FACULTY OF ECONOMICS & BUSINESS

SYLLABUS

For

Bachelor of Commerce (Pass and Honours)

Under Credit Based Continuous Evaluation Grading System

(Semester: V-VI)

Session: 2025-26

The Heritage Institution

KANYA MAHA VIDYALAYA JALANDHAR
(Autonomous)

B.Com

Bachelor of Commerce

Duration: 3 Years Level/4 Years Level

Graduation Type: Degree

B.Com degree is structured to provide the students managerial skills in disciplines related to commerce. Also, by the end of the program, students gain an in-depth knowledge on core subjects like accounting, law, statistics, finance, marketing just to name a few. A student holding B.Com Degree is well prepared to sustain as a corporate employee or as an entrepreneur. The student has adequate knowledge of adapting to the changes in the flexible business world, can focus internationally and has an in-depth understanding of the business world's market-relevant aspects. On the other hand, if the student chooses to start his/her own business he/she can run it successfully and professionally without having to pay to expert accountants or market consultants.

Programme Specific Outcomes

Towards the end of the programme, students will be able to:

PSO1: Develop an ability to effectively communicate both orally and verbally.

PSO2: Appreciate importance of working independently and in a team by learning the concept of leadership and motivation.

PSO3: Have exposure of complex commerce problems and find their solution.

PSO4: Process information by effective use of IT tools.

PSO5: Understand required mathematical, analytical and statistical tools for financial and accounting analysis.

PSO6: Develop an understanding of various commerce functions such as finance, accounting, financial analysis, project evaluation and cost accounting.

PSO7: Develop an understanding of different forms of taxes and their implications.

PSO8: Develop self- confidence and awareness of general issues prevailing in the society.

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

SCHEME AND CURRICULUM OF EXAMINATION OF THREE YEAR DEGREE PROGRAMMME BACHELOR OF COMMERCE (Pass and Honours)

Under Credit Based Continuous Evaluation Grading System(CBCEGS)

SESSION: 2025 - 26

Semester V										
Course Code	**Course Name**	**Course Type**	**Hours Per Week L-T-P**	**Credits L-T-P**	**Total Credits**	**Marks**				**Examination Time (in Hours)**
						Total	**Th**	**P**	**CA**	
BCRL5421 BCRL5031 BCRL-5431	Punjabi(Compulsory) [1]BasicPunjabi [2]Punjab History and Culture	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-5212	English(Compulsory)	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-5093	Management Accounting	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-5094	Direct Tax Law	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-5095	Auditing	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-5096 Option– B(I)	Banking Services Management	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-5097 Option-B(II)	Insurance Services Management	C	4-0-0	4-0-0	4	100	80	-	20	3
SECJ-5551	*Job Readiness Course	AC	2-0-0	2-0-0	2	50	40	-	10	-
Total					**30**	**750**				

SPECIALISATIONS:

Any of the following groups each having two papers in Semester V can be chosen as specialization by the students.

A) ACCOUNTING & FINANCE

BCRL-5096 Option–A(I)	Contemporary Accounting	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-5097 Option-A(II)	Financial Market Operations	C	4-0-0	4-0-0	4	100	80	-	20	3

B) BANKING&INSURANCE

BCRL-5096 Option–B(I)	Banking Services Management	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-5097 Option-B(II)	Insurance Services Management	C	4-0-0	4-0-0	4	100	80	-	20	3

C) COMPUTERAPPLICATIONS&E–BUSINESS

BCRL-5096 Option–C(I)	Computer Based Accounting	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-5097 Option-C(II)	E-Commerce	C	4-0-0	4-0-0	4	100	80	-	20	3

C-Compulsory
AC-Audit Course
[1] **Special paper in lieu of Punjabi (Compulsory).**
[2] **Special paper in lieu of Punjabi (Compulsory) for those students who are not domicile of Punjab.**
***Marks of these papers will not be added in total marks and only grades will be provided.**

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

SCHEME AND CURRICULUM OF EXAMINATION OF THREE YEAR DEGREE PROGRAMMME BACHELOR OF COMMERCE (Pass and Honours)
Under Credit Based Continuous Evaluation Grading System(CBCEGS)
SESSION: 2025– 26

Semester VI										
Course Code	**Course Name**	**Course Type**	**Hours Per Week L-T-P**	**Credits L-T-P**	**Total Credits**	**Marks**				**Examination Time (in Hours)**
						Total	**Th**	**P**	**CA**	
BCRL-6421 BCRL-6031 BCRL-6431	Punjabi (Compulsory) [1]BasicPunjabi [2]Punjab History and Culture	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-6212	English (Compulsory)	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-6093	Operations Research	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-6094	Corporate Governance	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-6095 Option-B(I)	Foreign Exchange Management	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-6096 Option-B(II)	Risk Management and Insurance	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRP-6097	Workshop	C	0-0-4	0-0-2	2	50	-	40	10	3
Total					**26**	**650**				

Specialisations:
Any of the following groups each having two papers in Semester VI can be chosen as specialization by the students.

A.) ACCOUNTING& FINANCE

BCRL-6095 Option-A(I)	Portfolio Management	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-6096 Option-A(II)	Financial Services	C	4-0-0	4-0-0	4	100	80	-	20	3

B.) BANKING & INSURANCE

BCRL-6095 Option-B(I)	Foreign Exchange Management	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-6096 Option-B(II)	Risk Management and Insurance	C	4-0-0	4-0-0	4	100	80	-	20	3

C.) COMPUTERAPPLICATIONS&E–BUSINESS

BCRL-6095 Option-C(I)	Window and Networking	4-0-0	4-0-0	4	C	100	80	-	20	3
BCRL-6096 Option-C(II)	E-Marketing	4-0-0	4-0-0	4	C	100	80	-	20	3

C-Compulsory

[1] **Special paper in lieu of Punjabi (Compulsory).**

[2] **Special paper in lieu of Punjabi (Compulsory) for those students who are not domicile of Punjab**

B. Com (Pass & Honours) Semester V–VI

(Two Years Course)

The students will have to select one of the following groups having four papers each, of which Paper III in B.Com.(Hons.) Semester–V & Paper IV in B.Com.(Hons.) Semester –VI.

Each paper shall carry 100 marks. Total Marks will be 200.

GROUP A BANKING (Selected)

Course Code	Course Name	Course Type	Hours Per Week L-T-P	Credits L-T-P	Total	Marks				Examination Time (in Hours)
						Total	Ext. L	Ext. P	CA	
BCRL-5628 Option A(III)	Accounting for bankers	C	4-0-0	4-0-0	4	100	80	-	20	3
BCRL-6628 Option A(IV)	Bank Marketing	C	4-0-0	4-0-0	4	100	80	-	20	3

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester –V
Management Accounting
Course Code: BCRL-5093

Course Outcomes:

On successful completion of this course, students will be able to:

CO1: Critically analyze and provide recommendations to improve the operations of organizations through the application of Management Accounting techniques and reporting.
CO2: Demonstrate Fun flow statement and application of ratio analysis.
CO3: Understand the concept and use of Cash flow statement, responsibility accounting and Activity based costing.
CO4: Understand the elements of managerial decision making, including planning, directing and controlling activities and exploring new market, Transfer pricing.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester –V
Management Accounting
Course Code: BCRL-5093

Time: 3 Hours	**Max. Marks: 100**
L-T-P	**Theory: 80**
4-0-0	**CA: 20**

Instructions for the Paper Setter: -

Eight questions of equal marks are to be set, two in each of the four Sections (A-D). Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be sub divided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section. Each question will carry 16 marks.

UNIT–I

Management Accounting: Nature and Scope, Difference between Cost Accounting, Financial Accounting and Management Accounting, Recent Trends in Management Reporting.

Analysis and Interpretation of Financial Statements: Meaning, Types and Methods of Financial Analysis, Comparative Statements, Trend Analysis, Common Size Statements.

UNIT-II

Ratio Analysis: Meaning, Nature, Uses and Limitations of Ratios

Fund Flow Statements: Meaning and concept of Funds, Flow of Funds, Preparation of Funds Flow Statements –Uses and Significance

UNIT-III

Cash Flow Statement: Difference between Fund Flow Statement and Cash Flow Statements, Preparation of Cash Flow Statements as per AS–3 Norms

Responsibility Accounting: Concept, Significance, Responsibility centers.

Activity Based Costing: (General outline only)

UNIT– IV

Transfer Pricing – Meaning & Methods

Managerial Decision Making with the help of C.V.P. Analysis, Fixation of Selling Price

Exploring New Markets: Make or Buy, Key Factors, Product Mix – Operate or Shutdown

Suggested Readings:

1. Maheshwari, S.N., “Principles of Management Accounting”, 2007, Sultan Chand & Sons, New Delhi
2. Vashisht, C.D. and Sexana, V.K., “Advanced Management Accounting”, 2012, Sultan Chand & Sons, New Delhi
3. Gowda, J.M., “Management Accounting”, 2010, Himalaya Publishing House, New Delhi.
4. Manmohan and Goyal, S.N., “Principles of Management Accounting”, Shakithabhavan Publication, Agra
5. Pillai, R.S.N. and Bagavathi, V., “Management Accounting”, 2013, S. Chand & Co. Pvt. Ltd.,New Delhi
6. Sharma, R.K. and Gupta, S.K., “Management Accounting: Principles and Practices”, 1996,7th Edition, Kalyani Publishers Ltd., New Delhi

Session: 2025-26

Bachelor of Commerce (Pass and Honours) Semester –V

Direct Tax Law

Course Code: BCRL-5094

Course Outcomes:

On the successful completion of this course, students will be able to:

CO1: understand the concept of Direct Tax Law and different terms used.

CO2: have the knowledge of latest provisions of Income Tax Act regarding Salaries, House Property and Business or Profession.

CO3: understand the concept of capital Gains and other sources regarding Assessment of Income

CO4: compute tax liability of assesse.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester –V
Direct Tax Law
Course Code: BCRL-5094

Time: 3 Hours	**Max. Marks: 100**
L-T-P	**Theory: 80**
4-0-0	**CA: 20**

Instructions for the Paper Setter: -
Eight questions of equal marks are to be set, two in each of the four Sections (A-D). Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be sub divided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section. Each question will carry 16 marks.

UNIT–I

Income Tax Act 1961: Basic Introduction, Brief history of Income Tax in India, Scope of the Act, Meaning of Income Tax; Concept of Income Tax; Assessment year, Previous year; Assessee; Person; Agricultural Income with examples; Residential status and Tax Liability.

UNIT-II

Heads of Income: Computation of Income from Salary inclusive of salary components Allowances; perquisites; profit in lieu of salary and deductions, Income from House Property or allowable deductions, profits and gains from Business and Profession

UNIT–III

Income from Short term and long term capital gains; income from other sources

UNIT-IV

Computation of Gross Total Income and Total Income and the tax liability of a salaried individual; Deductions from the Gross Total Income of individuals, Tax Deduction at Source

Suggested Readings:

1. Singhania, V.K., "Direct Taxes", 2013, Taxmann Publications, New Delhi.
2. Lal, B.B. and Vashisht, N., "Direct Taxes", 2012, Pearson Education, New Delhi.
3. Gaur, V.P. and Narang, D.B., "Income Tax Law and Practice", 2013, Kalyani Publications, New Delhi.
4. Chandra, M., Goyal, S.P. and Shukla, D.C., "Income Tax Law and Practice", PragatiPrakashan, New Delhi.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester –V
Auditing
Course Code: BCRL-5095

Course Outcomes:

On successful completion of this course, students will be able to:

CO1: have conceptual understanding of Auditing and its relevance.

CO2: apply critical thinking skills and evaluate auditing problems.

CO3: have comprehensive understanding of audit procedure

CO4: have comprehensive understanding of legal framework under which Indian Companies audit and apply the professional code of conduct.

Session: 2025-26

Bachelor of Commerce (Pass and Honours) Semester –V

Auditing

Course Code: BCRL-5095

Time: 3 Hours	**Max. Marks: 100**
L-T-P	**Theory: 80**
4-0-0	**CA: 20**

Instructions for the Paper Setter: -

Eight questions of equal marks are to be set, two in each of the four Sections (A-D). Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be sub divided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section. Each question will carry 16 marks.

UNIT–I

Introduction: Meaning, Objects, Basic Principles, Auditing and Assurance Standards and Techniques. Classification of Audit – Audit planning – qualities of auditor – advantages and limitations of audit.

UNIT-II

Internal Control, Internal Check and Internal Audit: – Introduction, Necessity, Definitions – Internal Check: Definitions, Difference between Internal Check and Internal Control, Fundamental Principles of Internal Check – Difference between Internal check and Internal audit.

UNIT–III

Audit Procedure: Vouching – definition – features – examining vouchers – Vouching of Cash book – Vouching of trading transactions – Verification and Valuation of Assets & Liabilities: Meaning, definition and objects – Vouching vs. Verification – Verification – Valuation of different asset and liabilities.

UNIT-IV

Audit of Limited Companies: Company Auditor – Qualifications and disqualifications – Appointment – Removal, Remuneration, Rights, Duties and Liabilities – Audit Committee – Auditor’s Report – Contents and Types – Auditor’s certificates

Special Areas of Audit: Tax audit and Management audit – Recent Trends in Auditing

Suggested Readings:

1. Jha, A., “A Student’s Guide to Auditing”, 2012, Taxmann Publications Pvt Ltd., New Delhi.
2. Tandon, B. N., Sudharsanam, S. and Sundharabahu, S., “A Handbook of Practical Auditing”, 2010, S. Chand and Co. Ltd., New Delhi.
3. Dinkar, P., “Principles and Practice of Auditing”, 2004, Sultan Chand and Sons, New Delhi.
4. Institute of Chartered Accountants of India: ‘‘Auditing and Assurance Standards’’, ICAI,New Delhi.
5. Gupta, K., and Arora, A., “Fundamentals of Auditing,” 2008, Tata McGraw Hill Publishing Co. Ltd., New Delhi.
6. Ghatalia, S.V., “Practical Auditing,” 2005, Allied Publishers Private Ltd., New Delhi

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester -V
Banking Services Management
Course Code: BCRL-5096 Option- B(I)

Course Outcomes:

On successful completion of this course, students will be able to:

CO1: have Banking knowledge and skills together with techno-familiarity and customer-orientation.
CO2: understand various services offered by banks including loans and advances, hire purchase, industrial finance etc.
CO3: understand different types of negotiable instruments
CO4: have in-depth knowledge of BASEL norms and regulatory framework

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester- V
Banking Services Management
Course Code: BCRL-5096 Option-B(I)

Time: 3 Hours	**Max. Marks: 100**
L-T-P	**Theory: 80**
4-0-0	**CA: 20**

Instructions for the Paper Setter:-
Eight questions of equal marks are to be set, two in each of the four Sections (A-D). Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be sub divided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section. Each question will carry 16 marks.

UNIT – I

Banking Services – Meaning and Importance – Economic and Monetary implications of Banking Operations – Tangible Services – Deposits, Withdrawals and Lending – Intangible Services – Improved Customer Services – Deficiency in Services – Ways to Improve the Services

UNIT-II

Banking Services – Loans and Advances – Forms of Advances – General Loans, Overdrafts, Clean advances, Term advances, Consumer Loans, Foreign bills purchases, Advances against Hire purchase advances, Packing Credits – Import loan – Industrial advances – Advances to Small borrowers – Agricultural Financing–advances.

UNIT-III

Regulations for Banking Services – Banking Regulation Act 1949 – RBI Act 1934 – Negotiable Instrument Act 1881– Endorsement, Crossing of Cheques, Payment of Cheques, Collection of Cheques, Bills of Exchange and Promissory Notes, Rights and Liabilities of parties to Negotiable Instrument – Relationship between Banker and Customer.

UNIT-IV

E – Banking Services – Internet Banking – Phone Banking – Mobile Banking – ATM's – Debit Card – Credit Cards.

Banking Sector Reforms – Basle Norms – Capital Adequacy – Globalised Challenges in Banking Services – New Trends in Banking Services – Measurement of Service Quality – SERVQUAL

Suggested Readings:

1. Khubchandani,BS, 'Practice and Law of Banking', Mac Millan India Ltd 2000.
2. Nanda, KC, 'Credit and Banking',Response Book, Sage Publications, 1999.
3. Sundram&Varshney, 'Banking and Financial System', Sultan Chand &Sons.
4. Gurusamy,S, 'Financial Services & System',2009, Vijay Nicole imprints Pvt Ltd.
5. Heffernan, Shelagh, "Modern Banking", 2005, John Wiley and Sons Ltd

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester -V
Insurance Services Management
Course Code: BCRL-5097 Option- B(II)

Course Outcomes:

On successful completion of this course, students will be able to:
CO1: get detailed knowledge of insurance organization and management.
CO2: know about the role of insurance intermediaries in emerging markets.
CO3: understand the process of underwriting and claims acceptance.
CO4: know about the process of pricing of insurance products.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester - V
Insurance Services Management
Course Code: BCRL-5097 Option-B(II)

Time: 3 Hours	**Max. Marks: 100**
L-T-P	**Theory: 80**
4-0-0	**CA: 20**

Instructions for the Paper Setter: -

Eight questions of equal marks are to be set, two in each of the four Sections (A-D) . Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be sub divided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section. Each question will carry 16 marks.

UNIT – I

Insurance Organization and Management – Organization forms in Life and Health insurance – Organizational structure – Life insurers management and Office administration – Insurance Documentation – Publicity – Proposal forms – Policies contracts – Premium receipts – Endorsement – Renewals.

UNIT-II

Role of Insurance Intermediaries in Emerging Markets – Agency Regulation – Prerequisites – Training procedures for becoming an agent – Remuneration and other benefits – Agency commission structures – Functions of an agent.

UNIT – III

Underwriting and Claims – Computation of premium and Bonuses – Claims – Annuities– Pensions – Claim processing and settlement – Role of Surveyors – Opportunity to appeal – Considerations in deriving gross premiums –Premium rate structure – Surplus and its distribution – Annual claim costs – Premium rate variables – Need for underwriting – Principles in underwriting – Features affecting Insurability.

UNIT-IV

Pricing of Insurance Products – Impact of Legislation and Competition on Pricing – Taxation and Policies – Market related policies – Cost Consciousness – Accounting practices – Scale of operations – Factors having impact on the demand for insurance – Rigidities in the present pricing system – Getting out of a controlled price regime – Price behaviors in a deregulated market.

Suggested Readings:

1. Kenneth Black Jr., Harold D. Skipper.Jr: “Life and Health Insurance”,2000, PearsonEducation.
2. Kenneth black Jr., Harold D. Skipper.Jr: “Life and Health Insurance”, Response Books.
3. Srinivasan,DC and Shashanksrivastsava: “Indian Insurance Industry”, 2003, New centuryPublications.
4. Julia Holyoake & Bill Weiper: “Insurance”,2007, CIB publications, Delhi.
5. Ganguly, Anand ”Insurance Management”,2001, New Age Publications.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester –V
Accounting for Bankers
Course Code: BCRL-5628 Option: A (III)

Course Outcomes:

On successful completion of this course, students will be able to:

CO1: Understand the various services offered and various risks faced by banks
CO2: develop conceptual understanding of fundamentals of financial Accounting system and to impart skills in accounting for various kinds of business transactions
CO3: Learn the concepts and process of credit and risk management. To acquire conceptual knowledge of basic concepts and practices of banking. To prepare final accounts of Banking Companies as per Banking Regulation Act. (Profit & Loss Account and Balance Sheet).

CO4: learn about the preparation of accounts in case of hire purchase and installment system, joint venture, consignment, not for profit organisation, single entry system. Also, recording in case of share capital.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester –V

Accounting for Bankers
Course Code: BCRL-5628 option: A (III)

Time: 3 Hours	**Max. Marks: 100**
L-T-P	**Theory: 80**
4-0-0	**CA: 20**

Instructions for the Paper Setter: -

Eight questions of equal marks are to be set, two in each of the four Sections (A-D). Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be sub divided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section. Each question will carry 16 marks.

UNIT-I

Basics of Business Mathematics–Calculation of Simple Interest and Compound Interest – Fixed and Floating Interest Rates – Calculation of EMIs – Calculation of front end and back end interest–Calculation of Annuities – Calculation of provisions for NPA and risk weights for Basel II –Interest calculation using products / balances

Capital Budgeting – Discounted cash flow – net present value – pay back methods

Depreciation – different types – methods of calculation.

UNIT-II

Accounting in Banks / Branches–Definition & Scope and Accounting Standards–Nature and purpose of accounting; historical perspectives–Origins of accounting principles–accounting standards and its definition and Scope.

Record keeping basics – Account Categories – Debit and Credit Concepts – Journalizing – Maintenance of Cash / Subsidiary Books and Ledger –Trial Balance

– Adjusting and Closing Entries – Day Book and General Ledger Posting

UNIT-III

Bank Accounting and Balance Sheet–Rules for bank accounts, cash / clearing / transfer vouchers / system – subsidiary book and main day book – General Ledger

– Branch v/s Bank Accounts

Bank Balance Sheet Structure – accounts – categories – Assets, Liabilities and Net worth Components.

Accounting for NPA / Provisioning / Suit Filed Accounts.

Preparation of Final Accounts – Final Accounts of Banking Companies, Disclosure requirements

UNIT-IV

Other Accounts–Company accounts – classes of Share Capital – issue/ forfeiture of Shares –issue of Bonus Shares.

Bank Reconciliation Statement – Capital & Revenue Expenditure / Depreciation / Inventory Valuation / Bill of Exchange / Consignment Account / Joint Venture – Special Accounts – Leasing and Hire – Purchase Company accounts – Accounts of Non – Trading Concerns – Accounting from incomplete records – Receipts and Payments Account – Income and Expenditure Account, Ratio Analysis.

Suggested Readings:

1. IBF, “Accounting and Finance for Bankers:(For JAIIB Examinations)”, 2008,Macmillan Publishers

2. Morton, D. Walter, “Banking and Bank Accounting: An Advanced Set on the Individual Business Practice Plan”, 2011, BiblioBazaarNeal,E Virgin, “Modern Bankingand Bank Accounting: Containing a Complete Exposition of the Most Approved Methods of Bank Accounting”, 2010, Biblio

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester –VI
Operations Research
Course Code: BCRL-6093

Course Outcomes:
After successful completion of this course, students will be able to:

CO1: have conceptual understanding of Operations Research, LPP and their practical relevance.

CO2: Have comprehensive understanding of various quantitative techniques like Assignment, Transportation, etc.

CO3: understand the usage of PERT and CPM in solving the complex problems which are beyond the control of management.

CO4: have comprehensive understanding of inventory control, game theory and there applications in competitive situations.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester –VI
Operations Research
Course Code: BCRL-6093

Time: 3 Hours	**Max. Marks: 100**
L-T-P	**Theory: 80**
4-0-0	**CA: 20**

Instructions for the Paper Setter: -

Eight questions of equal marks are to be set, two in each of the four Sections (A-D). Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be sub divided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section. Each question will carry 16 marks.

UNIT–I

Basics of Operational Research – Development, Definition Characteristics, Significance, Scope, Limitations Linear Programming – Introduction, Application, Formulation of Linear Programming Problem, Graphical Method of Solution, Simplex method, Big–M Method, Two Phase Simplex Method

UNIT-II

Transportation Model – Assumptions, Formulation and Solution of Transportation Models Assignment Problems: Definition of Assignment Model, Hungarian Method of Assignment, Travelling Salesman Problem

UNIT–III

Game Theory – Theory of Games, Characteristics of Games, two persons zero sum games, Pure Strategy, Reduce Game by Dominance, Mixed Strategies (2 x 2 Games, 2 x n Games or m x 2 Games)

Queuing Models – Application, Introduction, Elements, operating Characteristics, Waiting Time and Idle Time Costs, Model I – Single Channel Poison Arrivals with Exponential Service Times. Infinite Population; Assumption & Limitation Poisson of Queuing Model

UNIT-IV

Net Work Analysis in Project Planning: Project Planning Scheduling, CPM, PERT, Cost Analysis and Crashing the Network Exercises

Suggested Readings:

1. G. Srinivasan (2008) Operations Research: Principles And Applications, Phi Learning
2. KantiSwarup, Man Mohan and P.K Gupta Operation Research, Sultan Chand & Sons, New Delhi
3. Frederick S. Hillier (2009) Introduction to Operations Research, McGraw-Hill Higher Education; 9th edition
4. Panneerselvam, R. (2009) Operations Research, 2nd Edition Phi Learning
5. V.K.Kapoor (2013) Operations Research: Quantitative Techniques for Management Sultan Chand & Sons, New Delhi

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester-VI
Corporate Governance
Course Code: BCRL-6094

Course Outcomes:

On successful completion of this course, students will be able to:

CO1: explain and evaluate the role of business ethics and models of corporate governance in maintaining the stability of markets.

CO2: explain and evaluate the role of audit in Corporate Governance.

CO3: compare and contrast approaches to corporate governance internationally.

CO4: explain and evaluate the roles and responsibilities of executive directors, non-executive directors, auditors and company secretaries in ensuring effective corporate governance.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester-VI
Corporate Governance
Course Code: BCRL-6094

Time: 3 Hours	**Max. Marks: 100**
L-T-P	**Theory: 80**
4-0-0	**CA: 20**

Instructions for the Paper Setter: -

Eight questions of equal marks are to be set, two in each of the four Sections (A-D). Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be sub divided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section. Each question will carry 16 marks.

UNIT–I

Ethics in Business: Concept of Business Ethics. Corporate Code of Ethics: Environment, Accountability, Responsibility, Leadership, Diversity, Discrimination.

Principles of Business Ethics, Characteristics of Ethical Organisation, Theories of Business Ethics, Globalization and Business Ethics, Stakeholder's Protection, Corporate Governance and Business Ethics, Models of Corporate Governance

UNIT-II

Corporate Governance: Conceptual framework of Corporate Governance, Insider Trading, Rating Agencies, Whistle Blowing, Corporate Governance Reforms, Initiatives in India including clause 49.

Major Corporate Scandals: Junk Bond Scam (USA), Enron (USA), WorldCom (USA), Tyco (USA), Andersen Worldwide (USA), Kirch Media (Germany), Vivendi (France), Parmalat (Italy) and Satyam Computer Services Ltd (India), Sahara Scam, Maharashtra Cooperative Bank Scam

UNIT–III

Common Governance Problems Noticed in various Corporate Failures, Is Corporate Governance always the Cause for Corporate Failures?

Codes & Standards on Corporate Governance: Sir Adrian Cadbury Committee (UK), 1992, Calpers Global Corporate Governance Principles (USA), 1996, Hampel Committee on Corporate Governance (UK), 1997, Combined Code of Best Practices (London Stock Exchange), 1998, OECD Principles of Corporate Governance, 1999, CACG Guidelines/Principles for Corporate Governance in Commonwealth, 1999

UNIT-IV

Euro shareholders Corporate Governance Guidelines, 2000, Principles of Good Governance and Code of Best Practice (UK), 2000, Sarbanes–Oxley (SOX) Act, 2002 (USA), Smith Report, 2003(UK)

Suggested Readings:

1. Murthy, K.V. Bhanu and Krishna, U., “Politics Ethics and Social Responsibilities of Business”, 2009, Pearson Education, New Delhi.
2. Sharma, J. P., “Corporate Governance, Business Ethics & CSR”, 2011, Ane Books Pvt. Ltd., New Delhi.
3. Mallin, C., “Corporate Governance” (Indian Edition), 2012, Oxford University Press, New Delhi.
4. Tricker, B., “Corporate Governance–Principles, Policies, and Practice”, (Indian Edition), 2012, Oxford University Press, New Delhi.
5. Crane, A. and Matten, D., “Business Ethic” (Indian Edition), 2003, Oxford University Press, New Delhi.
6. Albuquerque, D., “Business Ethics, Principles and Practices”, (Indian Edition), 2010, Oxford University Press, New Delhi.
7. Blowfield, M. and Murray, A., “Corporate Responsibility–A Critical Introduction”, 2008, Oxford University Press.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester-VI
Foreign Exchange Management
Course Code: BCRL-6095 Option-B(I)

Course Outcomes:

On successful completion of this course, students will be able to:

CO1: understand how the Foreign Exchange Market operates.
CO2: understand the concept of futures in managing foreign exchange risk.
CO3: create an understanding of swap market.
CO4: able to identify various exchange rate risk such as political, economic risk etc.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester-VI
Foreign Exchange Management
Course Code: BCRL-6095 Option-B(I)

Time: 3 Hours	**Max. Marks: 100**
L-T-P	**Theory: 80**
4-0-0	**CA: 20**

Instructions for the Paper Setter: -

Eight questions of equal marks are to be set, two in each of the four Sections (A-D). Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be sub divided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section. Each question will carry 16 marks.

UNIT – I

Foreign Exchange Management: meaning, functions and importance of foreign exchange, structure and participants of Forex Market, Foreign Exchange Market of India

The main theories which seek to explain exchange rate behavior. Forecasting exchange rate movements, Different exchange rate arrangements and government intervention

UNIT-II

Financial Fragility and Systemic Risk the main causes of financial. Fragility and systemic risk Financial sector adjustments in response to financial booms and busts since1980

Introduction to Futures– an overview of financial futures markets, including the types of contracts available – futures terminology and concepts, and futures pricing and behavior – cost of carrying and expectations approach – Uses of futures for hedging, arbitrage and speculation.

UNIT – III

Swaps Development of the swaps market– Characteristics and uses of swap products, interest rate and currency swaps– Legal and regulatory issues

UNIT-IV

Exchange rate Risk and Political Risk Identification of the different types of exchange rate risk; transaction exposure, translation exposure and economic exposure, together with an analysis of political risk , Managing Foreign Exchange Rate Risk Strategies for managing foreign exchange rate risk and the instruments available; currency forwards, futures, options and swaps – Short–term Interest Rate Risk Management

Suggested Readings:

1. C. Jeevanandam "Foreign Exchange, Concepts, Practices & Control", 2012 Sultan Chand & Sons
2. Luc Soenen: "Foreign Exchange Management", 1999, McGraw–Hill Primis Custom Publishing.
3. Fatemi, Khosrow: "Foreign Exchange Issues, Capital Markets and International Banking in the 1990's", 2012, Taylor& Francis Publishers.
4. Walton, L E: "Foreign Trade and Foreign Exchange", Macdonald & Evans. London.
5. Daigler, R.T: "Managing Risk with Financial futures", 2000, Ashgate Publishing Limited

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester-VI
Risk Management and Insurance
Course Code: BCRL-6096 Option-B(II)

Course Outcomes:

On successful completion of this course, students will be able to:

CO1: identify different types of risk and learn about commercial risk management applications.
CO2: learn about workmen compensation and risk financing.
CO3: get knowledge about retirement planning and annuities schemes offered by insurance companies.
CO4: understand the regulatory framework of insurance in India.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester-VI
Risk Management and Insurance
Course Code: BCRL-6096 Option B (II)

Time: 3 Hours	**Max. Marks: 100**
L-T-P	**Theory: 80**
4-0-0	**CA: 20**

Instructions for the Paper Setter: -

Eight questions of equal marks are to be set, two in each of the four Sections (A-D). Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be sub divided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section. Each question will carry 16 marks.

UNIT – I

Risk and Risk Management Process – Concept of Risk – Risk vs. Uncertainty – Types of Risks – Risk Identification – Evaluation – Risk Management Objectives – Selecting and Implementing Risk Management Techniques.

Commercial Risk Management Applications– Property – Liability–Commercial Property Insurance Different Policies and Contracts – Business Liability and Risk Management Insurance

UNIT-II

Workers' Compensation and Risk Financing

Personal Risk Management Applications– Property – Liability–Risk Management for Auto Owners – risk management for homeowners

UNIT – III

Risk Management Applications–loss of Life–Loss of Health– Retirement Planning and Annuities – Employee Benefits – Financial and Estate Planning

UNIT-IV

Risk management environment– industry – functions and organisation of insurers – Government regulation of insurance sector – IRA – Privatisation of insurance business in India –changes in Insurance Act – Insurance intermediaries – insurance products pricing – claim valuation –Foreign insurers in India

Suggested Readings:

1. Rejda, George E: “Principles of Risk Management and Insurance”, 2011, Pearson Education.
2. McNamara: “Principles of Risk Management and Insurance”, 2007, Addison–Wesley
3. Dorfman: “Introduction to Risk Management and Insurance”,2012, Prentice Hall.
4. Williams and Heins, “Risk Management and Insurance”, 1998, McGraw Hill Pub.
5. Gupta, PK, “Insurance and Risk Management”, 2009, Himalaya Publishing.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester-VI
Workshop
Course Code: BCRP-6097

Course Outcomes:
Goods and Services Tax
On successful completion of this course, students will be able to:

CO1: Understand the online services available on GST portal.
CO2: gain an insight on the recording and analyzing the transactions for compliance under GST.
CO3: learn the procedure to register online under GST.
CO4: understand concept of online payment of GST, upload invoices and the filing of return under GST.

Income Tax & E-Filing
On successful completion of this course, students will be able to:

CO1: learn the basic concepts of the Income Tax Act, 1961 and its various amendments. CO2: have the knowledge of latest provisions of Income Tax Act regarding different Heads of Income.
CO3: learn the concepts of filing of income tax return and submit tax documents by using internet.
CO4: get insights to information technology in income taxation and tax Deduction.

Basics of Stock Market
On successful completion of this course, students will be able to:

CO1: learn the concepts of Accounting under GST and computation of GST tax liability.
CO2: understand the concepts of Reverse charge Mechanism and Composition scheme.
CO3: understand the concepts of GST.
CO4: learn the TCS Implications in case of E Commerce Transactions in GST.

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Bachelor of Commerce (Pass and Honours) Semester-VI

Workshop

Course Code: BCRP-6097

Time: 3 Hours **Max. Marks: 50**
L-T-P **Theory: 40**
0-0-2 **CA: 10**

Following three options shall be given to students out of which a student has to opt any one:

1. **Workshop on Goods & Services Tax (GST)**
2. **Workshop on Income Tax & e-filing**
3. **Workshop on Basics of stock Market.**

This paper carries 50 marks Evaluation will be done by the external examiner. The examination will be conducted by internal examiner/examiners depending upon options offered. The students shall be required to maintain a file containing various documents related to the particular workshop chosen by them which will be verified by the external examiner. The Division of marks shall be 30 for practical and 20 for Viva.

The Contents of the three workshops is as follows:

Workshop on Goods & Services Tax (GST)

Accounting in GST

Computing GST Tax

Applicability of CGST, IGST, SGST, UTGST on Different Transactions and adjustment of credit. Preparation of GST PMT Registers

Reverse Charge mechanism

TCS and Reverse Charge Implications in case of E Commerce Transactions in GST Billing and Invoicing in GST

Composition Scheme in GST

Workshop on Income Tax & e-filing

Applying for PAN

E-Filing ITR for Salaried Individuals.

Advance Tax Computation both for individuals & firms E-Filing ITR for Small Proprietorship Business.

Deductions and E-Filing ITR for Partnership Business

Filing Challans related to self-assessment Tax, Advance Tax.

TDS Accounting, e-payment of challan 281, Return form 260, Checking form 26AS. Issue of Certificate, Concept of 15G & 15H forms.

Payroll Processing

Workshop on Basics of stock Market

Investment Foundation: Investment-Meaning, Objectives, Characteristics, Gambling, Speculation & Trading.

Investment Alternatives: Bank Deposits, Post Office saving schemes, Equity shares, Preference Shares, Debentures.

Exchanges in India – NSE, BSE, MCX- their organization & management. Depositories-Introduction, Role, Importance, Dematerialization,

DEMAT Account-Account Opening Formalities, Expenses. Orders & Margins – All types.

Security Analysis-Introduction to Fundamental analysis and Technical analysis. Understanding Business News Channels.

Trading at Stock Exchange- Live Online trading, Clearing & settlement, Contract Note & Trading costs.

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester-VI
Bank Marketing
Course Code: BCRL-6628 Option A (IV)

Course Outcomes:

On successful completion of this course, students will be able to:

CO1: Understand the significance of bank marketing in the global economy.
CO2: highlight the importance of understanding consumer behavior in bank marketing.
CO3: Understanding different types of products and services along with their pricing strategies.
CO4: focus on decision making aspects and implementation of decisions in sales and distribution

Session: 2025-26
Bachelor of Commerce (Pass and Honours) Semester-VI

Bank Marketing
Course Code: BCRL-6628 Option A (IV)

Time: 3 Hours	**Max. Marks: 100**
L-T-P	**Theory: 80**
4-0-0	**CA: 20**

Instructions for the Paper Setter: -
Eight questions of equal marks are to be set, two in each of the four Sections (A-D). Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be sub divided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section. Each question will carry 16 marks.

UNIT-I
Introduction of Marketing and Key Concepts–Definition Marketing and Market, Four elements in Marketing Mix and their inter relationship. Marketing Planning– Micro and Macro factors influencing the market for an organisation, Bank Marketing and Marketing Mix, Bank Distribution The art of Customer Service as applied to banking

UNIT-II
Customer Behaviour in Banking, Banking Consumer and Market Segmentation– Mass Marketing, Multiple Marketing, Steps in strategy formulation, Marketing Research in Banking– types of data– primary and secondary, uses of Marketing Research. Relationship Marketing in Banking, Competitive Analysis in Banking

UNIT-III
Bank's product strategy–Core, Value Added, Fundamental and Augmented Products, Product Item and Product Line , Difference between product and service , The concept of Product/Service Delivery in Banking, Pricing Strategies and its applications in banking— Elasticity of demand , Break Even Analysis, Different types of products and keyvariables**.**

UNIT-IV
Banking Promotion Strategy– The Communication process, Goals of Communication, Steps in developing effective communication, Selling and Organising for sales and Selling to corporate clients–Meaning of corporate clients, relationship and transaction banking, bank organisation for large corporate clients

Suggested Readings:

1. Chacko, Oommen and Grewal, Rajendra, "Marketing of Banking Services", 2003, MacMillan India Ltd
2. Bank Marketing Association, "Bank Marketing", 1990, The Association
3. Reidenbach, R. Eric and Pitts, Robert E, "Effective bank marketing: issues, Technique.