

**Nagindas Khandwala College of Commerce, Arts and Management Studies
(Autonomous)
Affiliated to Mumbai University**

B. Com in Banking & Insurance (BBI)

For Students Admitted from A.Y. 2016-2017 & Onwards

FYBBI - Semester I							
Course Code	Course	Hrs. of Instruction/ week	Exam Duration (Hours)	Maximum Marks			Credits
				CIE	SEE	Total	
P1	Part 1	3	2 ½ hrs	25	75	100	3
P2	Business Communication – I Foundation Course - I	3	2 ½ hrs	25	75	100	3
16UC101	Core 1: Business Economics-I	3	2 ½ hrs	25	75	100	3
16UC102	Core 2: Principles of Management	3	2 ½ hrs	25	75	100	3
16UDC101	DSE (Core) 1: Environment and Management of Financial Services - I	3	2 ½ hrs	25	75	100	3
16UDC102	DSE (Core) 2: Financial Accounting - I	3	2 ½ hrs	25	75	100	3
16UDC103	DSE (Allied) 1: Quantitative methods - I	3	2 ½ hrs	25	75	100	3
	Total	21					20

**Revised Syllabus of Courses of B.Com. (Financial Markets) Programme at
Semester I
with Effect from the Academic Year 2017-2018**

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
P1 Business Communication-I	3	2 1/2	25	75	100	3
P2 Foundation Course - I	3	2 1/2	25	75	100	2

**Business Communication - I
Modules at a Glance**

Sr. No.	Modules	No. of Lectures
1	Theory of Communication and Leadership	15
2	Obstacles to Communication in Business World	15
3	Business Correspondence	15
4	Language and Writing Skills	15
Total		60

Modules / Units

Theory of Communication and Leadership
<p>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</p> <p>Channels and Objectives of Communication: Channels-</p> <p>Formal and Informal- Vertical, Horizontal, Diagonal, Grapevine</p> <p>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)</p> <p>Methods and Modes of Communication:</p> <p>Methods: Verbal and Nonverbal, Characteristics of Verbal Communication Characteristics of Non-verbal Communication, Business Etiquette</p> <p>Modes: Telephone and SMS Communication 3 (General introduction to Telegram to be given) Facsimile Communication [Fax]</p> <p>Computers and E- communication Video and Satellite Conferencing</p> <p>Leadership – Using words to shape meaning, Inspirational approaches to leadership, authentic leadership</p>
Obstacles to Communication in Business World
<p>Problems in Communication /Barriers to Communication:</p> <p>Physical/ Semantic/Language / Socio-Cultural / Psychological / Barriers, Ways to Overcome these Barriers</p> <p>Listening: Importance of Listening Skills, Cultivating good Listening Skills – 4</p> <p>Introduction to Business Ethics:</p> <p>Concept and Interpretation, Importance of Business Ethics, Personal Integrity at the workplace, Business Ethics and media, Computer Ethics, Corporate Social Responsibility</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 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 Labour

Business Correspondence

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)]

Language and Writing Skills

Commercial Terms used in Business Communication

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.]

Activities

- Listening Comprehension
- Remedial Teaching
- Speaking Skills: 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

Reference Books

Business Communication-I

- 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.
- Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.
- Bahl,J.C. and Nagamia,S.M. (1974) Modern Business Correspondence and Minute Writing.
- Balan,K.R. and Rayudu CS. (1996) Effective Communication, Beacon New Delhi.
- Bangh, LSue, Fryar,Maridell and Thomas David A. (1998) How to Write First Class Business Correspondence, N.T.C. Publishing Group USA.
- Barkar, Alan(1993) Making Meetings Work, Sterling Publications Pvt. Ltd., New Delhi,
- Basu,C.R.(1998) Business Organisation and Management, T.M.H. New Delhi.
- Benjamin, James (1993) Business and Professional Communication Concepts End Practices, Harper Collins College Publishers, New York,
- Bhargava and Bhargava(1971) Company Notices, Meetings and Regulations
- Black, Sam (1972) Practical Public Relations, E.L.B.S. London.
- Bovee Courtland,L and Thrill, John V(1989) Business Communication, Today McGraw Hill, New York, Taxman Publication.
- Burton, G and Thakur, (1995) Management Today- Principles and Practices. T.M.H.,New Delhi.
- Darrow, Richard, Forrstal, Dan and Coolman, Aubrey (1967) Public Relations Handbook, The Dartwell Co., Chicago.
- Dayal, Ishwar(1981) Managing Large Organizations: A Comparative Study.
- Drucher,P.F,(1970) Technology, Management and Society, Pan Books London.
- Drucher,P. F.(1 974)Management Responsibilities Practices, Heinemann, London.
- Eyre, EC. (1985) Effective Communication Made Simple, Rupa and Co,Calcutta.
- Ecouse Barry, (1999), Competitive Communication: A Rhetoric for Modern Business, OUP.
- Fisher Dalmar, (1999), Communication in Organisation, Jaico Pub House, Mumbai, Delhi.

- Frailley, L.E. (1982) Handbook of Business Letters, Revised Edn. Prentice Hall Inc.
- French, Astrid (1993) Interpersonal Skills. Sterling Publishers, New Delhi.
- Garlside, L.E. (1980) Modern Business Correspondence, McDonald and Evans Ltd. Plymouth.
- Ghanekar,A(1996)Communication Skills for Effective Management. Everest Publishing House, Pune.
- Graves, Harold F. (1965) Report Writing, Prentice Hall, New Jersey.
- Krevolin, Nathan (1983) Communication Systems and Procedures for Modern Office, Prentice Hall,NJ.
- Lesikar, Raymond V and Petit, John D.(1994) Business Communication: Theory and Application, Richard D. Irwin Inc. Illinois,
- Ludlow,Ron.(1995) The Essence of Effective Communication, Prentice , New Delhi.
- Martson, John E. 1963) The Nature of Public Relations, McGraw Hill, New Delhi.
- Majumdar,P.K.(1992) Commentary on the Consumer protection Act, Prentice. New Delhi.
- McQuail, Denis (1975), Communication, Longman.
- Merrihue, William (1960) Managing by Communication, McGraw Hill, New York.
- Monippalli, M.M. (1997), The craft or Business Letter Writing, T.M.H. New Delhi,
- Montagu, and Matson, Floyd (1979) The Human Connection, McGraw Hill,New York.
- Murphy, Herta and Hilde Brandt, Herbert W (1984) Effective Business Communication, McGraw Hill, New York.
- Parry, John (1968) The Psychology of Human Communication,
- Parson, C.J. and Hughes (1970) Written Communication for Business Students, Great Britain.
- Phillip, Louis V. (1975) Organisational Communication- The Effective Management, Columbus Grid Inc.
- Ross, Robert D. (1977) The Management of Public Relations, John Wiley and Sons, U.S.A.
- Stephenson, James (1988) Principles and Practice of Commercial Correspondence, Pilman and Sons Ltd. London,
- Shurter, Robert L. (1971) Written Communication in Business, McGraw Hill, Tokyo

Foundation Course - I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Overview of Indian Society	10
2	Concept of Disparity□1	10
3	Concept of Disparity□2	10
4	The Indian Constitution and Political Processes	10
Total		40

Modules / Units
Overview of Indian Society
Understand the multi-cultural diversity of Indian society through its demographic composition: population distribution according to religion, caste, and gender; Appreciate the concept of linguistic diversity in relation to the Indian situation; Understand regional variations according to rural, urban and tribal characteristics; Understanding the concept of diversity as difference .
Concept of Disparity□1
Understand the concept of disparity as arising out of stratification and inequality; Examine inequalities manifested due to the caste system and inter-group conflicts arising thereof; Understand inter-group conflicts arising out of communalism; Examine the causes and effects of conflicts arising out of regionalism and linguistic differences.
Concept of Disparity□2
Explore the disparities arising out of gender with special reference to violence against women, female foeticide (declining sex ratio), and portrayal of women in media; Appreciate the inequalities faced by people with disabilities and understand the issues of people with physical and mental disabilities
The Indian Constitution and Political Processes
Philosophy of the Constitution as set out in the Preamble; The structure of the Constitution-the Preamble, Main Body and Schedules; Fundamental Duties of the Indian Citizen; tolerance, peace and communal harmony as crucial values in strengthening the social fabric of Indian society; Basic features of the Constitution

Foundation Course – I Reference Books

- Social and Economic Problems in India, Naseem Azad, R Gupta Pub (2011)
- Indian Society and Culture, Vinita Padey, Rawat Pub (2016)
- Social Problems in India, Ram Ahuja, Rawat Pub (2014)
- Faces of Feminine in Ancient , medieval and Modern India, Mandakranta Bose
Oxford University Press
- National Humana rights commission- disability Manual
- Rural, Urban Migration : Trends, challenges & Strategies, S Rajagopalan, ICFAI- 2012
- Regional Inequilities in India Bhat L S SSRD- New Delhi
- Urbanisation in India: Challenges, Opportunities & the way forward, I J Ahluwalia,
Ravi Kanbur, P K Mohanty, SAGE Pub (2014)
- The Constitution of India, P M Bakshi 2011
- The Problems of Linguistic States in India, Krishna Kodesia Sterling Pub
- Politics in India: structure, Process and Policy Subrata Mitra, Routledge Pub
- Politics in India, Rajani Kothari, Orient Blackswan
- Problems of Communalism in india, Ravindra Kumar Mittal Pub
- Combating communalism in India: Key to National Integration, Kawal Kishor
Bhardwaj, Mittal Pub

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
Core 2 Business Economics-I	3	2 ½ hrs	25	75	100	3

Business Economics - I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction	15
2	Demand Analysis	15
3	Production function, Economies of Scale, Break Even analysis	15
4	Market structure: Perfect competition and Monopoly and Pricing and Output Decisions under Imperfect Competition and Pricing methods	15
Total		60

Modules / Units
Introduction
<p>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 with the help of revenue and cost concepts- use of Marginal analysis in decision making, (Numerical illustrations on revenue and cost)</p> <p>The basics of market demand, market supply and equilibrium price- shifts in the demand and supply curves and equilibrium .</p> <p>Nature of demand curve under different markets</p>
Demand Analysis
<p>Elasticity of Demand Meaning, significance, types and measurement of elasticity of demand (Price, income cross and promotional)- relationship between elasticity of demand and revenue concepts</p> <p>Demand estimation and forecasting: Meaning and significance - methods of demand estimation : survey and statistical methods <i>(numerical illustrations on trend analysis and simple linear regression)</i></p>
Production function, Economies of scale, Break Even Analysis
<p>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.</p> <p>Cost concepts: Accounting cost and economic cost, implicit and explicit cost, fixed and variable cost.</p> <p>Break even analysis <i>(with business applications)</i></p>
Market structure: Perfect competition and Monopoly and Pricing and Output Decisions under Imperfect Competition, Pricing Practices
<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 <i>(topics to be taught using case studies from real life examples)</i></p> <p>Oligopolistic markets: key attributes of oligopoly - Collusive and non collusive oligopoly market - Price rigidity - Cartels and price leadership models <i>(with practical examples)</i>.</p> <p>Cost Oriented Pricing methods: cost –plus (full cost) pricing, marginal cost pricing, mark up pricing, discriminating pricing, multi product pricing-transfer pricing. <i>(case studies on how pricing methods are used in business world)</i></p>

Business Economics-I

- Mehta, P.L.: Managerial Economics – Analysis, Problem and Cases (S. Chand & Sons, N. Delhi, 2000)
- Hirchey .M., Managerial Economics, Thomson South western (2003) • Salvatore, D.: Managerial Economics in a global economy (Thomson South Western Singapore, 2001)
- Frank Robert.H, Bernanke. Ben S., Principles of Economics (Tata McGraw Hill (ed.3)
- Gregory Mankiw., Principles of Economics, Thomson South western (2002 reprint)
- Samuelson & Nordhas.: Economics (Tata McGraw Hills, New Delhi, 2002)
- Pal Sumitra, Managerial Economics cases and concepts (Macmillan, New Delhi,2004)

Principles of Management - Paper I
Modules at a Glance

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
Core 2: Principles of Management	3	2 ½ hrs	25	75	100	3

Sr. No.	Modules	No. of Lectures
1	Introduction to Management	15
2	Management Process	15
3	Organization Structure of Banking and Insurance companies	15
4	Business Leaders	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Management
	<ul style="list-style-type: none"> • Definition of Management • Management as a Profession • Traditional Vs Contemporary Management (Henry Fayol, F.W. Taylor, Peter Drucker) (C.K.Pralhad, Mr. Vijay Govindarajan)
2	Management Process
	<ul style="list-style-type: none"> • Management Process, Practices, Functions of Management related to Banking and Insurance companies
3	Organising and Organisation structure of Banking and Insurance companies Fundamentals of organising, bases of departmentation, distribution of authority, organisation structure of banking and insurance companies
4	Business Leaders
	<ul style="list-style-type: none"> • Leaders in the Indian Industry (J.R.D Tata, Ratan Tata, Aditya Birla, Kumar Mangalam Birla, Mr Dhirubhai Ambani and Sons, Kiran Mazumdar Shaw, Verghese Kurien) • Leaders in the Banking and Insurance Industry <ul style="list-style-type: none"> • Indian Leaders (Banking & Insurance: H.Shanbagh. Uday Kotak, K.V. Kamath Naina Kidwai, Deepak Parekh, Chanda Kochhar, Hinduja, Godrej,Aziz Premzi, Narayan Murthy, Anand Mahindra , Governor of RBI) • International Leader President of World bank, President of Asian Development Bank, President of Fed Reserve, President of International Monetary Fund

Principles of Management
<ul style="list-style-type: none"> • Principles of Management, T.Ramaswamy Himalaya Publications, Mumbai. • Practices and Principles of Management L.M. Prasad, S.Chand and Sons Education Publishers, New Delhi. • Business Maharajas, Gita Piramal, Penguin Books, New Delhi. • Wisdom of Indian Business Leadership, G. Narayana, English Edition Publishers and Distributors India Pvt, Ltd. • In Search of Change Maestros Pritam Singh and Asha Bhandarkar, Sage Publications, UK

Environment and Management of Financial Services - I

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
DSE (Core) 1: Environment and Management of Financial Services - I	3	2 ½ hrs	25	75	100	3

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Financial System	15
2	Phases of Development of Banking and Insurance	15
3	Management, Regulation and Development	15
4	Regulatory and Developmental Framework of Banking & Insurance	15
Total		60

Modules / Units
Introduction to Financial System
<ul style="list-style-type: none"> • Financial System <ul style="list-style-type: none"> • Institutional set- up • Marketing Structure • Instruments • 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.
Phases of Development of Banking and Insurance
<ul style="list-style-type: none"> • Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth. • Functions and working of banking and insurance companies
Management, Regulation and Development
<ul style="list-style-type: none"> • Risk management within the organizations of Banks and Insurance companies • Asset - Liability Management in Banking and Insurance • Organisational structure and management
Regulatory and Developmental Framework of Banking & Insurance
<ul style="list-style-type: none"> • Banking companies and RBI Acts and legal framework governing the insurance. • Developmental Activities of RBI and IRDA • Mechanism of supervision and regulation. • Prudential Norms.

Environment and Management of Financial Services

- Essentials of Business Finance - R.H. Srivastava, Himalaya
- Management of Financial Institution - R. .N. Srivastava, Himalaya
- Investment Management - Preeti Singh, Himalaya.
- Corporate Financial Policies and Returns to the Shareholders. N. Balsubramanian
- Modern Banking- R.S. Sayers
- Investment Analysis and Securities in India, V.A. Avadhani, Himalaya. • Life insurance Corporates as Financial Institutions, IIC Associates of America.
- Modern Life Insurance, M J Oster and W, Robert, Macmillan NY
- Capital Market in a Planned Economy, NCAERT, Delhi,
- Banking In India. S.G. Panandikar, Worali, Mumbai.
- Investment Mgmt. S.L.V. Sinha & Others, Institute for Financial Development and Research. Madras
- Indian Financial System (Vol. I & II) B.D. Ghonasgi & Maloti Anagol
- Indian Financial System M.Y. Khan, Tata Mcgrow Hill.
- Financial Institutions in India - Vadilal Dagli, Mumbai.
- Financial Institutions in Indian Markets - L. M. Bhole,Tata Mcgrow Hill • Outline of Mondy - G.M. Gonter
- Investment for Beginners - V.A. Avadhani, Himalaya
- Financial Services in India - M.Y. Khan, Tata Macgrow Hill.
- Structure of Financial Institutions - V,V. Bhatt, Varadeo
- Financial Analysis and Portfolio Management-Graham Dodd & Cotler, Macgrow Hill.
- Globalisation Indian Financial Markets - Tandon R.K. Gupta S.L.
- Life Insurance Corporation of India. Vol.1. II & III Mishra M.N.
- Life Insurance Corporation Act, 1956.
- Insurance Regulatory Development Act, 1999.

Financial Accounting -I

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
DSE (Core) 2: Financial Accounting -I	3	2 ½ hrs	25	75	100	3

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Accounting	12
2	Stock Valuation & Hire purchase	12
3	Final Accounts of manufacturing & trading concern	18
4	Issue of Shares & Debentures	18
Total		60

Modules / Units
Introduction to accounting
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. Classifications of Income, Expenditure and Receipts on the basis of capital and revenue.
Stock Valuation & Hire purchase
Stock valuation (FIFO and Weighted Average Method only) Hire Purchase Transactions (calculation of interest, accounting as per asset purchase method only, exclude repossession)
Final Accounts of manufacturing & trading Concern
Accounting Standard 1 Trading Account, Profit and Loss Account, Balance Sheet, Adjustment Entries.
Issue of Shares & Debentures
Issue of Shares Share and share capital: nature and types. Accounting for share capital: issue and allotment of shares, Public subscription of shares - over subscription and under subscription of shares; Issue at Par, and Premium, calls in advance and arrears (excluding interest), issue of shares for consideration other than cash, Bonus Shares Accounting treatment of forfeiture and re-issue of shares. Concept of ESOP Balance Sheet extracts related to Share Issue Issue of Debentures Meaning & types of Debentures, Issue of Debentures at par, premium and discount, Issue of Debentures with Consideration of Redemption, Issue of Debentures for consideration other than cash. Balance Sheet Extracts related to Issue of Debentures

Financial Accounting I Reference Books

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

Quantitative Methods -I

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
DSE (Core) 2: Quantitative Methods -I	3	2 ½ hrs	25	75	100	3

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction, Organising, Data, Frequency Distribution, Data Representation and Measures of Central Tendency	15
2	Measures Dispersion, Co –variance, Correlation and Regression	15
3	Probability, Probability Distribution and decision Theory	15
4	Index Nos. and Insurance	15
Total		60

Introduction, Organising, Data, Frequency Distribution, Data Representation and Measures of Central tendency
Organizing Data, Frequency Distribution, Measure of Central tendency, Org Data, 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
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.
Measures of Dispersion, Co-variance, Correlation and Regression
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
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
Probability, Probability Distribution and decision Theory
Concept of probability yen diagrams, Rules of Probality conditional & unconditional probality, Baye theorem. Discrete and continuous variable. Expected value of the variable, Decision theory normal distribution
Index Nos. and Insurance
Concept and usage of index nos. Construction of index nos. Types of index nos. Aggregate and Relative method of constructing index nos. Chain base index nos. Test of consistency: Time reversal factor reversal and circular test . Quantity and Value index nos for agricultural, industrial production, Retail Prices, Consumer price index nos. for security prices, etc.

Quantitative Methods-I Reference Books

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

FYBBI - Semester II							
Course Code	Course	Hrs. of Instruction/ week	Exam Duration (Hours)	Maximum Marks			Credits
				CIE	SEE	Total	
P3 P4	Part 1 Business Communication - II	3	2 ½ hrs	25	75	100	3
	Foundation Course -II	3	2 ½ hrs	25	75	100	3
16UC103	Core 1: Organisational Behaviour	3	2 ½ hrs	25	75	100	3
16UC104	Core 2: Business Law	3	2 ½ hrs	25	75	100	3
16UDC104	DSE (Core) 3: Principles and Practices of Banking & Insurance	3	2 ½ hrs	25	75	100	3
16UDC105	DSE (Core) 4: Financial Accounting - II	3	2 ½ hrs	25	75	100	3
16UDC106	DSE (Allied) 2: Quantitative Methods -II	3	2 ½ hrs	25	75	100	3
	Total	21					20

**Revised Syllabus of courses of B.Com. (Banking & Insurance) Programme at
Semester II with effect from the Academic Year 2017-2018
Elective Courses (EC)**

Business Communication - II

Modules at a Glance

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
Core 1 Business Communication - II	3	2 ½ hrs	25	75	100	3

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Presentation Skills	10
2	Group Communication	10
3	Business Correspondence	08
4	Language and Writing Skills	10
Total		60

Modules / Units

Presentation Skills
Presentations: (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
Group Communication
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
Business Correspondence
Trade Letters: Order, Credit and Status Enquiry, Collection (just a brief introduction to be given) Only following to be taught in detail:- 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.]
Language and Writing Skills
Reports: Parts, Types, Feasibility Reports, Investigative Reports Summarisation: Identification of main and supporting/sub points Presenting these in a cohesive manner

Reference Books

Business Communication-II

- 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.
- Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.
- Bahl,J.C. and Nagamia,S.M. (1974) Modern Business Correspondence and Minute Writing.
- Balan,K.R. and Rayudu CS. (1996) Effective Communication, Beacon New Delhi.
- Bangh, LSue, Fryar,Maridell and Thomas David A. (1998) How to Write First Class Business Correspondence, N.T.C. Publishing Group USA.
- Barkar, Alan(1993) Making Meetings Work, Sterling Publications Pvt. Ltd., New Delhi,
- Basu,C.R.(1998) Business Organisation and Management, T.M.H. New Delhi.
- Benjamin, James (1993) Business and Professional Communication Concepts End Practices, Harper Collins College Publishers, New York,
- Communication in Business, McGraw Hill, Tokyo
- Bhargava and Bhargava(1971) Company Notices, Meetings and Regulations
- Black, Sam (1972) Practical Public Relations, E.L.B.S. London. • Bovee Courtland,L

and Thrill, John V(1989) Business Communication, Today McGraw Hill,

- New York, Taxman Publication.
- Burton, G and Thakur, (1995) Management Today- Principles and Practices. T.M.H.,New Delhi.
- Darrow, Richard, Forrstal, Dan and Coolman, Aubrey (1967) Public Relations Handbook,
The Dartwell Co., Chicago.
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- Drucher,P.F,((1970) Technology, Management and Society, Pan Books London.
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- Garlside, L.E. (1980) Modern Business Correspondence, McDonald and Evans Ltd. Plymouth.
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- Ludlow,Ron.(1995) The Essence of Effective Communication, Prentice , New Delhi.
- Martson, John E. 1963) The Nature of Public Relations, McGraw Hill, New Delhi.
- Majumdar,P.K.(1992) Commentary on the Consumer protection Act, Prentice. New Delhi.
- McQuail, Denis (1975), Communication, Longman.
- Merrihue, William (1960) Managing by Communication, McGraw Hill, New York.
- Monippalli, M.M. (1997),The craft or Business Letter Writing, T.M.H. New Delhi,
- Montagu, and Matson , Floyd(1979) The Human Connection, McGraw Hill,New York.
- Murphy, Herta and Hilde Brandt, Herbert W (1984) Effective Business Communication,
McGraw Hill, New York.
- Parry, John (1968) The Psychology of Human Communication,
- Parson, C.J. and Hughes (1970) Written Communication for Business Students, Great Britain.
- Phillip, Louis V. (1975) Organisational Communication- The Effective Management, Columbus Grid Inc.
- Ross, Robert D. (1977) The Management of Public Relations, John Wiley and Sons, U.S.A.
- Stephenson, James (1988) Principles and Practice of Commercial Correspondence,
Pilman and Sons Ltd. London,
- Shurter, Robert L. (1971) Written C

Foundation Course – II

Modules at a Glance

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
Core 1 Foundation Course -II	3	2 ½ hrs	25	75	100	3

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Globalisation and Indian Society	10
2	Human Rights	10
3	Ecology	10
4	Understanding Stress and Conflict and Managing it in Contemporary Society	10
Total		40

Modules / Units

Globalisation and Indian Society

Understanding the concepts of liberalization, privatization and globalization; Growth of information technology and communication and its impact manifested in everyday life; Impact of globalization on industry: changes in employment and increasing migration; Changes in agrarian sector due to globalization; rise in corporate farming and increase in farmers' suicides.

Human Rights

Concept of Human Rights; origin and evolution of the concept; The Universal Declaration of Human Rights; Human Rights constituents with special reference to Fundamental Rights stated in the Constitution

Ecology

Importance of Environment Studies in the current developmental context; Understanding concepts of Environment, Ecology and their interconnectedness; Environment as natural capital and connection to quality of human life; Environmental Degradation□causes and impact on human life; Sustainable development□concept and components; poverty and environment

Understanding Stress and Conflict and managing it in contemporary society

Causes of stress and conflict in individuals and society; Agents of socialization and the role played by them in developing the individual; Significance of values, ethics and prejudices in developing the individual; Stereotyping and prejudice as significant factors in causing conflicts in society. Aggression and violence as the public expression of conflict .

Types of conflicts and use of coping mechanisms for managing individual stress: Maslow's theory of self-actualisation; Different methods of responding to conflicts in society; conflict resolution and efforts towards building peace and harmony in society,

Foundation Course – II Reference Books

- A decade of economic reforms in India (The past, the present, the future)- Edited by Raj Kapila and Uma Kapila, Academic Foundation (2002)
- Impact of the policies of WTO on Indian agriculture - S. Nehru, Serial Pub. (2012)
- Privatisation of public enterprises - Emerging dimensions - Edited by G.S. Batra, Narinder Kaur , Anmol Pub. (1995)
- Economics of development - Dwight Perkins, Steven Radelet, David Lindauer, Norton company (2006)
- Industrial Policy and economic development in India (1947 -2012) - Anup ChatterjeeNew Century Pub. (2012)
- Globalisation and development of backward areas - Edited by G. Satyanarayana New Century Pub. (2007)
- Contemporary issues in globalisation - An introduction to theory and policy in India Soumyen Sikder , Oxford University Press (2002)
- Environmental Studies - Dr. Vijay Kumar Tiwari , Himalayan Pub. (2010)
- Ecology and environment - Benu Singh, Vista International Pub. (2006)
- Universal Human Rights : In theory and practice, Jack Donnelly, (2014) • Stress Management - Dr. N. Tejmani Singh ,Maxford books (2011)
- Stress blasters - Brian Chchester, Perry Garfinkel and others , Rodale Press (1997)

Organisational Behaviour

Modules at a Glance

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
Core 1: Organisational Behaviour	3	2 ½ hrs	25	75	100	3

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
Total		60

Modules / Units
Introduction of organizational Behavior
<ul style="list-style-type: none"> • Meaning, Nature and scope of OB, Models of OB, • Theories of Motivation : • Maslow, Herzberg, Mc.Gregor Theory X and Theory Y, William Ouchi's Theory Z, Victor Vroom . ERG theory • Application of the Theories • • Motivational techniques in Banking and Insurance Industry
Group Dynamics
<ul style="list-style-type: none"> • Individual Behavior (IQ, EQ, SQ) • Group Formation, Team Building, Team Development. • Goal Setting • Soft Skills, Interpersonal Skills, Multicultural Skills, Cross Cultural Skills. • Johari Window
Organizational Culture and Change Management
<ul style="list-style-type: none"> • Work Culture, Ways for Making Work Culture Effective and Lively, Work Conflicts. • Organizational Change, effects of Resistance to Change, ways to overcome resistance to change. • Time and Stress Management.
Organizational Development
<ul style="list-style-type: none"> • Meaning and Nature of OD. • Techniques of OD. • Importance of OD.

Organizational Behavior 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 SawchukPalgraveMacmilla, New York.
- Margie Parikh and Rajen Gupta “Organizational Behaviour ”Tata Mc. Graw Hill Education Private Limited , New Delhi.
- SujaNair“Organizational Behaviour”Himalaya Publishing House , Mumbai.
- John. R. Schermerhorn, James Hunt , Richard Osborn, Mary Ulh Bien, “Organizational Behaviour” John Wiley and Sons Publications , San Fransisco.
- Don Hellriegel& John W. Slocum “Organizational Behaviour”, South WestrenCenage Learning Publications.
- Joan V. Gallos “Organizational Development” John Wiley and Sons Publications , San Francisco.

Business Law

Modules at a Glance

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
Core 2: Business Law	3	2 ½ hrs	25	75	100	3

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Law of Contract 1872	15
2	Sale of Goods Act 1930	15
3	Negotiable Instrument Act 1881	15
4	Consumer Protection Act 1986	15
Total		60

Modules / Units

Law of Contract 1872

- (a) Nature of Contract
- (b) Classification of Contracts
- (c) Offer and Acceptance
- (d) Capacity of Parties to Contract
- (e) Free Consents
- (f) Consideration
- (g) Legality of Object
- (h) Agreement Declared Void
- (i) Performance of Contract
- (j) Discharge of Contract
- (k) Remedies for Breach of Contract
- (l) Indemnity
- (m) Guarantee
- (n) Bailment and Pledge
- (o) Agency

Sale of Goods Act 1930

- (a) Formation of Contract of Sale
- (b) Goods and their Classifications
- (c) Price, Conditions and Warranties
- (d) Transfer of Properties in Goods
- (e) Performance of Contract of Sales
- (f) Unpaid Seller and his Rights
- (g) Sale by Auction
- (h) Hire Purchase Agreement

Negotiable Instrument Act 1881

- (a) Definition of Negotiable Instruments
- (b) Features of Negotiable Instruments
- (c) Promissory Note
- (d) Bill of Exchange and Cheque
- (e) Holder and Holder in due Course

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|--|
| (f) Crossing of a Cheque
(g) Types of Crossing
(h) Dishonour and Discharge of Negotiable Instruments |
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Consumer Protection Act 1986

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| (a) Salient Features
(b) Definition of Consumers
(c) Deficiency in Service
(d) Defects in Goods |
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Business Law Reference Books

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| <ul style="list-style-type: none">• The Constitution of India• Respective Acts• Indian Contract Act, Sale of Goods Act, Partnership Act.• Business Law - Kucchat M. C.• Business Law - Kapoor N. D.• Business Law - Chaudha P. R. |
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Principles and Practices of Banking & Insurance

Modules at a Glance

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
DSE (Core) 3: Principles and Practices of Banking & Insurance	3	2 ½ hrs	25	75	100	3

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Banking	15
2	Banking Scenario in India	15
3	Introduction to Insurance	15
4	Insurance Business Environment in India	15
Total		60

Modules / Units
Introduction to Banking
Basic Concepts: Origin, Need, Types, Scope and Functions of Banking - Need for Regulation and Supervision
Banking Scenario in India
Banking Operations -Types of accounts - Banking Services - Current Scenario, Financial Inclusion and Banking Regulations & Role of RBI.
Introduction to Insurance
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
Insurance Business Environment in India
Growth of Insurance Business - Actuarial Role - Claim and Settlement Procedures - Insurance Regulations Role of IRDA.

Principles and Practices of Banking and Insurance Reference Books
<ul style="list-style-type: none"> • Dr. K.M.Bhattacharaya & O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House • Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House • V.S.Gopal & Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House. • Dr. Seethalekshmy & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House • Dr. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House • M.N.Mishra, Insurance Principles and Practices, S.Chand & Company Ltd. • Nalini Tripathy, Insurance Theory and Practices, Prentice Hall of India Ltd. New Delhi

Financial Accounting - II

Modules at a Glance

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
DSE (Core) 4: Financial Accounting – II	3	2 ½ hrs	25	75	100	3

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Valuation of Goodwill and Shares	15
2	Buyback of equity shares	15
3	Redemption of preference shares	15
4	Redemption of debentures (excluding buy back of own debentures)	15
Total		60

Modules / Units
Valuation of Goodwill and Shares
<p>Valuation of Goodwill Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method</p> <p>Valuation of Shares Intrinsic Value Method, Yield method and Fair Value Method</p>
Buyback of equity shares
Introduction to Issue of Shares. 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
Redemption of preference shares
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, excluding revised schedule VI balance sheet.
Redemption of debentures (excluding buy back of own debentures)
Redemption of debentures by payment from sources including out of capital and / or out of profits. Debenture redemption reserve and debenture redemption sinking fund excluding insurance policy and revised schedule VI balance sheet. Redemption of debentures by conversion into new class of shares or debentures with options- including at par, premium and discount

Financial Accounting II 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
- *Modern Accountancy* by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- *Financial Accounting* by Lesile Chandwichk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi
- *Financial Accounting for Management* by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai
- *Financial Accounting* by P.C. Tulsian, Pearson Publications, New Delhi
- *Accounting Principles* by R.N. Anthony and J.S. Reece, Richard Irwin, Inc
- *Financial Accounting* by Monga, J.R. Ahuja, Girish Ahuja and Ashok Shehgal, Mayur Paper Back, Noida
- *Financial Accounting* by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- *Financial Accounting* by V. Rajasekaran, Pearson Publications, New Delhi
- *Introduction to Financial Accounting* by Horngren, Pearson Publications, New Delhi
- *Financial Accounting* by M. Mukherjee and M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi
- *Financial Accounting a Managerial Perspective*, Varadraj B. Bapat, Mehul Raithatha, Tata McGraw Hill Education Pvt. Ltd., New Delhi
- *Indian Mutual Funds Handbook* : By Sundar Shankaran, Vision Books, 2006, Sections 1.7,1.8.1, 6.5 & Annexures 1.1to 1.3.
- *Mathematics for Economics and Finance Methods and Modelling* by Martin Anthony and Norman Biggs, Cambridge University Press, Cambridge low priced edition, 2000, Chapters 1, 2, 4, 6 to 9 & 10.
- *Applied Calculus*: By Stephen Waner and Steven Constenoble, Brooks/Cole Thomson Learning, second edition, Chapter 1 to 5.
- *Business Mathematics* By D. C. Sancheti and V. K. Kapoor, Sultan Chand & Sons, 2006, Chapter 1, 5, 7, 9 &10.
- *Mathematics for Business Economics*: By J. D. Gupta, P. K. Gupta and Man Mohan, Tata McGraw Hill Publishing Co. Ltd., 1987, Chapters 9 to 11 & 16.

Quantitative Methods -II

Modules at a Glance

Course	Hours of instructions per week	Exam duration (hrs)	Maximum Marks			Credits
			CIE	SEE	total	
DSE (Allied) 2: Quantitative Methods -II	3	2 ½ hrs	25	75	100	3

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Economic Indicators and Testing of Hypothesis	15
2	Ratio, Proportion & Percentage and Linear Programming Techniques	15
3	Matrices & Determinants (Application in Business and Economics)	15
4	Statistical Applications In Investment Management	15
Total		60

Modules / Units
Testing of Hypothesis
GDP, Real growth in GDP, Price level, inflation rate, Money supply, Index for agricultural and Industrial Production. 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
Ratio, Proportion & Percentage and Linear Programming Techniques
Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Continued Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of Percentage. 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)
Matrices & Determinants (Application in Business and Economics)
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)
Statistical Applications in Investment Management
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).

Quantitative Methods-II Reference Books

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