



**DOMBIVLI SHIKSHAN PRASARAK MANDAL'S,
K.V. PENDHARKAR COLLEGE OF ARTS, SCIENCE AND COMMERCE, (AUTONOMOUS)
DOMBIVLI (EAST), DIST. THANE
(Affiliated to University of Mumbai)**

Faculty of Commerce

**DEPARTMENT OF BANKING & INSURANCE
(Programme: B.Com Banking & Insurance)**

**SYLLABUS FOR
F.Y. B.Com. Banking & Insurance (BBI) (Semester I and II)
Choice Based Credit System (CBCS)
(As per NEP – 2020)**

(With effect from the Academic Year: 2023-24)

B.Com. (Banking & Insurance) Programme
Under Choice Based Credit, Grading and Semester System
Course Structure

F.Y.B.Com. (Banking & Insurance)

| No. of Courses | Semester I | Credits | No. of Courses | Semester II | Credits |
|----------------------|--|-----------|----------------------|--|-----------|
| I | Major Course | | I | Major Course | |
| 1 | Fundamentals of Banking and Finance | 4 | 1 | Principles & Practices of Banking & Insurance | 4 |
| 2 | Financial Accounting- I | 2 | 2 | Financial Accounting- II | 2 |
| II | Minor Course | | II | Minor Course | |
| 3. | Mutual Fund Management | 2 | 3. | Principles of management in Banking & Insurance | 2 |
| III | Open Elective Courses | | III | Open Elective Courses | |
| 4. | Quantitative Methods- I | 2 | 4. | Quantitative Methods- II | 2 |
| 5. | E COM & Digital Marketing OR WEB Designing | 2 | 5. | Current affairs OR Web Application Development | 2 |
| IV | Vocational Skill Courses / Skill Enhancement Courses | | IV | Vocational Skill Courses / Skill Enhancement Courses | |
| 6. | Fundamentals of Business Economics | 2 | 6. | Marketing in Banking & Insurance | 2 |
| 7. | Personal Financial Planning | 2 | 7. | Business Regulatory Framework | 2 |
| V | Ability Enhancement Courses/Value Education Courses/Indian Knowledge System (AEC/VEC/IKS) | | V | Ability Enhancement Courses/Value Education Courses/Indian Knowledge System (AEC/VEC/IKS) | |
| 8. | AEC-Business Communication-I | 2 | 8. | AEC-Business Communication -II | 2 |
| 9. | VEC – Environmental Education | 2 | 9. | VEC- Overview of Indian Society and Indian Constitution | 2 |
| 10. | IKS-Foundation Course I | 2 | 10. | FIELD PROJECT/INTERNSHIP/COMMUNITY ENGAGEMENT/COCURRICULAR COURSES | 2 |
| Total Credits | | 22 | Total Credits | | 22 |

B.Com. (Banking & Insurance) Programme
Under Choice Based Credit, Grading and Semester System
Course Structure

F.Y.B.Com. (Banking & Insurance)

| No. of Courses | Course Code | Semester I | Credits | No. of Courses | Course Code | Semester II | Credits |
|----------------|-------------|--|----------------------|----------------|-------------|--|----------------------|
| | | <i>Major Course</i> | | | | <i>Major Course</i> | |
| 1 | BI23101M | Fundamentals of Banking and Finance | 4 | 1 | BI23201M | Principles & Practices of Banking & Insurance | 4 |
| 2 | BI23102M | Financial Accounting- I | 2 | 2 | BI23202M | Financial Accounting- II | 2 |
| | | <i>Minor Course</i> | | | | <i>Minor Course</i> | |
| 3. | BI23103MN | Mutual Fund Management | 2 | 3. | BI23203MN | Principles of management in Banking & Insurance | 2 |
| | | <i>Open Elective Courses</i> | | | | <i>Open Elective Courses</i> | |
| 4. | BI23104OE | Quantitative Methods- I | 2 | 4. | BI23204OE | Quantitative Methods- II | 2 |
| 5. | CS23105OE | E COM & Digital Marketing OR WEB Designing | 2 | 5. | CS23205OE | Current affairs OR Web Application Development | 2 |
| | | <i>Vocational Skill Courses / Skill Enhancement Courses</i> | | | | <i>Vocational Skill Courses / Skill Enhancement Courses</i> | |
| 6. | BI23106VS | Fundamentals of Business Economics | 2 | 6. | BI23206VS | Marketing in Banking & Insurance | 2 |
| 7. | BI23107VS | Personal Financial Planning | 2 | 7. | BI23207VS | Business Regulatory Framework | 2 |
| | | <i>Ability Enhancement Courses/Value Education Courses/Indian Knowledge System (AEC/VEC/IKS)</i> | | | | <i>Ability Enhancement Courses/Value Education Courses/Indian Knowledge System (AEC/VEC/IKS)</i> | |
| 8. | BI23108AE | AEC-Business Communication-I | 2 | 8. | BI23208AE | AEC-Business Communication -II | 2 |
| 9. | BI23109VE | VEC – Environmental Education | 2 | 9. | BI23209VE | VEC- Overview of Indian society and Indian Constitution | 2 |
| 10. | BI23110IK | IKS-Foundation Course I | 2 | 10. | | FIELD PROJECT/INTERNSHIP/COMMUNITY ENGAGEMENT/COCURRICULAR COURSES | 2 |
| | | | Total Credits | | | | Total Credits |
| | | | 22 | | | | 22 |

| Sr no | Course Title | Course Code | Category | Teaching Hours | Total marks | Credits |
|--------------------|--|---------------|--------------------------------|----------------|-------------|---------|
| Semester I | | | | | | |
| 1 | Fundamentals of Banking and Finance | BI23101M M | Major | 60 | 100 | 4 |
| 2 | Financial Accounting- I | BI23102M M | Major | 30 | 100 | 2 |
| 3 | Mutual Fund Management | BI23103M N | Minor | 30 | 100 | 2 |
| 4 | Quantitative Methods- I | BI23104O E | Open Elective Courses | 30 | 50 | 2 |
| 5 | WEB Designing | | Open Elective Courses | 30 | 50 | 2 |
| 6 | E COM & Digital Marketing | CS23105O E | Open Elective Courses | 30 | 50 | 2 |
| 7 | Fundamentals of Business Economics | BI23106VS | Vocational Skill Courses | 30 | 100 | 2 |
| 8 | Personal Financial Planning | BI23107SC | Skill Enhancement Courses | 30 | 100 | 2 |
| 9 | AEC-Business Communication-I | BI23108A E | Ability Enhancement Courses | 30 | 50 | 2 |
| 10 | VEC – Environmental Education | BI23109V E | Value Education Courses/Indian | 30 | 50 | 2 |
| 11 | IKS-Foundation Course I | BI23110IK | Indian Knowledge System | 30 | 50 | 2 |
| 12 | Principles & Practices of Banking & Insurance | BI23201M M | Major | 60 | 100 | 4 |
| 13 | Financial Accounting- II | BI23202M M | Major | 30 | 100 | 2 |
| SEMESTER II | | | | | | |
| 14 | Principles of management in Banking & Insurance | BI23203M N | Minor | 30 | 100 | 2 |
| 15 | Quantitative Methods- II | BI23204OE | Open Elective Courses | 30 | 50 | 2 |
| 16 | Current Affairs | MM23204 OE | Open Elective Courses | 30 | 50 | 2 |
| 17 | Web Application Development | CS23205OE | Open Elective Courses | 30 | 50 | 2 |
| 18 | Marketing in Banking & Insurance | BI23206VS | Vocational Skill Courses | 30 | 100 | 2 |
| 19 | Business Regulatory Framework | BI23207VS | Skill Enhancement Courses | 30 | 100 | 2 |
| 20 | AEC-Business Communication - II | BI23208AE | Ability Enhancement Courses | 30 | 50 | 2 |
| 21 | VEC- Overview of Indian society and Indian Constitution | BI23209VE | Value Education Courses/Indian | 30 | 50 | 2 |
| 22 | FIELD PROJECT/INTERNSHIP/COMMUNITY ENGAGEMENT/COCURRICULAR COURSES | | | | | 2 |

1. MAJOR COURSE

PAPER –FUNDAMENTALS OF BANKING & FINANCE

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

Objectives: To study in brief history & background of Financial system
 To understand different investment avenues
 To develop a framework of knowledge regarding the functioning of banking system.

Learning Outcomes: CO 1: Learners will have a better understanding of the Indian financial system
 CO 2: Make skilful application of this information in their profession.
 CO 3: Learners will analyse various services offered by Financial institution
 CO 4: Learners will understand operational mechanism of banks.

| | Modules/Units | Lectures |
|-----------------|--|-----------|
| UNIT-I | Introduction to Financial System Financial System Institutional set- up Marketing Structure Instruments Overview of different kinds of financial services. (eg. 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. | 15 |
| UNIT-II | Phases of Development of Banking and Insurance Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth. • Functions and working of banking and insurance companies | 15 |
| UNIT-III | Management, Regulation and Development Risk management within the organizations of Banks and Insurance companies • Asset - Liability Management in Banking and Insurance • Organizational structure and management | 15 |
| UNIT-IV | Regulatory and Developmental Framework of Banking & Insurance Banking companies and RBI Acts and legal framework governing the insurance. • Developmental Activities of RBI and IRDA • Mechanism of supervision and regulation. • Prudential Norms | 15 |

Learner space: Students can visit websites of Financial institutes & explore services provided by them
 Visit to Financial advisors can provide them an industry insight on the paper.

Job oriented/Entrepreneurship development topics: Fee based & Fund based services

Banking & Insurance

Reference Books:

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, Woral, 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.

ICT Backup: - Classroom teaching will be assisted by audio visuals videos, role playing .

Pedagogy: Class room teaching can be assisted by group discussion, case study & secondary data analysis Print & internet resources.

MOOC units: https://www.udemy.com/course/indian-bank-management-course/?utm_source=adwords&utm_medium=udemyads&utm_campaign=DSA_Catchall_la.EN_cc.I_NDIA&utm_content=deal4584&utm_term=.ag_82569850245_.ad_533220805577_.kw_.de_c_.dm_.pl_.ti_dsa41219471920_.li_9303142_.pd_.&matchtype=&gclid=Cj0KCQjw756lBhDMARisAEI0AgnHqGZXeRvxY5mOpYKvFn4QFQrDCHvR2JFeeJTmS4K3DkHFyN2HIJYaApd0EALw_wcB

2. PAPER: Major

Financial Accounting-I

| Sr. No | Modules | No. of Lecture | Credit Points |
|--------|---|----------------|---------------|
| 1 | Introduction to Accounting | 07 | 2 |
| 2 | Classification of Income and Expenses and Accounting standard | 08 | |
| 3 | Final Accounts and Hire Purchase | 15 | |
| Total | | 30 | |

Objective

- Learners can gain basic knowledge about books of accounts maintained by Bank and Insurance Industries.
- To understand the basic accounting standards, classification of expenses.
- Help the learner to determine profit or loss incurred by a company in a given financial period and to determine the financial position of the company.

LEARNING OUTCOMES-

CO1: Learners will be able to create basic financial statements of companies.

CO 2: Learner will be able to evaluate the profitability of different companies.

CO 3: Learner will develop skills of Finalizing & Framing of Financial statements.

CO 4: Learner will be able to analyse the concept of Hire Purchase.

CO 5: Learner will be understanding the structure & composition of Financial statements

| No. | Module / Units | No. of Lectures |
|-----|---|-----------------|
| 1 | Module I Introduction to Accounting <ul style="list-style-type: none">• Basic accounting terminology, Classifications of accounts, Golden rules of Accounts, Accounting Standard from 1 to 32• Double Entry System, Writing of journal Entries and Ledger, Subdivision of journal and Trial Balance. | 7 |
| 2 | Module II Classification of Income and Expenses and Accounting Standards <ul style="list-style-type: none">• Classification of Income & Expenses & Accounting Standards• Classifications of Income, Expenditure and Receipts on the basis of capital and revenue. Introduction to Bank Reconciliation Statement and Errors and their Rectification. Understanding Fair value concept, Overview of Indian-AS I International Financial Reporting Standards (IFRS). | 8 |
| 3 | Module III Final Accounts and Hire Purchase <ul style="list-style-type: none">• Final Accounts : Trading Account, Profit and Loss Accounts, Balance Sheet, Adjustment Entries• Hire Purchase Transaction | 15 |
| | Total | 30 |

Justification

Learner Space: Students can practice under Chartered Accountant to get practical knowledge of Journal, ledger trial balance and bank reconciliation statement.

Job orientation / Entrepreneurship development topics:

- Final Accounts
- Hire Purchase

Reference Book:

- 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
- Gupa S C & Shukla, M C: Advanced Accounts Vol.1. New Delhi. S. Chand & Company Ltd

ICT Backup:

<https://www.youtube.com/watch?v=4N0Dmzhi3Tw>

<https://www.youtube.com/watch?v=2ckDdN27YRU>

https://www.youtube.com/watch?v=sPH_H9btstM

Pedagogy: -

Classroom teaching can be assisted by accounting quiz, group discussion and PowerPoint presentation.

2. PAPER – Mutual Fund Management (Minor)

| Sr. No. | Modules | Lectures | Credit points |
|---------|-------------------------------|-----------|---------------|
| 1. | Introduction to Mutual Fund | 15 | 02 |
| 2. | Classification of Mutual Fund | 15 | |
| | | 30 | |

Objectives:

- To create awareness among students towards Mutual Fund as an investment avenue
- To enable them to take sound financial decisions while investing.

Learning Outcomes:

- CO 1: learners will be aware about Mutual Fund as an investment alternative
 CO2: Understand variants of Mutual Fund according to investors needs
 CO 3: Analyze Legal & Regulatory framework relating to Mutual Fund

| | Modules/Units | Lectures |
|----------------|---|-----------|
| UNIT-I | <p>Introduction to Mutual Fund</p> <p>A) History & Origin, Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, Ethics in Mutual Fund.</p> <p>B) Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) and Fund Houses in India. B) Legal Framework - Role of regulatory agencies for Mutual funds – SEBI, RBI, AMFI, Ministry of Finance, SRO, Company Law Board, Department of Company’s affairs, Registrar of Companies MF guidelines on advertisement , Accounting , Taxation and Valuation norms, Guidelines to purchase Mutual Funds, Investor protection and MF regulations, Grievance mechanism in MF in India.</p> <p>C) Difference between Mutual Advisor and Distributor, Bank FD vs Mutual funds</p> | 15 |
| UNIT-II | <p>Classification of Mutual Fund</p> <p>A. Types of Mutual Fund- (Introduction and Characteristics) ·</p> <p>B. Functional/Operational – Open ended, close ended, Interval</p> <p>C. · Portfolio – Income, Growth, Balanced, MMMF</p> <p>D. · Geographical/ Location – Domestic, Offshore</p> <p>E. · Miscellaneous - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds, Systematic Investment Planning & Systematic Transfer Plan</p> <p>F. Fund Rating and Ranking- needs, importance, basics, rating agency like Crisil, CARE, ICRA,</p> | 15 |

Learner space: Learners can collect information about the NISM certifications interested students can apply for the same.

Job oriented/Entrepreneurship development topics: Mutual Funds

Banking & Insurance

Reference Books: Future scenario of Financial services: R. Gordan & Natarajan (Himalaya)

· Marketing of Financial services: V. K. Avadhani (Himalaya)

· MF, Data, Interpretation & analysis: K.G. Shahadevan & Thripairaju (Prentice hall of India)

· Mutual funds in India (Modern scenario): Dr. Manoj Dave & Mr. Lalitkumar Chauhan, (Paradise Publishers)

· Mutual Funds & Financial Management: Ramesh Garg (Yking books)

· Mutual Fund products & services: Indian institute for Banking & Finance (Taxmann)

ICT Backup:-

<https://www.youtube.com/watch?v=PbldLCsspgE&pp=vgUUbXV0dWFsIGZ1bmQgbGVjdHVyZXM%3D>

https://www.youtube.com/watch?v=D4PqE1whQOw&list=PLmFN7_8sAtp-jEW3BRN_VwHm1iLO8LMs

Pedagogy: Class room teaching can be assisted by group discussion, case study & secondary data analysis
Print & internet resources.

MOOC units:

<https://www.nseindia.com/learn/self-study-ncfm-modules-foundation-mutual-funds>

4. PAPER: GENERIC/ OPEN ELECTIVE
QUANTITATIVE METHODS I

| Sr. No. | Modules | Lectures | Credit points |
|---------|---|-----------|---------------|
| 1 | Measures of Central Tendencies | 10 | 2 |
| 2 | Measures of Dispersion | 10 | |
| 3 | Co-variance, Correlation and Regression | 10 | |
| | Total | 30 | |

Objectives:

1. To understand concept of measuring complex data and finding its aggregate value that lies at or near the centre of numerical data.
2. To measure the deviation in the numerical values.
3. To understand the measure of relationship between Quantitative variables as well as Qualitative variables.
4. To provide the concept of chance, all possible ways of counting outcomes from certain statistical experiments.

Learning Outcomes:

CO1: Learners understand various quantitative methods.

CO2: learners will be accustomed to an assortment of examples where arithmetic or statistics help correctly define the abstract of physical experiences.

CO3: learners may be capable of recognizing the Banking implications and probabilities of each choice being made.

| | Modules/Units | Lectures |
|-----------------|--|-----------|
| UNIT-I | Measures of Central Tendencies | |
| | Definition of Averages and objective of Averages Types of Averages. Arithmetic mean mode, median, quartiles for both grouped as well as ungrouped data, Merits and Demerits of Mean, Median and Mode | 10 |
| UNIT-II | Measures of Dispersion | |
| | Concept and idea of dispersion. Various measures Range, quartile deviation, Mean Deviation, Standard Deviation and corresponding relative measure of dispersion. | 10 |
| UNIT-III | Co-variance, Correlation and Regression | |
| | 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. | 10 |

Learner space:

Simulated games and quiz related to the topic.

Reference Books:

1. Fundamentals of Statistics - D. N. Elhance,
2. Statistical Methods - S.G. Gupta (S. Chand & Co.
3. Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)

ICT Backup:-

<https://www.khanacademy.org>.

<https://www.wyzant.com>

<https://www.toppr.com>

Pedagogy:

Measure of dispersion is a measure of the distribution of data. It is also an analytical tool. To make it an effective learning method, the teacher can group the students and assign the projects. The project starts from the collection of data on a single variable, such as the weight of a student. Then, the teacher can assign tasks to the students to carry out its analysis by calculating the average, mode, median and deviations. This gives the students a real-life experience.

Bivariate correlation is a way of measuring how well two or more things are related to each other. It can be done through induction and deductive reasoning. Linear regression is a way of figuring out how well something is related to something else. Here, the teacher can give you a bunch of real problems to figure out the regression equation and the most likely value of an unknown variable, like sales and advertising spending, how many officers are on duty, and how long a customer is waiting in a bank.

PPTs can be prepared for theoretical part and problems based on evaluation of premium, sum assured; Paid up value of policy, maturity value of the policy, surrender value can be taken for understanding purpose.

5.VOCATIONAL COURSE

FUNDAMENTALS OF BUSINESS ECONOMICS

| Sr. No. | Modules | No. of Lectures | Credits |
|--------------|---|-----------------|-----------|
| 1. | Introduction to Business Economics | 10 | 02 |
| 2. | Production Decisions and Cost of Production | 10 | |
| 3. | Market Structure | 10 | |
| TOTAL | | 30 | |

Objectives:

1. To understand the behaviour of consumers.
2. To make students learn the ranking of utility based on consumer preferences.
3. To understand the behaviour of producers.
4. To understand market structure.

Learning Outcomes:

- CO1. Students can learn about the basic structure of the economy.
CO2. Students will analyze the production process, demand and supply analysis.
CO3. Students can understand microeconomic phenomena in an economy.
CO4. Students will be able to know the actual functioning of the market.

| MODULE/UNIT | MODULES/UNITS |
|-------------------|--|
| MODULE I | Introduction to Business Economics Scope and Importance of Business Economics - basic tools- Opportunity Cost principle- Incremental and Marginal Concepts. basic economic relations - Functional relations: equations - Total, Average, and Marginal relations - use of Marginal analysis in decision making. The basics of market demand, market supply and equilibrium price- shifts in the demand and supply curves and equilibrium |
| MODULE II | Production Decisions and Cost of Production Production function: Short run analysis with Law of Variable Proportions- Production function with two variable inputs- isoquants, long run production function and Laws of Returns to Scale Cost concepts: Accounting cost and economic cost, implicit and explicit cost, fixed and variable cost - total, average and marginal cost - Cost Output Relationship in the Short Run and Long Run (hypothetical numerical problems to be discussed) LAC - Break even analysis |
| MODULE III | Market Structure Pricing and Output Decisions under perfect and Imperfect Competitions Monopoly Competition, Monopolistic Competition-Features-Short-run and long-run equilibrium of a firm under imperfect competition Oligopolistic markets: key attributes of oligopoly |

Learner's space:

1. Field Visit to production companies for understanding their working process

Banking & Insurance

2. Discussion on case studies
3. Research on current economic topics

Job oriented and skill development topics:

Production function, Break-even analysis, Demand and supply analysis

Recommended Books:

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

ICT Backup:

<https://www.khanacademy.org/economics-finance-domain/microeconomics>

<https://courses.lumenlearning.com/wmopen-microeconomics/>

<https://ocw.mit.edu/courses/economics/14-01sc-principles-of-microeconomics-fall-2011/>

PEDAGOGY

| | |
|-----------|--|
| Module I | Group Discussions |
| Module II | Data collection from various websites and Presentation |
| Module II | Assignments and Project work |

6. SEC- PERSONAL FINANCIAL PLANNING

| Sr. No. | Modules | Lectures | Credit points |
|---------|--|-----------|---------------|
| 1 | Understanding Personal Finance | 12 | 2 |
| 2 | Retirement Planning & Employees Benefits | 8 | |
| 3 | Investment Planning | 10 | |
| | | 30 | |

Objectives:

1. to create awareness among students about the multiple investment avenues.
2. To enable the student to learn about personal financial planning.
3. To make them understand the planning for the present and future financial
4. To make students learn the ability to reason, solve problems, and evaluate choices in order to make informed personal financial decisions.

Learning Outcomes:

Co1: Learners will understand what it means to be a financial planning professional.

Co2: Learner will acquire knowledge of general financial planning.

Co3: Learners will be able to create effective personal investment decision.

Co4: Learner will be able to apply in personal investment portfolio design, retirement savings, vehicles, and income planning strategies.

| | Modules/Units | Lectures |
|-----------------|--|-----------|
| UNIT-I | Understanding Personal Finance | 12 |
| | Introduction Time value of money applications Personal financial statements, Cash flow and debt management, tools and budgets Money Management Tax planning Managing Checking and Savings Accounts Maintaining Good Credit Credit Cards and Consumer Loans Vehicle and Other Major Purchases Obtaining Affordable Housing Income and Asset Protection Managing Property and Liability Risk Managing Health Expenses | |
| UNIT-II | Retirement Planning & Employees Benefits | 8 |
| | Retirement need analysis techniques, Development of retirement plan, Various retirement schemes such as Employees Provident Fund (EPF), Public Provident Fund (PPF), Superannuation Fund, Gratuity, Other Pension Plan and Post- retirement counselling. | |
| UNIT-III | Investment Planning | 10 |
| | Risk Return Analysis Investing in Stocks and Bonds, Mutual Fund, Derivatives, Investing in Real Estate, Asset Allocation, Investment strategies and Portfolio construction and management. | |

Learner space:

Expert lecture by Financial Planner inclusive of audio and video lectures.

Reference Books:

Mumbai University M.COM (Advance accountancy)
Personal Finance | Eighth Edition | By Pearson

ICT Backup:-

1. Bloomberg (<https://www.bloomberg.com/asia>)
2. Morningstar (<https://www.morningstar.com>)

Pedagogy:

Students will be able to learn how to manage their income and expenses through the subject as well as in future how to invest or manage the money or money equivalent not only at personal level but also at professional or corporate level.

giving students real life examples through power point presentations, also try to conduct flipped classroom activity within the lectures.

MOOC units:

Personal Financial Planning (Indian Version)
<https://www.udemy.com/course/personal-financial-planning-indian-version/>

ABILITY ENHANCEMENT COURSES

7. PAPER: BUSINESS COMMUNICATION-II

| Sr. No | Modules | No. of Lecture | Credit point |
|--------------|--|----------------|--------------|
| <u>1</u> | Theory of Communication | 10 | 2 |
| <u>2</u> | Obstacles to Communication in Business World | 10 | |
| <u>3</u> | Business Correspondence | 10 | |
| Total | | 30 | |

Objective

- 1 To provide an overview of Prerequisites to Business Communication. Make the Learner's aware regarding importance of reading and speaking skills in communication.
- 2 To provide an outline to effective Organizational Communication. Understanding the process of communication and its effect on sharing and receiving the information.
- 3 To demonstrate the use of basic and advanced business writing skills. Produce clear and concise written business documents.

Learning outcome

CO 1: Learners will be able to enhance reading, speaking, listening and writing skills

CO 2: Learners will be able to understand and apply knowledge of human communication and language process as they occur across various context i.e. inter personal, organizational behaviour.

CO 3: To distinguish among various levels of organizational communication and communication barriers while developing an understanding of Communication as a process in an Organization

CO 4: Learner will be able to describe technicalities of business correspondence.

| SR. No. | Module / Units | No.of Lectures |
|----------|--|----------------|
| 1 | <p>Module 1 Theory of Communication:</p> <p>Concept of Communication:</p> <ul style="list-style-type: none"> • Meaning, Definition, Process, Needs, Feedback Emergence of Communication as a key concept in the Corporate and Global world Impact of technological advancement on Communication. <p>Channels and objectives of Communication: Channels-</p> <ul style="list-style-type: none"> • Formal and Informal – Vertical, Horizontal, Diagonal, Grapevine <p>Objective of Communication:</p> <ul style="list-style-type: none"> • 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>Methods and Modes of Communication:</p> <ul style="list-style-type: none"> • Methods: Verbal and Nonverbal, characteristics of verbal communication characteristics of Non-verbal communication. • Modes: Telephone and SMS communication 3 (General introduction to Telegram to be given) Facsimile communication (Fax) • Computers and E-communication video and satellite conferencing. | 10 |

| | | |
|---|--|-----------|
| 2 | <p>Module 2 Obstacles to Communication in Business World Problems in Communication/ Barriers to Communication:</p> <ul style="list-style-type: none"> Physical/ Semantic / Language/ Socio-cultural/ Psychological/ Barriers, Ways to overcome these Barriers. Listening: Importance of Listening Skills, Cultivating good Listening Skills. <p>Theory of Business Letter writing</p> <ul style="list-style-type: none"> Parts, structure, layout – Full Block, Modified Block, Semi-block, Principles of Effective Email writing | 8 |
| 3 | <p>Module 3 Business Correspondence Personal Correspondence</p> <ul style="list-style-type: none"> Statement of purpose, Job Application Letter and Resume, Letter of Acceptance of Job Offer, Letter of Resignation <p>[Letter of Appointment, Promotion and Termination, Letter of Recommendation (to be taught but not to be tested in the examination)]</p> <p>Paragraph Writing</p> <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> Listening comprehension Remedial teaching Speaking skills; Presenting a New 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 | 12 |
| | Total | 30 |

Justification: It will help the students to understand the techniques of public speaking.

Skill enhancement topic: Presentation skills

Recommended ICT Backup

<https://www.udemy.com/share/101rI0>

<https://www.youtube.com/watch?v=slq1nAhZuqE>

<https://www.udemy.com/tutorial/its-not-that-scary/introduction-what-is-public-speaking>

Pedagogy

Traditional teaching methods with a combination of case study and PowerPoint presentation will enhance the student's knowledge.

PAPER: (VEC – Value education course)

8. Subject: Environment Education

| Sr. No | <u>Modules</u> | <u>No. of Lecture</u> | <u>Credit point</u> |
|---------------|---|------------------------------|----------------------------|
| 1. | Environmental Concepts: | 10 | 2 |
| 2. | Environment degradation | 10 | |
| 3. | Innovations in business- an environmental perspective | 10 | |
| Total | | 30 | |

Objective:

1. To describe the different concept of environment.
2. To create awareness about the environmental problems.
3. To develop concern attitude towards environment among the learner.

Learning Outcome:

C01:Learner would able to describe the interdisciplinary and linked nature of environmental studies.

C02: Learner would apply critical thinking, problem-solving, and methodological frameworks from the social, natural, and humanities disciplines to the solution of environmental problems.

C03: Recognize and assess the scope of environmental issues on a global scale.

| Sr. No | Modules | No. of Lecture |
|---------------|--|-----------------------|
| 1. | Environmental Concepts: Environment: Definition and composition, Lithosphere, Atmosphere, Hydrosphere, Biosphere Resources: Meaning, classification(Renewable & non-renewable), types & Exploitation of Natural resources in sustainable manner | 10 |
| 2. | Environment degradation <ul style="list-style-type: none">• Degradation-Meaning and causes, degradation of land, forest and agricultural land and its remedies• Pollution – meaning, types, causes and remedies (land, air, water and others)• Global warming: meaning, causes and effects.• Disaster Management: meaning, disaster management cycle.• Waste Management: Definition and types -solid waste management anthropogenic waste, e-waste & biomedical waste (consumerism as a cause of waste) | 10 |
| 3. | Innovations in business- an environmental perspective Non-Conventional energy sources- Wind, Bio-fuel, Solar, Tidal and Nuclear Energy. Innovative Business Models: Eco-tourism Green marketing, Organic farming, Ecofriendly packaging, Waste management projects for profits ,other business projects for greener future Green Banking Meaning, Initiatives taken by banks for green banking. | 10 |
| Total | | 30 |

Reference Book :

1. Environmental Problems and Solutions, S. Chand, New Delhi, 2012.
2. Bajpai, Asha, C Mohapatra, Gaur Krishna Das, Environmental Ecology, Vikas, Noida, 2008.
3. Motilal, Shashi, and Nanda, Bijoy Lakshmi, Human Rights: Gender and Environment, Allied Publishers, New Delhi, 2007.
4. Murthy, D. B. N., Disaster Management: Text and Case Studies, Deep and Deep Publications, New Delhi, 2013
5. Environment Management , N.K. Uberoi , Excel Books, Delhi
6. Environmental Management - Text & Cases, Bala Krishnamoorthy, Prentice Hall of India
7. Environmental Management- National and global Perspectives, Swapan C. Deb , JAICO
8. Environmental Management , Dr.Anand S. Bal , Himalaya Publishing House
9. Environmental Priorities in India , Khoshoo , Environmental Society (N.Delhi)

Job oriented topics :

Waste Management, Disaster Management, Innovations in Business, Laws related to Environmental issues

Learner Space: Visit to recycling plants in nearby area

ICT Backup:

<https://www.wm.com/>

<https://ndma.gov.in/>

<https://okcredit.in/blog/eco-friendly-business-ideas/>

<https://okcredit.in/blog/eco-friendly-business-ideas/>

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Pedagogy:

1. Students are given group activity to do presentations related to the Environmental issues.
2. Group Discussion is arranged on current developments for conservation of resources and Nature.
3. Real examples with case studies are discussed to know the movements taking place at domestic and global level.
4. Effects of human intervention with Nature and the remedies to improve the current conditions are discussed giving opportunity to all.
5. Ways are discussed the way we can contribute as a responsible citizen of the country towards Environment Protection.

MOOC:

<https://www.edx.org/course/circular-economy-for-a-sustainable-built-environment?index=product&queryID=3d7cb087c902b3312788453db64a77ec&position=3>

Indian Knowledge System

9. PAPER: Foundation Course I

| <u>Sr. No</u> | <u>Modules</u> | <u>No. of Lecture</u> | <u>Credit point</u> |
|---------------------|---------------------|-----------------------|---------------------|
| <u>1</u> | Indian Constitution | 10 | 2 |
| <u>2</u> | History of Banking | 10 | |
| <u>3</u> | Business Ethics | 10 | |
| <u>Total</u> | | 30 | |

Objective

- To make the learner understand constitution of India and fundamental rights of citizens & the role played by politics
- To make aware the learner about different phases of the Banking system in India.
- To aware the learner about means for dealing with the moral complications

Learning Outcome

- CO 1: The Course stresses to understand the framework of Indian Constitution.
- CO 2: Learners will analyse phases & background of Banking
- CO 3: Take moral decisions in Business.

| No. | Module / Units | No. of Lectures |
|----------|---|-----------------|
| 1 | Module I Indian Constitution 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. | 10 |
| 2 | Module II History of Banking <ul style="list-style-type: none"> • Different phases of the Banking system in India – Pre-Independence, Post-Independence. • Impact of Nationalization • Liberalization period • Recent Development in Indian Banking Sector | 10 |
| 3 | Module III Business Ethics <ul style="list-style-type: none"> • Business Ethics – Concept, Characteristics, Importance and Need for business ethics. Indian Ethos, Ethics and Values, Work Ethos • Sources of Ethics, Concept of corporate Ethics, Code of Ethics- Guidelines for developing code of ethics, Ethics Management Programme, Ethics Committee • Various Approach in Management and Trusteeship, Importance and relevance of trusteeship principle in Modern Business, Gandhi’s Doctrine of Satya and Ahimsa • Emergence of new values in Indian Industries after economic reform 1991 | 10 |

Recommended books

- Business Ethics and Corporate Social Responsibility – Manan Prakashan author Michael Vaz & Surara Vaz

ICT Backup

<https://guidely.in/blog/history-of-banking-in-india>

https://www.youtube.com/watch?v=Ri1pPrkJ_xY

Pedagogy

Class room teaching can be assisted by group discussion, case study and Audio visual lecture.

SEMESTER II

PAPER – Majors

1.Principles & Practices of Banking & Insurance

| Sr. No. | Modules | Lectures | Credit points |
|---------|---|----------|---------------|
| 1. | Introduction to Banking | 15 | 04 |
| 2. | Banking Scenario in India | 15 | |
| 3. | Introduction to Insurance | 15 | |
| 4. | Insurance Business Environment in India | 15 | |

Objectives:

1. To acquaint the fundamental principles of banking supervision and its practices in India.
2. To make them understand about the various tools and technologies used in banking.
3. To acquaint the working of insurance sector.
4. To make them analyse environmental variables affecting banking and insurance companies.

Learning Outcomes:

CO1: learners will understand Banking & Insurance scenario in India

CO 2: Describe Functional & regulatory framework of Banking & Insurance

CO3: This helps the students to learn and develop the required skills to manage the banking operations effectively and efficiently

CO4: This enhances students' ability to comprehend the operations of insurance companies effectively and efficiently

| | Modules/Units | Lectures |
|-----------------|---|-----------|
| UNIT-I | Introduction to Banking Basic Concepts: Origin, Need, Types, Scope and Functions of Banking - Need for Regulation and Supervision | 15 |
| UNIT-II | Banking Scenario in India Banking Operations -Types of accounts - Banking Services - Current Scenario, Financial Inclusion and Banking Regulations & Role of RBI. | 15 |
| UNIT-III | 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 | 15 |
| UNIT-IV | Insurance Business Environment in India Growth of Insurance Business - Actuarial Role - Claim and Settlement Procedures - Insurance Regulations Role of IRDA. | 15 |

Justification: Paper covers all fundamental aspects of Banking & Insurance.

Learner space: Students can explore websites of banks & Insurance companies & try to gather additional information about financial products.

Job oriented/Entrepreneurship development topics:

Reference Books:

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

Banking & Insurance

- 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

ICT Backup:- <https://www.enterpriseedges.com/list-of-banking-services-india>

Pedagogy : Paper can be taught with traditional lecture method supplemented by Article analysis , latest audio visuals, group projects & quiz

2. Subject: Financial Accounting II

| Sr. No | Modules | No. of Lecture | Credit point |
|---------------------|----------------------------------|----------------|--------------|
| <u>1</u> | Valuation of Goodwill and Shares | 10 | 2 |
| <u>2</u> | Buyback of Equity Shares | 10 | |
| <u>3</u> | Redemption of Debentures | 10 | |
| <u>Total</u> | | 30 | |

Objective

- To understand the importance of Goodwill and how to calculate it.
- To give knowledge of procedure of issue of Shares

Learning Outcome

CO 1: Student will able to create computation of goodwill

CO 2: Students will be able to apply legal provisions in procedural requirements of issue buyback and redemption of shares.

| No. | Module / Units | No. of Lectures |
|----------|---|-----------------|
| 1 | Module I valuation of Goodwill and Shares | |
| | Valuation of Goodwill and Shares valuation of Goodwill Maintainable Profit method, Valuation of Shares Intrinsic Value Method, Yield method and Fair Value Method | 10 |
| 2 | Module II Buyback of Equity Shares | |
| | Buyback of equity 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. | 10 |
| 3 | Module III Redemption of 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 classes of shares or debentures with options- including at par, premium and discount. | 10 |

Reference Book for

- For buyback of shares FA paper 5 T.Y. B com in Accounting and Finance (Author: H.V.Kishnadwala , H.A. Wandrekar)
- For Redemption of Debentures S.Y.B com in Accounting and Finance (Manan Prakashan- Ainapure)
- TYBAF- Manan Prakashan- Sem 5 Financial Accounting V by Ainapure and Ainapure
- SYBAF- Manan Prakashan- Sem 4 Financial accounting IV by Ainapure and Ainapure

Justification:

This syllabus will surely help them to understand the financial market terms.

Learner Space: Students can make practice under any share broker to get practical knowledge.

ICT Backup:

<https://www.youtube.com/watch?v=LtvFuNIIorQ>

<https://www.youtube.com/watch?v=GxqZnvfIZsw>

<https://www.youtube.com/watch?v=v5oRgGohsu0&list=PLVjZhvcpvcGrk1bPrXVZIJP87tgAqEC3b>

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Pedagogy:

Traditional teaching methods with a combination of Powerpoint presentations will be suitable to understand the topic in a better way.

3.Paper – Principles of Management in Banking & Insurance (Minor)

| Sr. No. | Modules | Lectures | Credit points |
|---------|---|-----------|---------------|
| 1. | Introduction to Management | 10 | 02 |
| 2. | Management Process | 10 | |
| 3. | Organization Structure of Banking and Insurance companies | 10 | |
| | | 30 | |

Objectives:

- To acquaint learners with Management theories.
- To Equip them with managerial skills, require in banking and insurance sector.
- To make them analysis scenarios of management skills applicability in banking and insurance domain.

Learning Outcomes:

CO 1: Understand the concept & theories of Management.

CO2: Apply managerial skills in decision making

CO3: Analyse applicability of management functions in the areas of banking & Insurance

CO4: Able to create a better framework of mind for managerial role handling

| | Modules/Units | lectures |
|-----------------|---|-----------|
| UNIT-I | Introduction to Management Definition of Management • Management as a Profession • Traditional Vs Contemporary Management (Henry Fayol, F.W. Taylor) | 10 |
| UNIT-II | Management Process Management Process Functions of Management related to Banking and Insurance companies | 10 |
| UNIT-III | Organization Structure of Banking and Insurance companies | 10 |
| | | 30 |

Learner space: Case studies related to Management.

Job oriented/Entrepreneurship development topics:

Reference Books: 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 PiramaI, 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

Pedagogy: Group activities, Business games & case study discussion can be done.

MOOC units: <https://www.coursera.org/learn/principles-of-management>

4 .PAPER: QUANTITATIVE METHODS II

| Sr. No. | Modules | Lectures | Credit points |
|---------|---|-----------|---------------|
| 1 | Ratio, Proportion and Percentage | 10 | 2 |
| 2 | Matrices & Determinants (Application in Business and Economics) | 10 | |
| 3 | Shares | 5 | |
| 4 | Insurance | 5 | |
| | Total | 30 | |

Objectives:

1. To understand the critical reasoning through which learners can acquire specific measurable knowledge and skill.
2. To understand how to optimize cost, revenue, profit through linear programming techniques.
3. Learner can understand the concept of risk in portfolio management through statistical tools.
4. To understand the calculation for the term insurance period.

Learning Outcomes:

Co1: Learner understand various quantitative methods use in future.

Co2: learner will be able to apply different business mathematical formulae to solve business and finance problems and also real life problems.

| | Modules/Units | Lectures |
|-----------------|---|-----------|
| UNIT-I | Ratio, Proportion & Percentage | 10 |
| | Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Continued Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of Percentage. | |
| UNIT-II | Matrices & Determinants (Application in Business and Economics) | 10 |
| | Matrices, Types of Matrices, Transpose, Addition, Multiplication, Subtraction of a Matrix, Determinants, Type of Determinants, inverse of a matrix by Ad joint 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) | |
| UNIT-III | Shares | 5 |
| | Concept of shares, face value, market value, dividend, rate of return Equity, Preference and bonus shares. Simple examples | |
| UNIT-IV | Insurance | 5 |
| | Meaning, Objective, Purpose and need for Insurance. Fundamentals of Insurance. Calculation of age, Premiums, Bonuses, Paid up value of a policy, Maturity Value of the Policy. | |

Justification:

Banking & Insurance

Students are learning Economic Indicators in Economics, which is purely theoretical. Students are learning statistical applications in investment management in this subject, so it is necessary to provide basic concept of Shares and how dividend, rate of return is calculated on shares.

Learner space:

Simulated games and quiz related to the topic.

Reference Books:

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.

ICT Backup:-

<https://brillant.org>

<https://https://youtu.be/cqK3uRoPtk0>

<https://youtu.be/a2kGbQkeYrM>

www.investopedia.co <https://www.khanacademy.org>

Pedagogy:

This can be done through PPT. Problems to calculate dividend, rate of returns from the share required for understanding purpose. A speaker can be invited to give true insight to the subject as well as it is suggested to take learners for field visit to BSE for getting realistic experience. Integrating the use of approximate technological tools allow students to explore and analysis data and develop their statistical reasoning.

5. PAPER: Marketing in Banking & Insurance

| Sr. No | Modules | No. of Lecture | Credit |
|--------------|---|----------------|--------|
| <u>1</u> | Introduction to Marketing | 10 | 2 |
| <u>2</u> | Marketing Mix | 10 | |
| <u>3</u> | Segmentation, Targeting and Positioning and Trends In Marketing | 10 | |
| Total | | 30 | |

Objective

- To understand the marketing activity of a business as the base of its success. So a marketing manager must be very careful about each and every aspect of marketing and accordingly need to modify, change and adopt marketing activity, so that he can do well in existing conditions.
- Define market segment and market segmentation. Understand the importance of market segmentation. Apply the principles of market segmentation to example scenarios.
- The objective of demonstrating an understanding of fundamental concepts of product and brand. Identify the scope of responsibilities of a product/brand manager. Analyse global business opportunities and its implications on a firm's product and branding strategy. Evaluate new product or service ideas.

Learning Outcome

- Co 1: Learner will enhance basic knowledge about Marketing which will help him/her to understand further concepts of marketing
- CO2: Learners enhance marketing knowledge by understanding important components of the product life cycle without which the product will not survive in the market.
- CO 3: Learners will learn about segmentation, targeting , positioning and the new trends in the market that will impact product life cycle.

| <u>No.</u> | <u>Module / Units</u> | <u>No. of Lectures</u> | <u>Credit points</u> |
|------------|---|------------------------|----------------------|
| 1 | <p>Module I Introduction to Marketing</p> <ul style="list-style-type: none"> • Definition, features, advantages and scope of marketing. The 4 P's and 4 C's of marketing. Marketing v/s selling • Orientation of a firm: Production concept, Product concept, selling concept and Marketing concept, Social relationship, Holistic marketing • MIS – meaning, features and Importance • Consumer Behaviour: Meaning, feature, importance, factors affecting consumer behaviour | <u>10</u> | |
| 2 | <p>Module II Marketing Mix</p> <ul style="list-style-type: none"> • Product – product mix product line lifecycle-product planning • Branding – Packing and packaging role importance • Pricing – Objective – factors influencing pricing policy and pricing strategy • Physical Distribution –meaning-factor affecting channel selection-types of marketing channels | <u>10</u> | |

| | | | |
|---|--|-----------|--|
| | <ul style="list-style-type: none"> Promotion – meaning and Promotion tools | | |
| 3 | <p>Module III Segmentation, Targeting and Positioning and Trends In Marketing</p> <ul style="list-style-type: none"> Segmentation – meaning, importance, basis Targeting – meaning, types Positioning – meaning, strategies New trends in Marketing – E-marketing, Internet marketing and marketing using Social Network <p>Case studies related to Banking & Insurance</p> | <u>10</u> | |

Learner space: Learners can go through case studies of strategies adopted by different companies about pricing, promotion, etc.

Reference Books:

Handbook of Marketing by Weitz, Barton A., and Robin Wensley

Marketing Management | marketing cases in the Indian context | Fifteenth Edition | By

Pearson Paperback – Picture Book, 10 August 2017

by [Philip Kotler](#) (Author), [Keven Lane Keller](#) (Author), [Others](#) (Author)

ICT Backup:-

- <https://www.youtube.com/watch?v=Mco8vBAwOmA>
- <https://www.youtube.com/watch?v=IrJ1cNifmsk>
- <https://youtu.be/sR-qL7QdVZQ>
- <https://ipsedu.in/downloads/MBABooks/principles-of-marketing-philip-kotler.pdf>

Pedagogy:

Traditional teaching method with combination of following some methods

- PowerPoint Activity
- Make a Marketing Plan.
- Evaluating the Influence of Ads on Target Markets
- Marketing Case Study
- Product Development Marketing Project

VSEC

6 PAPER: BUSINESS REGULATORY FRAMEWORK

| Sr. No. | Modules | Lectures | Credit points |
|---------|---|-----------|---------------|
| 1 | Introduction To Law And Contract Act Law,1872 | 12 | 2 |
| 2 | Negotiable Instrument Act, 1881 | 10 | |
| 3 | Information Technology Act, 2000 | 8 | |
| | Total | 30 | |

Objectives:

- To focus on the basic concepts in Indian contract.
- To make student understand about the negotiable instruments used in banking and non-banking institutes.
- To understand about the information technology usage and regulatory framework of IT.

Learning Outcomes:

Co1: Students will get knowledge about the legal aspect in banking transactions.

Co2: learner will understand the instruments usage and there rules of usage at regular practices.

Co3: Students will remain updated with amended act.

| | Modules/Units | Lectures |
|-----------------|--|-----------|
| UNIT-I | Introduction to Law and Contract Act, 1872 | 12 |
| | Introduction: Meaning of Law, Indian Legal System, Sources of Law and Principles of Natural Justice, Law of Contract: Meaning, Essentials, Agreement, Offer, Acceptance, Consent, Free Consent, Consideration, Capacity of contract, Kinds and Classification of Contract, Performance, Discharge and Termination of Contract, Void - Quasi-Contingent - Wager - Minor Contracts, Breach and Remedies For the Contract. | |
| UNIT-II | Negotiable Instrument Act, 1881 | 10 |
| | Definition & Features of Negotiable Instruments, Promissory Notes, Bills of Exchange, Cheque, Features, Distinguish, Acceptance, Crossing, Dishonor, Position Of Banker, Holder and Holder In Due Course, Privileges, Payment In and Out of Due Course, Types of Instruments, Penalties For Dishonour, Endorsement | |
| UNIT-III | Information Technology Act, 2000 | 8 |
| | Objectives, Scheme, Digital Signature, Authorization, E- Governance, Certifying Authorities, Digital Certificates, Cyber | |

Justification:

Students will be able to understand the legal compliance related to banking and non- banking sector, make ethical decisions, and enhance the banking competitiveness.

Learner space:

applicable to the daily routine life of students.

Reference Books:

Indian Contract Act – Avtar Singh

Taxmann's Business Laws (UGCF) for B.Com (Hons.)

ICT Backup:-

<https://brillant.org>

Banking & Insurance

Pedagogy:

The subject is based on the classroom teaching and assignments. Active participation by the student is important as they are going to be involved in practical learning as case study, internship project, team projects and role play and quiz are main pedagogy instruments.

MOOC units:

https://onlinecourses.swayam2.ac.in/nou22_cm16/preview - Contract Act, 1872

Ability Enhancement Course

7. Paper: Business Communication II

| Sr. No | Modules | No. of Lecture | Credit point |
|---------------------|--|----------------|--------------|
| <u>1</u> | Presentation Skills | 10 | 2 |
| <u>2</u> | Group Communication | 10 | |
| <u>3</u> | Business Correspondence AND Writing Skills | 10 | |
| <u>Total</u> | | 30 | |

Objective

- To prepare participants to speak with greater control and charisma in front of others. Help participants choose the right amount of information to share with different audience groups.
- To enhance group communication skill of the learner.
- To make connections between what they are reading and previous experiences, make connections among multiple texts, and self-check their comprehension when confusion arises.

Learning outcome

CO 1: After studying this course, you should be able to: understand the various ways of gathering information by asking people questions.

CO 2: Student will be able to apply the knowledge of human communication and language process as they occur across various contexts i.e. interpersonal, organisational behaviour

| <u>No.</u> | <u>Module / Units</u> | <u>No. of Lectures</u> |
|------------|--|------------------------|
| 1 | Module 1 Presentation Skills <ul style="list-style-type: none"> • Presentations: 4 principles of effective presentation • Effective use of OHP • Effective use of Transparencies • How to make a Power-point presentation | <u>10</u> |
| 2 | Module 2 Group Communication <ul style="list-style-type: none"> • Interview: Group Discussion Preparing for an Interview, Types of Interview – 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 Modern Methods: Video and Tele-conferencing. • Public Relations: Meaning, Functions of PR Department, External and Internal Measures of PR | <u>10</u> |
| 3 | Module 3 Business Correspondence AND Writing Skills <ul style="list-style-type: none"> • Trade Letters: Orders, Inquiry <ul style="list-style-type: none"> ○ Letter of Inquiry ○ Letters of complaints ○ Promotional leaflets • Resume writing | <u>10</u> |

- | | | |
|--|--|--|
| | <ul style="list-style-type: none">• Summarisation- Identification of main and supporting/ sub points presenting these in a cohesive manner | |
|--|--|--|

Justification: It will help the students to develop their presentation skills which are important in the corporate world. It will enhance their soft skills required in the job market.

Skill enhancement topic: Presentation skills

Recommended ICT Backup

- <https://www.udemy.com/share/1020ky/>
- <https://youtu.be/QT5vlkGM810>
- <https://youtu.be/hE6I9apUvrk>

Pedagogy

Traditional teaching methods with a combination of case study, Group Discussion and Powerpoint presentations will enhance the student's knowledge and confidence.

VEC

8. Paper: Overview of Indian Society & Indian Constitution

| Sr. No | Modules | No. of Lecture | Credit point |
|--------------|----------------------------------|----------------|--------------|
| <u>1.</u> | Indian Society – An introduction | 10 | 2 |
| <u>2.</u> | Human rights | 10 | |
| <u>3.</u> | Indian Constitution | 10 | |
| Total | | 30 | |

Objective:

1. To create awareness about the diversity in India.
2. To learn about the fundamental rights of human
3. To keep up an overview of Indian constitution among the learner.

Learning Outcome:

- Learner will recognize historical diversity and can connect the advancements of one area or place to those of another.
- Learner learns about the institutions and procedures that make up Indian democracy at the municipal, state, and union levels.

| <u>Sr. No</u> | <u>Modules</u> | <u>No. of Lecture</u> |
|---------------|--|-----------------------|
| <u>1.</u> | Indian Society – An introduction A Understanding multicultural diversity of Indian society through its demographic composition, population distribution according to religion caste & gender , concept of linguistic diversity Regional variations according to rural urban & tribal. B. Disparity according to gender with special reference to violence against women’s portrayal of women in Media | 10 |
| <u>2.</u> | Human rights : Concept of Human rights, origin & evolution of the concept The universal declaration of Human rights, International Human Rights & Fundamental Rights ICCPR Human rights constituents with special reference to fundamental rights stated in the constitution | 08 |
| <u>3.</u> | Module III Indian Constitution 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 History & evolution of Indian Constitution, Basic features of the Constitution Features of Article 73 and 74 th Constitutional Amendment Act Judicial Framework in India. a. Supreme court b. High court c. District court d. Special Court | 12 |

- The values of the Indian Constitution and their importance in daily life are ingrained in the learner.

Reference Book:

Chatterji, Subhasish, Globalisation and its Impact on Indian Culture, Lambert Academi Publishing, 4 oct 2011, ISBN-10 3846507083.

Ciccarelli, S.K., & White, J.N., Psychology, 5 th edition, Pearson Education, New Jersey, 2018.

Donnelly, Jack, Universal Human Rights in Theory and Practice, Cornell University Press, Ithaca, April 13, 2013, 3rd edition, ISBN-10 0801450950.

Learner Space:

Learner learn through different modes of learning like Audio and Video lectures.

MOOC:

- <https://www.udemy.com/course/constitution-of-india/>- Constitution of India

Indian Constitution

- https://onlinecourses.nptel.ac.in/noc20_1w03/preview - **Constitutional Studies**

Examination pattern : (100 Marks Each Paper)**(MAJOR, MINOR, VOCATIONAL SKILL COURSES, SKILL ENHANCEMENT COURSES)**

External Exam : 60 marks

Internal Exam : 40 marks

External Exam Paper pattern:**Total marks : 60 marks****Duration : 02 hours**

| Question No. | Particulars | Marks |
|--------------|---|------------------|
| 1 | Objective Questions (Fill in the blanks, Multiple Choice Question, True or False, Match the following) (1 mark each) | 15 |
| 2 | Answer the following question A. Long Question/ Practical Problem B. Long Question/ Practical Problem Or C. Long Question/ Practical Problem D. Long Question/ Practical Problem | 8 7 8 7 |
| 3 | Answer the following question A. Long Question/ Practical Problem B. Long Question/ Practical Problem Or C. Long Question/ Practical Problem D. Long Question/ Practical Problem | 8 7 8 7 |
| 4 | Answer the following question A. Long Question/ Practical Problem B. Long Question/ Practical Problem Or Short Notes (Any 3 out of 5) (5 marks each) | 8 7 15 |

Note: Long questions carrying 10 marks can be divided into 2 questions of 5 marks.**Internal Exam pattern : 40 marks****1st Internal Exam: (Class Test)**

| Sr. No. | Particulars | Marks |
|---------|---|-------|
| 1 | Objective Questions (Fill in the blanks, Multiple Choice Question, True or False, Match the following) | 5 |
| 2 | Answer in one sentence | 5 |
| 3 | Short notes (Any 3 out of 5) (5 marks each) | 10 |
| | | |

2nd Internal Exam:

Projects, Assignments, Presentation and viva voce.

Examination pattern : (50 Marks Each Paper)

(OPEN ELECTIVE, ABILITY ENHANCEMENT COURSES, VALUE EDUCATION COURSES, INDIAN KNOWLeDGE SYSTEM)

External Exam : 30 marks

Internal Exam : 20 marks

External Exam Paper pattern:

Total marks : 30 marks

Duration : 01 hours

| Question No. | Particulars | Marks |
|--------------|---|----------------------|
| 1 | Objective Questions (Fill in the blanks, Multiple Choice Question, True or False, Match the following) (1 mark each) | 05 |
| 2 | Answer the following question A. Long Question/ Practical Problem B. Long Question/ Practical Problem Or C. Long Question/ Practical Problem D. Long Question/ Practical Problem | 05 05 05 05 |
| 3 | Answer the following question A. Long Question/ Practical Problem B. Long Question/ Practical Problem Or C. Long Question/ Practical Problem D. Long Question/ Practical Problem | 05 05 05 05 |
| 4 | Short Notes (Any 1 out of 3) (5 marks each) | 05 |

Note:

Long questions carrying 10 marks can be divided into 2 questions of 5 marks.

Internal Exam pattern : 20 marks

1st Internal Exam: (Class Test)

| Sr. No. | Particulars | Marks |
|---------|---|-------|
| 1 | Objective Questions (Fill in the blanks, Multiple Choice Question, True or False, Match the following) | 05 |
| 3 | Short notes (Any 1 out of 2) (5 marks each) | 05 |
| | | 10 |

2nd Internal Exam:

Projects, Assignments, Presentation, Viva voce, Book review, Group Discussion, Field Projects, Etc.