. (Level: Understanding)

CO2: Employ appropriate research approaches including sampling, data collection and questionnaire design for specific business problems. (Level : Apply)

CO3: Develop advanced critical thinking skills and demonstrate enhanced writing skills. (Level: Apply)

CO4: Develop a research proposal (Level: Create)


  
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**Detailed Syllabus:**

| <b>Module</b> | <b>Topic</b>   | <b>No. of lectures</b> |
|---------------|--|------------------------|
| <b>1.</b>     | Introduction to Research   | <b>15</b>              |
|               | Meaning, Objectives and Importance of Research <ul style="list-style-type: none"> <li>• Types of Research</li> <li>• Research Process.</li> <li>• Characteristics of Good Research</li> <li>• Hypothesis-Meaning, Nature, Significance, Types and Sources.</li> <li>• Research Design- Meaning, Definition, Need and Importance, Steps, Scope and Essentials of a Good Research Design.</li> <li>• Sampling- a) Meaning of Sample and Sampling, b) Methods of Sampling                             <ul style="list-style-type: none"> <li>i) Non-Probability Sampling-Convenient, Judgment, Quota, Snow ball</li> <li>ii) Probability- Simple Random, Stratified, Cluster, Multi Stage.</li> </ul> </li> </ul>   |                        |
| <b>2.</b>     | Data Collection and Processing   | <b>15</b>              |
|               | Types of Data and Sources-Primary and Secondary Data Sources<br>Methods of Collection of Primary data <ul style="list-style-type: none"> <li>a. Observation- i) structured and unstructured, ii) disguised and undisguised, iii) mechanical observations (use of gadgets)</li> <li>b. Experimental i) Field ii) Laboratory</li> <li>c. Interview – i) Personal Interview ii) focused group, iii) in-depth interviews Method</li> <li>d. Survey- Telephonic survey, Mail, E-mail, Internet survey, Social media, and Media listening.</li> <li>e. Survey instrument- i) Questionnaire designing.                             <ul style="list-style-type: none"> <li>a. Types of questions-i) structured/close ended and ii) unstructured/ open ended, iii) Dichotomous, iv) Multiple Choice Questions.</li> <li>b. Scaling techniques- i) Likert scale, ii) Semantic Differential scale.</li> </ul> </li> </ul> |                        |
| <b>3.</b>     | <b>Data Analysis and Interpretation (Employability)</b>  | <b>15</b>              |
|               | Processing of Data- Meaning & Essentials of i) Editing ii) Coding iii) Tabulation <ul style="list-style-type: none"> <li>• Analysis of Data-Meaning, Purpose, Types.</li> <li>• Interpretation of Data-Essentials, Importance, Significance and Descriptive Analysis</li> <li>• Testing of hypothesis- One Sample T- Test, ANOVA, F-test, Chi Square and Paired Sample Test</li> </ul>   |                        |

  
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|----|--|----|
|    |  |    |
| 4. | Advanced Statistical Techniques and Research Report (Skill Development)  | 15 |
|    | <p>Introduction, Characteristics and Application of</p> <ul style="list-style-type: none"> <li>• Correlation and Regression Analysis</li> <li>• Factor Analysis</li> <li>• Cluster Analysis</li> <li>• Discriminant Analysis</li> <li>• Multidimensional Scaling</li> </ul> <p>Report writing – i) Meaning, Importance, Structure, Types, Process and Essentials of a Good Report.</p> |    |

#### Recommended Reading List

- Exploratory and Confirmatory Factor Analysis- Understanding Concepts and Applications(2004) – Bruce Thompson First Edition
- Interpreting Economic and Social Data – A Foundation of Descriptive Statistics (2009) - Othmar W. Winkler - Springer
- Regression Modelling Strategies (2015) – Frank E Harrell, Jr Springer Series in Statistics.
- Research Methodology (2014) – Deepak Chawla and Neena Sondhi, Vikas Publishing House.



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**Course of B Com (Banking and Insurance)**

**Third Year  
Semester –VI**

**MARKETING IN BANKING AND INSURANCE**

**(with effect from 2018-19)**

*Modules at a Glance*

| <b>Sr. No.</b> | <b>Modules</b>                                  | <b>No. of lectures</b> |
|----------------|---|------------------------|
| Module 1       | Introduction to Marketing and Service Marketing | 15                     |
| Module 2       | Consumer Behaviour                              | 15                     |
| Module 3       | Rural Marketing                                 | 15                     |
| Module 4       | E- Marketing                                    | 15                     |
|                |   | 60                     |

**Objectives:**

1. To widen the scope of the learner in understanding the concept of marketing.
2. To make them aware of the importance of consumer behaviour
3. To delve deeper into the problems of rural marketing.
4. To enhance the knowledge of learner in terms of changes the styles of marketing from traditional to modern.

**Course Outcome:**

After completion of this course the learner will be able to:

CO1: Identify the key issues of marketers of financial services due to the peculiar characteristics of services (Level: Understanding)

CO2: Comprehend the key external influences in the marketing of financial services (Level: Apply)

CO3: Analyse the customer encounter management and managing customer information for marketing decisions (Level: Analyse)

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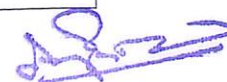


CO4: Design ways to overcome the challenges of 21 st century to the banking and insurance service providers (Level: Apply)

CO5: Synthesize efficient algorithms without any error in common engineering design situations (Level: Create)

**Detailed Syllabus:**

| Module | Topic   | No. of lectures |
|--------|---|-----------------|
| 1.     | Introduction to Marketing and Service Marketing (Skill Development)   | 15              |
|        | Meaning, Definition, Importance, Marketing Mix, Market Segmentation, Marketing Strategy, Channels of Marketing, Marketing of Banking and Insurance Products, Marketing Research, Introduction, Process and Types.<br>Meaning, Concept, Evolution and Characteristics of Service Marketing. Need and Importance of Service Marketing, 7 P's of Services Marketing Mix, Service Marketing Mix Strategies for Banking and Insurance and Marketing Logistics.   |                 |
| 2.     | Consumer Behaviour  | 15              |
|        | Introduction to Consumer Behaviour, Consumer Expectations, Consumer Buying Behavior, Role of Consumer in Service Delivery, Consumer Responses, Consumer Delight – Concept and Importance.<br>Consumer Behaviour and Marketing Communications: Introduction, Marketing Communication Flow, Communication Process, Interpersonal Communication, Persuasive Communication, Source, Message, Message Appeals, Communication Feedback.   |                 |
| 3.     | Rural Marketing   | 15              |
|        | Rural Marketing -Concept and Scope ,Nature of Rural Markets , Attractiveness of Rural Markets ,Rural Vs Urban Marketing ,Characteristics of Rural Consumers ,Buying Decision Process ,Rural Marketing Information System ,Potential And Size of Rural Markets.<br>Pricing Strategy, Pricing Policies, Innovative Pricing Methods for Rural Markets, Promotion Strategy, Appropriate Media, Designing Right Promotion Mix, Promotional Campaigns.<br>Distribution- Logistics Management, Problems Encountered, Selection of Appropriate Channels, New Approaches to Reach Out Rural Markets – Electronic Choupal Applications. |                 |



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|----|---|----|
| 4. | E- Marketing (Employability)  | 15 |
|    | E-marketing: Scope, Benefits and Problems, E-marketing Techniques, Internet Marketing, Digital Marketing and E-marketing<br>E-Marketing Mix Strategy , Introduction, Objectives, the 4Ps in E-Marketing, Additional 3Ps in E-Marketing of Services, the 2P+2C+3S Formula in E-Marketing |    |

### **Recommended Reading Material**

- Marketing Management -Philip Kotler, Prentice Hall of India New Delhi.
- Service Marketing- S. M. Jha, Himalaya Publishing House, Mumbai.
- Essence of Service Marketing- Adrian Payne, Prentice Hall of India New Delhi.
- Service Marketing- Hellen Woodruffle, Macmillan Publishers, India, Delhi.
- E- Marketing - Judy Strauss, Raymond Frost, Pearson Prentice Hall, 2009, 5th Edition
- Marketing Management – An Asian Perspective Philip Kotler, Gary Armstrong, Prafulla Y. Agnihotri, Ehsan UIHaque – Pearson Education 2010.
- Rural Marketing – Text and Cases, C.S Krishnamacharayu and Lathiha Ramkrishnan, Pearson Education.
- Service Marketing – Christopher Loveloca, Pearson Education



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**Course of B Com (Banking and Insurance)**

**Third Year  
Semester –VI**

**SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT**

**(with effect from 2018-19)**

*Modules at a Glance*

| Sr. No.  | Modules  | No. of lectures |
|----------|--|-----------------|
| Module 1 | Portfolio Management – An Introduction & Process | 15              |
| Module 2 | Portfolio Management – Valuation                 | 15              |
| Module 3 | Fundamental Analysis and Technical Analysis      | 15              |
| Module 4 | Efficient Market Theory & CAPM                   | 15              |
|          |  | 60              |

**Objectives:**

1. To widen the scope of the learner in understanding the role of portfolio managers.
2. To understand the method of valuation of portfolio management.
3. To develop an inclination towards understanding the fundamental and technical analysis.
4. To enhance the practical knowledge efficient market theory and CAPM

**Course Outcome:**

After completion of this course the learner will be able to:

CO1: Understand the technical terms used in field portfolio management. (level: Understand)

CO2: Apply the Valuation methods in valuation of selected portfolios. (level: Apply)

CO3: Compare the difference between Fundamental and Technical Analysis. (level: Understand)

  
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CO4: Analyse the efficient market theories and calculate the CAPM (level: Analyse)

**Detailed Syllabus:**

| Module | Topic  | No. of lectures |
|--------|--|-----------------|
| 1.     | Portfolio Management – An Introduction & Process (Skill Development)   | 15              |
|        | Investment, Meaning, Characteristics, Objectives, Investment V/s Speculation, Investment V/s Gambling and Types of Investors. Portfolio Management – Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management. Investment Environment in India and Factors Conducive for Investment in India. Portfolio Analysis – Meaning and its Components, Calculation of Expected Return and Risk, Calculation of Covariance, Risk – Return Trade off. Portfolio Selection – Meaning, Feasible Set of Portfolios, Efficient Set of Portfolios, Selection of Optimal Portfolio, Markowitz Model, Limitations of Markowitz Model, Measuring Security Return and Portfolio Return and Risk under Single Index Model and Multi Index Model. |                 |
| 2.     | Portfolio Management – Valuation (Employability)   | 15              |
|        | Portfolio Revision – Meaning, Need, Constraints and Strategies. Portfolio Evaluation – Meaning, Need, Measuring Returns (Sharpe, Treynor and Jensen Ratios) and Decomposition of Performance. Bond Valuation – Meaning, Measuring Bond Returns, Yield to Maturity, Yield to Call and Bond Pricing. Bond Pricing Theorems, Bond Risks and Bond Duration.  |                 |
| 3      | Fundamental Analysis and Technical Analysis  | 15              |
|        | Economy Analysis – Meaning, Framework, Economic Analysis, Forecasting, Barometric or Indicator Approach, Econometric Model Building and Opportunistic Model Building. Industry Analysis – Concept of Analysis, Industry Life Cycle, Industry Characteristics. Company Analysis – Financial Statements, Analysis of Financial Statements, (Practical questions on Debt Equity Ratios, Total Debt Ratio, Proprietary ratios, interest coverage ratio, Profitability ratios related to sales, investment and equity shares Efficiency or Activity Ratios) and Assessment of Risk (Leverages)<br><br>Dow Theory  |                 |

  
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|    | <p>Meaning and Principles of Technical Analysis, Price Chart, Line Chart, Bar Chart, Japanese Candlestick Chart, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns and Elliot Wave Theory</p> <p>Mathematical Indicators – Calculation of Moving Averages (Simple and Exponential Moving Average), Oscillators and Relative Strength Index</p> <p>Market Indicators</p> <p>Fundamental Analysis V/s Technical Analysis</p>                  |    |
| 4. | Efficient Market Theory & CAPM   | 15 |
|    | <p>Random Walk Theory</p> <p>The Efficient Market Hypothesis</p> <p>Forms of Market Efficiency</p> <p>Competitive Market Hypothesis</p> <p>CAPM – Fundamental Notions of Portfolio Theory, Assumption of CAPM, Efficient Frontier with Riskless Lending and Borrowing, Capital Market Line, Security Market Line and Pricing of Securities with CAPM.</p> <p>Arbitrage Pricing Theory (APT) – The Return Generating Model, Factors Affecting Stock Return, Expected Return on Stock, APT V/s CAPM.</p> |    |

### **RECOMMENDED READING MATERIAL**

- Francis J.C Investments, Analysis and Management McGraw Hill New York.
- Pistolese Clifford Using Technical Analysis Vision Books
- Reilly Frank K and Keith Brown Investment Analysis and Portfolio Management

  
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