

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**



**Hindi Vidya Prachar Samiti's**  
**Ramniranjan Jhunjhunwala College**  
**of Arts, Science & Commerce**  
**(Autonomous College)**

**Affiliated to**  
**UNIVERSITY OF MUMBAI**

**Syllabus for the F.Y.B.Com. (B & I)**  
**Program: B. Com Banking and Insurance**  
**Program Code: RJCUBBI**

***CBCS 2019-20***

**DISTRIBUTION OF TOPICS AND CREDITS**

**F.Y. B. Com (Banking and Insurance) SEMESTER I**

<b>Elective Courses</b>	<b>Nomenclature</b>	<b>Credits</b>	<b>Topics</b>
<b>Elective Courses (EC)</b>			
RJCUBBI101	Environment and Management of Financial Services.	03	Unit 1: Introduction To Financial System Unit-2: Phases Of Development Of Banking And Insurance Unit-3: Management, Regulation And Development Unit 4: Regulatory And Developmental Framework Of Banking & Insurance
RJCUBBI103	Principles of Management	03	Unit-1: Introduction To Management Unit-2: Management Process Unit –3: Organization Structure Of Banking And Insurance Companies Unit -4: Business Leaders
RJCUBBI104	Financial Accounting – I	03	UNIT 1: Introduction To Accounting UNIT 2: Accounting Transactions UNIT 3: Depreciation Accounting UNIT 4: Final Accounts UNIT 5: Financial Statement Analysis
<b>Ability Enhancement Compulsory Course (AECC)</b>			
RJCUBBI105	Business Communication-I	03	Unit 1: Theory Of Communication Unit 2: Obstacles To Communication In Business World Unit 3: Business Correspondence Unit 4: Language And Writing Skills
<b>Skill Enhancement Courses (SEC)</b>			
RJCUBBI106	Foundation Course – I	02	Unit 1: Overview Of Indian Society Unit 2: Concept Of Disparity- 1 Unit 3: Concept Of Disparity-2 Unit 4: The Indian Constitution Unit 5: Significant Aspects Of Political Processes

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

<b>Core Courses (CC)</b>			
RJCUBBI107	Business Economics-I	03	Unit I: Introduction Unit 2: Demand Analysis Unit 3: Supply And Production Decisions And Cost Of Production Unit 4: Market Structure: Perfect Competition And Monopoly And Pricing And Output Decisions Under Imperfect Competition Unit 5: Pricing Practices
RJCUBBI102	Quantitative Methods-I	03	Unit-1: Introduction, Organising, Data, Frequency Distribution, Data Representation Unit-2: Measures Of Central Tendencies Unit –3: Measures Of Dispersion Unit -4: Co-Variance, Correlation And Regression Unit-5: Probability, Probability Distribution And Decision Theory Unit-6: Index Nos. Unit-7: Insurance
<b>Total Credits</b>	<b>20</b>		

**DISTRIBUTION OF TOPICS AND CREDITS**

**F.Y. B. Com (Banking and Insurance) SEMESTER II**

<b>Elective Courses</b>	<b>Nomenclature</b>	<b>Credits</b>	<b>Topics</b>
<b><i>Elective Courses (EC)</i></b>			
RJCUBBI201	An Overview of Insurance Sector	03	Unit 1: An Introduction To Life Insurance Unit 2: An Introduction To Health Insurance Unit 3: An Introduction To Home And Motor Insurance Unit 4: Role Of Insurance In Logistic Unit 5: Introduction to Social Welfare Programmes
RJCUBBI203	Business Law	03	Unit-1 Introduction To Law Unit 2: Indian Constitution Unit 3: Contract Act Unit 4: Special Contract Unit 5: Negotiable Instrument Act Unit 6: Information Technology Act
RJCUBBI204	Financial Accounting – II	03	Unit 1: Valuation of Goodwill and Shares Unit 2: Buyback of Equity Shares Unit 3: Redemption of Preference Shares Unit 4: Redemption of Debentures
<b><i>Ability Enhancement Compulsory Course (AECC)</i></b>			
RJCUBBI205	Business Communication- II	03	Unit-1 Presentation Skills Unit 2: Group communication Unit 3: Business Correspondence Unit 4: Language and Writing Skills
<b><i>Skill Enhancement Courses (SEC)</i></b>			
RJCUBBI206	Foundation Course – II	02	Unit-1 Globalization And Indian Society Unit 2: Human Rights Unit 3: Ecology Unit 4: Understanding Stress And Conflict

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			Unit 5: Managing Stress And Conflict In Contemporary Society
<b>Core Courses (CC)</b>			
RJCUBBI207	Organisational Behaviour	03	Unit-1 Introduction Of Organizational Behaviour Unit 2: Group Dynamics Unit 3: Organizational Culture And Change Management Unit 4: Organizational Development
RJCUBBI202	Quantitative Methods-II	03	Unit-1 Testing Of Hypothesis Unit 2: Linear Programming Techniques Unit 3: Matrices & Determinants (Application In Business and Economics) Unit 4: Ratio, Proportion & Percentage Unit 5: Statistical Applications In Investment Management Unit 6: Economic Indicators
<b>Total Credits</b>	<b>20</b>		

<b>SEMESTER I</b>		<b>L</b>	<b>Cr</b>
Environment and Management of Financial Services.	<b>Paper Code: RJCUBBI101</b>	60	3
<b>UNIT I</b>		15	
<b>INTRODUCTION TO FINANCIAL SYSTEM</b>			
1	Institutional set- up		
2	Marketing Structure		
3	Instruments		
4	Overview of different kinds of financial services. (e.g Leasing, Hire purchase, factoring, forfeiting, Bill financing/Bill discounting, housing finance, letter of credit, insurance, venture capital, merchant banking, stock broking and credit rating.)		
5	Meaning, Definition and scope of Banking and Insurance		
<b>UNIT II</b>		15	
<b>PHASES OF DEVELOPMENT OF BANKING AND INSURANCE</b>			
1	Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth.		
2	Functions and working of banking and insurance companies		
<b>UNIT III</b>		15	
<b>MANAGEMENT, REGULATION AND DEVELOPMENT</b>			
1	Risk management within the organizations of Banks and Insurance companies		
2	Asset - Liability Management in Banking and Insurance		
3	Organizational structure and management		
<b>UNIT IV</b>		15	
<b>REGULATORY AND DEVELOPMENTAL FRAMEWORK OF BANKING &amp; INSURANCE</b>			

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

1	Banking companies and RBI Acts and legal framework governing the insurance		
2	Developmental Activities of RBI and IRDA		
3	Mechanism of supervision and regulation		
4	Prudential Norms		

F.Y.BBI	Semester I
RJCUBBI101	<b>Course Outcomes:</b>
Environment and Management of Financial Services.	<ul style="list-style-type: none"> <li>➤ Learn the general concepts of financial markets and economy. You will see the difference between primary and secondary markets and learn about markets for different products.</li> <li>➤ You will also look at various economic Indicators and their influence on the markets. After completing this course, you will have a much stronger background of financial markets and be ready to go to the next stage in the Specialization.</li> <li>➤ This course is designed to help students with very little or no finance background to learn the basics of investments.</li> </ul>
	<b>Learning outcomes:</b>
	<ul style="list-style-type: none"> <li>➤ After learning this course, Students will be introduced to equity markets and trading in equity markets.</li> <li>➤ Currency markets and different currencies traded in these markets.</li> <li>➤ They are given a brief overview on how the currency markets work.</li> </ul>

<b>SEMESTER I</b>		<b>L</b>	<b>Cr</b>
Principles of Management		Paper Code: RJCUBBI103	60 3
<b>UNIT I</b>		15	
<b>INTRODUCTION TO MANAGEMENT</b>			
1	Definition of Management		
2	Management as a Profession		
3	Traditional Vs Contemporary Management (Henry Fayol, F.W. Taylor, Peter Drucker) (C.K.Prahalad, Mr. Vijay Govindarajan)		
<b>UNIT II</b>		15	
<b>MANAGEMENT PROCESS</b>			
1	Management Process, Practices, Functions of Management related to Banking and Insurance companies		
<b>UNIT III</b>		15	
<b>ORGANIZATION STRUCTURE OF BANKING AND INSURANCE COMPANIES</b>			
<b>UNIT IV</b>		15	
<b>BUSINESS LEADERS</b>			
1	Leaders in the Indian Industry ( J.R.D Tata, Ratan Tata, Aditya Birla, Kumar Mangalam Birla, Mr Dhirubhai Ambani and Sons, Kiran Mazumdar Shaw, Verghese Kurien)		
2	Leaders in the Banking and Insurance Industry		
3	<b><u>Indian Leaders</u></b> (Banking & Insurance: H.Shanbagh. Uday Kotak, K.V. Kamath Naina Kidwai, Deepak Parekh, Hinduja, Godrej,Aziz Premzi, Narayan Murthy, Anand Mahindra , Governor of RBI)		
4	<b><u>International Leader</u></b> President of World bank, President of Asian Development Bank, President of Fed Reserve, President of International Monetary Fund		





F.Y.BBI	Semester I
RJCUBBI103  Principles of Management.	<p><b>Course Outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ This Course of Basics in Management aims to sensitize learners about the concept of management and its various functions that contribute significantly.</li> <li>➤ The course also highlights the importance of organization structure, communication and leadership.</li> </ul> <p><b>Learning outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ Discuss and communicate the management evolution and how it will affect future managers.</li> <li>➤ Observe and evaluate the influence of historical forces on the current practice of management.</li> <li>➤ Identify and evaluate social responsibility and ethical issues involved in business situations and logically articulate your own position on such issues.</li> <li>➤ Explain how organizations adapt to an uncertain environment and identify techniques managers use to influence and control the internal environment.</li> <li>➤ Practice the process of management's four functions: planning, organizing, leading, and controlling.</li> <li>➤ Identify and properly use vocabularies within the field of management to articulate one's own position on a specific management issue and communicate effectively with varied audiences.</li> <li>➤ Evaluate leadership styles to anticipate the consequences of each leadership style.</li> <li>➤ Gather and analyze both qualitative and quantitative information to isolate issues and formulate the best control method.</li> </ul>

SEMESTER I		L	Cr	
Financial Accounting-I		Paper Code: RJCUBBI104	60	3
UNIT I		12		
INTRODUCTION				
1	Meaning and Scope of Accounting: Need and development, definition: Book- Keeping and accounting, Persons interested in accounting, Branches of accounting, Objectives of accounting.			
2	Accounting principles: Introductions to Concepts and conventions.			
3	Introduction to Accounting Standards: Meaning and Scope) AS 1: Disclosure to Accounting Policies AS 6: Depreciation Accounting. AS 9: Revenue Recognition. AS 10: Accounting For Fixed Assets.			
4	International Financial Reporting Standards (IFRS): Introduction to IFRS IAS-1: Presentation of Financial Statements (Introductory Knowledge) IAS-2: Inventories (Introductory Knowledge)			
UNIT II		12		
ACCOUNTING TRANSACTIONS				
1	Accounting transactions: Accounting cycle, Journal, Journal proper, Opening and closing entries, Relationship between journal & ledger: Rules regarding posting: Trial balance			
2	Preparation of Trial Balance: Introduction and Preparation of Trial Balance			
3	Expenditure: Classification of Expenditure- Capital, revenue and Deferred Revenue expenditure.			
4	Receipts: Capital receipt, Revenue receipt, distinction between capital receipts and revenue receipts.			
UNIT III		12		
DEPRECIATION ACCOUNTING				

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

1	<b>Depreciation accounting:</b> Practical problem based on depreciation using SLM and RBM methods. (Where Provision for depreciation Account not maintained).		
<b>UNIT IV</b>		12	
<b>FINAL ACCOUNTS</b>			
1	<b>Depreciation accounting:</b> Practical problem based on depreciation using SLM and RBM methods. (Where Provision for depreciation Account not maintained).		
<b>UNIT V</b>		12	
<b>FINANCIAL STATEMENT ANALYSIS</b>			
1	Introduction to Schedule VI of Indian Companies Act.		
2	Relationship between items in Balance Sheet and Revenue Statement		
3	Study of Balance Sheet and Income Statement/Revenue Statement in vertical form suitable for analysis		

F.Y.BBI	SEMESTER I
RJCUBBI104	<b>Course Outcomes:</b>
Financial Accounting-I	<ul style="list-style-type: none"> <li>➤ Recognize and understand ethical issues related to the accounting profession.</li> <li>➤ Prepare financial statements in accordance with Generally Accepted Accounting Principles.</li> <li>➤ Employ critical thinking skills to analyze financial data as well as the effects of differing financial accounting methods on the financial statements.</li> <li>➤ To understand the meaning of accounting and accountancy.</li> <li>➤ To understand the terms used in accounting system</li> <li>➤ To know how the accounting entries are posted in books.</li> </ul>
	<b>Learning outcomes:</b>
	<ul style="list-style-type: none"> <li>➤ Effectively define the needs of the various users of accounting data and demonstrate the ability to communicate such data effectively, as well as the ability to provide knowledgeable recommendations.</li> <li>➤ Apply appropriate judgment derived from knowledge of accounting theory, to financial analysis and decision making.</li> <li>➤ To record the basic journal entries.</li> <li>➤ Memorize how to calculate depreciation by applying various methods.</li> </ul>

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

	<ul style="list-style-type: none"> <li>➤ Maintain the financial statements of a business entity.</li> <li>➤ Rectify errors in accounts.</li> </ul>
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<b>SEMESTER I</b>		<b>L</b>	<b>Cr</b>
<b>Business Communication - I</b>	<b>Paper Code: RJCUBBI105</b>	60	3
<b>UNIT I</b>		15	
<b>THEORY OF COMMUNICATION</b>			
1	<b>Concept of Communication:</b> Meaning, Definition, Process, Need, Feedback Emergence of Communication as a key concept in the Corporate and Global world Impact of technological advancements on Communication		
2	<b>Channels and Objectives of Communication: Channels-</b> Formal and Informal- Vertical, Horizontal, Diagonal, Grapevine		
3	<b>Methods and Modes of Communication:</b> Methods: Verbal and Nonverbal, Characteristics of Verbal Communication Characteristics of Non-verbal Communication, Business Etiquette Modes: Telephone and SMS Communication 3 (General introduction to Telegram to be given) Facsimile Communication [Fax] Computers and E- communication Video and Satellite Conferencing)		
<b>UNIT II</b>		15	
<b>OBSTACLES TO COMMUNICATION IN BUSINESS WORLD</b>			
1	<b>Problems in Communication /Barriers to Communication:</b> Physical/ Semantic/Language / Socio-Cultural / Psychological / Barriers, Ways to Overcome these Barriers		
2	<b>Listening:</b> Importance of Listening Skills, Cultivating good Listening Skills – 4		
3	<b>Introduction to Business Ethics:</b> Concept and Interpretation, Importance of Business Ethics, Personal Integrity at the workplace, Business Ethics and media, Computer Ethics, Corporate Social Responsibility.		
4	Human Rights Violations and Discrimination on the basis of gender, race, caste, religion, appearance and sexual orientation at the workplace Piracy, Insurance, Child Labour		

<b>UNIT III</b>		15	
<b>BUSINESS CORRESPONDENCE</b>			
1	<b>Theory of Business Letter Writing:</b> Parts, Structure, Layouts—Full Block, Modified Block, Semi - Block Principles of Effective Letter Writing, Principles of effective Email Writing,		
2	<b>Personal Correspondence:</b> Statement of Purpose, Job Application Letter and Resume, Letter of Acceptance of Job Offer, Letter of Resignation  Letter of Appointment, Promotion and Termination, Letter of Recommendation (to be taught but not to be tested in the examination)]		
<b>UNIT IV</b>		15	
<b>LANGUAGE AND WRITING SKILLS</b>			
1	<b>Commercial terms used in Business Communication</b>		
2	<b>Paragraph Writing:</b> Developing an idea, using appropriate linking devices etc.  Cohesion and coherence, self-editing etc.  (Interpretation of technical data, composition on a given situation, a short informal report etc.)		

F.Y.BBI	SEMESTER I
RJCUBBI105  Business Communication - I	<b>Course Outcomes:</b> <ul style="list-style-type: none"> <li>➤ This programme has been specially developed on the basis of interactions with <b>BBi Department</b> students and teachers. It addresses the fundamental need to express clearly through the verbal as well as formal communication with a view to have winning impressions. To achieve this, it is critical to have proper spoken and written English.</li> </ul> <b>Learning outcomes:</b> <ul style="list-style-type: none"> <li>➤ The effective use of various types of oral, written and digital communication modes geared to a range of business audiences the planning, research, management and communication of a project for a business high level teamwork and analysis of team process the employment of effective techniques to resolve conflict and negotiate in a business setting the articulation of the acquisition of the above</li> </ul>

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

	skills in an individual skills audit and professional development plan for transition-to-work and career progression purposes.
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**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

<b>SEMESTER I</b>		<b>L</b>	<b>Cr</b>
Foundation Course - I		<b>Paper Code: RJCUBBI106</b>	45
<b>UNIT I</b>		05	
<b>OVERVIEW OF INDIAN SOCIETY</b>			
1	Understand the multi-cultural diversity of Indian society through its demographic composition: population distribution according to religion, caste, and gender; Appreciate the concept of linguistic diversity in relation to the Indian situation; Understand regional variations according to rural, urban and tribal characteristics; Understanding the concept of diversity as difference		
<b>UNIT II</b>		10	
<b>CONCEPT OF DISPARITY- 1</b>			
1	Understand the concept of disparity as arising out of stratification and inequality; Explore the disparities arising out of gender with special reference to violence against women, female foeticide (declining sex ratio), and portrayal of women in media; Appreciate the inequalities faced by people with disabilities and understand the issues of people with physical and mental disabilities.		
<b>UNIT III</b>		10	
<b>CONCEPT OF DISPARITY-2</b>			
1	Examine inequalities manifested due to the caste system and inter-group conflicts arising thereof; Understand inter-group conflicts arising out of communalism; Examine the causes and effects of conflicts arising out of regionalism and linguistic differences		
<b>UNIT IV</b>		10	
<b>THE INDIAN CONSTITUTION</b>			
1	Philosophy of the Constitution as set out in the Preamble; The structure of the Constitution-the Preamble, Main Body and Schedules; Fundamental Duties of the Indian Citizen; tolerance, peace and communal harmony as crucial values in strengthening the social fabric of Indian society; Basic features of the Constitution		
<b>UNIT V</b>		10	
<b>SIGNIFICANT ASPECTS OF POLITICAL PROCESSES</b>			



**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

1	The party system in Indian politics; Local self-government in urban and rural areas; the 73rd and 74th Amendments and their implications for inclusive politics; Role and significance of women in politics		
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F.Y.BBI	SEMESTER I
RJCUBBI106	<b>Course Outcomes:</b>
Foundation Course - I	<ul style="list-style-type: none"> <li>➤ This course aims to present some important vignettes of a complex, highly diverse India that is also witnessing unprecedented changes since its formal independence in 1947 from Great Britain.</li> <li>➤ The lectures revolve around social dimensions of change, the continuing influence of ancient texts on contemporary India, political democracy, economic transition from the state to the market, gender relations, India's economic globalisation and changing world view.</li> <li>➤ While one of the objectives is to capture the multifaceted process of change, the course also critically examines some of the tensions inherent in these changes. For example, how does gender inequality play itself out in a changing Indian society, how do the modernist conceptions of art entailing market valuation challenge the more socio-centric values found in South India, what are the politics linguistic identities, and how might India address its myriad development challenges such as poverty and unemployment.</li> </ul>
	<b>Learning outcomes:</b>
	On successful completion of this subject, students should be able to:
	<ul style="list-style-type: none"> <li>➤ Discuss the basic aspects and problems relating to elementary, secondary and higher education.</li> <li>➤ Describe the role of various organizations functioning in India at Analyze the Govt. of India initiatives in providing alternatives schooling (non-formal education and adult education)</li> <li>➤ Identify some of the important modern trends in education –population education, sex education, value oriented</li> <li>➤ Work-experience and Socially Useful Productive Work.</li> </ul>

<b>SEMESTER I</b>		<b>L</b>	<b>Cr</b>
Business Economics I	<b>Paper Code: RJCUBBI107</b>	60	3
<b>UNIT I</b>		10	
<b>INTRODUCTION</b>			
1	<b>Scope and Importance of Business Economics</b> - basic tools- Opportunity Cost principle- Incremental and Marginal Concepts. Basic economic relations - functional relations: equations- Total, Average and Marginal relations- use of Marginal analysis in decision making,  The basics of market demand, market supply and equilibrium price-shifts in the demand and supply curves and equilibrium		
<b>UNIT II</b>		10	
<b>DEMAND ANALYSIS</b>			
2	<b>Demand Function</b> - nature of demand curve under different markets Meaning, significance, types and measurement of elasticity of demand (Price, income cross and promotional)- relationship between elasticity of demand and revenue concepts <b>Demand estimation and forecasting:</b> Meaning and significance - methods of demand estimation : survey and statistical methods <i>(numerical illustrations on trend analysis and simple linear regression)</i>		
<b>UNIT III</b>		15	
<b>SUPPLY AND PRODUCTION DECISIONS AND COST OF PRODUCTION</b>			
3	<b>Production function:</b> short run analysis with Law of Variable Proportions- Production function with two variable inputs- isoquants, ridge lines and least cost combination of inputs- Long run production function and Laws of Returns to Scale - expansion path - Economies and diseconomies of Scale. <b>Cost concepts:</b> Accounting cost and economic cost, implicit and explicit cost, fixed and variable cost - total, average and marginal cost - Cost Output Relationship in the Short Run and Long Run <i>(hypothetical numerical problems to be discussed)</i> ,  LAC and Learning curve - Break even analysis <i>(with business applications)</i>		
<b>UNIT IV</b>		15	

<b>MARKET STRUCTURE: PERFECT COMPETITION AND MONOPOLY AND PRICING AND OUTPUT DECISIONS UNDER IMPERFECT COMPETITION</b>			
4	<p>Short run and long run equilibrium of a competitive firm and of industry - monopoly - short run and long- run equilibrium of a firm under Monopoly</p> <p><b>Monopolistic competition:</b> Equilibrium of a firm under monopolistic competition, debate over role of advertising. (topics to be taught using case studies from real life examples)</p> <p><b>Oligopolistic markets:</b> key attributes of oligopoly - Collusive and non-collusive oligopoly market - Price rigidity - Cartels and price leadership models (with practical examples)</p>		
<b>UNIT V</b>		10	
<b>PRICING PRACTICES</b>			
5	<p>Cost oriented pricing methods: cost – plus (full cost) pricing, marginal cost pricing, Mark up pricing, discriminating pricing, multiple – product pricing - transfer pricing</p> <p>(case studies on how pricing methods are used in business world)</p>		

F.Y.BBI	SEMESTER I
RJCUBBI107	<b>Course Outcomes:</b>
Business Economics- I	<ul style="list-style-type: none"> <li>➤ This course offers an introduction to the functions of individual decision-makers—both consumers and producers—within the larger economic system.</li> <li>➤ Emphasis is on the nature and functions of product markets, the theory of the firm under varying conditions of competition and monopoly, and the role of government in promoting efficiency in the economy.</li> <li>➤ Most people make the incorrect assumption that economics is ONLY the study of money. The primary goal in this course is to shatter this belief. During this course, students will be exposed to the above questions as well as many more relating to: -the environment -love and marriage -crime -labor markets -education -politics -sports –business.</li> <li>➤ The course aims to show students the way economists think and how to use this analytical system to answer questions related not only to these and other important human issues.</li> </ul> <p><b>Learning outcomes:</b></p> <p>After Completing the course, students will be able to:</p> <ul style="list-style-type: none"> <li>➤ Discuss about Demand and Supply</li> <li>➤ Explain Elasticity and its applications</li> </ul>

	<ul style="list-style-type: none"> <li>➤ Explain how pricing work</li> <li>➤ Explain price discrimination and labour market.</li> </ul>
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<b>SEMESTER I</b>		<b>L</b>	<b>Cr</b>
<b>Quantitative Methods -I</b>	<b>Paper Code: RJCUBBI102</b>	60	3
<b>UNIT I</b>		10	
<b>INTRODUCTION, ORGANISING, DATA, FREQUENCY DISTRIBUTION, DATA REPRESENTATION</b>			
1	Organizing Data, Frequency Distribution, Measure of Central tendency, Org Data, preparation of frequency distribution graphical and diagrammatic representation histogram, frequency polygon and gives. Definition of averages and objective of averages types of average. Arithmetic mean, Geometric, harmonic mean and its usages, mode and medium (using graph also) for both) for grouped as well as ungrouped data		
<b>UNIT II</b>		10	
<b>MEASURES OF CENTRAL TENDENCIES</b>			
2	Definition of Averages and objective of Averages Types of Averages. Arithmetic mean, Geometric Mean, Harmonic Mean and its advantages, Disadvantages and usages, mode, median, quartiles, deciles and percentiles for both grouped as well as ungrouped data.		
<b>UNIT III</b>		08	
<b>MEASURES OF DISPERSION</b>			
3	Concept and idea of dispersion. Various measures Range, quartile deviation, Mean Deviation, Standard Deviation and corresponding relative measure of dispersion. Geographical representation and utility of various is measure of Dispersions		
<b>UNIT IV</b>		10	
<b>CO-VARIANCE, CORRELATION AND REGRESSION</b>			
4	Meaning, definition and Application of covariance, concept of correlation. Rank correlation, regression concept, relationship with correlation, Assumptions in simple Regression, Estimation using Simple Regression: Method of least square		
<b>UNIT V</b>		10	

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

<b>PROBABILITY, PROBABILITY DISTRIBUTION AND DECISION THEORY</b>			
5	Concept of probability with basic problems, expected value of the variable, Decision theory.		
<b>UNIT VI</b>		06	
<b>INDEX NOS.</b>			
6	Concept and usage of index nos. Construction of index nos. Types of index nos. Aggregate and Relative method of constructing index nos. Chain base index nos. Test of consistency: Time reversal factor reversal and circular test. Quantity and Value index nos for agricultural, industrial production, Retail Prices, Consumer price index nos. for security prices, etc.		
<b>UNIT VII</b>		06	
<b>INSURANCE</b>			
7	Meaning, Objective, Purpose and need for Insurance. Fundamentals of Insurance Calculation of age, Premiums, Bonuses, Paid up value of a policy, Maturity Value of the Policy. Claim Calculation and Surrender Value.		

F.Y.BBI	SEMESTER I
RJCUBBI102  Quantitative Methods -I	<p><b>Course Outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ Understanding statistics is essential to understand research in the social and behavioral sciences.</li> <li>➤ In this course, the students will learn the basics of statistics; not just how to calculate them, but also how to evaluate them.</li> <li>➤ This course will also prepare the students for the next course in the specialization - the course Inferential Statistics.</li> <li>➤ In the first part of the course we will discuss methods of descriptive statistics. The students will learn what cases and variables are and how the students can compute measures of central tendency (mean, median and mode) and dispersion (standard deviation and variance). Next, we discuss how to assess relationships between variables, and we introduce the concepts correlation and regression.</li> <li>➤ The second part of the course is concerned with the basics of probability: calculating probabilities, probability distributions and sampling distributions. The students need to know about these things in order to understand how inferential statistics work.</li> <li>➤ The third part of the course consists of an introduction to methods of inferential statistics - methods that help us decide whether the patterns we see in our data are strong enough to draw conclusions about the underlying population we are interested in. We will discuss confidence intervals and significance tests.</li> </ul> <p><b>Learning outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ Students will formulate complete, concise, and correct mathematical proofs.</li> <li>➤ Students will frame problems using multiple mathematical and statistical representations of relevant structures and relationships and solve using standard techniques.</li> <li>➤ Students will create quantitative models to solve real world problems in appropriate contexts.</li> <li>➤ Students will clearly communicate quantitative ideas in writing to a range of audiences.</li> </ul>

<b>SEMESTER II</b>		<b>L</b>	<b>Cr</b>
<b>An Overview of Insurance Sector</b>	<b>Paper Code: RJCUBBI201</b>	60	3
<b>UNIT I</b>		15	
<b>AN INTRODUCTION TO LIFE INSURANCE</b>			
1	Life Insurance Business – Components, Human Life Value Approach Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium		
2	Products of LIC – Introduction of life insurance plans - Traditional Life, Insurance Plans – Term Plans, Whole Life Insurance, Endowment Assurance, Dividend Method of Profit Participation Purpose of plans , Riders in plan - Introduction, Forms and procedures		
3	Non-Traditional Life Insurance Products (Those of SBI and ICICI – Introduction, Forms and procedures)		
<b>UNIT II</b>		10	
<b>AN INTRODUCTION TO HEALTH INSURANCE</b>			
1	Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and determinants of Risk Premium.		
2	SBI and ICICI Health Insurance Plans - Introduction and Forms and Procedures of Hospitalization, Indemnity Products, top up covers, cashless insurance, Senior citizen plans, critical illness plans and Micro Insurance.		
<b>UNIT III</b>		10	
<b>AN INTRODUCTION TO HOME AND MOTOR INSURANCE</b>			
1	Home Insurance - SBI and ICICI Plans – Introduction, Forms Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on Home Insurance.		
2	Vehicle Insurance- SBI and ICICI Plans-Introduction, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.		
<b>UNIT IV</b>		10	
<b>ROLE OF INSURANCE IN LOGISTIC</b>			
1	Role of Insurance in Logistic - Meaning & Importance, Hazards, Protection, Social Security – Type of Risks and Accidents.		
2	Fire Insurance – SBI and ICICI Plans – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.		
<b>UNIT IV</b>		15	

INTRODUCTION SOCIAL WELFARE PROGRAMMES			
1	Pradhan Mantri Suraksha Yojana, Jeevan Bima Yojana, Sukanya Samriddhi Yojana		

F.Y.BBI	SEMESTER II
RJCUBBI201	<b>Course Outcomes:</b>
An Overview of Insurance Sector	<ul style="list-style-type: none"> <li>➤ In this course the students will learn the basics of insurance.</li> <li>➤ This course is aimed at empowering the students' knowledge on the insurance domain.</li> <li>➤ After taking this course the students will have a clear understanding of which insurance product best suits the students' requirement.</li> <li>➤ Here the students can take the first step toward insurance.</li> </ul>
	<b>Learning outcomes:</b>
	<p>On completion of this course, the students will be able have a clear understanding of:</p> <ul style="list-style-type: none"> <li>➤ What is Insurance Policy and Types of Insurance.</li> <li>➤ Fundamentals of Risk and Insurance.</li> <li>➤ What is Health Insurance Policy and Types of Health Insurance.</li> <li>➤ What is Disability Insurance Policy and Types of Disability Insurance.</li> <li>➤ What is Life Insurance Policy and Types of Life Insurance.</li> <li>➤ Key Consideration Clause of a Life Insurance Policy.</li> <li>➤ What is Term Insurance Policy and Types of Term Insurance.</li> <li>➤ What is Auto Insurance Policy and Types of Auto Insurance.</li> <li>➤ What is Home Insurance and Types of Home Insurance.</li> <li>➤ What is Travel Insurance Policy and Travel Insurance Coverage</li> <li>➤ Other Different Types of Insurance Policies.</li> </ul>



<b>SEMESTER II</b>		<b>L</b>	<b>Cr</b>
<b>Business Law</b>	<b>Paper Code: RJCUBBI203</b>	60	3
<b>UNIT I</b>		08	
<b>INTRODUCTION TO LAW</b>			
1	Meaning, Definitions, Features, Types, Sources and Classification		
<b>UNIT II</b>		10	
<b>INDIAN CONSTITUTION</b>			
1	Natural Justice, Special Leave Appeal, Features, Writs, Fundamental Rights		
<b>UNIT III</b>		12	
<b>CONTRACT ACT</b>			
1	Meaning, Essentials, Agreement, Offer, Acceptance, Consent, Free Consent, Consideration, Capacity of contract, Kinds and Classification of Contract, Performance, Discharge and Termination of Contract, Void - Quasi- Contingent - Wager - Minor Contracts, Breach and Remedies For the Contract.		
<b>UNIT IV</b>			
<b>SPECIAL CONTRACT</b>		12	
1	Indemnity & Guarantee - Meaning, Features, distinguish, position, Surety, discharge of surety		
2	Bailment : Meaning, Types, Features, Position, Lien, Finder of Goods Pledge		
3	Agency: Meaning, Features, types, Position, Ratification, Modes of Creation and Termination, Liabilities.		
4	Sale of Goods Act: Introduction, Meaning, Features, Terms, Goods Classification, Sale and Agreement to sell, Unpaid Seller and position Conditions and Warranty		
<b>UNIT V</b>		10	
<b>NEGOTIABLE INSTRUMENT ACT</b>			
1	Features, Promissory Notes, Bills of Exchange, Cheque, Features, Distinguish, Acceptance, Crossing, Dishonor, Position Of Banker, Holder and Holder In Due Course, Privileges, Payment In and Out of Due Course, Types of Instruments, Penalties For Dishonour, Endorsement		
<b>UNIT VI</b>		08	

INFORMATION TECHNOLOGY ACT			
1	Objectives, Scheme, Digital Signature, Authorization, E- Governance, Certifying Authorities, Digital Certificates, Cyber		

F.Y.BBI	SEMESTER II
RJCUBBI203  Business Law	<p><b>Course Outcomes:</b></p> <ul style="list-style-type: none"> <li>● From courses that familiarise students with different law procedures and how laws are made, to corporate governance, e-commerce, business economics and strategic management business law allows for a wide range of study choices.</li> <li>● Business law courses usually include both theoretical and applied learning, featuring real case studies.</li> <li>● The study of business law also aims at developing advanced writing and communication, negotiation, research and presentation skills.</li> <li>● Business law students can choose between different specialisations such as international business law, European business law, or international commercial and business law.</li> <li>● Flexible Masters in Business Law offer students the option of also choosing a second specialisation in subjects including commerce, international relations, accounting, risk management, finance, and more..</li> </ul> <p><b>Learning outcomes:</b></p> <ul style="list-style-type: none"> <li>● From courses that familiarise students with different law procedures and how laws are made, to corporate governance, e-commerce, business economics and strategic management business law allows for a wide range of study choices.</li> <li>● Flexible Masters in Business Law offer students the option of also choosing a second specialisation in subjects including commerce, international relations, accounting, risk management, finance, and more</li> </ul>

<b>SEMESTER II</b>		<b>L</b>	<b>Cr</b>
<b>Financial Accounting - II</b>	<b>Paper Code: RJCUBBI204</b>	60	3
<b>UNIT I</b>		15	
<b>VALUATION OF GOODWILL AND SHARES</b>			
1	<b>Valuation of Goodwill</b> Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method		
2	<b>Valuation of Shares</b> Intrinsic Value Method, Yield method and Fair Value Method		
<b>UNIT II</b>		15	
<b>BUYBACK OF EQUITY SHARES</b>			
1	Company Law/ Legal Provisions (including related restrictions, power, transfer to capital redemption reserve account and prohibitions) Compliance of conditions including sources, maximum limits and debt equity ratio		
<b>UNIT III</b>		15	
<b>REDEMPTION OF PREFERENCE SHARES</b>			
1	Company Law / Legal Provisions for redemption of preference shares in Companies Act Sources of redemption including divisible profits and proceeds of fresh issue of shares Premium on redemption from security premium and profits of company Capital Redemption Reserve Account - creation and use		
<b>UNIT IV</b>		15	
<b>REDEMPTION OF DEBENTURES</b>			
1	Redemption of debentures by payment from sources including out of capital and / or out of profits. Debenture redemption reserve and debenture redemption sinking fund excluding insurance policy. Redemption of debentures by conversion into new class of shares or debentures with options- including at par, premium and discount		

F.Y.BBI	SEMESTER II
RJCUBBI204  Financial Accounting - II	<p><b>Course Outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ The main aim of this course is to give students the additional skills and knowledge required for their career development. Holders of the Graduate Diploma will be able to demonstrate detailed knowledge and critical understanding of the major theories and concepts in accounting and finance.</li> <li>➤ The Graduate Diploma in Accounting and Finance aims to provide students.</li> <li>➤ To develop students' competence and practical skills in accounting and finance.</li> <li>➤ To lay the foundation for future pathways and continuing professional development.</li> <li>➤ To provide students with the relevant knowledge and understanding of accounting and finance as it relates to the wider business context.</li> <li>➤ The knowledge and skills that will enable them to follow a career in all areas of accounting and a wide range of careers in business and finance.</li> </ul> <p><b>Learning outcomes:</b></p> <p>On successful completion of this programme, students should be able to:</p> <ul style="list-style-type: none"> <li>➤ Demonstrate relevant accounting and finance knowledge and understanding of organisations, the external environment in which they operate and how they are managed.</li> <li>➤ Demonstrate proficiency in quantitative methods and computing techniques and know how to use these techniques and methods effectively across a range of problems.</li> <li>➤ Interpret financial data and carry out statistical and financial analysis.</li> <li>➤ Demonstrate understanding of ethical and regulatory requirements and issues.</li> <li>➤ Effectively communicate information, arguments and analysis in a variety of forms to specialist and non-specialist audiences, including use of a range of media which are widely used in business such as the preparation and presentation of business reports.</li> <li>➤ Demonstrate cognitive skills of critical thinking, analysis and synthesis.</li> </ul>

<b>SEMESTER II</b>		<b>L</b>	<b>Cr</b>
<b>Business Communication - II</b>	<b>Paper Code: RJCUBBI205</b>	60	3
<b>UNIT I</b>		15	
<b>PRESENTATION SKILLS</b>			
1	<b>Presentations:</b> (to be tested in tutorials only) 4 Principles of Effective Presentation		
2	Effective use of OHP		
3	Effective use of Transparencies		
4	How to make a Power-Point Presentation		
<b>UNIT II</b>		15	
<b>GROUP COMMUNICATION</b>			
1	<b>Interviews:</b> Group Discussion Preparing for an Interview, Types of Interviews – Selection, Appraisal, Grievance, Exit		
2	<b>Meetings:</b> Need and Importance of Meetings, Conduct of Meeting and Group Dynamics Role of the Chairperson, Role of the Participants, Drafting of Notice, Agenda and Resolutions		
3	<b>Conference:</b> Meaning and Importance of Conference Organizing a Conference Modern Methods: Video and Tele – Conferencing		
4	<b>Public Relations:</b> Meaning, Functions of PR Department, External and Internal Measures of PR		
<b>UNIT III</b>		15	
<b>BUSINESS CORRESPONDENCE</b>			
1	<b>Trade Letters:</b> Order, Credit and Status Enquiry, Collection (just a brief introduction to be given) Only following to be taught in detail: - Letters of Inquiry, Letters of Complaints, Claims, Adjustments Sales Letters, promotional leaflets and fliers Consumer Grievance Letters, Letters under Right to Information (RTI) Act [Teachers must provide the students with theoretical constructs wherever necessary in order to create awareness. However, students should not be tested on the theory.]		

<i>UNIT IV</i>		15	
<b>LANGUAGE AND WRITING SKILLS</b>			
1	<b>Reports:</b> Parts, Types, Feasibility Reports, Investigative Reports <b>Summarization:</b> Identification of main and supporting/sub points Presenting these in a cohesive manner		

F.Y.BBI	SEMESTER II
RJCUBBI205  Business Communication - II	<b>Course Outcomes:</b> <ul style="list-style-type: none"> <li>➤ This programme has been specially developed on the basis of interactions with <b>BBi Department</b> students and teachers. It addresses the fundamental need to express clearly through the verbal as well as formal communication with a view to have winning impressions. To achieve this, it is critical to have proper spoken and written English.</li> </ul> <b>Learning outcomes:</b> <ul style="list-style-type: none"> <li>➤ The effective use of various types of oral, written and digital communication modes geared to a range of business audiences the planning, research, management and communication of a project for a business high level teamwork and analysis of team process the employment of effective techniques to resolve conflict and negotiate in a business setting the articulation of the acquisition of the above skills in an individual skills audit and professional development plan for transition-to-work and career progression purposes.</li> </ul>

<b>SEMESTER II</b>		<b>L</b>	<b>Cr</b>
<b>Foundation Course – II</b>	<b>Paper Code: RJCUBBI206</b>	45	2
<b>UNIT I</b>		07	
<b>GLOBALIZATION AND INDIAN SOCIETY</b>			
1	Understanding the concepts of liberalization, privatization and globalization; Growth of information technology and communication and its impact manifested in everyday life; Impact of globalization on industry: changes in employment and increasing migration; Changes in agrarian sector due to globalization; rise in corporate farming and increase in farmers' suicides.		
<b>UNIT II</b>		10	
<b>HUMAN RIGHTS</b>			
1	Concept of Human Rights; origin and evolution of the concept; The Universal Declaration of Human Rights; Human Rights constituents with special reference to Fundamental Rights stated in the Constitution		
<b>UNIT III</b>		10	
<b>ECOLOGY</b>			
	Importance of Environment Studies in the current developmental context; Understanding concepts of Environment, Ecology and their interconnectedness; Environment as natural capital and connection to quality of human life; Environmental Degradation- causes and impact on human life; Sustainable development- concept and components; poverty and environment		
<b>UNIT IV</b>		10	
<b>UNDERSTANDING STRESS AND CONFLICT</b>			
1	Causes of stress and conflict in individuals and society; Agents of socialization and the role played by them in developing the individual; Significance of values, ethics and prejudices in developing the individual; Stereotyping and prejudice as significant factors in causing conflicts in society. Aggression and violence as the public expression of conflict		
<b>UNIT V</b>		08	
<b>MANAGING STRESS AND CONFLICT IN CONTEMPORARY SOCIETY</b>			
1	Types of conflicts and use of coping mechanisms for managing individual stress; Maslow's theory of self-actualisation; Different methods of responding to conflicts in society; Conflict-resolution and efforts towards building peace and harmony in society		

F.Y.BBI	SEMESTER II
RJCUBBI206 Foundation Course – II	<p><b>Course Outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ This course aims to present some important vignettes of a complex, highly diverse India that is also witnessing unprecedented changes since its formal independence in 1947 from Great Britain.</li> <li>➤ The lectures revolve around social dimensions of change, the continuing influence of ancient texts on contemporary India, political democracy, economic transition from the state to the market, gender relations, India's economic globalisation and changing world view.</li> <li>➤ While one of the objectives is to capture the multifaceted process of change, the course also critically examines some of the tensions inherent in these changes. For example, how does gender inequality play itself out in a changing Indian society, how do the modernist conceptions of art entailing market valuation challenge the more socio-centric values found in South India, what are the politics linguistic identities, and how might India address its myriad development challenges such as poverty and unemployment.</li> </ul> <p><b>Learning outcomes:</b></p> <p>On successful completion of this subject, students should be able to:</p> <ul style="list-style-type: none"> <li>➤ Discuss the basic aspects and problems relating to elementary, secondary and higher education.</li> <li>➤ Describe the role of various organizations functioning in India at Analyze the Govt. of India initiatives in providing alternatives schooling (non-formal education and adult education)</li> <li>➤ Identify some of the important modern trends in education –population education, sex education, value oriented</li> <li>➤ Work-experience and Socially Useful Productive Work.</li> </ul>



<b>SEMESTER II</b>		<b>L</b>	<b>Cr</b>
<b>Organizational Behavior</b>		60	3
<b>UNIT I</b>		15	
<b>INTRODUCTION OF ORGANIZATIONAL BEHAVIOR</b>			
1	Meaning, Nature and scope of OB, Models of OB,		
	<b>Theories of Motivation:</b> <ul style="list-style-type: none"> <li>• Maslow, Herzberg, Mc. Gregor Theory X and Theory Y, William Ouchi's Theory Z, Victor Vroom . ERG theory</li> <li>• Application of the Theories</li> <li>• Motivational techniques in Banking and Insurance Industry</li> </ul>		
<b>UNIT II</b>		15	
<b>GROUP DYNAMICS</b>			
1	Individual Behavior (IQ, EQ, SQ)		
2	Group Formation, Team Building, Team Development.		
3	Goal Setting		
4	Soft Skills, Interpersonal Skills, Multicultural Skills, Cross Cultural Skills.		
5	Johari Window		
<b>UNIT III</b>		15	
<b>ORGANIZATIONAL CULTURE AND CHANGE MANAGEMENT</b>			
1	Work Culture, Ways for Making Work Culture Effective and Lively, Work Conflicts.		
2	Organizational Change, effects of Resistance to Change, ways to overcome resistance to change.		
3	Time and Stress Management.		
<b>UNIT IV</b>		15	
<b>ORGANIZATIONAL DEVELOPMENT</b>			
1	Meaning and Nature of OD		
2	Techniques of OD		

3	Importance of OD		
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F.Y.BBI	SEMESTER II
RJCUBBI207  Organizational Behavior	<p><b>Course Outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ This is an introductory course in organizational behavior. The primary objective of this course is to teach learners about the effects of organizational structures and interpersonal processes on the behavior of employees in organizations.</li> <li>➤ You will also learn about the wider implications organizational behavior has on the effectiveness, efficiency and overall business success of organizations.</li> <li>➤ This course will teach you to think about the entire organization and examine how it behaves. Throughout the course, the emphasis is placed on how you, as an employee, a leader or consultant, might experience, interpret, and manage employees, structures, processes and culture in organizations.</li> </ul> <p><b>Learning outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ Describe and apply key organizational behavior concepts.</li> <li>➤ Identify sources of power, motivation, and commitment in an organizational setting.</li> <li>➤ Improve teamwork skills by understanding team dynamics.</li> <li>➤ Review and recommend adjustments to organization structures, design and culture.</li> </ul>

SEMESTER II		L	Cr
Quantitative Methods-II	Paper Code: RJCUBBI202	60	3

<b>UNIT I</b>		10	
<b>TESTING OF HYPOTHESIS</b>			
1	Testing of hypotheses: Null Hypothesis, Alternative Hypothesis, Decision Criterion, Critical Region, Type I and Type II Error, level of significance,		
<b>UNIT II</b>			
<b>LINEAR PROGRAMMING TECHNIQUES</b>		10	
1	Meaning, Advantages, limitations, business applications, basic terminology, formulation of linear Programming Problems, Graphical Method of solving Linear Programming Problems, Simplex method (up to 3 variables) with Maximization and Minimization. Duality in Linear Programming (concept only)		
<b>UNIT III</b>		10	
<b>MATRICES &amp; DETERMINANTS (APPLICATION IN BUSINESS AND ECONOMICS)</b>			
1	Matrices, Types of Matrices, Transpose, Addition, Multiplication, Subtraction of a Matrix, Determinants, Type of Determinants, inverse of a matrix by Pivotal Reduction Method, Adjoint Method. Application of Matrices and Determinants to Business and Economics. (Please concentrate on application of Matrices and Determinants to Business & Economics)		
<b>UNIT IV</b>		10	
<b>RATIO, PROPORTION &amp; PERCENTAGE</b>			
1	Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Continued Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of Percentage.		
<b>UNIT V</b>		15	
<b>STATISTICAL APPLICATIONS IN INVESTMENT MANAGEMENT</b>			
1	Expected return from shares (using probability) Measuring total risk from investigator shares (using standard deviations) Partitioning risk into systematic and unsystematic component (using covariance) Measuring risks of portfolio (using correlation) to draw conclusions regarding share prices (using testing of hypothesis).		
<b>UNIT VI</b>			
<b>ECONOMIC INDICATORS</b>		05	
1	GDP, Real growth in GDP price level Inflation rate, Money supply, Index for agricultural production Index for industrial production, Electrical		

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

F.Y.BBI	SEMESTER II
RJCUBBI202	<b>Course Outcomes:</b>
Quantitative Methods-II	<p>The course aims to:</p> <ul style="list-style-type: none"> <li>➤ Demonstrate a broad, systematic and critical knowledge of the mathematical, statistical and computing methods appropriate for specifying mathematical problems in banks and other financial institutions.</li> <li>➤ Demonstrate a comprehensive understanding of the most common applications of mathematics in finance and recent extensions thereof.</li> <li>➤ Demonstrate an ability to select and apply numerical methods appropriate for the solution of financial problems, and</li> <li>➤ Demonstrate familiarity with emerging mathematical techniques appropriate in banks and other financial institutions.</li> </ul> <p><b>Learning outcomes:</b></p> <p>Upon successful completion of the requirements for this course, students should have the knowledge and skills to:</p> <ul style="list-style-type: none"> <li>➤ Define and describe in detail the use of cash flow models, simple and compound rates of interest and discount as well as compare and distinguish between nominal and effective rates of interest and discount.</li> <li>➤ Have a thorough knowledge of the various types of annuities and perpetuities and use them to solve financial transaction problems.</li> <li>➤ Derive equations of value and various tools like linear interpolation &amp; annuity tables.</li> <li>➤ Be able to communicate the difference in capital budgeting decision tools like Net Present Values, Internal Rates of Return and Discounted Payback Periods.</li> <li>➤ Analyze in depth basic fixed interest financial transactions like Loan Valuation, Fixed Interest securities (e.g. Bonds) and employ the skills developed in this course to evaluate such transactions. Incorporate the effects of taxation on such financial transactions.</li> <li>➤ Explain the details of arbitrage and its use in the valuation of forward contracts. Employ term structure of interest rates to calculate forward and spot rates.</li> <li>➤ Define interest rate risk in terms of duration and convexity of fixed interest products. Define immunization and assess its use in mitigating interest rate risk.</li> </ul>

***Revised Syllabus of Courses of B.Com. (Banking & Insurance) Programme at Semester I with effect from the Academic Year 2019-20 onwards***

**Reference Books and Reading Material**

**Environment and Management of Financial Services**

- *Essentials of Business Finance* - R.H. Srivastava, Himalaya
- *Management of Financial Institution* - R. N. Srivastava, Himalaya
- *Investment Management* - Preeti Singh, Himalaya.
- *Corporate Financial Policies and Returns to the Shareholders*. N. Balsubramanian
- *Modern Banking-* R.S. Sayers
- *Investment Analysis and Securities in India*, V.A. Avadhani, Himalaya.
- *Life insurance Corporates as Financial Institutions*, IIC Associates of America.
- *Modern Life Insurance*, M J Oster and W, Robert, Macmillan NY
- *Capital Market in a Planned Economy*, NCERT, Delhi,
- *Banking In India*. S.G. Panandikar, Worali, Mumbai.
- *Investment Mgmt.* S.L.V. Sinha & Others, Institute for Financial Development and Research. Madras
- *Indian Financial System (Vol. I & II)* B.D. Ghonasgi & Maloti Anagol
- *Indian Financial System* M.Y. Khan, Tata Mcgraw Hill.
- *Financial Institutions in India* - Vadilal Dagli, Mumbai.
- *Financial Institutions in Indian Markets* - L. M. Bhole, Tata Mcgraw Hill
- *Outline of Mondy* - G.M. Gonter
- *Investment for Beginners* - V.A. Avadhani, Himalaya
- *Financial Services in India* - M.Y. Khan, Tata Mcgraw Hill.
- *Structure of Financial Institutions* - V.V. Bhatt, Varadeo
- *Financial Analysis and Portfolio Management*-Graham Dodd & Cotler, Mcgraw Hill.
- *Globalisation Indian Financial Markets* - Tandon R.K. Gupta S.L.
- *Life Insurance Corporation of India. Vol. I. II & III* Mishra M.N.
- *Life Insurance Corporation Act, 1956.*
- *Insurance Regulatory Development Act, 1999.*

**Principles of Management**

- *Principles of Management*, T.Ramaswamy Himalaya Publications, Mumbai.
- *Practices and Principles of Management* L.M. Prasad, S.Chand and Sons Education Publishers, New Delhi.
- *Business Maharajas*, Gita Piramali, Penguin Books, New Delhi.
- *Wisdom of Indian Business Leadership*, G. Narayana, English Edition Publishers and Distributors India Pvt, Ltd.
- *In Search of Change Maestros* Pritam Singh and Asha Bhandarkar, Sage Publications, UK

**Financial Accounting**

- *Introduction to Accountancy* -T. S. Grewal-(S.Chand & Co.)
- *Double Entry Book Keeping*- J. R. Batliboi.
- *Double Entry Book Keeping* - M. M. Chokshi
- *Advanced Accounts* -Shukla & Grewal (S.Chand & Co.)
- *Advanced Accountancy* - R.L.Gupta & M. Radhaswamy
- *Accounting Standards* -Institute of Chartered Accountants of India. New Delhi
- *Gupat S C & Shukla, M C: Advanced Accounts Vol.I.* New Delhi. S. Chand & Company Ltd.

- *Introduction to Management Accounting-Ainapure*
- *Management Accounting-Arvind Dhond*

***Effective Communication-I***

- *Agarwal, Anju D (1989) A Practical Handbook for Consumers, IBH.*
- *Alien, R. K. ( 1970) Organisational Management through Communication.*
- *Ashley,A(1992) A Handbook Of Commercial Correspondence, Oxford University Press.*
- *Aswathappa, K (1991) Organisational Behaviour, Himalayan Publication, Mumbai.*
- *Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.*
- *Bahl,J.C. and Nagamia,S.M. (1974) Modern Business Correspondence and Minute Writing.*
- *Balan,K.R. and Rayudu CS. (1996) Effective Communication, Beacon New Delhi.*
- *Bangh, LSue, Fryar,Maridell and Thomas David A. (1998) How to Write First Class Business Correspondence, N.T.C. Publishing Group USA.*
- *Barkar, Alan(1993) Making Meetings Work, Sterling Publications Pvt. Ltd., New Delhi,*
- *Basu,C.R.(1998) Business Organisation and Management, T.M.H. New Delhi.*
- *Benjamin, James (1993) Business and Professional Communication Concepts And Practices,*
- *HarperCollins College Publishers, New York,*
- *Bhargava and Bhargava 91971) Company Notices, Meetings and Regulations*
- *Black, Sam (1972) Practical Public Relations, E.L.B.S. London.*
- *Bovee Courtland,L and Thrill, John V(1989) Business Communication, Today McGraw Hill,*
- *New York, Taxman Publication.*
- *Burton, G and Thakur, (1995) Management Today- Principles and Practices. T.M.H.,New Delhi.*
- *Darrow, Richard, Forrestal, Dan and Coolman, Aubrey (1967) Public Relations Handbook,*
- *The Dartwell Co., Chicago.*
- *Dayal, Ishwar(9810) Managing Large Organizations: A Comparative Study.*
- *Drucher,P.F,((1970) Technology, Management and Society, Pan Books London.*
- *Drucher,P. F.(( 1 974)Management Responsibilities Practices, Heinemann, London.*
- *Eyre, EC. (1985) Effective Communication Made Simple, Rupa and Co,Calcutta.*
- *Ecouse Barry, (1999), Competitive Communication: A Rhetoric for Modern Business, OUP.*
- *Fisher Dalmar, (1999), Communication in Organisation, Jaico Pub House, Mumbai, Delhi.*
- *Frailley, L.E. (1982) Handbook of Business Letters, Revised Edn. Prentice Hall Inc.*
- *French, Astrid (1993) Interpersonal Skills. Sterling Publishers, New Delhi.*
- *Garlside, L.E. (1980) Modern Business Correspondence, McDonald and Evans Ltd. Plymouth.*
- *Ghanekar,A(1996)Communication Skills for Effective Management. Everest Publishing House, Pune.*
- *Graves, Harold F. (1965) Report Writing, Prentice Hall, New Jersey.*
- *Krevolin, Nathan (1983) Communication Systems and Procedures for Modern Office, Prentice Hall,NJ.*



**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

- *Lesikar, Raymond V and Petit, John D.(1994) Business Communication: Theory and Application, Richard D. Irwin Inc. illinois,*
- *Ludlow,Ron.(1995) The Essence of Effective Communication, Prentice , New Delhi.*
- *Martson, John E. 1963) The Nature of Public Relations, McGraw Hill, New Delhi.*
- *Majumdar,P.K.(1992) Commentary on the Consumer protection Act, Prentice. New Delhi.*
- *McQuail, Denis (1975), Communication, Longman.*
- *Merrihue, William (1960) Managing by Communication, McGraw Hill, New York.*
- *Monippally, M.M. (1997), The craft or Business Letter Writing, T.M.H. New Delhi,*
- *Montagu, and Matson, Floyd (1979) The Human Connection, McGraw Hill,New York.*
- *Murphy, Herta and Hilde Brandt, Herbert W (1984) Effective Business Communication, McGraw Hill, New York.*
- *Parry, John (1968) The Psychology of Human Communication,*
- *Parson, C.J. and Hughes (1970) Written Communication for Business Students, Great Britain.*
- *Phillip, Louis V. (1975) Organisational Communication- The Effective Management, Columbus Grid Inc.*
- *Ross, Robert D. (1977) The Management of Public Relations, John Wiley and Sons, U.S.A.*
- *Stephenson, James (1988) Principles and Practice of Commercial Correspondence, Pilman and Sons Ltd. London,*
- *Shurter, Robert L. (1971) Written Communication in Business, McGraw Hill, Tokyo*

**Foundation Course – I**

- *Social and Economic Problems in India, Naseem Azad, R Gupta Pub ( 2011)*
- *Indian Society and Culture, Vinita Padey, Rawat Pub (2016)*
- *Social Problems in India, Ram Ahuja, Rawat Pub (2014)*
- *Faces of Feminine in Ancient , medieval and Modern India, Mandakranta Bose Oxford University Press*
- *National Human rights commission- disability Manual*
- *Rural, Urban Migration : Trends, challenges & Strategies, S Rajagopalan, ICFAI- 2012*
- *Regional Inequalities in India Bhat L S SSRD- New Delhi*
- *Urbanisation in India: Challenges, Opportunities & the way forward, I J Ahluwalia, Ravi Kanbur, P K Mohanty, SAGE Pub ( 2014)*
- *The Constitution of India, P M Bakshi 2011*
- *The Problems of Linguistic States in India, Krishna Kodesia Sterling Pub*
- *Politics in India: structure, Process and Policy Subrata Mitra, Routledge Pub*
- *Politics in India, Rajani Kothari, Orient Blackswan*
- *Problems of Communalism in india, Ravindra Kumar Mittal Pub*
- *Combating communalism in India: Key to National Integration, Kawal Kishor Bhardwaj, Mittal Pub*

**Business Economics-I**

- *Mehta, P.L.: Managerial Economics – Analysis, Problem and Cases (S. Chand & Sons, N. Delhi, 2000)*
- *Hirchey .M., Managerial Economics, Thomson South western (2003)*
- *Salvatore, D.: Managerial Economics in a global economy (Thomson South Western Singapore, 2001)*
- *Frank Robert.H, Bernanke. Ben S., Principles of Economics (Tata McGraw Hill (ed.3)*
- *Gregory Mankiw., Principles of Economics, Thomson South western (2002 reprint)*
- *Samuelson & Nordhaus.: Economics (Tata McGraw Hills, New Delhi, 2002)*

- *Pal Sumitra, Managerial Economics cases and concepts (Macmillan, New Delhi, 2004)*

**Quantitative Methods-I**

- *Mathematics for Economics & Finance by Martin Anthony & Norman Biggs.*
- *Fundamentals of Statistics - D. N. Elhance,*
- *Statistical Methods - S.G. Gupta (S. Chand & Co.*
- *Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)*
- *Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor.*
- *Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India.*
- *Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited*
- *Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons*
- *Business Mathematics : A P Verma, Asian Books Pvt. :Limited.*
- *IRDA: IC. 33*
- *Fundamentals of Applied Statistics: S G Gupta and V K Kapoor, Sultan Chand & Co.*



***Revised Syllabus of Courses of B.Com. (Banking & Insurance) Programme at Semester II  
with effect from the Academic Year 2019-20 onwards***

**Reference Books and Reading Material**

<b>An Overview of Insurance Sector</b>
<ul style="list-style-type: none"> <li>• <i>V.S.Gopal &amp; Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.</i></li> <li>• <i>Dr. Seethalekshmy &amp; Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House</i></li> <li>• <i>Dr. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House</i></li> <li>• <i>M.N.Mishra, Insurance Principles and Practices, S.Chand &amp; Company Ltd.</i></li> <li>• <i>Nalini Tripathy, Insurance Theory and Practices, Prentice Hall of India Ltd. New Delhi</i></li> </ul>
<b>Principles of Management</b>
<ul style="list-style-type: none"> <li>• <i>Principles of Management, T.Ramaswamy Himalaya Publications, Mumbai.</i></li> <li>• <i>Practices and Principles of Management L.M. Prasad, S.Chand and Sons Education Publishers, New Delhi.</i></li> <li>• <i>Business Maharajas, Gita PiramaI, Penguin Books, New Delhi.</i></li> <li>• <i>Wisdom of Indian Business Leadership, G. Narayana, English Edition Publishers and Distributors India Pvt, Ltd.</i></li> <li>• <i>In Search of Change Maestros Pritam Singh and Asha Bhandarkar, Sage Publications, UK</i></li> </ul>
<b>Financial Accounting-II</b>
<ul style="list-style-type: none"> <li>• <i>Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi</i></li> <li>• <i>Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi</i></li> <li>• <i>Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi</i></li> <li>• <i>Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai</i></li> <li>• <i>Financial Accounting by Lesile Chandwichk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi</i></li> <li>• <i>Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai</i></li> <li>• <i>Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi</i></li> <li>• <i>Accounting Principles by R.N. Anthony and J.S. Reece, Richard Irwin, Inc</i></li> <li>• <i>Financial Accounting by Monga, J.R. Ahuja, Girish Ahuja and Ashok Shehgal, Mayur PaperBack, Noida</i></li> <li>• <i>Compendium of Statement and Standard of Accounting, ICAI</i></li> <li>• <i>Indian Accounting Standards, Ashish Bhattacharya, Tata Mc. Grow Hill and Co. Ltd., Mumbai</i></li> <li>• <i>Financial Accounting by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai</i></li> <li>• <i>Company Accounting Standards by Shrinivasan Anand, Taxman, New Delhi</i></li> <li>• <i>Financial Accounting by V. Rajasekaran, Pearson Publications, New Delhi</i></li> </ul>

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

- *Introduction to Financial Accounting by Horngren, Pearson Publications, New Delhi*
- *Financial Accounting by M. Mukherjee and M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi*
- *Financial Accounting a Managerial Perspective, Varadraj B. Bapat, Mehul Raithatha, Tata McGraw Hill Education Pvt. Ltd., New Delhi*

**Business Communication-II**

- *Agarwal, Anju D(1989) A Practical Handbook for Consumers, IBH.*
- *Alien, R. K.( 1970) Organisational Management through Communication.*
- *Ashley,A(1992) A Handbook Of Commercial Correspondence, Oxford University Press.*
- *Aswathappa, K (1991) Organisational Behaviour, Himalayan Publication, Mumbai.*
- *Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.*
- *Bahl,J.C. and Nagamia,S.M. (1974) Modern Business Correspondence and Minute Writing.*
- *Balan,K.R. and Rayudu CS. (1996) Effective Communication, Beacon New Delhi.*
- *Bangh, LSue, Fryar,Maridell and Thomas David A. (1998) How to Write First Class Business Correspondence, N.T.C. Publishing Group USA.*
- *Barkar, Alan(1993) Making Meetings Work, Sterling Publications Pvt. Ltd., New Delhi,*
- *Basu,C.R.(1998) Business Organisation and Management, T.M.H. New Delhi.*
- *Benjamin, James (1993) Business and Professional Communication Concepts End Practices,*
- *HarperCollins College Publishers, New York,*
- *Communication in Business, McGraw Hill, Tokyo*
- *Bhargava and Bhargava 9l97l) Company Notices, Meetings and Regulations*
- *Black, Sam (1972) Practical Public Relations, E.L.B.S. London.*
- *Bovee Courtland,L and Thrill, John V(1989) Business Communication, Today McGraw Hill,*
- *New York, Taxman Publication.*
- *Burton, G and Thakur, (1995) Management Today- Principles and Practices. T.M.H.,New Delhi.*
- *Darrow, Richard, Forrestal, Dan and Coolman, Aubrey (1967) Public Relations Handbook,*
- *The Dartwell Co., Chicago.*
- *Dayal, Ishwar(9810) Managing Large Organizations: A Comparative Study.*
- *Drucher,P.F,((1970) Technology, Management and Society, Pan Books London.*
- *Drucher,P. F.(( 1 974)Management Responsibilities Practices, Heinemann, London.*
- *Eyre, EC. (1985) Effective Communication Made Simple, Rupa and Co,Calcutta.*
- *Ecouse Barry, (1999), Competitive Communication: A Rhetoric for Modern Business, OUP.*
- *Fisher Dalmar, (1999), Communication in Organisation, Jaico Pub House, Mumbai, Delhi.*
- *Frailley, L.E. (1982) Handbook of Business Letters, Revised Edn. Prentice Hall Inc.*
- *French, Astrid (1993) Interpersonal Skills. Sterling Publishers, New Delhi.*
- *Garlside, L.E. (1980) Modern Business Correspondence, McDonald and Evans Ltd. Plymouth.*

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

- *Ghanekar, A (1996) Communication Skills for Effective Management. Everest Publishing House, Pune.*
- *Graves, Harold F. (1965) Report Writing, Prentice Hall, New Jersey.*
- *Krevolin, Nathan (1983) Communication Systems and Procedures for Modern Office, Prentice Hall, NJ.*
- *Lesikar, Raymond V and Petit, John D. (1994) Business Communication: Theory and Application, Richard D. Irwin Inc. Illinois,*
- *Ludlow, Ron. (1995) The Essence of Effective Communication, Prentice, New Delhi.*
- *Martson, John E. 1963) The Nature of Public Relations, McGraw Hill, New Delhi.*
- *Majumdar, P.K. (1992) Commentary on the Consumer protection Act, Prentice. New Delhi.*
- *McQuail, Denis (1975), Communication, Longman.*
- *Merrihue, William (1960) Managing by Communication, McGraw Hill, New York.*
- *Monippally, M.M. (1997), The craft or Business Letter Writing, T.M.H. New Delhi,*
- *Montagu, and Matson, Floyd (1979) The Human Connection, McGraw Hill, New York.*
- *Murphy, Herta and Hilde Brandt, Herbert W (1984) Effective Business Communication, McGraw Hill, New York.*
- *Parry, John (1968) The Psychology of Human Communication,*
- *Parson, C.J. and Hughes (1970) Written Communication for Business Students, Great Britain.*
- *Phillip, Louis V. (1975) Organisational Communication- The Effective Management, Columbus Grid Inc.*

**Foundation Course-II**

- *A decade of economic reforms in India (The past, the present, the future)-Edited by Raj Kapila and Uma Kapila, Academic Foundation (2002)*
- *Impact of the policies of WTO on Indian agriculture - S. Nehru, Serial Pub. (2012)*
- *Privatisation of public enterprises – Emerging dimensions – Edited by G.S. Batra, Narinder Kaur, Anmol Pub. (1995)*
- *Economics of development – Dwight Perkins, Steven Radelet, David Lindauer, Norton company (2006)*
- *Industrial Policy and economic development in India (1947 -2012) – Anup Chatterjee New Century Pub. (2012)*
- *Globalisation and development of backward areas – Edited by G. Satyanarayana New Century Pub. (2007)*
- *Contemporary issues in globalisation – An introduction to theory and policy in India Soumyen Sikder, Oxford University Press (2002)*
- *Environmental Studies – Dr. Vijay Kumar Tiwari, Himalayan Pub. (2010)*
- *Ecology and environment – Benu Singh, Vista International Pub. (2006)*
- *Universal Human Rights: In theory and practice, Jack Donnelly, (2014)*
- *Stress Management – Dr. N. Tejmani Singh, Maxford books (2011)*
- *Stress blasters – Brian Chchester, Perry Garfinkel and others, Rodale Press (1997)*

**Organizational Behavior**

- *Business environment: Francis Cherunilam; Himalaya Publication*
- *Organization Behavior: P. Subbarao; Himalaya Publications.*

***Quantitative Methods-II***

- *Mathematics for Economics & Finance* by Martin Anthony & Norman Biggs.
- *Fundamentals of Statistics* - D. N. Elhance,
- *Advanced Statistical Methods* - S.G. Gupta (S. Chand & Co.
- *Advanced Statistics for Management* - Lovin R. Rubin D.S, (Prentice Hall of India)
- *Advanced Statistics - Theory, Method & Applications* D.S.Sancheti & V. K. Kapoor.
- *Modern Business Statistics - (Revised)*-B. Pearles & C. Sullivan -Prentice Hall of India.
- *Business Mathematics & Statistics*: B Aggarwal, Ane Book Pvt. Limited
- *Business Mathematics*: D C Sancheti & V K Kapoor, Sultan Chand & Sons
- *Business Mathematics*: A P Verma, Asian Books Pvt.: Limited.
- *Fundamentals of Applied Statistics*: S G Gupta and V K Kapoor, Sultan Chand & Co
- *Quantitative methods*: Anand Sharma; Himalaya Publications.

**Scheme of Examinations**

1. Two Internals of 20 marks each. Duration 30 min for each.
2. One External (Semester End Examination) of 60 marks. Duration: 2 hours.
3. Minimum marks for passing Semester End Exam is an aggregate 40 % -score of internal examination + external examination.
4. Students must appear for at least one of the two Internal Tests to be eligible for the Semester End Examination.
5. For any KT examinations, there shall be ODD-ODD/EVEN-EVEN pattern followed.
6. HOD's decision, in consultation with the Principal, shall remain final and abiding to all.

***Question Paper Pattern  
(Practical Courses)***

Maximum Marks: 60

Questions to be set: 04

Duration: 2 Hrs.

All Questions are Compulsory Carrying 15 Marks each.

Question No	Particular	Marks
Q-1	Full Length Practical Question <b>OR</b>	15 Marks
Q-1	Full Length Practical Question	15 Marks
Q-2	Full Length Practical Question <b>OR</b>	15 Marks
Q-2	Full Length Practical Question	15 Marks
Q-3	Full Length Practical Question <b>OR</b>	15 Marks
Q-3	Full Length Practical Question	15 Marks
Q-4	Full Length Practical Question  <b>OR</b>	15 Marks
Q-4	Short Notes To be asked 05 To be answered 03	

**Note:**

*Practical questions of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks. If the topic demands, instead of practical questions, appropriate theory questions may be asked.*

## ***Question Paper Pattern***

***(Theoretical Courses)***

Maximum Marks: 60

Questions to be set: 04

Duration: 2 Hrs.

All Questions are Compulsory Carrying 15 Marks each.

<b>Question No</b>	<b>Particular</b>	<b>Marks</b>
Q-1	Full Length Question <b>OR</b>	15 Marks
Q-1	Full Length Question	15 Marks
Q-2	Full Length Question <b>OR</b>	15 Marks
Q-2	Full Length Question	15 Marks
Q-3	Full Length Question <b>OR</b>	15 Marks
Q-3	Full Length Question	15 Marks
Q-4	A) Theory questions B) Theory questions <b>OR</b>	08 Marks 07 Marks
Q-4	Short Notes To be asked 05 To be answered 03	15 Marks

***Note:******Theory questions of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.***

**Mapping of the Courses to Employability / Entrepreneurship / Skill Development**

**FYBBI Semester- I**

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit No. And topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Environment and Management of Financial Services.	RJCUBBI101	Unit 1: Introduction To Financial System	Employability
FYBBI	Environment and Management of Financial Services.	RJCUBBI101	Unit-2: Phases Of Development Of Banking And Insurance	Skill Development
FYBBI	Environment and Management of Financial Services.	RJCUBBI101	Unit-3: Management, Regulation And Development	Entrepreneurship
FYBBI	Environment and Management of Financial Services.	RJCUBBI101	Unit 4: Regulatory And Developmental Framework Of Banking & Insurance	Skill Development

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit No. And topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Principles of Management	RJCUBBI103	Unit-1: Introduction To Management	Skill development
FYBBI	Principles of Management	RJCUBBI103	Unit-2: Management Process	Entrepreneurship
FYBBI	Principles of Management	RJCUBBI103	Unit –3: Organization Structure Of Banking And Insurance Companies	Skill development
FYBBI	Principles of Management	RJCUBBI103	Unit -4: Business Leaders	Entrepreneurship



**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit No. And topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Financial accounting -I	RJCUBBI104	UNIT 1: Introduction To Accounting	Employability and Entrepreneurship
FYBBI	Financial accounting -I	RJCUBBI104	UNIT 2: Accounting Transactions	Employability and Entrepreneurship
FYBBI	Financial accounting -I	RJCUBBI104	UNIT 3: Depreciation Accounting	Employability and Entrepreneurship
FYBBI	Financial accounting -I	RJCUBBI104	UNIT 4: Final Accounts	Employability, Entrepreneurship and Skill development
FYBBI	Financial accounting -I	RJCUBBI104	UNIT 5: Financial Statement Analysis	Employability, Entrepreneurship and Skill development

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit No. And topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Business Communication - I	RJCUBBI105	Unit 1: Theory Of Communication	Skill development
FYBBI	Business Communication - I	RJCUBBI105	Unit 2: Obstacles To Communication In Business World	Skill development
FYBBI	Business Communication - I	RJCUBBI105	Unit 3: Business Correspondence	Employability, Entrepreneurship and Writing Skill
FYBBI	Business Communication - I	RJCUBBI105	Unit 4: Language And Writing Skills	Skill development and Employability

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit No. And topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Foundation Course - I	RJCUBBI106	Unit 1: Overview Of Indian Society	Skill development
FYBBI	Foundation Course - I	RJCUBBI106	Unit 2: Concept Of Disparity- 1	Skill development
FYBBI	Foundation Course - I	RJCUBBI106	Unit 3: Concept Of Disparity-2	Skill development
FYBBI	Foundation Course - I	RJCUBBI106	Unit 4: The Indian Constitution	Skill development
FYBBI	Foundation Course - I	RJCUBBI106	Unit 5: Significant Aspects Of Political Processes	Employability

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit No. And topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Business Economics- I	RJCUBBI107	Unit I: Introduction	Skill development
FYBBI	Business Economics- I	RJCUBBI107	Unit 2: Demand Analysis	Entrepreneurship
FYBBI	Business Economics- I	RJCUBBI107	Unit 3: Supply And Production Decisions And Cost Of Production	Entrepreneurship
FYBBI	Business Economics- I	RJCUBBI107	Unit 4: Market Structure: Perfect Competition And Monopoly And Pricing And Output Decisions Under Imperfect Competition	Skill development
FYBBI	Business Economics- I	RJCUBBI107	Unit 5: Pricing Practices	Entrepreneurship

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit No. And topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Quantitative Methods-I	RJCUBBI102	Unit-1: Introduction, Organising, Data, Frequency Distribution, Data Representation	Employability
FYBBI	Quantitative Methods-I	RJCUBBI102	Unit-2: Measures Of Central Tendencies	Skill Development
FYBBI	Quantitative Methods-I	RJCUBBI102	Unit –3: Measures Of Dispersion	Skill Development
FYBBI	Quantitative Methods-I	RJCUBBI102	Unit -4: Co-Variance, Correlation And Regression	Skill Development
FYBBI	Quantitative Methods-I	RJCUBBI102	Unit-5: Probability, Probability Distribution And Decision Theory	Skill Development
FYBBI	Quantitative Methods-I	RJCUBBI102	Unit-6: Index Nos.	Entrepreneurship
FYBBI	Quantitative Methods-I	RJCUBBI102	Unit-7: Insurance	Employability

**FYBBI Semester- II**

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	An Overview of Insurance Sector	RJCUBBI201	Unit 1: An Introduction To Life Insurance	Entrepreneurship
FYBBI	An Overview of Insurance Sector	RJCUBBI201	Unit 2: An Introduction To Health Insurance	Entrepreneurship
FYBBI	An Overview of Insurance Sector	RJCUBBI201	Unit 3: An Introduction To Home And Motor Insurance	Entrepreneurship
FYBBI	An Overview of Insurance Sector	RJCUBBI201	Unit 4: Role Of Insurance In Logistic	Employability
FYBBI	An Overview of Insurance Sector	RJCUBBI201	Unit 5: Introduction to Social Welfare Programmes	Employability

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Business Law	RJCUBBI203	Unit-1 Introduction To Law	Skill Development
FYBBI	Business Law	RJCUBBI203	Unit 2: Indian Constitution	Skill Development
FYBBI	Business Law	RJCUBBI203	Unit 3: Contract Act	Entrepreneurship
FYBBI	Business Law	RJCUBBI203	Unit 4: Special Contract	Entrepreneurship
FYBBI	Business Law	RJCUBBI203	Unit 5: Negotiable Instrument Act	Entrepreneurship
FYBBI	Business Law	RJCUBBI203	Unit 6: Information Technology Act	Employability

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit No. And topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Financial accounting -II	RJCUBBI204	Unit 1: Valuation of Goodwill and Shares	Employability and Entrepreneurship
FYBBI	Financial accounting -II	RJCUBBI204	Unit 2: Buyback of Equity Shares	Employability and Entrepreneurship
FYBBI	Financial accounting -II	RJCUBBI204	Unit 3: Redemption of Preference Shares	Employability and Skill development
FYBBI	Financial accounting -II	RJCUBBI204	Unit 4: Redemption of Debentures	Employability and Skill development

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Business Communication-II	RJCUBBI205	Unit-1 Presentation Skills	Employability and skill development
FYBBI	Business Communication-II	RJCUBBI205	Unit 2: Group communication	Entrepreneurship and skill development
FYBBI	Business Communication-II	RJCUBBI205	Unit 3: Business Correspondence	Employability
FYBBI	Business Communication-II	RJCUBBI205	Unit 4: Language and Writing Skills	Employability and Skill development

**F.Y.B. Com Banking and Insurance Syllabus Semester I & II**

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Foundation Course - II	RJCUBBI206	Unit-1 Globalization And Indian Society	Employability
FYBBI	Foundation Course - II	RJCUBBI206	Unit 2: Human Rights	Employability
FYBBI	Foundation Course - II	RJCUBBI206	Unit 3: Ecology	Skill Development
FYBBI	Foundation Course - II	RJCUBBI206	Unit 4: Understanding Stress And Conflict	Skill Development
FYBBI	Foundation Course - II	RJCUBBI206	Unit 5: Managing Stress And Conflict In Contemporary Society	Skill Development

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Organisational Behaviour	RJCUBBI207	Unit-1 Introduction Of Organizational Behaviour	Skill Development
FYBBI	Organisational Behaviour	RJCUBBI207	Unit 2: Group Dynamics	Entrepreneurship
FYBBI	Organisational Behaviour	RJCUBBI207	Unit 3: Organizational Culture And Change Management	Employability
FYBBI	Organisational Behaviour	RJCUBBI207	Unit 4: Organizational Development	Skill Development

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development</b>	<b>Focus Area</b>
FYBBI	Quantitative Methods-II	RJCUBBI202	Unit-1 Testing Of Hypothesis	Skill Development
FYBBI	Quantitative Methods-II	RJCUBBI202	Unit 2: Linear Programming Techniques	Skill Development
FYBBI	Quantitative Methods-II	RJCUBBI202	Unit 3: Matrices & Determinants (Application In Business and Economics)	Skill Development
FYBBI	Quantitative Methods-II	RJCUBBI202	Unit 4: Ratio, Proportion & Percentage	Employability
FYBBI	Quantitative Methods-II	RJCUBBI202	Unit 5: Statistical Applications In Investment Management	Entrepreneurship
FYBBI	Quantitative Methods-II	RJCUBBI202	Unit 6: Economic Indicators	Employability