

FACULTY OF ECONOMICS & BUSINESS

SYLLABUS

For

Bachelor of Commerce (B.Com.)

(Pass & Hons.)

(Semester: III -IV)

(Under Continuous Evaluation System)

Session: 2019-20



The Heritage Institution

**KANYA MAHA VIDYALAYA
JALANDHAR
(Autonomous)**

B.Com. (Pass & Hons.) (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

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

C-Compulsory

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Semester- III

Group A: Banking

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

C-Compulsory

Group B: Project and Production Management

Course Code	Course Name	Course Type	Marks				Examination time (in Hours)
			Total	Ext.		CA	
				L	P		
BCRL-3628 Option B (i)	Production Management	C	50	40	-	10	3
BCRL-4628 Option B (ii)	Quality Management	C	50	40	-	10	3
BCRL-5628 Option B (iii)	Project Evaluation and Management	C	50	40	-	10	3
BCRL-6628 Option B (iv)	Logistics and Supply Chain Management	C	50	40	-	10	3

C-Compulsory

Group C: Insurance

Course Code	Course Name	Course Type	Marks				Examination time (in Hours)
			Total	Ext.		CA	
				L	P		
BCRL-3628 Option C (i)	Principles and Practices of Life Insurance	C	50	40	-	10	3
BCRL-4628 Option C (ii)	Principles and Practices of General Insurance	C	50	40	-	10	3
BCRL-5628 Option C (iii)	Accounting for Insurers	C	50	40	-	10	3
BCRL-6628 Option C (iv)	Insurance Marketing	C	50	40	-	10	3

C-Compulsory

Group D: International Business

Course Code	Course Name	Course Type	Marks				Examination time (in Hours)
			Total	Ext.		CA	
				L	P		
BCRL-3628 Option D (i)	Management of International Business Operations	C	50	40	-	10	3
BCRL-4628 Option D (ii)	India's Foreign Trade	C	50	40	-	10	3
BCRL-5628 Option D (iii)	International Financial Management	C	50	40	-	10	3
BCRL-6628 Option D (iv)	International Marketing	C	50	40	-	10	3

C-Compulsory

B.COM. (PASS & HONS.) SEMESTER III-IV
SESSION 2019-2020
Group-A: BANKING
PAPER-I: BANKING AND FINANCIAL SYSTEM
COURSE CODE: BCRL-3628 Option A (i)

COURSE OUTCOMES

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

CO1: understand the role of money and banks, thus providing a solid foundation for further study or employment in the banking sector.

CO2: gain knowledge of key areas relating to banker-customer relations.

CO3: understand the basics of payment & collection of cheques & endorsements.

CO4: know the techniques of credit appraisal in banking.

CO5: learn the procedures adopted by banks in various types of lending.

B.COM. (PASS & Hons) SEMESTER III-IV
SESSION 2019-2020
Group–A: BANKING
PAPER–I: BANKING AND FINANCIAL SYSTEM
COURSE CODE:BCRL-3628 Option A (i)

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 Distributers
10. M.Y., “Indian Financial System: Theory and Practices”, 2004, Tata McGraw Hill.
11. Mishkin, Frederic S., “The Economics of Money, Banking, and Financial Markets”, 2012, Pearson college Division.

B.COM. (PASS & HONS) (SEMESTER -IV)
SESSION 2019-2020
Group–A: BANKING
PAPER II: ELECTRONIC BANKING AND RISK MANAGEMENT
COURSE CODE:BCRL-4628 Option A (ii)

Course Outcomes:

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

CO1: learn the concept of online banking.

CO2: learn how e-banking may be harnessed to the benefit of bank and customer alike.

CO3: gain knowledge of various banking innovations after nationalization.

CO4: understand the various risks faced by banks and learn the ways to overcome them.

CO5: gain insight into electronic settlement and clearance system.

B.COM. (PASS & HONS.)
SESSION 2019-2020
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). 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

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 – Banknet, RBI net, Datanet, Nicnet, 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. MacDonald 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.