

FACULTY OF ECONOMICS & BUSINESS

SYLLABUS

for

Bachelor of Commerce (Pass and Honours)

(Semester: I - VI)

(Under Continuous Evaluation System)

Session: 2021-22



**The Heritage Institution
KANYA MAHA VIDYALAYA
JALANDHAR
(Autonomous)**

B. Com

Bachelor of Commerce

Duration: 3Years

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 a 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.

**SCHEME AND CURRICULUM OF EXAMINATION OF THREE YEAR DEGREE PROGRAMME
BACHELOR OF COMMERCE (Pass and Honours)
SESSION: 2021-22**

Semester I							
Course Code	Course Title	Course Type	Marks				Examination time (in Hours)
			Total	Ext.		CA	
				L	P		
BCRL-1421 BCRL-1031 BCRL-1431	Punjabi (Compulsory) ¹ Basic Punjabi ² Punjab History & Culture	C	50	40	-	10	3
BCRL-1212	English (Compulsory)	C	50	40	-	10	3
BCRL-1093	Financial Accounting	C	50	40	-	10	3
BCRL-1094	Business Organisation	C	50	40	-	10	3
BCRL-1095	Business Communication	C	50	40	-	10	3
BCRL-1176	Business Statistics	C	50	40	-	10	3
BCRM-1127	Computer Fundamentals	C	50	25	15	10	3+1
AECD-1161	*Drug Abuse: Problem Management and Prevention (Compulsory)	AC	50	40	-	10	3
SECF-1492	*Foundation Course	AC	25	20	-	05	1
Total			350				

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 PROGRAMME
BACHELOR OF COMMERCE (Pass and Honours)
SESSION: 2021-22

Semester -II

Course Code	Course Name	Course Type	Marks				Examination time (in Hours)
			Total	Ext.		CA	
				L	P		
BCRL-2421 BCRL-2031 BCRL-2431	Punjabi (Compulsory) ¹ Basic Punjabi ² Punjab History & Culture	C	50	40	-	10	3
BCRL-2212	English (Compulsory)	C	50	40	-	10	3
BCRL-2093	Functional Management	C	50	40	-	10	3
BCRL-2094	Commercial Laws	C	50	40	-	10	3
BCRL-2175	Business Economics	C	50	40	-	10	3
BCRM-2096	Advanced Financial Accounting	C	50	30	10	10	3+1
BCRS-2097	Seminar	C	50	-	-	-	-
AECD-2161	*Drug Abuse: Problem Management and Prevention (Compulsory)	AC	50	40	-	10	3
SECM-2502	*Moral Education Programme	AC	25	20	-	05	1
Total			350				

C-Compulsory

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BACHELOR OF COMMERCE (Pass and Honours)

SESSION: 2021-22

Semester III							
Course Code	Course Name	Course Type	Marks				Examination time (in Hours)
			Total	Ext.		CA	
				L	P		
BCRL-3421 BCRL-3031 BCRL-3431	Punjabi (Compulsory) ¹ Basic Punjabi ² Punjab History & Culture	C	50	40	-	10	3
BCRL-3212	English (Compulsory)	C	50	40	-	10	3
BCRL-3093	Business Environment	C	50	40	-	10	3
BCRL-3094	Company Law	C	50	40	-	10	3
BCRL-3095	Financial Management	C	50	40	-	10	3
BCRL-3096	International Business	C	50	40	-	10	3
BCRM-3097	Corporate Accounting	C	50	30	10	10	3
AECE-3221	*Environmental Studies (Compulsory)	AC	100	60	20	20	3
SECP-3512	*Personality Development	AC	25	20	-	05	1
Total			350				

C-Compulsory

AC-Audit Course

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BACHELOR OF COMMERCE (Pass and Honours)

SESSION: 2021-2022

Semester IV							
Course Code	Course Name	Course Type	Marks				Examination time (in Hours)
			Total	Ext.		CA	
				L	P		
BCRL-4421 BCRL-4031 BCRL-4431	Punjabi (Compulsory) ¹ Basic Punjabi ² Punjab History & Culture	C	50	40	-	10	3
BCRL-4212	English (Compulsory)	C	50	40	-	10	3
BCRL-4093	Goods and Services Tax	C	50	40	-	10	3
BCRL-4094	Industrial Laws	C	50	40	-	10	3
BCRL-4095	Principles and Practices of Banking and Insurance	C	50	40	-	10	3
BCRL-4096	Cost Accounting	C	50	40	-	10	3
BCRS-4097	Seminar	S	50	-	50	-	-
SECS-4522	³ Social Outreach	AC	25	-	25	-	-
Total			350				

C-Compulsory

AC-Audit Course

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Semester V

Kanya Maha Vidyalaya, Jalandhar (Autonomous)
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BACHELOR OF COMMERCE (Pass and Honours)

Session 2021-22

Course Code	Course Name	Course Type	Marks				Examination time (in Hours)
			Total	Ext.		CA	
				L	P		
BCRL-5421 BCRL-5031 BCRL-5431	Punjabi (Compulsory) ¹ Basic Punjabi ² Punjab History & Culture	C	50	40	-	10	3
BCRL-5212	English (Compulsory)	C	50	40	-	10	3
BCRL-5093	Management Accounting	C	50	40	-	10	3
BCRL-5094	Direct Tax Law	C	50	40	-	10	3
BCRL-5095	Auditing	C	50	40	-	10	3
BCRL-5096 Option – B(I)	Banking Services Management	C	50	40	-	10	3
BCRL-5097 Option- B(II)	Insurance Services Management	C	50	40	-	10	3
SECI-5541/ SECI-5551	³ Innovation, Entrepreneurship and Development/ Job Readiness Course	AC	25	20		5	
Total			350				

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	50	40	-	10	3
BCRL-5097 Option- A(II)	Financial Market Operations	C	50	40	-	10	3

B) BANKING & INSURANCE

BCRL-5096 Option – B(I)	Banking Services Management	C	50	40	-	10	3
BCRL-5097 Option- B(II)	Insurance Services Management	C	50	40	-	10	3

C) COMPUTER APPLICATIONS & E-BUSINESS

BCRL-5096 Option – C(I)	Computer Based Accounting	C	50	40	-	10	3
BCRL-5097 Option- C(II)	E-Commerce	C	50	40	-	10	3

C-Compulsory**AC-Audit Course**

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Kanya Maha Vidyalaya, Jalandhar (Autonomous)
SCHEME AND CURRICULUM OF EXAMINATION OF THREE YEAR DEGREE PROGRAMME
BACHELOR OF COMMERCE (Pass and Honours)

SESSION: 2021-2022

Semester VI							
Course Code	Course Name	Course Type	Marks				Examination time (in Hours)
			Total	Ext.		CA	
				L	P		
BCRL-6421 BCRL-6031 BCRL-6431	Punjabi (Compulsory) ¹ Basic Punjabi ² Punjab History & Culture	C	50	40	-	10	3
BCRL-6212	English (Compulsory)	C	50	40	-	10	3
BCRL-6093	Operations Research	C	50	40	-	10	3
BCRL-6094	Corporate Governance	C	50	40	-	10	3
BCRL-6095 Option B(I)	Foreign Exchange Management	C	50	40	-	10	3
BCRL-6096 Option B(II)	Risk Management and Insurance	C	50	40	-	10	3
BCRP-6097	Workshop	C	50	-	40	10	3
Total			350				

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	50	40	-	10	3
BCRL-6096 Option A(II)	Financial Services	C	50	40	-	10	3

B.) Banking & Insurance

BCRL-6095 Option B(I)	Foreign Exchange Management	C	50	40	-	10	3
BCRL-6096 Option B(II)	Risk Management and Insurance	C	50	40	-	10	3

C.) COMPUTER APPLICATIONS & E-BUSINESS

BCRL-6095 Option C(I)	Windows and Networking	C	50	40	-	10	3
BCRL-6096 Option C(II)	E-Marketing	C	50	40	-	10	3

C-Compulsory

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B.Com (Pass & Honours) Semester III–VI

(Two Years Course)

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

Each paper shall carry 50 marks. Total Marks will be 200.

GROUP A BANKING (Selected)

Course Code	Course Name	Course Type	Marks				Examination time (in Hours)
			Total	Ext.		CA	
				L	P		
BCRL-3628 Option A (I)	Banking and Financial System	C	50	40	-	10	3
BCRL-4628 Option A (II)	Electronic Banking and Risk Management	C	50	40	-	10	3
BCRL-5628 Option A (III)	Accounting for bankers	C	50	40	-	10	3
BCRL-6628 Option A (IV)	Bank Marketing	C	50	40	-	10	3

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester-I
Course Code: BCRL-1093
Course Title: Financial Accounting

Course Outcomes:

After the successful completion of this course, students will be able to –

- CO1: acquire conceptual knowledge of financial accounting and gain skills required for recording various kinds of business transactions.
- CO2: describe the role, functions and limitations of financial accounting.
- CO3: explain various accounting concepts and conventions including IFRS (International Financial Reporting Standards).
- CO4: prepare final accounts of sole proprietor (Trading account, Profit & Loss Account and Balance Sheet).
- CO5: gain indepth knowledge of preparing Consignment accounts in the books of consignor and consignee.

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester-I
Course Code: BCRL -1093
Course Title: Financial Accounting

Examination Time: 3 Hours

Max. Marks: 50

Theory: 40

CA: 10

Instructions to Paper Setter: Eight questions of equal marks (8 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. Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any Section.

Unit-I

Introduction –Nature of financial Accounting–scope–objects–limitations–Accounting concepts and conventions

Conceptual Frame Work for preparation and presentation of financial statements–Capital, Revenue and deferred revenue expenditure – Capital and revenue receipts

Unit-II

Final Accounts of Sole Proprietor

Voyage Accounts– Meaning, accounting treatment in case of complete voyage & incomplete voyage.

Unit-III

Joint Venture – Meaning, types, determination of profits under different methods.

Consignment Accounts–Meaning, features, consignee’s commission, account sales, distinction between joint venture & consignment, accounting treatment in the books of consignor & consignee

Unit-IV

Departmental Accounts – Meaning–Objects–Advantages–Accounting procedure–Allocation of expenses and incomes – Interdepartmental transfers – Provision for unrealized profit.

Branch Accounts –Features–Objects–Types of branches–Dependent branches–Account Systems –Stock and Debtors System –Independent branch –Features – Preparation of Consolidated Profit and Loss Account and Balance sheet

Suggested Readings:

1. Maheshwari, S.N. and Maheshwari, S.K., "*Financial Accounting*", 2009, Vikas Publishing House, New Delhi.
2. Narayanswami, R., "*Financial Accounting: A Managerial Perspective*", 3rd Edition, 2008, Prentice Hall of India, New Delhi.
3. Mukherjee, A. and Hanif, M., "*Financial Accounting*", 1st Edition, 2003, Tata McGraw Hill.
4. Ramchandran, N. and Kakani, R.K., "*Financial Accounting for Management*", 2nd Edition, 2007, Tata McGraw Hill.

Note: Latest edition of text book may be used.

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester-I
Course Code: BCRL-1094
Course Title: Business Organisation

Course Outcomes:

After the successful completion of this course, students will be able to-

- CO1: understand the nature of business activities and the environment within which they operate and function.
- CO2: develop an understanding of business activities in the modern world.
- CO3: learn the theoretical and practical aspects of operating various types of business organisations.
- CO4: develop an awareness of the changing and integrated nature of business problems and an ability to explore and deal with these problems.

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester-I
Course Code: BCRL-1094
Course Title: Business Organisation

Examination Time: 3 Hours

Max. Marks: 50

Theory: 40

CA: 10

Instructions to Paper Setter: Eight questions of equal marks (8 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. Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any Section.

Unit-I

Business: Meaning and types – profession – meaning and importance of business organization.
Social Responsibilities of Business – Business Ethics.

Unit-II

Forum of Business organization – sole trader – partnership – joint Hindu family – joint stock companies – co-operative societies – public utilities and public enterprises.
Public Sector vs. Private sector

Unit-III

Location of industry – factors influencing location – size of industry – optimum firm – advantages of large – scale operation – limitation of small scale operation – Industrial estates – District Industries Centres.

Unit-IV

Stock Exchange – Function – Types – Working – Regulation of Stock Exchange in India.
Business Combination – Causes – Types – Effects of Combination in India.
Trade association – Chamber of commerce – Function – Objectives Working in – India.

Suggested Readings:

1. Bhusan, Y.K. "*Fundamentals of Business Organisation and Management*", 1980, Sultan Chand & Sons, New Delhi.
2. Tulsian, P.C. and Pandey V., "*Business Organisation and Management*", 2009, Pearson Education, New Delhi
3. Talloo, T.J., "*Business Organisation and Management*", 2008, Tata McGraw Hill Company, New Delhi
4. Basu, C.R., "*Business Organisation and Management*", 2010, Tata McGraw Hill Company, New Delhi
5. Singla, R.K., "*Business Organisation & Management*", 2011, VK (India) Enterprises, New Delhi.

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester-I
Course Code: BCRL -1095
Course Title: Business Communication

Course Outcomes:

After the successful completion of this course, students will be able to-

CO1: acquire skills in reading, writing, comprehension and communication, as also to use electronic media for business communication.

CO2: learn effective business writing and business communication.

CO3: develop and deliver effective presentations.

CO4: acquire interpersonal communication skills that maximise team effectiveness.

CO5: write job interview and application letters and how to prepare for an interview.

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester-I
Course Code: BCRL -1095
Course Title: Business Communication

Examination Time: 3 Hours

Max. Marks: 50

Theory: 40

CA: 10

Instructions to Paper Setter: Eight questions of equal marks (8 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. Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any Section.

Unit-I
Business Communication – Meaning & Importance, Communication purpose, process, elements, barriers to communication and conditions for successful communication. Forms of Communication, basic models of communication, 7C's of effective business communication. Organizational Communication: Importance of Communication in Management, Formal and Informal Communication, Internal and external communication
Unit-II
Presentation Skills: Presentation on any chosen topic, Oral presentations, Principles of oral presentations, factors affecting presentations. Business Etiquette: Understanding etiquette, Cross-cultural etiquette, Business manners. Business to business etiquette.
Unit-III
Internal Correspondence: Memos, Circulars, Notices, Office Orders. Correspondence with banks: Regarding overdrafts, Cash credits, Loans. Drafting of sales letters, Circulars, Preparation of sales reports, Customers' Correspondence: Complaints, Regarding dues, follow up letters.
Unit-IV
Preparation of resume, Difference between Resume, Bio-Data & C.V. Job application, Drafting of interview letters, call letters, final appointment orders. Employment Communication: Group Discussions- understanding about group discussions, ways to form groups, present arguments and ways to defend; Interviews- How to face an interview. Article writing

Suggested Readings:

1. Taylor, S. and Chandra, V., “Communication for Business: A Practical Approach”, Fourth Edition, 2011, Pearson Education.
2. Bovee, C. and Thill, J., “Business Communication Today”, 2011, Prentice Hall.
3. Sethi, A and Adhikari, B. “Business Communication”, 2009, McGraw Hill Education.
4. Kaul, A., “Business Communication”, 2004, Prentice Hall of India, New Delhi.
5. Dulek, R. and Fielden, J., “Principles of Business Communication”, 1990, Macmillan Publishing Co., New York.
6. Rodriques M.V., (2003), “Effective Business Communication”, 13th Edition.
7. Doshi S.R., (2008), “Business Communication & Management–Methods & Techniques”.
8. Herata. A. Murphy, Charles E. Peck, (1981), 3rd Edition, “Effective Business Communication”, Tata McGraw Hill Publishing Co. Ltd.

Note: The latest Editions of the books should be followed.

Bachelor of Commerce (Pass and Honours) Semester – I

Session 2021-22

Course Code: BCRL–1176

Business Statistics

Course Outcomes:

After the successful completion of this course, students will be able to-

CO1: learn the basic statistical analysis techniques and their applications in commerce.

CO2: understand the some basic techniques of time series analysis and introductory applications of probability.

Bachelor of Commerce (Pass and Honours) Semester – I

Session 2021-22

Course Code: BCRL–1176

Business Statistics

Time: 3 Hours

Max. Marks: 50

Theory: 40

CA: 10

Note: Instructions for the Paper–Setter:

Two questions, each carrying 8 marks, from each of the Units I-IV (i.e. a total of eight questions) are to be set. Candidates are required to attempt five questions, selecting at least one from each unit. The fifth question may be attempted from any unit.

Unit-I

Definition, Meaning, Functions, Scope and Limitations of Statistics.

Measures of Central Tendency: Types of averages–Arithmetic Mean (Simple and Weighted), Median and Mode.

Unit-II

Measures of Dispersion: Range, Quartile Deviation, Mean Deviation, Standard Deviation and Coefficient of Variation.

Simple Correlation and Regression: Meaning, Types, Karl Pearsons & Rank Correlation (Excluding grouped data), Probable Error and Standard Error.

Unit-III

Index Numbers: Meaning and Importance, Methods of construction of Index Numbers: Weighted and Unweighted; Simple Aggregative Method, Simple Average of Price Relative Method, Weighted Index Method: Laspeyre's Method, Pasche's Method and Fisher's. Testing for Ideal method including Time and Factor Reversal tests. Splicing.

Unit-IV

Time Series Analysis: Components, Estimation of Trends (Graphical method, Semi Average Method, Moving Averages Method and Method of Least Squares for linear path).

Probability: Conceptual Meaning and Definition of Probability, Theorems of Probability– Addition and Multiplication theorem of Probability and Concept of Conditional Probability (Simple Applications)

Suggested Readings:

1. Chandan, J.S.(1998) *Statistics for Business and Economics*, Ist Edition, Vikas Publishing House Pvt. Ltd.
2. Gupta,S.C.(2018) *Fundamentals of Statistics*, Himalayan Publishing House, Delhi.
3. Gupta ,S. P. (2011)*Statistical Methods*,S. Chand Publications, New Delhi.
4. Siegel, Andrew F.(2011) *Practical Business Statistics* , International Edition, McGraw Hill Irwin.

Note: The latest edition of the books is recommended..

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester-II
Course Code: BCRL- 2093
Course Title: Functional Management

Course Outcomes:

After the successful completion of this course, students will be able to –

CO1: develop an understanding of business and management principles.

CO2: identify and evaluate social responsibility and ethical issues involved in business situations.

CO3: know the recruitment and selection procedures adopted by business organizations.

CO4: enhance their critical thinking and problem-solving skills in various fields of management.

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester-II
Course Code: BCRL- 2093
Course Title: Functional Management

Examination Time: 3 Hours

Max. Marks: 50

Theory: 40

CA: 10

Instructions for the Paper Setter

Eight questions of equal marks (8 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. Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any Section.

UNIT-I

Management: Introduction–Meaning, nature and characteristics of Management–Scope and functional areas of management – Management as a science, art or profession – Management & Administration – Principles of management – Social responsibility of Management and Ethics.

UNIT-II

Personnel Management: Meaning, Significance & Functions, Recruitment, Selection and training. Job Evaluation and Merit Rating, Worker’s participation in Management

UNIT-III

Marketing Management: Concept of Marketing, Functions of Marketing, Marketing Research– Meaning and Techniques, Advertising and Salesmanship.

UNIT-IV

Strategic Management: Meaning, Need, Importance, Process and Role of C.E.O. (Chief Executive Officer) in Strategic Management, Production Management: Functions, Production Planning and Control, Quality Control.

Suggested Readings:

1. Stoner, J. Freeman, R. & Gilbert, D., “Management”, 1995, Prentice Hall of India.
2. Koontz, H., “Principles of Management (Ascent Series)”, 2004, Tata McGraw Hill Publishing.
3. Robbins, S.P. and Coulter, M., “Management”, 9th Edition, 2008, Prentice Hall of India.
4. Robbins S.P. & Decenzo D., “Fundamentals of Management: Essential Concepts and Applications”, Third Edition, 2000, Pearson Education.
5. Weihrich, H. and koontz, H., “Essentials of Management: An International Perspective”, 2009, Tata McGraw Hill, New Delhi.

Note: Latest edition of text book may be used.

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester –II
Course Code: BCRL-2094
Course Title: Commercial Laws

Course Outcomes:

After the successful completion of this course, students will be able to –

- CO1: demonstrate the relationship between law and economic activity by developing an awareness of legal principles involved in economic relationships and business transactions.
- CO2: have an indepth knowledge of provisions governing Indian Contract Act and Contract of Sale of goods Act.
- CO3: familiarize with provisions regarding Limited Liability Partnership Act and Consumer Protection Act.
- CO4: develop and enhance their analytical thinking and logical reasoning for decision making.

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester –II
Course Code: BCRL-2094
Course Title: Commercial Laws

Examination Time: 3 Hours

Max. Marks: 50

Theory: 40

CA:10

Instructions to Paper Setter: Eight questions of equal marks (8 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. Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any section.

Unit-I

The Indian Contract Act, 1872

Contract – Meaning, Characteristics and kinds, Essentials of valid contract – Offer and acceptance, consideration, contractual capacity, free consent. Discharge of contract – Modes of discharge, Breach of Contracts and its remedies.

Unit-II

Contract of Indemnity and Guarantee

Contract of Bailment & Pledge, Contract of Agency

Unit-III

The Sale of Goods Act, 1930

Contract of sale, meaning and difference between sale and agreement to sell., Conditions and warranties, Transfer of ownership in goods including sale by non-owners, Performance of contract of sale, Unpaid seller – meaning and rights of an unpaid seller against the goods and the buyer.

Unit-IV

Consumer Protection Act: Definitions, objectives, redressal machineries.

The Limited Liability Partnership Act, 2008

Salient Features of LLP, Difference between LLP and Partnership, LLP and Company, LLP Agreement, Nature of LLP, Partners and Designated Partners, Incorporation Document, Incorporation by Registration, Registered Office of LLP and Change Therein, Change of Name, Partners and their Relations, Extent and Limitation of Liability of LLP and Partners, Whistle Blowing, Contributions, Financial Disclosures, Annual Return, Taxation of LLP, Conversion to LLP, Winding Up and Dissolution.

Suggested Readings:

1. Singh, A., "*Principles of Mercantile Law*", (2011), Eastern Book Co.
2. Tulsian, P. C., "*Business Laws*", 2nd Edition (2000), Tata McGraw Hill, New Delhi.
3. Kucchal, M.C., "*Business Law*", 5th Edition (2009), Vikas Publishing, House (P) Ltd.
4. Maheshwari&Maheshwari, "*Business Law*", National Publishing House, New Delhi.
5. Chadha, P. R., "*Business Law*" Galgotia Publishing Company, New Delhi.

Bachelor of Commerce (Pass and Honours) Semester – II
Session 2021-22
Course Code: BCRL–2175
Course Title: Business Economics

Course Outcomes:

After the successful completion of this course, students will be able to –

CO1: students will be able to have an in-depth understanding of the preliminary concepts about consumer behavior, costs and revenue curves, production behavior and market structure.

CO2: understand the concept of national income and methods of its estimation.

Bachelor of Commerce (Pass and Honours) Semester – II
Session 2021-22
Course Code: BCRL–2175
Course Title: Business Economics

Time: 3 Hours

Max. Marks: 50
Theory: 40
CA: 10

Note: Instructions for the Paper–Setter:

Two questions, each carrying 8 marks, from each of the Units I-IV (i.e. a total of eight questions) are to be set. Candidates are required to attempt five questions, selecting at least one from each unit. The fifth question may be attempted from any unit.

Unit-I

Theory of Demand: Meaning of demand and its types, law of demand, price elasticity of demand and its measurement.

Consumer's Behaviour: Utility approach: Brief outline of law of diminishing marginal utility and law of equi–marginal utility.

Indifference Curve Approach: Meaning, properties, price, income and substitution effect, Revealed preference approach.

Unit-II

Theory of Production: Law of variable proportions and law of returns to scale, traditional and modern theory of costs (short run and long run).

Revenue: Average revenue, marginal revenue and total revenue, relationship between average revenue and marginal revenue and elasticity of demand.

Unit-III

Perfect Competition: Meaning, features, price and output determination of firm and industry.

Monopoly: Meaning, features, price and output determination and price discrimination.

Monopolistic Competition: Meaning, features, price and output determination.

Unit-IV

National Income: Definition and Importance of National Income, Gross and Net Domestic Product, Personal Income and Disposable Income; Measurement of National Income: Income, Output and Expenditure Method, Problems in measurement of National Income particularly in underdeveloped countries.

Consumption: Meaning, determinants (subjective and objective) and importance, Keynes' Psychological law of consumption.

Suggested Readings:

1. Dwivedi, D.N. (2009) *Managerial Economics*, 7th Edition, Vikas Publication.

Note: The latest edition of the books is recommended.

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester-II
Course Code: BCRM-2096
Course Title: Advanced Financial Accounting

Course Outcomes:

After the successful completion of this course, students will be able to –

CO1: apply accounting techniques and methods for preparing accounts relating to admission, retirement and death of a partner. They will also be able to prepare accounts under dissolution of partnership.

CO2: calculate depreciation and carry accounting treatment under straight line method and written down value method.

CO3: understand the concept and difference between Hire purchase and Installment payment system.

CO4: distinguish between reserve and provision.

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester-II
Course Code: BCRM-2096
Course Title: Advanced Financial Accounting

Examination Time: 3 Hours

Max. Marks: 50

Theory: 30

Practical: 10

CA:10

Instructions for the paper setter: Eight questions of equal marks (6 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. Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any Section.

Unit-I

Depreciation – Provisions and Reserves: Depreciation: Meaning–Causes–Objects of providing for depreciation – Factors affecting depreciation – Accounting Treatment – Methods of providing depreciation: Straight line method – Diminishing Balance Method.

Provisions and Reserves: Reserve Fund - Different Types of Provisions and Reserves.

Unit-II

Accounts from Incomplete Records – Hire Purchase and Instalment Purchase System: Single Entry: Features – Books and Accounts maintained – Recording of transactions – Ascertainment of Profit (Statement of Affairs method only).

Hire Purchase System: Features – Accounting Treatment in the Books of Hire Purchaser and Hire Vendor – Default and Repossession. Instalment Purchase System: Difference between Hire purchase and Instalment Purchase Systems – Accounting Treatment in the books of Purchaser and Vendor.

Unit-III

Partnership Accounts: Legal provisions in the absence of Partnership Deed Fluctuating Capitals – Preparation of final accounts Treatment of Goodwill and Admission of a partner, accounting treatment of Retirement and Death of a Partner – Dissolution of Firm (Excluding Sale to Firm, Company and Amalgamation).

Unit-IV

Dissolution of Partnership Firms: Legal Position, Accounting for simple dissolution, Applications of rule in case of Garner Vs. Murray in case of insolvency of partner(s) (excluding piecemeal distribution and sale of a firm to a company)

Practical

Tally: (Practical)

Computerized accounting system (using latest version of Tally)

Creating a company, Creating Accounting ledgers and Groups, Creating Stock items and groups, Vouchers, Recording of transactions, Preparing reports, Cash book, Trial balance, Profit and loss account, Balance Sheet, Fund Flow Statement, Cash Flow Statement, Selecting and shutting a company, Backup and restore of data of company.

Instructions for Practical Examiner: Question paper is to be set on the spot by the Internal Examiner. Two copies of the same should be submitted for the record to COE Office, Kanya Maha Vidyalaya, Jalandhar

Suggested Readings:

1. Maheshwari, S.N. and Maheshwari, S.K., "Financial Accounting", 2009, Vikas Publishing House, New Delhi.
2. Narayanswami, R., "Financial Accounting: A Managerial Perspective", 3rd Edition, 2008, Prentice Hall of India, New Delhi.
3. Mukherjee, A. and Hanif, M., "Financial Accounting", 1st Edition, 2003, Tata McGraw Hill.
4. Ramchandran, N. and Kakani, R.K., "Financial Accounting for Management", 2nd Edition, 2007, Tata McGraw Hill.

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester -II
Course Title: Seminar
Course Code – BCRS:2097

Max. Marks: 50

Course Outcomes:

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

CO1: develop strong communication skills.

CO2: develop the skills that will help in enhancing and shaping their thoughts and creativity.

CO3: improve their conceptual knowledge and develop critical thinking.

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester -II
Course Title: Seminar
Course Code – BCRS:2097

Max. Marks: 50

The topics for the seminar will be discussed with the students in the class.

Session 2021-22
Bachelor of Commerce (Pass and Honours) Semester -III

Course Code: BCRL-3093
Course Title: Business Environment

Learning Outcomes:

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

CO1: understand the organisational purposes of businesses.

CO2: understand and scan business environment in order to analyze opportunities and take decisions under uncertainty.

CO3: understand the nature of the national environment in which businesses operate.

CO4: understand the behaviour of organisations in their market environment.

CO5: assess the significance of the global factors that shape national business activities.

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester -III
Course Title: Business Environment
Course Code- BCRL: 3093

Time: 3 Hours

Max. Marks: 50
Theory Marks: 40
CA: 10

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 subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one from each section. The fifth question may be attempted from any section. Each question will carry 8 marks.

UNIT-I

Indian Business Environment: Concept, components, and importance

Economic Trends (overview): Income; Savings and investment; Industry; Trade and balance of payments, Money; Finance; Prices.

UNIT-II

Problems of Growth: Unemployment; Poverty; Regional imbalances; Social injustice; Inflation; Parallel economy; Industrial sickness.

Role of Government: Monetary and fiscal policy; Industrial policy; Industrial licensing, Privatization; Devaluation; Export–Import policy; Regulation of foreign investment.

UNIT-III

Deficit Financing and its implications for the Indian Economy; Analysis of current year Annual Budget.

Economic Planning in India: Objectives, NITI Aayog: objectives, functions and role in economic planning.

UNIT-IV

Consumer Rights and Consumerism: Role of Consumer Groups with special reference to India; Consumer Protection Act, 1986 with latest amendments. Salient Features of FEMA, Competition Act. Strategies & Priorities of current Foreign Trade Policy, Exim Policy during the post reforms in India.

Suggested Readings:

1. Sundaram, A.K. & Black, J.S., "*The International Business Environment*"; Prentice Hall of India, New Delhi.
2. Agarwal A.N., "*Indian Economy: Nature, Problems and Progress*"; 1985, Vikas Publishing House, Delhi.
3. Dutt R. and Sundharam K.P.M; "*Indian Economy*", 2010, S.Chand, Delhi.
4. Misra S.K and Puri V.K., "*Indian Economy*", Himalaya Publishing House, New Delhi.
5. Hedge I, "*Environmental Economics*", MacMillan, Hampshire.
6. Datt R, "*Economic Reforms in India—A Critique*"; (1997), S.Chand, New Delhi.

Note: Latest edition of text book may be used.

Session 2021-2022

Bachelor of Commerce(Pass and Honours) Semester-III

Course Code: BCRL-3094

Course Title: Company Law

COURSE OUTCOMES:

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

- CO1: have in depth knowledge about formation of a company and its registration.
- CO2: draft the required documents like MOA and AOA.
- CO3: learn the mode to register and fill the documents online.
- CO4: have a clear conceptual understanding about the powers, duties and legal position of directors
- CO5: grasp the latest emerging issues that may arise.

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester –III

Course Code: BCRL-3094
Course Title: Company Law

Time: 3 Hours

Max. Marks: 50
Theory Marks: 40
CA: 10

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 subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one from each section. The fifth question may be attempted from any section. Each question will carry 8 marks.

UNIT-I

Introduction: Characteristics of a company, concept of lifting of corporate veil. Types of companies, association not for profit, illegal association.

Formation of company – Promoters, their legal position, pre–incorporation contract and provisional contracts.

UNIT-II

Documents –Memorandum of Association, Articles of Association, Doctrine of Constructive Notice and Indoor Management, Prospectus and Book Building Share Capital – issue, allotment and forfeiture of share, de-mat of share, transmission of shares, buyback.

Members and shareholder –their rights and duties. Shareholders meetings, kinds, convening and conduct of meetings

UNIT-III

Management –Directors, classification of directors, disqualifications, appointment, legal position, powers and duties, disclosures of interest, removal of directors, board meetings, other managerial personnel and remuneration.

Winding up – concept and modes of winding up

UNIT-IV

Emerging Issues in Company Law: One Person Company (OPC), Small Company, Postal Ballot, Small Shareholders on Board, Director Identity Number (DIN), Corporate Identity Number (CIN), MCA–21, Online Filing of Documents, Online Registration of Company, National Company Law Tribunal (NCLT), Limited Liability Partnership (LLP), Insider Trading, Rating Agencies, Producer Company – concept and formation.

Bachelor of Commerce (Pass & Honours.)Semester -III

Suggested Readings:

1. Sharma J. P, “*An Easy Approach to Corporate Laws*”, 2010, Ane Books Pvt Ltd, NewDelhi.
2. Puliani R. and Puliani, M., “*Bharat’sManual of Companies Act and Corporate Laws*”,2011, Bharat Law House, New Delhi.
3. Ramaiya, A., “*A Ramaiya’s Guide to Companies Act*”, 17thEdition, 2011, LexisNexis Butterworths Wadhwa,Nagpur.
4. Kannal,S.,&V.S.Sowrirajan,“*CompanyLawProcedure*”,Taxman’sAlliedServices(P) Ltd., New Delhi (Latest Edn).
5. Singh, Harpal, “*Indian Company Law*”, GalgotiaPublishing,Delhi.

Note: Latest edition of text book may be used.

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester –III
Course Code: BCRL-3095
Course Title: Financial Management

Course Outcomes:

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

- CO1: understand both the theoretical and practical role of financial management in business organisations.
- CO2: Analyse the financial requirements of a business and decide its capital structures.
- CO3: apply various capital budgeting techniques for taking decisions regarding acceptance and rejection of proposals.
- CO4: understand the concept of dividend policy.

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester –III
Course Code: BCRL-3095
Course Title: Financial Management

Time: 3 Hours

Max. Marks: 50
Theory Marks: 40
CA: 10

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 subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one from each section. The fifth question may be attempted from any section. Each question will carry 8 marks.

UNIT-I

Time Value of Money: Compounding and Discounting techniques–Concepts of Annuity and Perpetuity. Risk–return relationship.

Sources of Finance and Cost of Capital–Different sources of finance; long term and Short-term sources

Cost of capital: concept, relevance of cost of capital, specific costs and weighted average cost ,rationale of after tax weighted average cost of capital, marginal cost of capital

UNIT-II

Leverage and Capital Structure Theories–Leverage–Business Risk and Financial Risk–Operating and financial leverage, Trading on Equity

Capital Structure Decisions –Capital structure patterns, Designing optimum capital structure, Constraints, Various capital structure theories.

UNIT-III

Working Capital Management –Introduction; Meaning and Concept of Working Capital; Management of Working Capital and Issues in Working Capital; Estimating Working Capital Needs; Operating or Working Capital Cycle. Various sources of finance to meet working capital requirements Financing current assets: Strategies of financing (Matching, Conservative, and Aggressive policies)

Bank financing: recommendations of Tandon committee and Chore committee Management of components of working capital (an introduction only)

UNIT-IV

Capital Expenditure Decisions:

Purpose, Objectives & Process, Understanding different types of projects, Techniques of Decision making. Methods of Capital Budgeting – Traditional and Modern (Elementary Level).

Dividend Decisions–Meaning, Nature and Types of Dividend Some dividend policies and formulating a dividend policy. Dividend Theories: Walter’s Model, Gordon’s Model, Modigliani and Miller: Irrelevancy Theory (Introductory Level)

Suggested Readings:

1. Khan and Jain, “*Financial Management*”,2007,TMH
2. Horne, Van, “*Financial Management & Policy*”, 2002,Pearson
3. Sharan, “*Fundamentals of FinancialManagement*”,2008,Pearson
4. Banerjee, B, “*Financial Policy & Management Accounting*”, 2005,PHI
5. Chandra, P., “*Financial Management*”,2010,TMH

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester –III
Course Code: BCRL-3096
Course Title: International Business

Course Outcomes:

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

CO1: Identify & evaluate the complexities of international business & globalization from home versus host-country, and regional, cultural perspectives.

CO2: Analyse the relationships between international business and the political, economic, legal and social policies of countries, regions and international institutions.

CO3: Analyse current conditions in developing emerging markets, and evaluate present and future opportunities and risks for international business activities.

CO4: Develop a framework to support successful decision-making in all relevant functions and activities of any international business or international operations of a domestic business within the competitively international environment.

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester –III
Course Code: BCRL-3096
Course Title: International Business

Time: 3 Hours

Max. Marks: 50
Theory Marks: 40
CA: 10

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 subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one from each section. The fifth question may be attempted from any section. Each question will carry 8 marks.

UNIT-I

Introduction to International Business: Globalization and its growing importance in world economy; Impact of globalization; International business contrasted with domestic business—complexities of international business; Modes of entry into international business.

International Business Environment: National and foreign environments and their components— economic, cultural and political—legal environments; Global trading environment—recent trends in world trade in goods and services; Trends in India's foreign trade.

UNIT-II

Theories of International Trade – an overview; Commercial Policy Instruments – tariff and non-tariff measures; Balance of payment account and its components.

International Organizations and Arrangements: WTO – Its objectives, principles, organizational structure and functioning; An overview of other organizations – UNCTAD, World Bank and IMF.

UNIT-III

Regional Economic Co-operation: Forms of regional groupings; Integration efforts among countries in Europe, North America and Asia.

International Financial Environment: International financial system and institutions; Foreign exchange markets and risk management;

UNIT-IV

Foreign investments – types and flows; Foreign investment in Indian perspective.

Foreign Trade promotion measures and organizations in India; Special economic zones (SEZs) and 100% export-oriented units (EOUs); Measures for promoting foreign investments into and from India.

Suggested Readings:

1. Charles, W.L. Hill and Jain, Kumar, Arun, “*International Business*”, 6/e, 2008, Tata McGraw–Hill, New Delhi.
2. Cherunilam, Francis, “*International Business: Text and Cases*”, 5/e, 2010, Prentice Hall of India Ltd, New Delhi.
3. Paul, J., “*International Business*”, 5/e, 2011, Prentice Hall of India Ltd, New Delhi.
4. RBI. Report on Currency & Finance, Various issues.
5. Bennett, R., “*International Business*”, 2/e, 2008, Pearson Education.
6. Griffin, R. W. and Pustay, M.W., “*International Business*”, 2009, Prentice Hall.
7. Michael R. Czinkota. et al., “*International Business*”, 2002, Fortforth: The Dryden Press.
8. UNCTAD Reports.
9. WTO, Annual Report, various issues.

Note: Latest edition of text book may be used.

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester –III
Course Code- BCRM: 3097
Course Title: Corporate Accounting

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

CO1: understand the techniques of preparing financial statements of banking and insurance companies.

CO2: have an understanding of concept of NPAs in banking companies.

CO3: understand the meaning of share and share capital, its different types, accounting treatment and procedure involved in redemption of preference shares.

CO4: understand the accounting treatment of issue and redemption of debentures.

CO5: understand meaning of amalgamation, its types and its accounting treatment.

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester –III
Course Code: BCRM-3097
Course Title: Corporate Accounting

Time: 3 Hours

Max. Marks: 50
Theory Marks: 30
Practical: 10
CA: 10

Instructions for the Paper Setter:

Eight questions of equal marks (Specified in the syllabus) easy type/numerical (in equal proportion) are to be set, two in each of the four sections (A-D). 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 6 marks.

Note: The candidates are allowed to use [Non–Scientific] calculator.

UNIT-I

Accounting for Share Capital – Issue, forfeiture and Reissue of forfeited shares – Redemption of preference shares including buy–back of equity shares – Issue and Redemption of Debentures

Final Accounts of Limited Liability Companies: Preparation of Profit and Loss Account, Profit and Loss Appropriation Account and Balance Sheet in accordance with the provisions of the existing Companies Act (Excluding Managerial Remuneration).

UNIT-II

Accounting for Amalgamation of Companies with reference to Accounting Standards issued by the Institute of Chartered Accountant of India (excluding inter–company transactions and holdings) – Accounting for Internal Reconstruction (excluding preparation of scheme for internal reconstruction)

UNIT-III

Bank Accounts– General information relating to bank accounts – legal requirements affecting final accounts – Concept of Non–Performing Assets (NPA) – preparation of Profit and Loss Accounts and Asset classification – Balance sheet

UNIT-IV

Insurance Companies– Books maintained by insurance companies, Explanation of special terms peculiar to insurance business, Accounts for life insurance business, types of policies, Annuity business, surrender value, paid up policy, life assurance fund – valuation balance sheet, preparation of final accounts of Life and General insurance business (as per the provisions of IRDA Act)

Practical:

Viva-voce on the basis of Project File will also be conducted by the Examiner.

Division of marks

Project File	05 marks
Viva Voce	05 marks

Suggested Readings:

1. Shukla, M.C., Grewal T.S. and Gupta S.C: “*Corporate Accounting*”, 2008, S. Chand and Co., New Delhi.
2. Gupta R.L, and Radhaswamy M, “*Corporate Accounting*”, 1999, Sultan Chand and Sons, New Delhi.
3. Sehgal A. and Sehgal D., “*Advanced Accounting*”, Volume II, 2008, Taxmann Publications Pvt Ltd., New Delhi.
4. Jain S.P and Narang K.L., “*Financial Accounting*”, 2011, Kalyani Publishers, New Delhi.
5. Maheshwari S.N., and Maheshwari S.K., “*Corporate Accounting*”, 2009, Vikas Publication, New Delhi.
6. Goyal V.K., “*Corporate Accounting*”, 2009, Excel Books, New Delhi.
7. Gupta N. and Sharma C., “*Corporate Accounting*”, 2nd Edition, 2009, Ane Books Pvt Ltd, New Delhi

Note: Latest edition of text book may be used.

Session 2021-2022

Bachelor of Commerce (Pass and Honours) Semester III

Group–A: Banking

Course Code: BCRL-3628 Option A (I)

Course Title: Paper–I: Banking and Financial System

Time: 3 Hours

Max. Marks: 50

Theory Marks: 40

CA: 10

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 subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one from each section. The fifth question may be attempted from any section. Each question will carry 8 marks.

UNIT-I

Financial Economics: Fundamental Concepts – money, money supply, money creation.

Overview of the Financial System: Nature, significance, structure: Financial Institutions, financial markets and financial services.

Modern Commercial Banking: Role and functions of banks, structure of banking in India, regulatory framework. Opening of accounts for various types of customers – minors – joint account holders – HUF – firms – companies – trusts – societies – Govt. and public bodies Importance of Anti Money Laundering.

UNIT-II

Banker–Customer relations – Know your Customer (KYC) guidelines–Different Deposit Products – services rendered by Banks, Ancillary Services: Remittances, Safe Deposit lockers etc – Mandate and Power of attorney.

UNIT-III

Payment and Collection of Cheque – Duties and Responsibilities of Paying and Collecting, Banker– protection available to paying and collecting banker under NI Act – endorsements – forged instruments – bouncing of cheques and their implications.

Principles of Lending – various credit Products / Facilities – working capital and term loans – Credit Appraisal Techniques – Approach to lending; – credit management – credit monitoring – Different types of documents; Documentation Procedures; Securities – Different modes of charging – types of collaterals and their characteristics

UNIT-IV

Priority Sector Lending – sectors – targets – issues / problems – recent developments – Financial Inclusion. Credit Cards / Home Loans / Personal Loans / Consumer Loans– Brief outline of procedures and practices.

Suggested Readings:

1. Paul and Suresh, “Management of Banking and Financial Services”, 2007, Pearson Education.
2. Sunderam and Varshney, “Banking Theory Law and Practices”, 2004, Sultan Chand and Sons
3. Bhole, L.M., “Financial Institutions and Markets”, 2009, Tata McGraw Hill.
4. Khan, Publisher.
5. Varshney, P.N, “Banking Law and Practice”, 2012, Sultan Chand and Sons
6. Desai, Vasant, “Banks and institutional management”, 2008, Himalaya Publications.
7. Gurusamy, S., “Banking Theory: Law and Practice”, 2009, Tata McGraw Hill
8. Sundharam, KPM, “Money Banking and International Trade”, 2002, Sultan Chand and Sons.
9. Bedi H. L. and Hardikar V. K., “Practical Banking Advances”, 2001, UBSPD Publishers and Distributors M.Y., “Indian Financial System: Theory and Practices”, 2004, Tata McGraw Hill.
10. Mishkin, Frederic S., “The Economics of Money, Banking, and Financial Markets”, 2012, Pearson college Division.

Session 2021-22
Bachelor of Commerce (Pass and Honours) Semester -IV
Course Title: Goods and Services Tax
Course Code- BCRL:4093

Learning Outcomes:

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

CO1: know about the various concepts of goods & services tax.

CO2: compare the earlier taxation system with GST.

CO3: prepare and file GST return.

CO4: know about the records required to be maintained under GST law.

CO5: gain an insight on recording and analysing the transaction for compliance under GST especially in supply chain & distribution.

Session 2021-22
Bachelor of Commerce (Pass and Honours) Semester -IV
Course Title: Goods and Services Tax
Course Code- BCRL:4093

Time: 3 Hours

Max. Marks: 50
Theory Marks: 40
CA: 10

Instructions for the Paper Setter: Eight questions of equal marks are to be set, two in each of the four sections (A-D) from Unit I to Unit IV. Candidates are required to attempt five questions, selecting at least one from each section. The fifth question may be attempted from any section. Each question will carry 8 marks.

UNIT-I

GST Act 2017: Overview, Constitutional aspects, Implementation, Liability of Tax Payer, GST Council, Brief Introduction to IGST, CGST, SGST and UGST. Levy and collection.

Exemption from GST: Introduction, Composition Scheme and remission of Tax.

UNIT-II

Registration: Introduction, Registration Procedure, Special Persons, Amendments / Cancellation.

Supply: Concept, including composite supply, mixed supply, interstate supply, intra-state supply, supply in territorial waters, place and time of supply.

UNIT-III

Input Tax Credit: Introduction, Tax Invoice Credit & Debit notes, e-way bill.

Computation of GST Liability and Payment including time, method of making payment, challan generation, CPIN, TDS & TCS. Reverse charge.

UNIT-IV

Returns: various returns to be filed by the assesses.

GST Portal: Introduction, GST Eco-system, GST Suvidha Provider (GSP), Uploading Invoices

Suggested Readings:

1. Taxmann: Taxmann's GST Manual 2017. Taxman, Publications (P)Ltd.
2. Datey V.S., Taxmann's GST Ready Reckoner Taxman, Publications (P)Ltd.
3. Gupta S.S., GST-How to meet your obligations 2017. Taxman, Publications (P)Ltd.
4. www.cbec.gov.in

Session 2021-22
Bachelor of Commerce (Pass and Honours) Semester -IV
Course Title: Industrial Laws
Course Code-BCRL:4094

Learning Outcomes:

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

CO1: have complete knowledge about the various acts framed for successful running of factories and industries.

CO2: aware about various health and safety measures that are compulsory to be adhered.

CO3: learn about the workmen compensation act and employee state Insurance policies.

CO4: understand the rules and norms pertaining to strikes, lockouts and lay off.

Session 2021-22
Bachelor of Commerce (Pass and Honours) Semester -IV
Course Title: Industrial Laws
Course Code-BCRL:4094

Time: 3 Hours

Max. Marks: 50
Theory Marks: 40
CA: 10

Instructions for the Paper Setter: Eight questions of equal marks are to be set, two in each of the four sections (A-D) from Units I to Unit IV. Candidates are required to attempt five questions, selecting at least one from each section. The fifth question may be attempted from any section. Each question will carry 8 marks.

UNIT-I

THE FACTORIES ACT, 1948: Importance, Definitions, Provisions of the Factories Act relating of Health, Safety and welfare of the workers Working hours of Adults and Young persons.

UNIT-II

INDUSTRIAL DISPUTES ACT, 1947: Meaning of Industrial Disputers, Authorities under the Industrial disputes Act, their duties and right, Strikes and lockouts, Lay off and retrenchment.

TRADE UNIONS ACT, 1926: Definition and Registration of trade unions Rights and liabilities of Registered Trade Unions.

UNIT-III

EMPLOYEES STATE INSURANCE ACT, 1948: Constitution and Functions Employees state Insurance Corporation, Standing Committee and Medical Benefit Council, Provisions relating to Contribution and benefits.

UNIT-IV

WORKMEN'S COMPENSATION ACT, 1923: A brief study of the provisions to compensation of workman.

Suggested Readings:

1. Padhi, P.K., "Labour and Industrial Laws", 2008, Prentice Hall of India Pvt Ltd, New Delhi.
2. Srivastava, S.C., "Industrial Relations and Labour Laws", 2009, Vikas Publications.
3. Shukla, R.K., "Industrial Relations and Labour Laws", 2006, New Royal Book Company.

Note: Latest edition of text book may be used.

Session 2021-22
Bachelor of Commerce (Pass and Honours) Semester -IV
Course Title: Principles and Practices of Banking and Insurance
Course Code- BCRL: 4095

Learning Outcomes:

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

CO1: have banking and insurance knowledge and skills together with technology-familiarity and customer-orientation.

CO2: understand the various services offered and various risks faced by banks.

CO3: gain awareness of various banking innovations after nationalization.

CO4: have an overview of insurance industry.

CO5: understand various principles, provisions that govern the Life and General Insurance Contracts.

Session 2021-22
Bachelor of Commerce (Pass and Honours) Semester -IV
Course Title: Principles and Practices of Banking & Insurance
Course Code- BCRL:4095

Time: 3 Hours

Max. Marks: 50
Theory Marks: 40
CA: 10

Instructions for the Paper Setter: Eight questions of equal marks are to be set, two in each of the four sections (A-D) from Unit I to Unit IV. Candidates are required to attempt five questions, selecting at least one from each section. The fifth question may be attempted from any section. Each question will carry 8 marks.

UNIT-I

Banks: Their types and functions, Management and organizational set up of commercial banks, Impact of Banking reforms on organizational structure of banks (with SBI as model), Management of deposits, Advances and loans in commercial banks. Central Bank-their role, objectives and functions Reserve Bank of India and its monetary policy since 1951. Present structure of commercial banking in India. State Bank of India. Reforms and Indian Banking.

UNIT-II

Reforms and Indian Banking: Structure, Organization and regulation of Indian Money Market and Capital Market. Introduction to mutual Funds. Introduction to merchant banking. Introduction to Asset Liability Management.

E-Banking. Electronic Transfer of Funds, Internet Banking.
Financial Inclusion-Concept & Importance

UNIT-III

Insurance: Concept, Principles and Its relevance in developing country like India. Attitude towards the insurance cover.

Life Insurance: Nature & use of Life Insurance – distinguishing characteristics of life insurance contracts

UNIT-IV

Origin and growth of non-life insurance: Salient features of insurance Act & IRDA Act. Features of some policies of life insurance & general insurance. Progress in privatization of insurance sector.

Suggested Readings:

1. Neelam C Gulati, 'Banking and Insurance: Principles & Practices', ExcelBooks
2. Indian Institute of Banking and Finance, 'Principles and Practices of Banking, Mcmillan Education.
3. Jyotsna Bhatia and Nishwan Sethi, 'Elements of Banking and Insurance', PHI
4. S.S. Kundu, Principles of Insurance and Banking',

Session 2021-22
Bachelor of Commerce (Pass and Honours) Semester -IV
Course Title: Cost Accounting
Course Code-BCRL:4096

Learning Outcomes:

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

CO1: Describe how cost accounting is used for decision making and performance evaluation.

CO2: Explain the basic concepts of cost and its ascertainment & allocation.

CO3: Demonstrate how material, labour and overhead costs are determined.

CO4: Assess how cost-volume-profit are related and use CVP analysis as a planning and decision- making tool.

CO5: Prepare a budget and use budgetary control and other techniques like standard costing and marginal costing for performance evaluation and cost control.

Session 2021-22
Bachelor of Commerce (Pass and Honours) Semester-IV
Course Title: Cost Accounting
Course Code:BCRL-4096

Time: 3 Hours

Max. Marks: 50
Theory Marks: 40
CA: 10

Instructions for the Paper Setter: Eight questions of equal marks are to be set, two in each of the four sections (A-D) from Unit I to Unit IV. Candidates are required to attempt five questions, selecting at least one from each section. The fifth question may be attempted from any section. Each question will carry 8 marks.

Note: The candidates are allowed to use [Non-Scientific] calculator.

UNIT-I

Meaning, nature, scope & advantages of Cost Accounting. Distinction between Cost & Financial Accounting, Elements of Cost – materials. Purchase & Storage, Control & Pricing, Issue & Evaluation.

UNIT-II

Labour – Meaning, Components of Labour Cost, Accounting and Control of idle time and Overtime Costs, Overheads – Classifications Allocations, Absorption and Accounting.

UNIT-III

Introduction to Activity Based Costing. Reconciliation of Cost and Financial Accounts.
Methods – Unit Costing, Job, Batch, Contract, Process

UNIT-IV

Cost Control – Marginal Costing, Break Even Analysis, Budgetary Control, Standard Costing.

Suggested Readings:

1. H.J. Wheldon : Cost Accounting & Costing Method
2. N.K. Prasad :Cost Accounting

Session 2021-22
Bachelor of Commerce (Pass and Honours) Semester -IV
Course Title: Seminar
Course Code:BCRS-4097

Course Outcomes:

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

CO1: develop strong communication skills.

CO2: develop the skills that will help in enhancing and shaping their thoughts and creativity.

CO3: improve their conceptual knowledge and develop critical thinking.

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester -IV
Course Title: Seminar
Course Code: BCRS-4097

Max. Marks: 50

The topics for the seminar will be discussed with the students in the class.

Session 2021-2022
Bachelor of Commerce (Pass and Honours) Semester-IV
Group–A: Banking
Paper II: Electronic Banking and Risk Management
Course Code: BCRL-4628 Option A (II)

Time: 3 Hours

Max. Marks:50
Theory Marks:40
CA:10

Instructions for the Paper Setter: Eight questions of equal marks are to be set, two in each of the four sections (A-D) from Unit I to Unit IV. Candidates are required to attempt five questions, selecting at least one from each section. The fifth question may be attempted from any section. Each question will carry 8 marks.

UNIT-I

Electronic Banking– Core Banking –Electronic products On line Banking – Facilities provided and Security Issues, Cheque Truncation, Microfiche, Phone and Mobile Banking.
Electronic Funds Transfer Systems – plain messages (Telex or Data Communication) – Structured messages (SWIFT, etc...) – RTGS

UNIT-II

Information Technology – Current trends – Bank net, RBI net, Data net, Nic net, I-net, Internet, E-mail, etc.–Role and uses of technology up gradation – Global developments in Banking Technology Impact of Technology on Banks – Effect on Customers and Service Quality – Computer Audit – Information System Audit. Information System Security and Disaster Management.

UNIT-III

Risk Management: Types of risks in banks, Risk Management Frame work in Banks: Enterprise-wide Risk Management in Banks; Elements of Risk Management Frame work; Systematic Risk Management in Banks;

UNIT-IV

Different Measures of measuring Risks; risk management – process and techniques for assessment and management. Asset-liability management in banks, Role of RBI.

Suggested Readings:

1. Marrison, Christopher Ian, “The fundamentals of risk measurement”, 2002, New York: McGraw Hill.
2. Marshall, Christopher Lee, “Measuring and Managing Operational Risks in Financial Institutions: Tools, Techniques, and Other Resources”, 2001, Singapore, New York: John Wiley.
3. MacDonal and Koch, “Management of Banking”, 2010, Thomson, London.
4. Bidani, S.N., “Banking Risks”, 2010, Vision Books.
5. Joshi, V.C. and Joshi, V.V., “Managing Indian Banks”, 2009, Sage Publications.

SESSION 2021-22
Bachelor of Commerce (Pass and Honours) Semester -V

Course Title: Management Accounting

Course Code: BCRL-5093

Time: 3 Hours

Max. Marks: 50
Theory Marks: 40
CA: 10

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.

CO2: Demonstrate mastery of budgeting systems and performance measurement systems.

CO3: Illustrate the need for a balance between financial and non-financial information in decision making, control and performance evaluation applications of Management Accounting

CO4: Understand the elements of managerial decision making, including planning, directing and Controlling activities in a business environment

CO5: Learn preparation of Financial Statements in accordance with Generally Accepted Accounting Principles

SESSION 2021-22
Bachelor of Commerce (Pass and Honours) Semester -V

Course Title: Management Accounting

Course Code: BCRL-5093

Time: 3 Hours

Max. Marks: 50
Theory Marks: 40
CA: 10

Instructions for the Paper Setters:- Eight questions of equal marks are to be set, two in each of the four Sections (A-D) from Unit I to Unit IV. 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 8 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 2021-22

Bachelor of Commerce (Pass and Honours) Semester -V

Course Title: Direct Tax Law

Course Code: BCRL-5094

COURSE OUTCOMES:

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

CO1: Understand the concept of Direct Tax Laws

CO2: have the knowledge of latest provisions of Income Tax Act regarding different Heads of Income

CO3: understand the concept of Assessment of Income

CO4: compute tax liability of different assesses

CO5: take tax-sensitive decisions in the real life

CO6: practice as Tax Advisor/ Consultants

Session 2021-22

Bachelor of Commerce (Pass and Honours) Semester -V

Course Title:Direct Tax Law

Course Code: BCRL-5094

Max. Time: 3Hrs

Max. Marks: 50

Theory: 40

CA: 10

Instructions for the Paper Setters: - Eight questions of equal marks are to be set, two in each of the four Sections (A-D) from Unit I to Unit IV. 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 8 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", Pragati Prakashan, New Delhi.

SESSION 2021-22
Bachelor of Commerce (Pass and Honours) Semester -V
COURSE TITLE: AUDITING
COURSE CODE: BCRL-5095

Time: 3 Hours

Max.Marks: 50

Theory : 40

CA: 10

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 with the help of case studies

CO3: have comprehensive understanding of legal framework under which Indian Companies audit and apply the professional code of conduct.

CO4: understand the role of auditing in society corporate governance.

SESSION 2021-22

Bachelor of Commerce (Pass and Honours) Semester -V

COURSE TITLE: AUDITING

COURSE CODE: BCRL-5095

Time: 3 Hours

Max.Marks: 50

Theory Marks: 40

CA: 10

Instructions for the Paper Setters:- Eight questions of equal marks are to be set, two in each of the four Sections (A-D) from Unit I to Unit IV. 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 8 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 2021-22

Bachelor of Commerce (Pass and Honours) Semester -V

COURSE TITLE: BANKING SERVICES MANAGEMENT

COURSE CODE: BCRL-5096 Option – B(I)

Time: 3 Hours

Max.Marks: 50

Theory marks: 40

CA: 10

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 and risks faced by banks.

CO3: become aware of various banking innovations after nationalization.

CO4: have in-depth knowledge of BASEL norms and regulatory framework.

SESSION 2021-22

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

Time: 3 Hours

Max.Marks: 50
Theory marks: 40
CA: 10

Instructions for the Paper Setters:- Eight questions of equal marks are to be set, two in each of the four Sections (A-D) from Unit I to Unit IV. 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 8 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 2020-21

Session: 2021-22

Bachelor of Commerce (Pass and Honours) Semester -V

Course Title: Insurance Services Management

Course Code: BCRL-5097 Option: B(II)

Time: 3 Hours

Max.Marks: 50

Theory: 40

CA: 10

COURSE OUTCOMES:

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

CO1: identify and categorize various risks.

CO2: explain various risk control measures available.

CO3: apply the insurance mechanism in risk management.

CO4: explain the nature and principles of Insurance (Life and general insurance)

CO5: explain the regulatory framework of insurance in India.

Session: 2021-22
Bachelor of Commerce (Pass and Honours) Semester -V
Course Title: Insurance Services Management
Course Code: BCRL-5097 Option: B(II)

Time: 3 Hours

Max.Marks: 50

Theory: 40

CA: 10

Instructions for the Paper Setters:- Eight questions of equal marks are to be set, two in each of the four Sections (A-D) from Unit I to Unit IV. 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 8 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, Pearson Education.
2. Kenneth black Jr., Harold D. Skipper.Jr: “Life and Health Insurance”, Response Books.
3. Srinivasan,DC and Shashank srivastsava: “Indian Insurance Industry”, 2003, New century Publications.
4. Julia Holyoake & Bill Weiper: “Insurance”,2007, CIB publications, Delhi.
5. Ganguly, Anand ”Insurance Management”,2001, New Age Publications.

Session: 2021-22

Bachelor of Commerce (Pass and Honours) Semester -V

Course Title: Accounting for Bankers

Course Code: BCRL-5628 Option: A(III)

Time: 3 Hours

Max.Marks: 50

Theory marks: 40

CA: 10

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

CO4: Acquire conceptual knowledge of basic concepts and practices of banking

CO5: Prepare final accounts of Banking Companies as per Banking Regulation Act (Profit & Loss Account and Balance Sheet).

Session: 2021-22

Bachelor of Commerce (Pass and Honours) Semester -V

Course Title: Accounting for Bankers

Course Code: BCRL-5628 Option: A(III)

Time: 3 Hours

Max.Marks: 50

Theory: 40

CA: 10

Instructions for the Paper Setters:- Eight questions of equal marks are to be set, two in each of the four Sections (A-D) from Unit I to Unit IV. 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 8 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, BiblioBazaar Neal,E Virgin, "Modern Banking and Bank Accounting: Containing a Complete Exposition of the Most Approved Methods of Bank Accounting", 2010, Biblio

SESSION 2021-22

BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER-VI

COURSE TITLE: OPERATIONS RESEARCH

COURSE CODE: BCRL-6093

Time: 3 Hours

Max.Marks: 50
Theory Marks: 40
CA: 10

COURSE OUTCOMES

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

CO1: have conceptual understanding of Operations Research and its practical relevance.

CO2: evaluate various complex problems which are beyond the control of management.

CO3: have comprehensive understanding of various quantitative techniques like LPP, Game Theory, PERT CPM, Assignment, Transportation, Queue Models etc

CO4: apply appropriate Operation Research Techniques according to the nature of the problem.

CO5: suggest optimal solution to the complex problems with an overall quantitative approach of Problem solving

SESSION 2021-22
BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER-VI
COURSE TITLE: OPERATIONS RESEARCH
COURSE CODE: BCRL-6093

Time: 3 Hours

Max.Marks: 50
Theory Marks: 40
CA: 10

Instructions for the Paper Setters:- Eight questions of equal marks are to be set, two in each of the four Sections (A-D) from Unit I to Unit IV. 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 8 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 poisson 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. Kanti Swarup, 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 2021-22
BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER-VI
COURSE TITLE: CORPORATE GOVERNANCE
COURSE CODE:BCRL-6094

Time: 3 Hours

Max.Marks: 50
Theory Marks: 40
CA: 10

COURSE OUTCOMES

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

CO1: explain and evaluate the role 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: comprehend the implications of nature and scope of social and environmental accountability for corporate governance practice.

CO5: explain and evaluate the roles and responsibilities of executive directors, non-executive directors, auditors and company secretaries in ensuring effective corporate governance.

SESSION 2021-22
BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER-VI
COURSE TITLE: CORPORATE GOVERNANCE
COURSE CODE: BCRL-6094

Time: 3 Hours

Max. Marks: 50
Theory Marks: 40
CA: 10

Instructions for the Paper Setters:- Eight questions of equal marks are to be set, two in each of the four Sections (A-D) from Unit I to Unit IV. 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 8 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

Euroshareholders 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 2021-22
BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER-VI
COURSE TITLE: FOREIGN EXCHANGE MANAGEMENT
COURSE CODE: BCRL-6095 Option B(I)

Time: 3 Hours

Max.Marks: 50
Theory Marks: 40
CA: 10

COURSE OUTCOMES

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

CO1: Understand how the Foreign Exchange Market operates.

CO2: Create an understanding on foreign exchange Management in India.

CO3: Identify foreign exchange risk management and the techniques available for risk exposure containment.

CO4: Able to identify operational difficulties in financing, and settling in foreign currency, and currency forecasting

CO5: Examine the organization of the Foreign Exchange Market, the Spot Market, and the Forward Market.

SESSION 2021-22
BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER-VI
COURSE TITLE: FOREIGN EXCHANGE MANAGEMENT
COURSE CODE: BCRL-6095 Option-B(I)

Time: 3 Hours

Max. Marks: 50

Theory Marks: 40

CA: 10

Instructions for the Paper Setters:- Eight questions of equal marks are to be set, two in each of the four Sections (A-D) from Unit I to Unit IV. 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 8 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 since 1980

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 2021-22
BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER-VI
COURSE TITLE: RISK MANAGEMENT AND INSURANCE
COURSE CODE: BCRL-6096 Option B(II)

Time: 3 Hours

Max. Marks:50
Theory Marks:40
CA: 10

COURSE OUTCOMES

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

CO1: demonstrate the knowledge of insurance contracts and provisions.

CO2: demonstrate the features of property-liability insurance, life and health insurance and employee benefit plans.

CO3: develop skills to facilitate insurance product cost and pricing, marketing and distribution.

CO4: examine the role of public policy including social insurance in personal financial planning and risk management.

CO5: explain the regulatory framework of Insurance in India.

SESSION 2021-22

BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER-VI

COURSE TITLE: RISK MANAGEMENT AND INSURANCE

COURSE CODE: BCRL-6096 Option B(II)

Time: 3 Hours

Max. Marks:50

Theory Marks:40

CA: 10

Instructions for the Paper Setters:-

Eight questions of equal marks are to be set, two in each of the four Sections (A-D) from Unit I to Unit IV). 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 8 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 2021-2022
BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER VI
COURSE TITLE: WORKSHOP ON GOODS AND SERVICES TAX
COURSE CODE: BCRP-6097

COURSE OUTCOMES:

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.

CO5: understand the implications of GST on the taxable capacity consumers, dealers and of the society at large and its changes.

SESSION 2021-2022
BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER VI
CORSE TITLE: WORKSHOP ON INCOME TAX & E-FILING
COURSE CODE: BCRP-6097

COURSE OUTCOMES:

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.
- CO5: understand the implications of payroll processing and get insights to issuance of certificates.

SESSION 2021-2022
BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER VI
COURSE TITLE: WORKSHOP ON BASICS OF STOCK MARKET
COURSE CODE: BCRP-6097

COURSE OUTCOMES:

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

CO1: define the role of financial markets at macro level.

CO2: understand the characteristics of different financial assets such as money market instruments, bonds, and stocks, and how to buy and sell these assets in financial markets.

CO3: know about various technical terms used in the stock market.

CO4: know about the role of various entities involved in the trading process of stock market.

CO5: understand the practical aspects of primary and secondary market operations.

CO6: make their career in stock market/broking houses.

SESSION 2021-22
BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER-VI
COURSE TITLE: WORKSHOP
COURSE CODE: BCRP-6097

Time: 3 Hrs

Max. Marks:50

Practical:40

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 2021-22
BACHELOR OF COMMERCE (PASS AND HONOURS) SEMESTER-VI
COURSE TITLE: BANK MARKETING
COURSE CODE: BCRL-6628 Option A(IV)

Time: 3 Hours

Max. Marks:50
Theory Marks:40
CA: 10

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: provide insights to the challenges and opportunities in bank marketing.

CO3: highlight the importance of understanding consumer behavior in bank marketing.

CO4: study the environmental and individual influences on consumers.

CO5: focus on decision making aspects and implementation of decisions in sales and distribution management.

CO6: understand and apply the STP of marketing (segmentation, targeting, positioning) in banking sector.

BACHELOR OF COMMERCE (PASS& HONOURS) SEMESTER-VI
COURSE TITLE: BANK MARKETING
COURSE CODE: BCRL-6628

Time: 3 Hours

Max.Marks: 50

Theory: 40

CA: 10

Instructions for the Paper Setters:-

Eight questions of equal marks are to be set, two in each of the four Sections (A-D) from Unit I to Unit IV. 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 8 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 key variables.

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.