॥ सा विद्या या विमुक्तये ॥



# स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड

'ज्ञानतीर्थ', विष्णपरी, नांदेड - ४३१ ६०६ (महाराष्ट्र राज्य) भारत

## SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

'Dnyanteerth', Vishnupuri, Nanded - 431 606 (Maharashtra State) INDIA

म्बामी शमानंद तीर्थ मरावपाडा विद्यापीत, नांदेड Established on 17th September, 1994, Recognized By the UGC U/s 2(f) and 12(B), NAAC Re-accredited with B++ grade

Fax: (02462) 215572 Phone: (02462)215542 Academic-1 (BOS) Section

website: srtmun.ac.in

E-mail: bos@srtmun.ac.in

वाणिज्य व व्यवस्थापन विद्याशाखे अंतर्गत पद्व्युत्तर पदवी अभ्यासक्रम राष्ट्रीय शैक्षणिक धोरण २०२० च्या अनुषंगाने शैक्षणिक वर्ष २०२३—२४ पासून लागू करण्याबाबत.

## परिपत्रक

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, शासन निर्णय क्र. एनईपी २०२०/प. क्र. ०९/विशि—३/शिकाना दिनांक २० एप्रिल २०२३ व शासन पत्र. क्र एनईपी २०२०/प. क्र. ०९/विशि—३, दिनांक १६ जून २०२३ अन्वयं सूचित केल्यानुसार राष्ट्रीय शैक्षणिक धोरण २०२० च्या अनुषंगाने दिलेल्या आराखडया नुसार दिनांक १६ जून २०२३ रोजी संपन्न झालेल्या मा. विद्यापरिषदेच्या बैठकीत ऐनवेळचा विषय क्र. ११/५६—२०२३ अन्वये मान्यता दिल्यानुसार प्रस्तुत विद्यापीठाच्या वाणिज्य व व्यवस्थापन विद्याशाखे अंतर्गत खालील पदव्युत्तर पदवी अभ्यासक्रम (AICTE,PCL,BCI,CoA, NCTE इ.सारख्या नियामक संस्थाची मान्यता आवश्यक असलेले अभ्यासक्रम वगळून) शैक्षणिक वर्ष २०२३—२४ पासून लागू करण्यात येत आहे.

- 1. M. Com. (संलिग्नित महाविद्यालये),
- 2. M. Com. (विद्यापीठ परिसर संकुल, उपपरिसर लातूर व परभणी),
- 3. M. Com. (Banking & Insurance) (संलिग्नत महाविद्यालये)
- 4. PGDTPP (संलग्नित महाविद्यालये)
- 5. PGDDM (संलग्नित महाविद्यालये)
- 6. B.B.A. पदवी अभ्यासक्रम (न्यु मॉडेल डीग्री कॉलेज हिंगोली)
- 7 B. Com. पदवी अभ्यासक्रम (न्यु मॉडेल डीग्री कॉलेज हिंगोली)

सदरील परिपत्रक व अभ्यासक्रम प्रस्तुत विद्यापीठाच्या www.srtmun.ac.in या संकेतस्थळावर उपलब्ध आहेत. तरी सदरील बाब ही सर्व संबंधितांच्या निदर्शनास आणून द्यावी, ही विनंती.

'ज्ञानतीर्थ' परिसर,

विष्णुपुरी, नांदेड — ४३१ ६०६.

जा.क.:शं-१/एनइपी२०२०/ वाव्य.पीजी/२०२३-२४/ | 2 6

दिनांक : ०६.०७.२०२३.

सह्यकुलसचिव शैक्षणिक (१-अभ्यासमंडळ) विभाग

#### प्रत

- १) मा. प्राचार्य, सर्व संलिग्नित महाविद्यालये, प्रस्तृत विद्यापीठ.
- २) मा. संचालक, सर्व संकुले परिसर व उपपरिसर, प्रस्तुत विद्यापीठ
- 3) मा. प्राचार्य, न्यू मॉडल डिग्री कॉलेज हिंगोली, प्रस्तुत विद्यापीठ.
- ४) मा. समन्यवय, कै. श्री उत्तमराव राटोड आदिवाशी विकास व संशोधन केंद्र, किनवट.

#### पत माहितीस्त

- १) मा. कुलगुरू महोदयांचे कार्यालय, प्रस्तृत विद्यापीठ.
- २) मा. प्र. कुलगुरू महोदयांचे कार्यालय, प्रस्तृत विद्यापीठ.
- ३) मा. कुलसचिव, प्रस्तृत विद्यापीठ.
- ४) मा. सर्व आधिष्ठाता, प्रस्तृत विद्यापीठ.
- ५) सर्व प्रशासकीय विभाग प्रमुख साहाय्यक, प्रस्तृत विद्यापीठ.
- ६) सिस्टीम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तृत विद्यापीठ.

## **SWAMI RAMANAND TEERTH** MARATHWADA UNIVERSITY, NANDED - 431 606



(R-23 Structure and Syllabus of Two Years Post Graduate Program in Commerce with Multiple Entry and Exit Option)

**MASTER OF COMMERCE (Banking & Insurance)** 

**Under the Faculty of FACULTY OF COMMERCE & MANAGEMENT** 

> Effective from Academic year 2023 – 2024 (As per NEP-2020)

## From Dean's Desk:

To meet the challenge of ensuring excellence in Commerce and Management education, the issue of quality needs to be addressed, debated, and taken forward in a systematic manner. Accreditation is the principal means of quality assurance in higher education. The major emphasis of accreditation process is to measure the outcomes of the program that is being accredited. In line with this Faculty of Commerce and Management of SRTM University of Nanded has taken a lead in incorporating philosophy of outcome-based education in the process of curriculum development. Faculty of Commerce and Management, SRTM University, Nanded in one of its meetings unanimously resolved that, each Board of Studies shall prepare some Program Objectives (PO's) and give freedom to affiliated Institutes to add few (PO's) and course objectives and course outcomes to be clearly defined for each course, so that all faculty members in affiliated institutes understand the depth and approach of course to be taught, which will enhance learner's learning process. It was also resolved that, maximum senior faculty from colleges and experts from industry to be involved while revising the curriculum. I am happy to state that, each Board of studies has adhered to their solutions passed by Faculty of Commerce and Management, and developed curriculum accordingly. In addition to outcome-based education, semester-based credit and grading system is also introduced to ensure quality of Commerce and Management education.

Semester based Credit and Grading system enables a much-required shift in focus from teacher-centric to learner-centric education since the workload estimated is based on the investment of time in learning and not in teaching. It also focuses on continuous evaluation which will enhance the quality of education. SRTM University, Nanded has taken a lead in implementing the system through its affiliated Colleges and Faculty of Commerce and Management has devised a transparent credit assignment policy an adopted ten points scale to grade learner's performance. Credit assignment for courses is based on 15 weeks teaching learning process, however content of courses is to be taught in 12-13 weeks and remaining 3-2 weeks to be utilized for revision, guest lectures, coverage of content beyond syllabus etc.

Prof. D M Khandare, Dean, Faculty of Commerce and Management,

Prof. H S Patange,
Associate Dean,
Faculty of Commerce and Management,
Swami Ramanand Teerth Marathwada University, Nanded

## Chairman's Desk.....

Education is the movement which brings the students, people, and the whole society from darkness to light. Education is a natural melodious and enlightened development of man's instinctive supremacies. Education is the dynamic process which activates the inbuilt traits and develops the child according to the needy situation and time. Commerce and Management education is the platform for any common man to conduct the various business activities smoothly and progressively. Commerce and Management education is basically that form of instruction which directly and indirectly prepares the businessman for his work. Commerce and Management education is a living discipline and is totally different from other disciplines. Hence it must charter new routes to service the aspirations of the nation.

A PG Program in Commerce (i.e., M Com) must therefore have a mission statement which is in conformity with program objectives and program outcomes that are expected of the educational process. The outcomes of a program must be measurable and must be assessed regularly through proper feedback for improvement of the programme. There must be a quality assurance process in place within the Institute to make use of the feedback for improvement of the programme. The curriculum must be constantly refined and updated to ensure that the defined objectives and outcomes are achieved. Students must be encouraged to comment on the objectives and outcomes and the role play individual courses in achieving them. In line with this Faculty of Commerce and Management in Swami Ramanand Teeth Marathwada University - Nanded.

We the chairmen of Board of Studies in 01) Accounts and Applied Statistics 02) Business Economics 03) Business Studies 04) Commercial and Mercantile Law 05) Management Science and Business Administration (Including NGO) Swami Ramanand Teerth Marathwada University - Nanded, happy to state here that, Program Objectives were finalized in a meeting where more than 60 members from different Institutes were attended, who were either Heads or their representatives of All Five Board of Studies .The Program Objectives and Program Outcomes are finalized listed below:

## **Programme Objectives:**

- 1. Establish broad and coherent knowledge of the theoretical and professional disciplines of banking, finance, investment analysis, portfolio management, accountancy, economics, quantitative methods, law, and the Financial Services Industry.
- 2. To equip students with quantitative techniques for business to solve complex problems, analyze data, and make informed business decisions.
- 3. To Exercise informed commercial judgment within a professional setting which emphasizes ethical and responsible decision making.
- 4. To Integrates technical and conceptual knowledge, interpersonal and intrapersonal skills to work effectively in the Financial Services Industry.
- 5. To develop proficiency in accounting for managerial decisions, enabling students to interpret financial information, make strategic business decisions, and assess the financial performance of organizations.
- 6. To Think creatively and work collaboratively to identify better solutions in the real world business constraints.
- 7. To Communicate and explain specialized techniques, knowledge and ideas, to professionals and non-experts involved in the Financial Services and Investment Industries.
- 8. To Impart the students with higher level knowledge and understanding of contemporary trends in commerce and business finance
- 9. To Prepare the students to apply Statistical methods and proficient use of tools for modelling and analysis of business data
- 10. To Develop competency in the students about the laws and regulations, and roles of commercial,

- government and central banks in controlling money market and inflation
- 11. To Prepare the students for an in-depth analysis of investment, portfolio management and investment banking
- 12. To Develop an in-depth knowledge, understanding and skills in Insurnace Markets.
- 13. To develop the skills and knowledge among the students required in the area of accounting, taxation, business management, financial management, marketing management, human resource management, insurance, banking, finance, etc.
- 14. To develop essential skill set to cater to various positions in the Insurance sector.

## **Programme Outcomes:**

- 1. To develop the basic institutional and practical knowledge supported by text books including up-to-date information in the field of Banking and Insurance.
- 2. To keep up with developments in financial markets and to analyze risks and financial problems and to carry out financial analysis of banks and insurance companies.
- 3. To express their opinions about banking and insurance in written and oral form, based on the basic knowledge and skills they acquire.
- 4. Evaluate investments in working capital, long-term assets and determine discount/hurdle rates.
- 5. Demonstrate proficiency in valuation techniques and apply the contingent claims approach for valuation
- 6. Demonstrate a systematic understanding of their knowledge in the finance, banking and insurance disciplines. Critically understand the theories, concepts and legal implications related to finance, banking and insurance subject areas.
- 7. Demonstrate their ability to apply a range of analytical frameworks to problems, policy issues, case studies and other forms of assessment (including examinations).

8.

- 9. Student will understand organizational behaviour theories and apply them to enhance managerial effectiveness and promote a positive work culture.
- 10. It will be provided the practical hands-on training to the students in the area of Banking & Insurance etc.
- 11. It will be provided the job opportunities to the students in insurance, banking, finance, etc.
- 12. The skills and knowledge will be developed among the students which required in the area of insurance, banking, finance, etc.
- 13. Student will develop proficiency in Marketing Management, Human Resource Management and Banking Procedure and Practice.
  - Dr. R S Pawar Chairman, BOS in Accounts and Applied Statistics
  - Dr. C K. Harnawale Chairman, BOS in Business Economics
  - Dr. P T Pawar Chairman, BOS in Business Studies
  - Dr. D S Yadav Chairman, BOS in Commercial and Mercantile Law
  - Dr. M S Rode Chairman, BOS in Management Sci. and Business Administration (Including NGO)



## Faculty of Commerce and Management

# R-23 Credit Framework for Two Year PG Program in Commerce with Multiple Entry and Exit Option Master of Commerce (Banking & Insurance)

Effective from Academic year 2023 – 2024 (As per NEP-2020)

Year &	Sem.	Major St	ubject	- RM	OJT / FP	Research Project	Credite	Total
Level	Sem.	(DSC)	(DSE)	KIVI	OJI / FF	Kesearch Froject	Credits	Total Credits
1	2	3	4	5	6	7	8	9
1 I	1	DSC501 (4 Cr) DSC502 (4 Cr) DSC503 (4 Cr)	Elective (Any one)  DSE501 (4 Cr)  DSE502 (4 Cr)  NPTEL/SWYAM (4 Cr)  (From same Discipline)	Research Methodology RM501 (4 Cr)			20	40
(6)	2	DSC551 (4 Cr) DSC552 (4 Cr) DSC553 (4 Cr)	Elective (Any one)  DSE551 (4 Cr)  DSE552 (4 Cr)  NPTEL/SWYAM (4 Cr)  (From same Discipline)		On Job Training OJT551 (4 Cr)		20	
		Exit opti	ion: Exit Option with	PG Diploma (afa	ter 2024-25)			
II (6.5)	3	DSC601 (4 Cr) DSC602 (4 Cr) DSC603 (4 Cr)	Specialization (Any one)  DSE601 (4 Cr)  DSE602 (4 Cr)  DSE603 (4 Cr)  DSE604 (4 Cr)				20	40
(0.0)	4	DSC651 (4 Cr) DSC652 (4 Cr)	Specialization (Any one)  DSE651 (4 Cr)  DSE652 (4 Cr)  DSE653 (4 Cr)  DSE654 (4 Cr)	Research Publication Ethics RPE651 (2 Cr)		Research Project RP651 (6Cr)	20	40
Total	Credits	44	16	06	04	10	8	80

**Abbreviations: DSC:** Department/Discipline Specific Core (Major) **DSE:** Department/Discipline Specific Elective (Major) **OJT:** On Job Training: Internship/Apprenticeship) **RM:** Research Methodology **RP:** Research Project/Dissertation **RPE:** Research Publication Ethics

# M.Com. (1stYear): Semester I(Banking & Insurance) (Level 6) <u>Teaching Scheme</u>

			Teaching H	Hours/Week	Credits	Total	
Course Type	Course code	Course Title	Theory	Practical	Theory	Practical	Credits
D: 11 G 10	CCOMBIDSC501	<b>Business Environment</b>	4		4		4
Discipline Specific Core (DSC)	CCOMBIDSC502	Principle and Practice of Banking	4		4		4
Core (BSC)	CCOMBIDSC503	Principles of Insurance	4		4		4
Discipline Specific	CCOMBIDSE501	Indian Financial System					
Elective (DSE) (Any one)	CCOMBIDSE502	Statistical and Mathematical Methods for Business	4	4	4		4
(Ally one)		NPTEL/SWAYAM					
Research Methodology	CCOMBIRM501	<b>Business Research Methodology</b>	4		4		4
	Total		20		20		20

## **Examination Scheme**

			The	ory Marks	Prac		
Course Type	Course code	Course Title	CA	ESE	CA	ESE	Total
Course Type	Course code		(Continuous	(End of Semester	(Continuous	(End of Semester	Marks
			Assessment)	<b>Examination</b> )	Assessment)	<b>Examination</b> )	
	CCOMBIDSC501	<b>Business Environment</b>	20	80			100
Discipline Specific Core (DSC)	CCOMBIDSC502	Principle and Practice of Banking	20	80			100
	CCOMBIDSC503	<b>Principles of Insurance</b>	20	80			100
Discipline Specific	CCOMBIDSE501	Indian Financial System					
Elective (DSE) (Any one)	CCOMBIDSE502	CCOMBIDSE502 Statistical and Mathematical Methods for Business		80			100
(1111)		NPTEL/SWAYAM					
Research Methodology	CCOMBIRM501	<b>Business Research Methodology</b>	20	80			100
	Total		100	400			500

## NOTE:

- 1. Learner / student must pass (with minimum 40%marks) separately in CA and ESE
- 2. 1 Credit = 25 Marks, Weekly 1 hour (60 min.) for Theory & 2 hours (120 min.) for practical.

# M.Com. (1<sup>st</sup>Year): Semester II(Banking & Insurance) (Level 6) <u>Teaching Scheme</u>

Common Trumo	Course and	Course Title	Teaching H	Iours/Week	Credits A	Total	
Course Type	Course code	Course Title	Theory	Practical	Theory	Practical	Credits
	CCOMBIDSC551	<b>Quantitative Techniques for Business</b>	4		4		4
Discipline Specific Core (DSC)	CCOMBIDSC552	Accounting in Banking and Insurance	4		4		4
core (BSC)	CCOMBIDSC553	Investment Analysis & Portfolio Management	4		4		4
Discipline Specific	CCOMBIDSE551	Corporate Financial Accounting	,				
Elective (DSE)	CCOMBIDSE552	Enterprise Resource Planning	4		4		4
(Any one)		NPTEL/SWYAM					
On Job Training	CCOMBIOJT551	On Job Training		08		4	4
	Total			08	16	04	20

## **Examination Scheme**

			The	ory Marks	Prac		
Course Type	Course code	Course Title	CA	ESE	CA	ESE	Total
Course Type	Course coue	Course Title	(Continuous	(End of (Semester	(Continuous	(End of (Semester	Marks
			Assessment)	<b>Examination</b> )	Assessment)	Examination)	
Discipline	CCOMBIDSC551	Quantitative Techniques for Business	20	80			100
Specific Core	CCOMBIDSC552	Accounting in Banking and Insurance	20	80			100
(DSC)	CCOMBIDSC553	Investment Analysis & Portfolio Management	20	80			100
Discipline Specific Elective	CCOMBIDSE551	Corporate Financial Accounting	20	00			100
(DSE)	CCOMBIDSE552	<b>Enterprise Resource Planning</b>	20	80			100
(Any one)		NPTEL/SWYAM					
On Job Training	CCOMBIOJT551	On Job Training			40	60	100
	Total		80	320	40	60	500



(R-23 Syllabus of Two Years PG Program in Commerce (Banking & Insurance) with Multiple Entry and Exit Option)

M.Com.(Banking & Insurance)

(1st Year): Semester I (Level 6)

**Subject: Banking & Insurance** 



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

## M.Com. (B&I) (1st Year): Semester I (Level 6)

**Subject: Banking & Insurance** 

Under Faculty of Commerce and Management
Effective from Academic Year 2023 – 2024 (As per NEP-2020)

Course Title: Business Environment
(Discipline Specific Core)

**Course Code: CCOMBIDSC501** 

Course Prerequisites:	Basic knowledge of Business, Classroom, Blackboard, E-materials, Books etc.
Course Objectives:	1. To enable students to evaluate business and its environment.
, and the second	2. To enable students to understand business and society.
	3. To enable students to discuss the contemporary issues in business.
	4. To enable students to examine and evaluate business in International Environment.
Course Outcomes:	1. Students would be acquainted with business objectives, dynamics of business and environment, various types of business environment and its analysis
	2. Students would recall and relate various concepts like business ethics, ethical dilemmas, corporate culture and ethical climate. They would also be acquainted about development of various acts applicable to business in India
	3. Students would describe and discuss Corporate Social Responsibility, Corporate Governance and Social Audit.
	4. Students would be acquainted with various strategies of Global Trade. They would also discuss Foreign Trade in India, Foreign Direct Investments and its implications on Indian Industries.

## **Course Teaching and Evaluation Scheme**

	<b>Teaching Scheme</b>			Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of	Practical/	Total
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)		Total (Marks)		Oral Exam Marks	Marks
04		60		10	10	20	80		100

Module No.	Unit No.	Торіс	Teaching Hours
1.0		INTRODUCTION TO BUSINESS ENVIRONMENT	12
	1.1	Introduction; Objective; Concept of Business Environment: Technological	
		Environment, Economic Environment, Political Environment, Socio-	
		Economic Environment, Natural Environment	
	1.2	Types of Business Environment: Internal Environment, External	
		Environment	
	1.3	Techniques For Environmental Analysis: SWOT Analysis, Environment	
		analysis or external audit, Internal Environment analysis	
	1.4	Steps In Environmental Forecasting: Types of Forecasting, Techniques for	
		Environmental Forecasting, Methods of Scenario Building, Judgment Model,	
		Brain Storming, Delphi Method, Strategic Issues Analysis,	
		Benefits/Importance of Environmental Analysis, Limitations Of	

		Environmental Forecasting	
2.0		FINANCIAL ENVIRONMENT	12
	2.1	Introduction, Objectives, Money Market: Concept and Constituents, Features, Types of Money market instruments in India, Components of Money Market, Reforms undertaken in Indian Money Market, Drawback of Indian Money Market	
	2.2	Capital Market-Concept and Constituents: Broad Constituents in the Indian Capital Market, Significance of Capital Market in Economic Development, Structures or Composition of Capital Market in India, Capital Market Instrument, Reforms in Indian Capital Market, Indian Capital Market Regulatory Framework	
	2.3	Stock Exchange- Concept and Functions: Stock Exchange Meaning, Characteristics of Stock Exchange, Functions of Stock Exchange, Listing of Securities, Listing Procedure, Advantages of listing, Major Stock Exchange in India, Role of Stock Exchange	
	2.4	Factors Contributing to the Growth of Capital Market in India; SEBI- Objectives and Functions	
3.0		LEGAL AND ECOLOGICAL ENVIRONMENT	13
	3.1	Introduction, Objectives, Legal Environment as the all-Enveloping Factor, Legal Aspects of Entering Primary and Secondary Capital Markets, Law on Patents, Amendments to the Patents Act, 1970	
	3.2	Law on Consumer Protection	
	3.3	Laws on Environmental Protection: Water Protection Laws, Air Protection Laws, Forests and Wildlife Protection Laws, General Environmental and Ecological Laws, International Agreements on Environmental Issues, An Assessment of the Legal and Regulatory Framework for Environmental Protection in India	
	3.4	Need for Clean Energy and Reduction of Carbon Footprint: Reduction of Carbon Footprint	
4.0		BUSINESS AND SOCIETY	11
	4.1	Societal Environment: Business and society; objectives and importance of business; professionalization; business ethics; business and culture; religion; language; culture and organizational behaviour; other social/cultural factors; technological development and social change;	
	4.2	Social Responsibility of Business: Classical and contemporary views; social orientations of business; factors affecting social orientation; responsibilities to different sections; the Indian situation; arguments for and against social involvement; social audit; recent developments in India; Companies Act 2013 and CSR;	
	4.3	Consumer Rights, Consumerism and Business: Consumer rights; exploitation of consumers; consumerism; consumer protection; UN guidelines for consumer protection; consumer protection and consumerism in India; Consumer Protection Act;	
	4.4	Corporate Governance: Meaning; reasons for the growing demand for corporate governance; importance of corporate governance; prerequisites; regulatory and voluntary actions; recommendations of Birla Committee; legal environment of corporate governance in India;	
5.0		GLOBAL ENVIRONMENT	12
	5.1	GATT/WTO and Global Liberalisation: Objectives; an evaluation of GATT;	

	Total	60 Hrs								
	FEMA — a comparison;									
	export of goods and services; realisation and repatriation of foreign exchange; contravention and penalties; administration of the Act; FERA and									
	exchange etc.; current account transactions; capital account transactions;									
5.4	Foreign Exchange Management Act: Objectives; holding of foreign									
	demerits; perspectives; code of conduct; multinationals in India;									
	dominance of MNCs; MNCs and international trade; merits of MNCs;									
5.3	Multinational Corporations: Definition and meaning; organisational models;									
	investment by Indian companies;									
	investments; crossborder M&As foreign investment in India; foreign									
	investment; growth of foreign investment; dispersion of FDI; portfolio									
	investment; types of foreign investment; factors affecting international									
5.2	5.2 International Investments: Significance of foreign investment; trade and									
Bali Package; WTO and developing countries; WTO and India										
	salient features of UR agreement; evaluation of WTO; Doha Declaration;									
	the Uruguay Round Agreement; GATT and WTO; functions of WTO;									

- Introduction to Finance: Markets, Investments, and Financial Management, by Edgar A. Norton, Ronald W. Melicher
- 2. The Financial Environment by David Brighouse Moyer & Harris, Managerial Economics, Tata Mcgraw-Hill, New Delhi
- 3. Business Environment: Text & Cases by Francis Cherunilam, Himalaya Publishing House, Mumbai
- 4. K. Ashwathappa, Business Environment for Strategic Management, Himalaya Publishing House, Mumbai.

#### **Continuous Assessment (CA):**

- **1.Two Tests:** There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- **2. Assignment/ Tutorial:** At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

- 1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
- 2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
- 3. The students need to solve total 5 questions.



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

## M.Com. (B&I) (1st Year): Semester I (Level 6)

**Subject: Banking & Insurance** 

Under Faculty of Commerce and Management

Effective from Academic Year 2023 – 2024 (As per NEP-2020)

**Course Title: Principle and Practice of Banking** 

(Discipline Specific Core)

**Course Code: CCOMBIDSC502** 

Course Prerequisites:	Basic knowledge of Banking
Course	1. To understand the basic concepts of banking and functions of banking
Objectives:	2. To examine the banking scenario in India.
	3. To gain knowledge in functioning of banking sector.
	4. To gain insight into the various types of Banks and its need.
	5. To be able to compare and analyse various financial products and services offered by banks.
Course Outcomes:	1. Students should be able to understand the current functioning of the banking operations.
Outcomes:	2. Students should understand the banking and financial sector in detail
	3. Develop skills to carry banking transactions independently
	4. The student will understand the various types of bank lending and lending process followed by
	banks
	5. The student will understand how Reserve banks of India influences commercial banks and in turn the economy of the nation.

## **Course Teaching and Evaluation Scheme**

	<b>Teaching</b>	Scheme	}		<b>Evaluation Scheme</b>					
Credits Assigned Teaching Hours		Average of Two Tests (Each Test of 10 Marks)  Continuous Assessment Assignments (Marks 10)  Total (Marks)			End of	Practical/	Total			
Theory	Practical	Theory	Practical	Average of Two	Average of Two Total		Semester	Oral	Marks	
				<b>Tests (Each Test</b>	(Marks 10)	(Marks)	Exam	Exam		
				of 10 Marks)	(Marks 10)		Marks	Marks		
04	04 60		10	10	20	80		100		

Module	Торіс					
No.	•					
1.0	BANKING SYSTEM AND STRUCTURE IN INDIA	10				
	Evolution of Indian Banks-Types of banks –Public Sector, Regional Banks, Performance of Public Sector banks, Private Sector Banks. Commercial banking: Structure, Functions - Primary & secondary function, Role of commercial banks in socio economic development, Services rendered. Credit creation and Deployment of Funds. Role of Reserve Bank and GOI as regulator of banking system – Provisions of Banking Regulation Act & Reserve Bank of India Act					
2.0	BANKER AND CUSTOMER	10				

	Total	60 Hrs
	banking and NRI Accounts, Letters of Credit, Foreign currency Loans, Facilities for Exporters and Importers, Role of ECGC, RBI and EXIM Bank	
	International Banking: Exchange rates and Forex Business, Correspondent	
5.0	INTERNATIONAL BANKING	15
	Types of loans – Overdraft facilities – Discounting of bills – Financing book Debts and supply bills- Charging of Security bills- pledge – mortgage – assignment.	
4.0	BANKER AS LENDER	10
	Concept of Universal Banking-Home banking – ATMs- Internet banking – Mobile banking- Core banking solutions – Debit, Credit, and Smart cards – Electronic Payment Systems-MICR- Cheque Truncation-ECS- EFT – NEFT-RTGS	
3.0	BANKING TECHNOLOGY	15
	Types of relationship between banker and customer – Bankers obligations to customers – Right of lean, setoff, appropriation–Bankers legal duty of disclosure and related matters Customers` accounts with banks – Opening-operation – KYC norms and operation – Types of accounts and customers – Nomination – Settlement of death claims	

- 1. Vasant Desai Principles of Management, Himalaya Publications House, Delhi.
- 2. Principles of Banking: Indian Institute of Banking of Finance, Mcillin.
- 3. Dr. P.K. Srivastava: Banking Theory and Practice, Himalaya Publications House, Delhi.
- 4. Suubba Rao P; Principles of practice of bank Management, Himalaya Publications House, Delhi.
- 5. Sundaram and Varsgbet: Banking theory law and Practice.
- 6. Banking a insurance- R. K. Shavma, Kalyani publishing

### **Continuous Assessment (CA):**

- **1.Two Tests:** There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- **2. Assignment/ Tutorial:** At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

- 1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
- 2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
- 3. The students need to solve total 5 questions.



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

## M.Com. (B&I) (1st Year): Semester I (Level 6)

**Subject: Banking & Insurance** 

Under Faculty of Commerce and Management
Effective from Academic Year 2023 – 2024 (As per NEP-2020)

**Course Title: Principles of Insurance** 

(Discipline Specific Core)

**Course Code: CCOMBIDSC503** 

Course Prerequisites:	Basic knowledge of Insurance Sector
Course	To evaluate the growth and Development of Insurance Business.
<b>Objectives:</b>	2. To understand the working and functioning of the Insurance Sector.
	3. To study the inter-relationship between Insurance & Risk Management.
	4. To analyze the Role of Insurance Business Intermediaries.
	5. To obtain an overview of Regulatory Framework of Insurance Sector.
Course	1. Student will be able understand the various nuances and interrelationship between the Insurance and
<b>Outcomes:</b>	risk management Sector
	2. It will also enable students to analyze and obtain insights into the practical working of the Insurance Sector.
	3. Familiarizing the students with the Principles and practices of Life Insurance starting from designing of product to settlement of claim.
	4. This would help them to compare various kinds of insurance plans as well as the contract selection criteria from a cost-benefit point of view.
	5. Students would have a detailed knowledge of insurance operation, including functions of insurance, insurance markets, insurance regulations and the use of insurance as a tool to avoid losses and reduce risk.

## **Course Teaching and Evaluation Scheme**

	Teaching	Scheme		Evaluation Scheme					
Credits Assigned Teaching Hours		Continuous Assessment  Average of Two Tests (Each Test of 10 Marks)  Assignments (Marks 10)  Total (Marks)			End of	Practical/	Total		
Theory	Practical	Theory	Practical	Average of Two	A saignments	Total	Semester	Oral Exam	Marks
				Tests (Each Test	(Marks 10)	(Marks)	Exam	Marks	
				of 10 Marks)	(Marks 10)		Marks		
04		60		10	10	20	80		100

Module	Topic					
No.	- * <b>F</b> -*					
1.0	Introduction to Insurance	10				
	Concept - Perils And Risks, Classification Of Risks - Need For Insurance -					
	Nature And Working Of Insurance, Types, Importance - Role Of Insurance -					
	Fundamental Principles Of Insurance - Differentiation Insurance And					
	Guarantee - Insurance And Wager - Disclosure - Moral Hazards.					
2.0	Life Insurance	10				
	Meaning and Features of Life Insurance Contract – Classification of policies –					
	Annuities – Selection of risk – Measurement of risk – Calculation of premium –					
	Investment of funds – Surrender Value – Policy conditions –Life Insurance for					
	the Under Privileged.					

3.0	Fire Insurance	10				
	Meaning, Nature and Use of Fire Insurance- Fire Insurance Contract- Kinds of policies – Policy conditions – Payment of claim – Reinsurance – Double insurance- Progress of Fire Insurance.					
4.0	Marine Insurance					
	Meaning and Nature of Marine Insurance – Classification of policies – Policy conditions – Premium calculation – Marine Losses – Payment of Claims-Progress of Marine Insurance Business in India.					
5.0	Personal Accident Insurance	15				
	Motor Insurance – Burglary Insurance – Miscellaneous Forms of Insurance including Social Insurance – Rural Insurance and Prospects of Agriculture Insurance in India – Health Insurance – Liability Insurance - Bancassurance.					
	Total	60 Hrs				

- 1. Dr. P.Periaswamy: Principles and Practice of insurance, Himalaya Publishing House, Delhi.
- 2. Fundamentals of insurance, Himalaya Publishing House, Delhi.
- 3. M.N. Mishra: Insurance Principles and Practice, S Chand, New Delhi.
- 4. T.T.Seth Insurance Principles and Practice, S Chand, New Delhi.
- 5. P.K. Gupta: Principles and Practice of Non-Life Insurance, Himalaya Publishing House, Delhi.

#### **Continuous Assessment (CA):**

- **1.Two Tests:** There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- **2. Assignment/ Tutorial:** At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

- 1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
- 2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
- 3. The students need to solve total 5 questions.



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

## M.Com. (B&I) (1st Year): Semester I (Level 6)

**Subject: Banking & Insurance** 

Under Faculty of Commerce and Management
Effective from Academic Year 2023 – 2024 (As per NEP-2020)

Course Title: Indian Financial System
(Discipline Specific Elective)
Course Code: CCOMBIDSE501

Course Prerequisites:	Basic knowledge of Bank and Finance etc.
Course Objectives:	To impart knowledge regarding the components of Indian Financial System.
	2. To provide in depth understanding of different avenues of financial system viz. capital markets, banking, insurance, mutual funds & other related services.
	3. To enable the students to understand the role & functioning of regulatory bodies in financial sector
	4. To equip the students with skills required to operate in competitive environment in the service sector
Course Outcomes:	Subjects gives overview of financial system to students such as flow of funds in financial system, financial system and economic development.
	2. Students learn different financial system and their framework.
	3. Students studies non-banking financial institutions, their role in financial system, sources of finance and RBI guidelines.
	4. Students learn the concept of micro finance and its importance in rural economy.

## **Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned Teaching Hours		Continuous Assessment			End of	Practical/	Total		
Theory	Practical	Theory	Practical	Average of Two	A	Total	Semester	Oral Exam	Marks
				Tests (Each Test		(Marks)	Exam	Marks	
				of 10 Marks)	(Marks 10)		Marks		
04	-	60		10	10	20	80		100

Module No.	Торіс						
1.0	Financial System and Its Components						
	Meaning of Financial System, Objectives of Financial System, Significance						
	of Financial System, Role of the Financial System, Components of the						
	Financial System, The Structure of Indian Financial System						
2.0	Indian Banking System	13					
	Banking system, its function and types, Structure of Indian Banking						
	system, Deposit, Loans & Advances and Asset and Liabilities,						
	Management of Banks						
3.0	Financial Products and Services	14					

	Merchant Banking- Loan Syndications- learning- Mutual Funds- Factoring							
	Forfeiting- Venture Capital- Coustodial Services- Corporate Advisory							
	Services- Depository Services- Rating Services- Credit Rating-							
	Bancasseness Credit Cards- Derivative- Mergers- Acquision and							
	Amalgamation,- Lines of Credit- Innovative Finance Instructions.							
4.0	International Capital Markets	10						
	Origin, Structure- Players in the Market- issue Instruments- raising funds in							
	International markets- Criteria for resource mobilization Procedural and							
	regulatory aspects of International Business.							
	1 J J J							
5.0	Non-Banking Finance Companies in India	11						
5.0		11						
5.0	Non-Banking Finance Companies in India	11						
5.0	Non-Banking Finance Companies in India Introduction, Definition of Non-Banking Financial Companies, Difference	11						
5.0	Non-Banking Finance Companies in India Introduction, Definition of Non-Banking Financial Companies, Difference between banks & NBFCs, Different type of NBFCs, Type of Services	11						
5.0	Non-Banking Finance Companies in India Introduction, Definition of Non-Banking Financial Companies, Difference between banks & NBFCs, Different type of NBFCs, Type of Services provided by NBFCs, Hire Purchase Services, Leasing Services, Housing	11						
5.0	Non-Banking Finance Companies in India  Introduction, Definition of Non-Banking Financial Companies, Difference between banks & NBFCs, Different type of NBFCs, Type of Services provided by NBFCs, Hire Purchase Services, Leasing Services, Housing Finance Services, Asset Management Company, Venture Capital	11						

- 1. Vassant Desai Indian Financial System and Development, Himalaya Publications House, Delhi.
- 2. H.R. Machiraju: Financial Systems and Development, Vikas Publications Housing, Pvt, Ltd
- 3. Principles of Banking: Indian Institute of Banking & Finance, Mc.Millin.
- 4. V.A. Avadhani: Marketing of Financial Services, Himalaya Publications House, Delhi.
- 5. Derek Honey Gold: International Financial Markets, Wood Head- Faulkar, New York.

#### **Continuous Assessment (CA):**

- **1.Two Tests:** There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- **2. Assignment/ Tutorial:** At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting and innovative.

- 1. Question No.1 will be compulsory carrying 20 marks and based on any module of the syllabus.
- 2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
- 3. The students need to solve total 5 questions.



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (1st Year): Semester I (Level 6)

**Subject: Banking & Insurance** 

Under Faculty of Commerce and Management Effective from Academic Year 2023 – 2024 (As per NEP-2020)

# Course Title: Statistical and Mathematical Methods for Business (Discipline Specific Elective)

**Course Code: CCOMBIDSE502** 

Course Prerequisites:	Basic knowledge of Business Stat & math.
Course	1. To develop the students ability to deal with numerical and quantitative issues in business
<b>Objectives:</b>	2. To enable the use of statistical, graphical and algebraic techniques wherever relevant.
	3. To have a proper understanding of Statistical applications in Economics and Management.
	4. To distinguish among different scales of measurement and their implications for solving problems
	5. To use statistical techniques to analyze and interpret data from business, social science, and science
Course Outcomes:	1. After successful completion of the course students will be able to summarize and analyze statistical data to solve practical business related problems
	2. After successful completion of the course students will be able to interpret the relevance of statistical findings for business problem solving and decision making.
	3. After successful completion of the course students will be able to apply technology to statistical analysis and problem solving.
	4. Understand the have the basic knowledge on data collection and various statistical elementary tools
	5. Have the critical thinking in the theory of probability and its applications in real life problems.

## **Course Teaching and Evaluation Scheme**

Teaching Scheme			<b>Evaluation Scheme</b>						
Credits Assigned Teaching			Continuous Assessment			End of	Practical/	Total	
Hours		lours			Semester	Oral Exam	Marks		
Theory	Practical	Theory	Practical	Average of Two	Assignments	Total	Exam	Marks	
				<b>Tests (Each Test</b>	(Marks 10)	(Marks)			
				of 10 Marks)	(Marks 10)				
04		60		10	10	20	80		100

Module No.	Торіс	Teaching Hours							
1.0	Index Numbers	10							
	Index Number: Laspeyere's, Paasche's and Fisher's Index Numbers,								
	Test for Ideal Index Numbers, Base Shifting, Base Splicing and								
	Deflating, Concept of Constant Utility Index Number								
2.0	Matrices	10							
	Introduction- Definition- Types of Matrices- Scalar Multiplication								
	of a Matrix- Algebra of Matrices: Addition and Subtraction of								
	Metrices- Multiplication of Matrices- Transpose of a Matrix-								
	Determinant of a Square Matrix: Determinats of Order Two-								
	Determinates of Order Three- Cramer's Rule- Minors and Cofactors								
	of Elements of Determinants- Adjoint of a Square Matrix- Inverse								
	of a Matrix- System of Linear Equations: Methods of Solving								

	System of Linear Equation. (Problems)								
3.0	Permutations and Combinations	15							
	Introduction- Fundamental Rules of Counting- Factorial Notation-								
	Permutations of n Different Things – Circular Permutations-								
	Permutations of Things not all Different- Restricted Permutations-								
	Combinations- Complementary Theorems- Restricted Combinations-								
	Combinations of Things not All Different. (Problems)								
4.0	Probability	10							
	The Concept of Sample Space and Elementary Events, Mutually								
	Exclusive Events, Dependent and Independent Events, Compound								
	Events, A-Priori and Empirical Definition, Addition and								
	Multiplication Theorems, Compound and Conditional Probability,								
	Bayes' Theorem.								
5.0	Mathematics of Finance	15							
	Compound Interest: Introduction- Simple Interest- Compound								
	Interest- Nominal and Effective Rates of Interest- Equation of Value,								
	(Problems) Annuities: Introduction- Types of Annuities- The amount								
	of an Ordinary Annuity: Sinking Fund- Present Value of an Ordinary								
	Annuity: Amortization- Deferred Annuity- Leasing, Capital								
	Expenditure and Bonds. (Problems)								
	Total	60 Hrs							

- 1.D C. Sanchati & V K Kapoor, Business Mathematics, Sultan Chand & Sons, New Delhi.
- 2.C Satyadevi, Quantitative Techniques, Sultan Chand & Sons, New Delhi
- 3.Dr. PC Twshan, Bharat Zunzunwal- Business Statistics S Chand
- 4.Dr. B. N. Asthaman- Elements of statistic

#### **Continuous Assessment (CA):**

- **1.Two Tests:** There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
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- 3. The students need to solve total 5 questions.



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

## M.Com. (B&I) (1st Year): Semester I (Level 6)

**Subject: Banking & Insurance** 

Under Faculty of Commerce and Management
Effective from Academic Year 2023 – 2024 (As per NEP-2020)

Course Title: Business Research Methodology Course Code: CCOMBIRM501

Course Prerequisites:	Basic knowledge of Research, Classroom, E-materials, Books etc.
Course Objectives:	To make the students be acquainted with the basics of research methodology in general and in Commerce in particular.
	2. To enable students to understand the construction of research problem and research hypothesis.
	3. To make students understand the process of sampling and data collection
	4. To make students understand the methods of data analysis and interpretation.
	5. To make students acquainted with the skills of research report writing.
Course	1. Students will be able to understand the concepts and types of research in commerce.
Outcomes:	2. Students will be able to construct the research problem and formulate the hypothesis.
	3. Students will be able to understand the process and types of sampling and data collection.
	4. Students will be able to make data analysis and its interpretation.
	5. The students will be able to write a research report on a topic of their interest.

## **Course Teaching and Evaluation Scheme**

Teaching Scheme					Eva	aluatio	1 Scheme		
Credits Assigned Teaching Hours		Continu	Continuous Assessment End of Practical/ T				Total		
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Total (Marks)	TC	Oral Exam Marks	Marks
04		60		10	10	20	80		100

Module No.	Unit No.	Торіс	Teaching Hours						
1.0		Introduction to Business Research	12						
	1.1	Meaning and Definition of Research; Importance and Scope of Research;							
	1.2	Types of Research and Methods of Research;							
	1.3	Research Problem and Research Proposal							
	1.4	Formulation of Research Objectives and Research Hypothesis.							
2.0		Data Collection	12						
	2.1	Concept of data; types of data, sources of data;							
	2.2 Methods of Primary and Secondary Data Collection.								
	2.3	Introduction to Sampling and stages of Sampling, difference between universe and sample;							
	2.4	Methods of Probability & Non-Probability Sampling;							

3.0		Data Analysis and Interpretation				
	3.1	Editing and coding of data; Classification and tabulation of data;	13			
	3.2	Interpretation of data;				
	3.3	Use of Statistical tools and techniques for data analysis				
	3.4	Presentation of data- Use of charts, graphs, and diagrams				
4.0		Hypothesis Testing	13			
	4.1	Meaning and Procedure of Hypothesis Testing				
	4.2 Types of Hypotheses; Types of Errors; 4.3 Chi Square Test;					
	4.3	Chi Square Test;				
	4.4	Numerical Problems on Chi Square Test.				
5.0		Research Report Writing	10			
	5.1	Research Report: Meaning and features				
	5.2	Types of Research Report;				
	5.3	Elements of Research Report;				
	5.4	Referencing styles; Citation and bibliography				
		Total	60Hrs			

- 1. Santosh Gupta, Research Methodology and Statistical Techniques, Deep and Deep Publication, Delhi
- 2. S. Mohan & R. Elangovan, Research Methodology in Commerce, 2007, Deep and Deep Publication, Delhi
- 3. C.B .Kothari, Research Methodology Methods & Techniques, New Age International publication, New Delhi.
- 4. Dr. Vijaya Upaghade and Dr. Arvind Shende, Research Methodology, S. Chand and Co., Delhi.
- 5. Dr. R.M. Bhigania, Research Methodology, Sharda Prakashan, Pune.
- 6. Jai Narayan Sharma, Research Methodology, Regal Publications, New Delhi.

#### **Continuous Assessment (CA):**

- **1.Two Tests:** There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- **2. Assignment/ Tutorial:** At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

- 1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
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- 3. The students need to solve total 5 questions.



(R-23 Syllabus of Two Years PG Program in Commerce with Multiple Entry and Exit Option)

M.Com. (1<sup>st</sup> Year): Semester II (Banking & Insurance) (Level 6)

Subject: Banking & Insurance



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

## M.Com. (B&I) (1st Year): Semester II (Level 6)

**Subject: Banking & Insurance** 

**Under Faculty of Commerce and Management Effective from Academic Year 2023 – 2024 (As per NEP-2020)** 

**Course Title: Quantitative Techniques for Business** 

(Discipline Specific Core)

**Course Code: CCOMBIDSC551** 

Course Prerequisites:	Basic knowledge of Mathematics and Statistics.
Course Objectives:	To provide basic knowledge related to Quantitative Techniques.
S.Jeeu (est	2. To understand the various statistical tools and techniques used in Business.
	3. To understand the methods of decision making using quantitative techniques.
	4. To understand and use Statistical Inference.
	5. To Understand and use various methods of testing of hypothesis
Course Outcomes:	6. Students will understand the importance of Business forecasting.
outcomes.	7. Students will understand quantitative techniques used in Business.
	8. Understand the various methods of quantitative techniques used in Business.
	9. Students will know and use various methods of hypothesis testing.
	10. Student will understand how quantitative techniques are used to summarize, analyze and interpret data.

## **Course Teaching and Evaluation Scheme**

	<b>Teaching</b>	Scheme		Evaluation Scheme					
Credits Assigned Teaching Hour		ing Hours	Continuous Assessment  Average of Two Tests (Each Test of 10 Marks)  Assignments (Marks 10)  Total (Marks)			End of	Practical/	Total	
Theory	Practical	Theory	Practical	Average of Two	Assignments	Total	Semester		Marks
				Tests (Each Test	(Marks 10)	(Marks)	Exam	Exam	
				of 10 Marks)	(Marks 10)		Marks	Marks	
04		60		10	10	20	80		100

Module No.	Unit No.	Торіс	Teaching Hours							
1.0		Introduction to Business Forecasting	10							
	1.1	Meaning and Definition of Business Forecasting; Role of Business Forecasting								
	1.2	Steps in Business Forecasting								
	1.3	Methods of Business Forecasting								
	1.4	Time Series Analysis-Problems on Least Square Method								
2.0		Correlation Analysis.	10							
	2.1	Introduction and Significance of the study of Correlation Analysis								
	2.2 Types of correlation – Positive and Negative correlation, Simple, Partial and Multiple Correlation, Linear and No-linear Correlation									
	2.3	Zero order, First order and Second order coefficients.								
	2.4	Numerical Problems Partial and Multiple Correlation								

3.0		Regression Analysis	15					
	3.1	Introduction of Regression Analysis						
	3.2	Uses of Regression Analysis						
	3.3	Multiple Regression Analysis: Advantages and Limitations						
	3.4 Multiple Regression Plane and Numerical Problems							
4.0		Association of Attributes	10					
	<ul><li>4.1 Introduction, Association of Attributes</li><li>4.2 Difference between Correlation and Association</li></ul>							
	4.3 Methods of studying association							
	<ul><li>4.3 Methods of studying association</li><li>4.4 Yule's Coefficient- Numerical Problems</li></ul>							
5.0		Statistical Inference- Tests of Hypothesis.	15					
	5.1	Introduction to Hypothesis Testing						
	5.2	Procedure of hypothesis testing						
	5.3	Chi Square Test – Introduction and Numerical Problems						
	5.4	F Test and T Test – Introduction and Numerical Problems						
		Total	60 Hrs					

- 1. Dr S P Gupta- Statistical Methods: Sultan Chand and Sons Publications.
- 2. S C Gupta- Fundamental of Statistics- Himalaya Publishing House

#### **Continuous Assessment (CA):**

- **1.Two Tests:** There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- **2. Assignment/ Tutorial:** At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

- 1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
- 2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
- 3. The students need to solve total 5 questions.



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

## M.Com. (B&I) (1st Year): Semester II (Level 6)

**Subject: Banking & Insurance** 

Under Faculty of Commerce and Management

Effective from Academic Year 2023 – 2024 (As per NEP-2020)

**Course Title: Accounting in Banking and Insurance** 

(Discipline Specific Core)

**Course Code: CCOMBIDSC552** 

Course Prerequisites:	Basic knowledge of Accountancy.
Course Objectives:	1. To make the students be acquainted with the principles and practices of accounting as are applicable in Banking & Insurance.
	2. To make able the students to utilize the accounting concept for Banking & Insurance
	3. To make able the students to Prepare final accounts of Bank.
	4. To make able the students to prepare final accounts of insurance company.
	5. To make able the students to prepare bank reconciliation statement.
Course Outcomes:	1. Students will be acquainted with the principles and practices of accounting as are applicable in bank and insurance company.
	2. Students will be able to Prepare final accounts of Bank.
	3. Students will be able to prepare final accounts of insurance company.
	4. The students will able to prepare bank reconciliation statement.
	5. The students will be able to apply technique of Accounting in Banking & Insurance

## **Course Teaching and Evaluation Scheme**

	<b>Teaching Scheme</b>				Evaluation Scheme				
Credits Assigned		Teachi	ng Hours	Continu	ious Assessm	ent	End of	Practical/	Total
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Accionmente	Total (Marks)	Semester Exam Marks	Oral Exam Marks	Marks
04		60		10	10	20	80		100

Module No.	Торіс	Teaching Hours						
1.0	Introduction to Accounting							
	Accounting- Meaning- Nature- Scope- Functions Need For Accounting-Book Keeping Accounting Process- Journal- Classification of Account-Ledger- Interpretation of Balances of Ledger Accounts- Trial Balance-Accounting Concepts and Conventions.							
2.0	Banking Company Accounts I-							
	Bank- Reconciliation Statement- Need — Reasons for Differences Between Cash Book and Pass Book Balance- Problems of Favorable and Overdraft Balances- Ascertainment of Correct Cash Book Balance.							
3.0	Banking Company Accounts II							
	Important Provision Conerning Conduct of Banking Business in India-Bankers Books-Preparation and Presentation of Final Accounts of Banking Companies.							

4.0	Insurance Company Accounts I	13			
	Accounts of Life Insurance Business- Statutory and Subsidiary Books- Revenue Accounts- Balance Sheet- Ascertainment of Net Profit/Loss.				
5.0	Insurance Company Accounts II				
	Accounts of General Insurance Business- Statutory and Subsidiary Books-Revenue Account- Balance Sheet- Ascertainment of Net Profit/Loss.				
	Total	60 Hrs			

- 1. Jain and Narang, Accounting part- I Kalyani Publishing Ludhiana.
- 2. R. Narayana Swamy, Financial Accounting, Prentice Hall of India
- 3. Arunlanadam Advances Accounting Himalaya Publishing House
- 4. Ashok Sehgal Deepak Sehgal: Advance Accounting- II Corporat Accounting Taxmain's Publications

#### **Continuous Assessment (CA):**

- **1.Two Tests:** There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- **2. Assignment/ Tutorial:** At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

- 1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
- 2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
- 3. The students need to solve total 5 questions.



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

## M.Com. (B & I) (1st Year): Semester II (Level 6)

**Subject: Banking & Insurance** 

Under Faculty of Commerce and Management Effective from Academic Year 2023 – 2024 (As per NEP-2020)

# Course Title: Investment Analysis & Portfolio Management (Discipline Specific Core)

**Course Code: CCOMBIDSC553** 

Course Prerequisites:	Basic knowledge of investment etc.						
Course Objectives:	To Develop a basic understanding of the investments field and investment environment						
v	2. To Comprehend the functionalities of the securities market and its components						
	3. To Practice the tools and techniques of individual securities and portfolio analysis						
	4. To Analyse, value and forecast the securities performance using various models						
	5. To Exhibit the capacity to construct portfolios and arrive at optimal portfolios.						
Course Outcomes:	Students will be able Demonstrate a basic understanding of investments and the nuances of investing.						
	2. Students will be able to Exhibit the acquaintance of the securities market and its constituents.						
	3. Students will be able to Apply knowledge gained to perform analysis of various securities`.						
	4. Students will be able to Analyse and apply models to securities performance and forecasting.						
	5. Students will be able to Construct optimal portfolios and evaluate them using models.						

## **Course Teaching and Evaluation Scheme**

<b>Teaching Scheme</b>				<b>Evaluation Scheme</b>					
Credits Assigned		Teachi	ng Hours	Continuous Assessment		End of	Practical/	Total	
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)		Total (Marks)	Semester Exam Marks	Oral Exam Marks	Marks
04		60		10	10	20	80		100

Module No.	Торіс	Teaching Hours			
1.0	Investment	09			
	Investment Concepts and Goals - Types of investment - Financial - Real-Business - Personal - Institutional - Comparison of investments, speculation, gambling - Hedging - Concepts of portfolio and portfolio management - Goals - Risk and return trade off - Financial investment avenues - Fixed income - Varying income securities - Derivative Instruments.				
2.0	Investment Analysis				
	Aspects of Analysis - Return analysis - Concepts, measures and computation of return of individual security and portfolio - Risk analysis - Concepts, types, measure, computation of risk of individual security and portfolio - Valuation analysis - hare valuation - Bond value - Price earnings analysis				

3.0	Approaches to Investment Analysis	13					
	Fundamental analysis - Concept and components - Tools of economy, industry and						
	company analysis - Technical analysis - Concept and tools - Assumption - Theories						
	- Dow theory - Contrary opinion - The confidence index, breadth of market						
	and strength analysis - Moving average analysis - Chart patterns.						
4.0	Portfolio Construction and Choice	13					
	Markowtz diversification - Efficient frontier - Risk-return indifferent curves -						
	Portfolio choice - Sharpe's Single and two factorial models - Lagrange multiplier						
	method.						
5.0	Portfolio Performance	10					
	Measures: Sharpe, Treynor and Jenson - Portfolio audit and Portfolio revision -						
	Need and methods - Formula plans.						

- 1. Fisher and Jordan: Security analysis and Protfolio Management, PHI, New Delhi.
- 2. Preethi Sing: Invest Management, Himalaya Publications, Mumbai.
- 3. V.K. Balia: Invest Management, S. Chand & Sons, New Delhi.
- 4. Elton EJ & Martin Grube: Modern Portfolio Theory
- 5. Geoffrey A., Hirt, Stanley B. Block: Fundamentals of Investment Management, McGraw-Hill International Editions.
- 6. Investment Management- V K Bhalla. S. chand.

#### **Continuous Assessment (CA):**

- **1.Two Tests:** There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- **2. Assignment/ Tutorial:** At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

- 1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
- 2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
- 3. The students need to solve total 5 questions.



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

## M.Com. (B&I) (1st Year): Semester II (Level 6)

**Subject: Banking & Insurance** 

Under Faculty of Commerce and Management Effective from Academic Year 2023 – 2024 (As per NEP-2020)

Course Title: Corporate Financial Accounting (Discipline Specific Elective)

**Course Code: CCOMBIDSE551** 

Course	Basic knowledge of Accounting.					
Prerequisites:						
Course	The Course aims at providing basic knowledge related to Corporate Accounting					
Objectives:	2. To understand the Corporate financial accounting					
	3. To understand the need of corporate financial accounting					
	4. To understand and use corporate accounting.					
	5. To Understand the Concept of corporate financial accounting					
Course	1. Articulate the fundamental concepts of corporate accounts like Issue of Shares, Underwriting of					
<b>Outcomes:</b>	Shares					
	2. Build the ability to interpret Company Final Accounts in the Revised Format – Profit & Loss Account and Balance Sheet					
	3. Exposed the knowledge on methods of Valuation of Shares and Goodwill					
	4. Acquire in depth knowledge of financial statement legislations to different transactions and events and in preparation and presentation of financial statements of business entities.					
	5. Articulate the fundamental concepts of corporate accounts like Issue of Shares, Underwriting of Shares					

## **Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						
Credits Assigned		Teachi	ing Hours	Continuous Assessment			End of	Practical/	Total	
Theory	Practical	Theory	Practical	Average of Two	A aai ammanta	Total	Semester	Oral	Marks	
				Tests (Each Test		(Morks 10)	(Marks)	Exam	Exam	
				of 10 Marks)	(Marks 10)		Marks	Marks		
04		60		10	10	20	80		100	

Module No.	Topic	Teaching Hours					
1.0	Company Accounts	10					
	Legal provisions relating to company books and Accounts- Profit and Loss Account, balance sheet, Directors responsibility relating to the disclosure- Disclosure practices- Types of Reporting (Including Problems)						
2.0	Valuation of Shares and Goodwill	10					
	Valuation of Shares- Need and Scope- Methods of Valuation-						
	Valuation of Goodwill: Need, Scope- Methods of Valuation of						
	Godwill. (Including Problems)						
3.0	Investment Accounts	15					
	Meaning and need- Quotations- Types of Quotations- Divided Quotations- Investment Accounts. (Including Problems)						

4.0	Inflation Accounting	15					
	Meaning and Need and Scope- Price level Changes and Financial						
	Statements- Approaches to Price level accounting- Current						
	Purchasing Power Accounting- Current cost Accounting- Merits						
	and Demerits. (Including Problems)						
5.0	Accounting for Public Utilities						
	Meaning- Nature and significance of Public Utility accounts,						
	Double Accounting- Fund Accounting- Accounts of electricity						
	undertakings including distribution of surplus- Replacement of						
	Assets. (Including Problems)						
	Total	60 Hrs					

- 1. S.K. Battacharya, John Dearden, Accounting for Management: Vikas Publishing House Ltd., New Delhi.
- 2. Jain and Narang: Advanced Accountancy, Kalyani Publishers, New Delhi.
- 3. R.L. Guptha and M.Radhaswamy; Advanced Accountancy, Chand & Sons, New Delhi.
- 4. Shukl and Grewal- Advanced Accounts, S. Chand & Co, New Delhi.
- 5. Jain R.K. and Narang, K.L.; Advanced Accountancy, Kalyani Publishers, New Delhi
- 6. Corporate Finance- R.L.Mathur-Sublime Pub.
- 7. Corporate Accounting- Prof.Suresh Bhirud Dimand Pub.

#### **Continuous Assessment (CA):**

- **1.Two Tests:** There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- **2. Assignment/ Tutorial:** At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

- 1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
- 2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
- 3. The students need to solve total 5 questions.



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

## M.Com. (B&I) (1st Year): Semester II (Level 6)

**Subject: Banking & Insurance** 

Under Faculty of Commerce and Management Effective from Academic Year 2023 – 2024 (As per NEP-2020)

Course Title: Enterprise Resource Planning (Discipline Specific Elective)

**Course Code: CCOMBIDSE552** 

	Course Cours CCOMBIDSECCE
Course	Basic knowledge of Enterprise, classrooms, black boards, E- materials, Books etc.
<b>Pre-requisites:</b>	
Course	1. To understand the basic concept of ERP systems.
<b>Objectives:</b>	2. To study the steps and activities in the ERP life cycle.
	3. To develop a process driven thinking towards business processes.
	4. Learning Outcomes:
	5. Demonstrate a good understanding of the basic issues in ERP systems.
Course	1. Make basic use of Enterprise software, and its role in integrating business functions
<b>Outcomes:</b>	2. Analyze the strategic options for ERP identification and adoption.
	3. Design the ERP implementation strategies.
	4. Create reengineered business processes for successful ERP implementation.

## **Course Teaching and Evaluation Scheme**

<u>Teaching Scheme</u>				<b>Evaluation Scheme</b>					
Credits Assigned		edits Assigned Teaching Hours		<b>Continuous Assessment</b>			End of		
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Total (Marks)	Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
04				10	10	20	80		100

Module No.	Topic						
1.0	Introduction to Enterprise Resource Planning (ERP)						
	Introduction, History and Evolution, Meaning, Definition, Concept,						
	Implementation of an ERP, Advantages of ERP, Disadvantages of						
	ERP, Applicability of ERP, Reasons for the Growth of the ERP						
	Market, Success of the ERP						
2.0	ERP Solutions & ERP Packages						
	Introduction, ERP for Small Business, ERP for Make to Order						
	Companies, Business Process Mapping For ERP Module Design						
	ERP Packages, ERP Package Modules, Comparative Assessment and						
	Selection of ERP Packages						
3.0	ERP and Related Technologies	13					
	Introduction, ERP and BPR 4.3 Management Information System						
	(MIS), Decision Support Systems (DSS), Executive Information						
	System (EIS), Data Warehousing, Data Mining, Online Analytical						
	Processing, Supply Chain Management						

4.0	Business Modules	13				
	Business Modules in an ERP Package-Finance Manufacturing-					
	Human Resource-Plant Maintenance-Materials Management -Quality					
	Management-Sales and Distribution.					
5.0	Business Process Re-engineering (BPR)					
	Introduction to Business Process Re-engineering (BPR), Importance of BPR, Objectives of BPR, Characteristics of BPR, ERP Implementation and BPR, Phases of BPR, Elements of BPR, Benefits of BPR, BPR Challenges					
	Total	60 Hrs				

- 1. ERP in practice Vaman TMH
- 2. Daniel E.O'Leary, Enterprise Resource Planning Systems, Cambridge University Press, 2002.
- 3. Ellen Monk, Bret Wagner, Concepts in Enterprise resource planning, Cengage learning, Third edition, 2009.

#### **Continuous Assessment (CA):**

- **1.Two Tests:** There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- **2. Assignment/ Tutorial:** At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

- 1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
- 2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
- 3. The students need to solve total 5 questions.



(R-23 Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

## M.Com. (B&I) (1st Year): Semester II (Level 6)

**Subject: Banking & Insurance** 

Under Faculty of Commerce and Management Effective from Academic Year 2023 – 2024 (As per NEP-2020)

> Course Title: On Job Training (Internship/Apprenticeship) Course Code: CCOMBIOJT551

Course Prerequisites:	Basic Knowledge of Banking, Insurance etc. for Internship / Apprenticeship.
	1. To provide the students actual business work situations along with theoretical knowledge.
Course	2. To provide practical hands-on training to the students in the area of Banking & Insurnace
Objectives:	3. To provide job opportunities in insurance, banking, finance, etc.
Objectives.	4. To develop the skills and knowledge among the students required in the area insurance, banking,
	finance, etc.
	1. It will be provided the actual business work situations to the students along with theoretical
	knowledge.
C	2. It will be provided the practical hands-on training to the students in the area of insurance, banking,
Course Outcomes:	finance, etc.
Outcomes:	3. It will be provided the job opportunities to the students in insurance, banking, finance, etc.
	4. The skills and knowledge will be developed among the students which required in the area of
	insurance, banking, finance, etc.

**Course Teaching and Evaluation Scheme** 

Teaching Scheme				Evaluation Scheme						·
<b>Credits Assigned</b>		Teach	ing Hours		(CA)			(ESE)		TD 4 1
Theory	Practical	Theory	Practical	Tests (Marks)	Assignment (Marks)	Total (CA) (Marks)	Theory Exam (Marks)	Practical Exam (Marks)	Total (ESE) (Marks)	Total (Marks)
	04		120		40	40		60	60	100

### **Course Contents:**

The students must undertake on job training (*Internship/Apprenticeship*) of two months (180 hrs.) under the supervision of in-charge teacher in any Institute or firm in the area of insurance, banking, finance, etc.

#### **Continuous Assessment (CA):**

**Assignment/Tutorial:** At least 08 assignments for 40 marks covering entire course contents must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

### **End of Semester Examination (ESE) Practical Exam:**

The students must prepare project work book attaching a Certificate of Training (*Internship/Apprenticeship*) Completion based on work done by them during their training period. They must make presentation and face viva-voce practical exam for 60 marks.