



Hindi Vidya Prachar Samiti's

## **Ramniranjan Jhunjhunwala College**

**of Arts, Science & Commerce**

**(Autonomous College)**

Affiliated to

**UNIVERSITY OF MUMBAI**

**Syllabus for S.Y.B.Com. (B & I)**

**Program: B. Com Banking and Insurance**

**Program Code: RJCUBBI**

***CBCS 2019-20***

**DISTRIBUTION OF TOPICS AND CREDITS**

**S.Y. B. Com (Banking and Insurance) SEMESTER III**

Course	Nomenclature	Credits	Topics
<b>Elective Courses</b>			
RJCUBBI303	Financial Management – I	03	Unit 1: Introduction to Finance and Financial Management Unit 2: Financial Goal Setting & Time value of Money Unit 3: Investment Decisions: Capital Budgeting Unit 4: Financial Decisions
RJCUBBI302	Management Accounting	03	Unit 1: Introduction to Management Accounting Unit 2: Financial Statement Analysis Unit 3: Working Capital Management Unit 4: Management of Profits/Dividend Policy
RJCUBBI305	Mutual Fund Management	03	Unit 1: Introduction to Mutual Fund Unit 2: Classification of Mutual Fund Unit 3: Fund Selection Criteria Unit 4: Financial Planning in Mutual fund
<b>Core Courses</b>			
RJCUBBI301	Financial Markets	03	Unit 1: Indian Financial System Unit 2: Financial Markets in India Unit 3: Commodity Market Unit 4: Derivatives Market
RJCUBBI306	Direct Taxation	03	Unit 1: Definitions and Residential Status Unit 2: Heads of Income – I Unit 3: Heads of Income – II Unit 4: Computation of Total Income & Taxable Income
<b>Ability Enhancement Course</b>			
RJCUBBI304	Information Technology in Banking & Insurance- I	03	Unit 1: Introduction to Electronic Commerce Unit 2: E-banking

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

			Unit 3: MS-Office: Packages for Institutional Automation Unit 4: Cyber Law & Cyber Security Unit 5: Application of Information Technology in Financial Statements
<b>Skill Enhancement Course</b>			
RJCUBBI307	Foundation Course – III (An Overview of Banking Sector)	02	Unit 1: An Overview of Banking Industry Unit 2: Commercial Banking and Customer – Banker Relationship Unit 3: Universal Banking & Technology in Banking sector Unit 4: Microfinance & Financial Inclusion
<b>Total Credits</b>	<b>20</b>		

**DISTRIBUTION OF TOPICS AND CREDITS**

**S.Y. B. Com (Banking and Insurance) SEMESTER IV**

Course	Nomenclature	Credits	Topics
<b>Elective Courses</b>			
RJCUBBI403	Financial Management – II	03	Unit 1: Working Capital Management Unit 2: Management of Components of Working Capital Unit 3: Financial Planning Unit 4: Financial Policy and Corporate Strategy
RJCUBBI402	Cost Accounting	03	Unit 1: Introduction to Cost Accounting Unit 2: Classification of Cost and Cost Sheet Unit 3: Standard Costing Unit 4: Introduction to Marginal Costing
RJCUBBI405	Risk Management	03	Unit 1: Foundations of Risk Management Unit 2: Capital Market Risk Management Unit 3: Credit Market Risk Management Unit 4: Risk Measurement
<b>Core Courses</b>			
RJCUBBI406	Corporate & Securities Law	03	Unit 1: Company Law – An Overview Unit 2: Regulatory Framework governing Stock Exchanges as per Securities Contracts Regulation Act 1956. Unit 3: Security Exchange Board Of India Unit 4: The Depositories Act, 1996
RJCUBBI401	Business Economics-II	03	Unit 1: Introduction to Macroeconomic Data and Theory Unit 2: Money, Inflation and Monetary Policy Unit 3: Constituents of Fiscal Policy Unit 4: Open Economy: Theory And Issues Of International Trade

<b>Ability Enhancement Course</b>			
RJCUBBI404	Information Technology in Banking & Insurance- II	03	Unit 1: E-banking Business Models Unit 2: Induction of Techno Management Unit 3: IT Applications and Banking Unit 4: MS-Office: Packages for Institutional Automation
<b>Skill Enhancement Course</b>			
RJCUBBI407	Foundation Course – IV (Principles of Insurance)	02	Unit 1: An Overview of the concept “Insurance” Unit 2: Risk – Concept, Measurement and Management Unit 3: Insurance Business Environment in India Unit 4: Privatization of insurance business
<b>Total Credits</b>	<b>20</b>		

<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
Financial Management –I		Paper Code: RJCUBBI303	60 03
<b>UNIT I</b>		15	
<b>Introduction to Finance and Financial Management</b>			
A.	<b>Introduction to Finance</b> <ul style="list-style-type: none"> <li>● Meaning and definition of finance</li> <li>● Importance of finance</li> <li>● Types of Finance: Public and Private</li> <li>● Sources of finance</li> <li>a. <b>Long Term Sources:</b> Term Loans, Debentures, Bonds, Zero Coupon bonds, Convertible Bonds, Equity shares, Preference shares, CD, CP, Public Deposits</li> <li>b. <b>Short Term Sources:</b> Bank Finance, Trade Credit, Other Short Term Sources</li> <li>c. <b>Venture Capital and Hybrid Financing</b></li> </ul>		
B.	<b>Financial Management</b> <ul style="list-style-type: none"> <li>● Meaning and Importance of Financial Management</li> <li>● Scope of Financial Management</li> <li>● Functions and Objectives of Financial Management</li> <li>● Primary Objective of Corporate Management</li> <li>● Agency Problem</li> <li>● Organization of Finance Function</li> <li>● Emerging role of Finance Managers in India.</li> </ul>		
C.	<b>Objectives of the Firm</b> <ul style="list-style-type: none"> <li>● Profit Maximization and Shareholders Wealth Maximization, Profit V/s Value Maximization</li> </ul>		
<b>UNIT II</b>		15	
<b>Financial Goal Setting &amp; Time value of Money</b>			
A.	<b>Financial Goal Setting</b> <ul style="list-style-type: none"> <li>● Introduction</li> <li>● Financial Forecasting – Meaning, Techniques, Benefits</li> <li>● Approaches to Financial Planning</li> <li>● Economic Value Added (EVA)– Measurement &amp; Components</li> <li>● Free Cash Flow (FCF) -</li> </ul>		
B.	<b>Time Value of Money</b> <ul style="list-style-type: none"> <li>● Concept</li> <li>● Present Value</li> </ul>		

	<ul style="list-style-type: none"> <li>• Annuity</li> <li>• Techniques of Discounting</li> <li>• Techniques of Compounding</li> </ul>		
<b>UNIT III</b>		15	
<b>Investment Decisions: Capital Budgeting</b>			
A.	<b>Capital Budgeting</b> <ul style="list-style-type: none"> <li>• Nature of Capital Budgeting</li> <li>• Purpose of Capital Budgeting</li> <li>• Capital Budgeting Process</li> <li>• Types of Capital Investment</li> <li>• Basic Principle of Measuring Project Cash Flows</li> <li>• Increment Principle, Long Term Funds Principle, Exclusion of Financial Cost Principle, Post Tax Principle</li> <li>• Probability technique for measurement of cash flow</li> <li>• Capital Budgeting Techniques: Net Present Value Profitability Index and Discounted Payback Method.</li> <li>• A Comparison; Project Selection Under Capital Rationing</li> </ul> <p>(Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis with / without capital rationing)</p>		
<b>UNIT IV</b>		15	
<b>Financial Decisions</b>			
A.	<b>Cost of Capital:</b> <ul style="list-style-type: none"> <li>• Introduction and Definition of Cost of Capital</li> <li>• Measurement of Cost of Capital</li> <li>• Measurement of WACC using book value and market value method.</li> <li>• Measuring Marginal Cost of Capital</li> </ul>		
B.	<b>Capital Structure Decisions:</b> <ul style="list-style-type: none"> <li>• Meaning and Choice of Capital Structure</li> <li>• Importance of Optimal Capital Structure</li> <li>• EBIT -EPS Analysis</li> <li>• Capital Structure Theories</li> <li>• Dividend Policies (Walter &amp; Gordon)</li> </ul>		

**Note:** Relevant Law/Statute/Rules in force and relevant Accounting Standards in force on 1st April immediately preceding commencement of Academic Year is applicable for ensuing examination after relevant year.

S.Y.BBI	Semester III
RJCUBBI303	<b>Course Outcomes:</b>
Financial Management –I	<ul style="list-style-type: none"> <li>➤ To develop critical thinking and problem-solving competencies, at both the individual and group levels, of financial statement analysis, financial planning, principles of valuation, capital budgeting, capital structure, and issues in financial policy, and to apply financial theory to analyse real life situations in an uncertain environment with an incomplete data set.</li> </ul> <p><b>Learning outcomes:</b></p> <p>At the end of this course students should be able to:</p> <ul style="list-style-type: none"> <li>➤ Use Financial Statements to evaluate firm performance.</li> <li>➤ Project Financial Statements (B/S, I/S, budgets, etc.).</li> <li>➤ Use Financial Statements to obtain Cash Flows for the firm and equity holders.</li> <li>➤ Calculate and project Free Cash Flow.</li> <li>➤ Determine financial drivers of Free Cash Flow.</li> <li>➤ Calculate the cost of debt, cost of equity and the Cost of Capital.</li> <li>➤ Use DCF and other valuation techniques to value projects and firms; perform risk analysis; analyse Mergers, Acquisitions, Leverage Buyouts and Initial public Offerings.</li> <li>➤ Evaluate alternative financing options.</li> <li>➤ Evaluate the economic and industry environment, domestic and international.</li> </ul>



<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
Management Accounting	<b>Paper Code: RJCUBBI302</b>	60	03
<b>UNIT I</b>		10	
<b>Introduction to Management Accounting</b>			
	Meaning and Definition, Scope, Functions, Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting.		
<b>UNIT II</b>		20	
<b>Financial Statement Analysis</b>			
A.	<b>Introduction to Corporate Financial Statements:</b> Understanding the Balance sheet and Revenue statements with the headings and subheadings, Uses of financial statements, Users of Financial Statements.		
B.	<b>Financial Statement Analysis</b> Introduction and Meaning of Financial Statement Analysis, Steps, Objective, Types of Analysis. <b>Ratio analysis:</b> Meaning, classification, Du Point Chart, advantages & Limitations. <b>Balance Sheet Ratios:</b> Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio. <b>Revenue Statement Ratios:</b> Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Stock Turnover Ratio, Combined Ratio, Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital, Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.		
<b>UNIT III</b>		15	
<b>Working Capital Management:</b>			
A.	Concept, Nature of Working Capital, Planning of Working Capital, Estimation /Projection of Working Capital Requirements in case of Trading and Manufacturing Organization Operating Cycle.		
<b>UNIT IV</b>		15	
<b>Management of Profits/Dividend Policy</b>			

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

A.	Meaning, Types, Factors influencing dividend policy, Forms of dividend. Determinants of Dividends Policy: Factors; Dividend Policy in India; Bonus Shares (Stock dividend) and Stock (Share) Splits; Legal, Procedural; and Tax Aspects associated with Dividend Decision.		
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S.Y.BBI	Semester III
RJCUBBI302  Management Accounting	<p><b>Course Outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ Explain the nature and the processes of businesses and how management accounting plays important roles in their decision-making scenarios.</li> <li>➤ Explain how management accounting contributes to financial reporting, how it is different from financial accounting, and how management accounting ideas and practices are relevant to business decisions: short term and strategic decisions.</li> <li>➤ Define and explain cost accounting terminologies and methods, their rationale of classification, and their relevance to business decisions.</li> <li>➤ Apply management accounting ideas and practices in making short-term/on-going decisions in businesses.</li> <li>➤ Apply management accounting ideas and practices in making strategic/long-term business decisions.</li> </ul> <p><b>Learning outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ The aim of this course is to encourage the acquisition of knowledge and skills relating to the application of management accounting concepts and techniques for business decisions, short-term and long-term/strategic decision-making models, cost management ideas, and budgeting and associated performance measurement practices.</li> </ul>

<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
Mutual Fund Management		<b>Paper Code:</b> RJCUBBI305	60
<b>UNIT I</b>		15	
<b>Introduction to Mutual Fund</b>			
A.	History & Origin, Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, Ethics in Mutual Fund. Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) and Fund Houses in India.		
B.	<b>Legal Framework</b> - Role of regulatory agencies for Mutual funds – SEBI, RBI, AMFI, Ministry of Finance, SRO, Company Law Board, Department of Company's affairs, Registrar of Companies MF guidelines on advertisement, Accounting, Taxation and Valuation norms, Guidelines to purchase Mutual Funds, Investor protection and MF regulations, Grievance mechanism in MF in India.		
<b>UNIT II</b>		20	
<b>Classification of Mutual Fund</b>			
A.	<ul style="list-style-type: none"> <li>Types of Mutual Fund- (introduction and Characteristics)</li> <li>Functional/Operational – Open ended, close ended, Interval</li> <li>Portfolio – Income, Growth, Balanced, MMMF</li> <li>Geographical/ Location – Domestic, Offshore</li> <li>Miscellaneous - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds, Systematic Investment Planning &amp; Systematic Transfer Plan.</li> </ul>		
B.	Portfolio Maturity, Calculations of NAV, Entry Load, Exit Load.		
<b>UNIT III</b>		15	
<b>Fund Selection Criteria</b>			
A.	Fund Rating and Ranking – Its need and importance. Basis of Ratings, Interpretation of Funding Rating by CRISIL, CARE and ICRA, Selection Criteria – (Size, Stability, Credit Portfolio, Performance )Performance Measurement – Rolling Returns and Benchmarking.		
B.	Yield To Maturity and Bond Valuation.		
<b>UNIT IV</b>		10	
<b>Financial Planning in Mutual fund</b>			

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

A.	<b>Basics of Financial Planning – Financial Planning Steps, Life Cycle, Wealth Cycle, Risk Profiling, Asset Allocation, Contingency Funds.</b>		
B.	<b>Investors Guide Towards Financial Planning – Eligibility for investment in MF, KYC (Individuals, Micro SIPs, Institutional Investors ,Fund Category Guidance ( Long Bond Funds, Short Bond Funds, Ultra Short Bond Funds) , Need for Financial Advisor, Difference between Advisor and Distributor, Colour Coding MF products, Bank FD's V/s Mutual Funds, Dividend V/s Growth Option.</b>		
C.	<b>Developing Model Portfolio for Investors – Model Portfolios meaning, Step by Step Approach of Building Model Portfolio.</b>		

S.Y.BBI	Semester III
RJCUBBI305	<b>Course Outcomes:</b>
Mutual Fund Management	<ul style="list-style-type: none"> <li>➤ To provide knowledge about the organisation and management of mutual funds.</li> <li>➤ To provide fund distributors the knowledge and insights required for them to become</li> <li>➤ Better agents and informed investment advisors.</li> <li>➤ To provide mutual fund employees with an understanding of the complexities of the</li> <li>➤ Mutual fund functions internally and externally.</li> <li>➤ To provide investors with the knowledge of risks and rewards of investing in mutual funds.</li> <li>➤ To equip financial intermediaries like agents, brokers, sub-brokers and employees of Mutual funds to pass the AMFI Certification Test.</li> </ul> <p><b>Learning outcomes:</b></p> <p>On successful completion of the examination the candidate should:</p> <ul style="list-style-type: none"> <li>➤ Know the basics of mutual funds, their role and structure, different kinds of mutual fund schemes and their features</li> <li>➤ Understand how mutual funds are distributed in the market-place, how schemes are to be evaluated, and how suitable products and services can be recommended to investors and prospective investors in the market.</li> <li>➤ Get oriented to the legalities, accounting, valuation and taxation aspects underlying mutual funds and their distribution.</li> <li>➤ Get acquainted with financial planning as an approach to investing in mutual funds, as an aid for mutual fund distributors to develop long term relationships with their clients.</li> </ul>

<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
<b>Financial Markets</b>	<b>Paper Code: RJCUBBI301</b>	60	03
<b>UNIT I</b>		15	
<b>Indian Financial System</b>			
A.	Introduction, Meaning, Functions of financial system, Indian financial system from financial neutrality to financial activism and from financial volatility to financial stability, Role of Government in financial development, Overview of Phases of Indian financial system since independence (State Domination – 1947-1990, Financial sector reforms 1991 till Financial Sector Legislative Reforms Commission 2013), Monitoring framework for financial conglomerates.		
B.	Structure of Indian Financial System – Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets, Financial Assets/Instruments, Fund based & Fee Based Financial Services.		
<b>UNIT II</b>		15	
<b>Financial Markets in India</b>			
A.	Indian Money Market– Meaning, Features, Functions, Importance, Defects, Participants, Components of Organized and Unorganized markets and Reforms.		
B.	Indian Capital Market - Meaning, Features, Functions, Importance, Participants, Instruments, Reforms in Primary and Secondary Market.		
C.	Indian Stock Market - Meaning and functions of Stock Exchange- NSE and BSE. – Visit to stock exchange.		
D.	Equity Market – Primary Market, IPO, Book Building, Role of Merchant Bankers, ASBA , Green Shoe Option, Issue of Bonus shares, Right Shares, Sweat Equity shares, ESOP. Interaction with a merchant Banker.		
E.	Indian Debt Market –Market Instruments, Listing, Primary and Secondary Segments.		
<b>UNIT III</b>		15	
<b>Commodity Market</b>			
A.	● Introduction to commodities market - Meaning History &		

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

	<ul style="list-style-type: none"> <li>origin, Types of commodities traded.</li> <li>Structure of commodities market in India</li> <li>Participants in commodities market, Trading in commodities in India(cash &amp; derivative segment)</li> <li>Commodity exchanges in India &amp; abroad</li> <li>Reasons for investing in commodities.</li> </ul>		
<b>UNIT IV</b>		15	
<b>Derivatives Market</b>			
A.	<ul style="list-style-type: none"> <li>Introduction to Derivatives market- Meaning, History &amp; origin.</li> <li>Elements of a derivative contract.</li> <li>Factors driving growth of derivatives market.</li> <li>Types of derivatives, Types of underlying assets, Participants in derivatives market, Advantages &amp; disadvantages of trading in derivatives market.</li> <li>Current volumes of derivative trade in India. Difference between Forwards &amp; Futures.</li> </ul>		

S.Y.BBI	SEMESTER III
RJCUBBI301	<b>Course Outcomes:</b>
Financial Markets	<ul style="list-style-type: none"> <li>➤ The course is structured to help understand the basic concepts relating to different avenues of investment, the primary and the secondary market, the derivatives market and financial statement analysis.</li> <li>➤ To get a basic understanding of the products, players and functioning of financial markets, particularly the capital market.</li> <li>➤ To understand the terms and jargons used in the financial newspapers and periodicals.</li> </ul> <p><b>Learning outcomes:</b></p> <p>On successful completion of this course, students will be able to:</p> <ol style="list-style-type: none"> <li>1. Describe the types of equity securities that companies can use to raise equity capital and how these securities can be listed and traded on the Stock Exchanges in India.</li> <li>2. Describe the characteristics of different types of debt securities</li> <li>3. Gain an understanding of the characteristics of derivatives instruments (futures and options contracts), the different motivations for their use and how they are traded. Specifically you should: Recognise which types of futures / options contracts to use to <ul style="list-style-type: none"> <li>➤ Hedge various risk exposures.</li> <li>➤ Appreciate the various risks involved in trading derivative instruments.</li> </ul> </li> <li>4. Possess the ability to discuss and write about the links between the theory of</li> </ol>

	financial markets and the reports in the financial press.
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<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
Direct Taxation	<b>Paper Code:</b> RJCUBBI306	60	03
<b>UNIT I</b>		15	
<b>Definitions and Residential Status</b>			
A.	Basic Terms (S.2,3,4) Assesse, Assessment, Assessment Year, Annual Value, Business, Capital Assets, Income, Previous Year, Person, Transfer.		
B.	Determination of Residential Status of Individual, Scope of Total Income (S.5 and 6)		
<b>UNIT II</b>		15	
<b>Heads of Income – I</b>			
A.	Salary ( S.15-17)		
B.	Income from House Property (S. 22-27)		
C.	Profit & Gain from Business and Profession (S. 28, 30,31,32, 35, 35D, 36, 37, 40, 40A and 43B)		
<b>UNIT III</b>		15	
<b>Heads of Income – II</b>			
A.	Capital Gain (S. 45, 48, 49, 50 and 54)		
B.	Income from other sources (S.56- 59)		
C.	Exclusions from Total Income (S.10) (Exclusions related to specified heads to be covered with relevant heads of income)		
<b>UNIT IV</b>		15	
<b>Computation of Total Income &amp; Taxable Income</b>			
A.	Deductions from Total Income S. 80C, 80CCC, 80D, 80DD, 80E, 80U, 80TTA.		

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

B.	Computation of Taxable Income of Individuals.		
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**Notes:**

- 1.The Syllabus is restricted to study of particular sections, specifically mentioned rules and notifications only.
- 2.All modules / units include Computational problems / Case Study.
- 3.The Law In force on 1<sup>st</sup> April immediately preceding the commencement of Academic year will be applicable for ensuing Examinations.

S.Y.BBI	SEMESTER III
RJCUBBI306 Direct Taxation	<p><b>Course Outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ Demonstrate knowledge of the concepts, principles, and rules of taxation of individuals and small businesses;</li> <li>➤ Recognize tax planning opportunities and recommend appropriate tax-saving strategies for decision making;</li> <li>➤ Address tax situations for a variety of taxpayers, such as wage earners, salespersons, owners of small business, professionals, investors, home and rental property owners, farmers, etc</li> <li>➤ Provide students with an understanding of the income tax system in a range of contexts.</li> <li>➤ Provide knowledge of fundamental concepts of income tax laws.</li> <li>➤ Enable students to develop experience in identifying tax issues and applying the income tax law to arrive at reasoned solutions to problems.</li> </ul> <p><b>Learning outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ On successful completion of this course, students will be able to: Identify and apply fundamental concepts of income tax law. Investigate and analyse current income tax information and issues. Communicate effectively orally income tax information and solutions to income tax issues.</li> <li>➤ Communicate effectively in writing income tax information and solutions to income tax issues.</li> <li>➤ Students will apply critical thinking and problem solving skills related to taxation of individuals, flow through entities, and corporations. In addition, students will recognize potential opportunities for tax savings and tax planning.</li> <li>➤ Students will convert complex and technical tax terminology into language that translates to non technical audiences. This outcome allows students to demonstrate strong interpersonal communication skills that build relationships with clients over time, and be able to prepare work products with careful attention to word choice, tone, and accuracy.</li> </ul>



<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
Information Technology in Banking & Insurance – I	<b>Paper Code: RJCUBBI304</b>	60	03
<b>UNIT I</b>		10	
<b>Introduction to Electronic Commerce</b>			
A.	E-Commerce Framework, E-Commerce and media convergence, anatomy of E-Commerce Applications, E-Commerce Consumer and Organization Applications.		
B.	<b>The network Infrastructure for Electronic Commerce</b> - Market forces influencing the I-way, Components of I-way, Network Access Equipment.		
C.	<b>E-Commerce and World Wide Web-</b> Architectural framework of E- Commerce, WWW and its architecture, hypertext publishing, Technology behind the web, Security and the Web.		
<b>UNIT II</b>		15	
<b>E-banking</b>			
A.	Meaning, definition, features, advantages and limitations- core banking, the evolution of e-banking in India, Legal framework for e-banking.		
B.	<b>Electronic Payment System:</b> Types of Electronic Payment Systems, Digital Token-based EPS, Smart Card EPS, Credit Card EPS, Risk in EPS, Designing a EPS.		
<b>UNIT III</b>		15	
<b>MS-Office: Packages for Institutional Automation:</b>			
A.	<b>Ms-Word:</b> Usage of smart art tools, bookmark, cross-reference, hyperlink, mail merge utility and converting word as PDF files.		

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

B.	<b>Ms-Excel:</b> Manipulating data, Working with charts, Working with PIVOT table and what-if analysis; Advanced excel functions-Vlookup (),hlookup(),PV(),FV(),average(),goal seek(),AVERAGE(), MIN(),MAX(), COUNT(),COUNTA(), ROUND(), INT(), nested functions, name ,cells/ranges/constants,relative, absolute mixed cell references, >,<>=operators, Logical functions using if, and, or =, not, date and time functions & annotating formulae.		
C.	<b>Application in Banking and Insurance Sector</b> – Calculation of Interest, Calculation of Instalment, Calculation of Cash Flow, Calculation of Premium, Calculation of risk coverage in Insurance and Reporting.		
<b>UNIT IV</b>		15	
<b>Cyber Law &amp; Cyber Security:</b>			
A.	Need of Cyber Law, History of Cyber Law in India		
B.	<b>Cyber Crimes:</b> Various threats and attacks, Phishing, Key Loggers, Identity Theft, Call & SMS forging, email related crimes, Denial of Service Attacks, Hacking, Online shopping frauds, Credit card frauds, Cyber Stalking.		
C.	<b>Cyber Security:</b> Computer Security, E-Security, Password Security and Reporting internet fraud.		
<b>UNIT V</b>		05	
<b>Application of Information Technology in Financial Statements.</b>			
A.	Introduction of Information Technology in Financial Statements		
B.	Preparation of Balance sheet in Excel sheet.		
C.	Preparation of Income statement in Excel sheet.		
D.	Posting of entries in Excel sheet.		

S.Y.BBI	Semester III
RJCUBBI304	<b>Course Outcomes:</b>
Information Technology in Banking & Insurance - I	<ul style="list-style-type: none"> <li>➤ Various e business models</li> <li>➤ Induction of techno management</li> <li>➤ IT Applications in Banking Sector</li> </ul>

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

	<ul style="list-style-type: none"> <li>➤ MS PowerPoint Presentation</li> <li>➤ MS Office packages for Institutional Automation</li> </ul> <p><b>Learning outcomes:</b></p> <p>After learning the course, students will be able to clearly understand:</p> <ul style="list-style-type: none"> <li>➤ Various E-business models</li> <li>➤ Induction of techno management</li> <li>➤ IT Applications in Banking Sector</li> <li>➤ MS PowerPoint Presentation</li> <li>➤ MS Office packages for Institutional Automation</li> </ul>
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<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
Foundation Course – III (An Overview of Banking Sector)	<b>Paper Code: RJCUBBI307</b>	45	2
<b>UNIT I</b>		10	
<b>An Overview of Banking Industry</b>			
A.	<ul style="list-style-type: none"> <li>● Definition of Banks, Types of Banks, Principles of Banking, Banking System in India, Overview of RBI, Public, Private, Co-operative, Payment Bank, Regional Rural Banks.</li> <li>● Emerging trends of banking - Universal banking, electronic banking, globalization of banking.</li> <li>● Brief history of banking sector reforms from 1991-2000 and Current developments in banking sector.</li> <li>● Regulatory Architecture – Overview of Banking Regulation Act 1949, Banking Regulation Act(Amendment 2015), Payment and Settlement Act 2007, Negotiable Instrument Act 1881, BIS, Basel I, II and III.</li> <li>● Bank Crises in India.</li> <li>● Critical Evaluation of Banking Industry in India.</li> </ul>		
<b>UNIT II</b>		10	
<b>Commercial Banking and Customer – Banker Relationship</b>			
A.	<ul style="list-style-type: none"> <li>● Definition and meaning of Commercial Bank, Evolution of Commercial Banking in India, Functions of Commercial Bank, Services offered by Commercial Bank.</li> </ul>		

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

	<ul style="list-style-type: none"> <li>● Retail Banking – Meaning, Features, Significance of Retail Banking and Overview of its products.</li> <li>● Corporate Banking -Meaning, Features, Significance of Corporate Banking and Overview of its products.</li> <li>● Rural Banking - Meaning, Features, Significance of Rural Banking and Overview of its products.</li> <li>● Banking Ombudsman – Meaning and Functions.</li> </ul>		
<b>UNIT III</b>		10	
<b>Universal Banking &amp; Technology in Banking sector</b>			
A.	<b>Universal Banking:</b> Concept of Universal Banking, Evolution of Universal banking, Services to Government, Payment & Settlement, Merchant Banking, Mutual Fund, Depository Services, Wealth Management, Portfolio Management, Bancassurance, NRI Remittance.		
B.	<b>Technology in Banking:</b> <ul style="list-style-type: none"> <li>● Features, norms and Limitations of E- banking, Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS, Brown Label ATMs, White Label ATMs, NUUP, AEPS, APBS, CBS, CTS, Digital Signature, M-Wallets, Online opening of bank accounts – savings &amp; current, and application for credit cards, loan.</li> <li>● Applicability of KYC norms in Banking Sector.</li> </ul>		
<b>UNIT IV</b>		15	
<b>Microfinance &amp; Financial Inclusion</b>			
A.	<b>Microfinance:</b> <ul style="list-style-type: none"> <li>● Introduction, Need and Code of Conduct for Microfinance Institutions in India.</li> <li>● Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program.</li> <li>● Role of NABARD and SIDBI, SMEs.</li> <li>● Portfolio Securitization.</li> <li>● SHG-2, NRLM and SRLM.</li> <li>● Priority Sector and its Classification.</li> </ul>		
B.	<b>Financial Inclusion:</b> <ul style="list-style-type: none"> <li>● Need &amp; Extent</li> <li>● RBI Committee Report of Medium Term Path on Financial Inclusion 2015, World Findex Report 2015, NISM Report 2015, (Only Brief Extracts relating to bank account holdings and credit taken and contrast between developing and developed nations.)</li> <li>● Features &amp; Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana</li> </ul>		

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

	<ul style="list-style-type: none"> <li>Features, procedures and significance of Stand up India Scheme for Green Field.</li> </ul>		
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S.Y.BBI	SEMESTER III
RJCUBBI307	<b>Course Outcomes:</b>
Foundation Course – III (An Overview of Banking Sector)	<ul style="list-style-type: none"> <li>This module aims at familiarizing the candidates with the fundamentals of banking and provides some basic insights into the policies and practices followed in the Indian banking system.</li> </ul>
	<b>Learning outcomes:</b>
	<ul style="list-style-type: none"> <li>To learn the fundamentals of banking.</li> <li>To improve one's awareness of the policies and practices in the Indian banking sector.</li> <li>To be familiar with banking services available in India.</li> </ul>

SEMESTER IV		L	Cr
Financial Management –II		60	03
<b>UNIT I</b>		15	
<b>Working Capital Management</b>			
A.	<ul style="list-style-type: none"> <li>Management of Working Capital in India</li> <li>Estimating working capital needs</li> <li>Operating or working capital cycle</li> <li>Working Capital Financing: Trade Credit; Bank Credit; Commercial Papers, Certificate of Deposits (CDs); Financing.</li> </ul>		
<b>UNIT II</b>		15	
<b>Management of Components of Working Capital</b>			
A.	<ul style="list-style-type: none"> <li><b>Management of Cash and Marketable Securities:</b> Motives for Holding Cash; Objectives of Cash Management; Factors Determining Cash Needs; Basic Strategies of Cash Management; Cash Management Techniques / Processes; Marketable Securities; and Cash Management Practices in India.</li> <li><b>Receivables Management:</b> Objectives; Credit Policies; Credit Terms; and Collection Policies.</li> <li><b>Inventory Management:</b> Objectives; and Techniques.</li> </ul>		

<b>UNIT III</b>		15	
<b>Financial Planning</b>			
A.	<ul style="list-style-type: none"> <li>● Introduction</li> <li>● Meaning and Essentials of Budget</li> <li>● Types of Budget</li> <li>● Advantages of Budgeting</li> <li>● Zero Based Budgeting</li> <li>● Master Budget</li> <li>● Sales Budget, Production Budget, Material Budget, Cash Budget and Flexible Budget.</li> </ul>		
<b>UNIT IV</b>		15	
<b>Financial Policy and Corporate Strategy</b>			
A.	<ul style="list-style-type: none"> <li>● Meaning of Strategic Financial Management</li> <li>● Strategic financial decision making framework</li> <li>● Functions of Strategic financial management.</li> </ul>		
B.	<b>Business Risk and Financial Risk;</b> <ul style="list-style-type: none"> <li>● Introduction</li> <li>● Debt v/s Equity Financing</li> <li>● Types of Leverage</li> <li>● Investment Objective/Criteria for Individuals/Non-Business Purpose.</li> </ul>		

S.Y.BBI	SEMESTER IV
RJCUBBI403	<b>Course Outcomes:</b>
Financial Management –II	<ul style="list-style-type: none"> <li>➤ To provide a complete overview of modern corporate finance, including relevant theory and practical application.</li> <li>➤ Learn to Apply measures of cost of capital and financial leverage to form long-term financial policies for business.</li> <li>➤ To describe applications of options in financial management.</li> </ul>
	<b>Learning outcomes:</b>
	At the end of this course students should be able to:
	<ul style="list-style-type: none"> <li>➤ Calculate common investment criteria and project cash flows</li> <li>➤ Associated with corporate project evaluation</li> <li>➤ Apply measures of cost of capital and financial leverage to form long-term financial policies for business.</li> <li>➤ Judge the merits of leasing over borrowing to purchase assets.</li> <li>➤ Describe the common factors influencing dividend policy.</li> <li>➤ Describe applications of options in financial management.</li> <li>➤ Relate capital investment decisions and financial policies to business valuations.</li> </ul>

SEMESTER IV		L	Cr
Cost Accounting		Paper Code: RJCUBBI402	6003
UNIT I		10	
Introduction to Cost Accounting			
A.	<ul style="list-style-type: none"><li>Objectives and scope of Cost Accounting.</li><li>Cost centers and Cost units.</li><li>Cost classification for stock valuation, Profit measurement, Decision making and Control.</li><li>Coding systems.</li><li>Elements of Cost.</li></ul>		
UNIT II		15	
Classification of Cost and Cost Sheet			
A.	<ul style="list-style-type: none"><li>Classification of costs Cost of Sales, Cost Centre, Cost Unit, Profit Centre and Investment Centre.</li><li>Cost Sheet and Reconciliation of cost and financial accounts.</li><li>Practical problems based on preparation of Cost sheet and Reconciliation of Cost and Financial Accounts.</li></ul>		

<b>UNIT III</b>		20	
<b>Standard Costing</b>			
A.	Various types of standards, setting of standards, Basic concepts of, Labour and Overhead (Fixed and Variable) variance analysis.		
<b>UNIT IV</b>		15	
<b>Introduction to Marginal Costing</b>			
A.	Marginal costing meaning, application, advantages, limitations, Contribution, Break Even analysis and profit volume graph. Practical problems based on Marginal Costing excluding decision making.		

S.Y.BBI	SEMESTER IV
RJCUBBI402 Cost Accounting	<p><b>Course Outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ Learning objectives of this course is on different strategies for cost accounting, including the designation of certain costs for certain purposes.</li> <li>➤ This course emphasizes the development of good cost accounting strategies to promote effective decision-making.</li> <li>➤ The course aims to familiarise students about flexible and master budgeting, break-even analysis, cost estimation and behaviour, cost allocation, pricing decisions, and activity-based costing.</li> </ul> <p><b>Learning outcomes:</b></p> <p>Students in this course will:</p> <ul style="list-style-type: none"> <li>➤ Describe how cost accounting is used for decision making and performance evaluation.</li> <li>➤ Explain the basic concept of cost and how costs are presented in financial statements.</li> <li>➤ Demonstrate how materials, labour and overhead costs are added to a product at each stage of the production cycle.</li> </ul>



**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

	<ul style="list-style-type: none"> <li>➤ Analyze the basic cost flow model and be able to assign costs in a job cost system.</li> <li>➤ Formulate overhead using predetermined rates and Activity - Based costing.</li> <li>➤ Assess how cost – volume –profit are related and use CVP analysis as a planning and decision making aid.</li> <li>➤ Prepare a budget and use budgets for performance evaluation after flexing the budget.</li> <li>➤ Interpret variable cost variances and fixed cost variances.</li> <li>➤ Summarize process cost accounting and prepare a process cost report.</li> </ul>
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<b>SEMESTER IV</b>		<b>L</b>	<b>Cr</b>
Risk Management		60	03
<b>Paper Code: RJCUBBI405</b>			
<b>UNIT I</b>		15	
<b>Foundations of Risk Management</b>			
A.	<ul style="list-style-type: none"> <li>● Basic risk types</li> <li>● The role of risk management</li> <li>● Enterprise Risk Management (ERM)</li> <li>● History of financial disasters and risk management failures</li> <li>● 2007 financial crisis</li> </ul>		
<b>UNIT II</b>		15	
<b>Capital Market Risk Management</b>			
A.	<ul style="list-style-type: none"> <li>● Equity, currencies &amp; commodities markets in India</li> <li>● Introduction to Derivatives</li> <li>● Forward, Future and option contracts</li> <li>● Hedging through Derivatives contract</li> <li>● Fixed-income securities</li> </ul>		

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

	<ul style="list-style-type: none"> <li>● Fixed-income risk management through derivatives</li> <li>● Rating agencies</li> </ul>		
<b>UNIT III</b>		15	
<b>Credit Market Risk Management</b>			
A.	<ul style="list-style-type: none"> <li>● Introduction</li> <li>● Information required for evaluation of credit risk</li> <li>● Procedure for Credit Risk Management</li> <li>● Credit Lifecycle</li> <li>● Loan Review Mechanism</li> <li>● RBI guidelines on Credit Rating Framework in Banks</li> <li>● Introduction of Basel Norms and calculation of capital adequacy ratio.</li> </ul>		
<b>UNIT IV</b>		15	
<b>Risk Measurement</b>			
A.	<ul style="list-style-type: none"> <li>● Estimation of volatilities and correlations (application to volatility term structures) Monte Carlo simulations (application to interest rate forecasting)</li> <li>● Linear Value-at-Risk (application to market, credit and operational risk)</li> <li>● Option valuation</li> <li>● Risk-adjusted return on capital (RAROC) &amp; beta calculation</li> <li>● Risk management of derivatives (application to convertible risk)</li> <li>● Interest rates and measures of interest rate sensitivity.</li> </ul>		

S.Y.BBI	SEMESTER IV
RJCUBBI405 Risk Management	<p><b>Course Outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ To understand issues pertaining to pricing and hedging with options on individual stocks and indexes, to examine forwards and futures contracts for equity indexes, commodities, and currencies, and to analyze second generation derivative products such as interest rates and the management of credit risks. Current topics will be covered as relevant.</li> </ul> <p><b>Learning outcomes:</b></p> <p>At the end of this course students should be able to:</p> <ul style="list-style-type: none"> <li>➤ Provide a detailed explanation of financial instruments such as options, futures, swaps and other derivative securities.</li> <li>➤ Describe the economic environment in which such instruments operate.</li> <li>➤ Develop and employ theoretical valuation methods to price these financial instruments.</li> </ul>

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

	➤ Apply these instruments in managing the risk of investing and hedging activity at the individual and the corporate level.
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<b>SEMESTER IV</b>		<b>L</b>	<b>Cr</b>
Corporate and Securities Law	<b>Paper Code: RJCUBBI406</b>	60	03
<b>UNIT I</b>		15	
<b>Company Law – An Overview</b>			
A.	<b>Development of Company Law in India.</b>		
B.	<b>Doctrines Governing Corporates:</b> Lifting the Corporate Veil, Doctrine of Ultra Vires, Constructive Notice, Indoor Management, Alter Ego. The principle of noninterference (rule in Foss v/s Harbottle)– Meaning Advantages, Disadvantages & Exceptions, Majority and Minority Rights under Companies Act.		
C.	<b>Application of Company Law to Banking and Insurance Sector:</b> Application of Companies Act to Banking and Insurance sector governed by Exceptions provided (S.67(3), S.73(1), S.129(1), 179(3), S.180(1)(c), S.186, S.189.		
<b>UNIT II</b>		15	

<b>Regulatory Framework governing Stock Exchanges as per Securities Contracts Regulation Act 1956.</b>			
A.	<ul style="list-style-type: none"> <li>• Definition of Securities, Spot Delivery Contract, Ready Delivery Contract, Stock Exchange.</li> <li>• Corporatisation and demutualisation of Stock Exchange –Meaning, Procedure &amp; Withdrawal.</li> <li>• Power of Recognised Stock Exchange to make rules restricting voting rights etc.</li> <li>• Power of Central Government to Direct Rules or Make rules</li> <li>• Power of SEBI to make or amend bye laws of recognised stock exchange</li> <li>• Books and Accounts to be maintained by recognized stock exchange</li> <li>• Grounds on which stock exchange can delist the securities of a company.</li> <li>• Section 3 to Section 20.</li> </ul>		
<b>UNIT III</b>		15	
<b>Security Exchange Board Of India</b>			
A.	<b>SEBI:</b> <ul style="list-style-type: none"> <li>• Objectives</li> <li>• Terms</li> <li>• Establishments</li> <li>• Powers</li> <li>• Functions</li> <li>• Accounts</li> <li>• Audit- penalties</li> <li>• Registration.</li> </ul>		
B.	Issues of Disclosure Investors Protection Guidelines: Pre & Post obligations-conditions for issue-Debt Security-IPO-E-IPO-Employee option-right-bonus-preferential allotment intermediary-operational-promoter lock in period requirements-offer document.		
<b>UNIT IV</b>		15	
<b>The Depositories Act, 1996</b>			
A.	<ul style="list-style-type: none"> <li>• Depository – Meaning , Benefits , Models, Functions Participants</li> <li>• The Depository Act 1996 – Objectives, Eligibility condition for depository services, Fungibility, Bye laws of depository , Governance of Depository and Internal audit of depository Participants.</li> <li>• BSDA and single registration for depository participants.</li> </ul>		

**Note:** Relevant Law/Statute/Rules in force on 1st April immediately preceding commencement of Academic Year is applicable for ensuing examination after relevant year.

S.Y.BBI	SEMESTER IV
RJCUBBI406 Corporate and Securities Law	<p><b>Course Outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ Acquire a comprehensive overview of securities laws and regulations in India.</li> <li>➤ This course will cover a range of regulations under the Securities and Exchange Board of India. With increasing growth of the Indian capital markets and access to savings of the general public, this course is necessary for all professionals seeking to understand the regulations governing capital markets, listing of securities, and raising of public funds.</li> </ul> <p><b>Learning outcomes:</b></p> <ul style="list-style-type: none"> <li>➤ Definition and types of securities and how they are governed by the SEBI.</li> <li>➤ Role, powers, and functions of the SEBI.</li> <li>➤ Understanding primary markets and regulation and process of an initial public offering (IPO).</li> <li>➤ Understanding secondary markets and the role of intermediaries in them.</li> <li>➤ Role of stock exchanges as well as the nature and regulations of debt markets.</li> </ul>

SEMESTER IV		L	Cr
Business Economics-II		Paper Code: RJCUBBI401	60 03
<b>UNIT I</b>		15	
<b>Introduction to Macroeconomic Data and Theory</b>			
A.	<ul style="list-style-type: none"> <li>● <b>Macroeconomics:</b> Meaning, Scope and Importance.</li> <li>● <b>Circular flow of aggregate income and expenditure:</b> closed and open economy models.</li> <li>● <b>The Measurement of national product:</b></li> <li>● Meaning and importance conventional and Green GNP and NNP concepts - Relationship between National Income and Economic Welfare.</li> <li>● <b>Short run economic fluctuations:</b> Features and Phases of Trade Cycles.</li> <li>● <b>The Keynesian Principle of Effective Demand:</b> Aggregate Demand and Aggregate Supply - Consumption Function - Investment function - effects of Investment Multiplier on Changes in Income and Output.</li> </ul>		
<b>UNIT II</b>		15	

<b>Money, Inflation and Monetary Policy</b>			
A.	<ul style="list-style-type: none"> <li>● <b>Money Supply:</b> Determinants of Money Supply - Factors influencing Velocity of Circulation of Money.</li> <li>● <b>Demand for Money :</b> Classical and Keynesian approaches and Keynes' liquidity preference theory of interest</li> <li>● <b>Money and prices :</b> Quantity theory of money - Fisher's equation of exchange - Cambridge cash balance approach.</li> <li>● <b>Inflation:</b> Demand Pull Inflation and Cost Push Inflation - Effects of Inflation- Nature of inflation in a developing economy.</li> <li>● <b>Monetary policy :</b> Meaning, objectives and instruments, inflation targeting.</li> </ul>		
<b>UNIT III</b>		15	
<b>Constituents of Fiscal Policy</b>			
A.	<ul style="list-style-type: none"> <li>● <b>Role of a Government</b> to provide Public goods-Principles of Sound and Functional Finance.</li> <li>● <b>Fiscal Policy:</b> Meaning, objectives _contra cycle Fiscal policy and Discretionary Fiscal Policy.</li> <li>● <b>Instruments of Fiscal policy:</b> Canons of taxation_ Factors influencing incidence of taxation_ Effects of taxationSignificance of Public Expenditure_ Social security contributions- Low Income Support and Social Insurance Programmes - Public Debt - Types, Public Debt and Fiscal Solvency, Burden of debt finance.</li> <li>● <b>Union budget</b> -Structure- Deficit concepts-Fiscal Responsibility and Budget Management Act.</li> </ul>		
<b>UNIT IV</b>		15	
<b>OPEN ECONOMY: Theory &amp; Issues of International Trade</b>			
A.	<ul style="list-style-type: none"> <li>● <b>The basis of international trade:</b> Ricardo's Theory of comparative cost advantage - Heckscher – Ohlin theory of factor endowments - terms of trade - meaning and types - Factors determining terms of trade - Gains from trade - Free trade versus protection.</li> <li>● <b>Foreign Investment:</b> Foreign Portfolio investment- Benefits of Portfolio capital flows-Foreign Direct Investment - Merits of Foreign Direct Investment - Role of Multinational corporations.</li> <li>● <b>Balance of Payments:</b> Structure - Types of Disequilibrium - Measures to correct disequilibrium in BOP.</li> <li>● <b>Foreign Exchange and foreign exchange market:</b> Spot and Forward rate of Exchange - Hedging, Speculation and Arbitrage -Fixed and Flexible exchange rates- Managed flexibility.</li> </ul>		

S.Y.BBI	SEMESTER IV
RJCUBBI401	<b>Course Outcomes:</b>

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

Business Economics- II	<ul style="list-style-type: none"> <li>➤ This course is designed to create an understanding of that field of economics dealing with the performance, structure, behaviour and decision making of an economy as a whole, as an aggregate.</li> <li>➤ It also teaches how to apply these principles to a wide variety of situations in both your personal and professional lives. In this way, the Power of Macroeconomics will help you prosper in an increasingly competitive and globalized environment.</li> <li>➤ It encompasses in it such factors as national income, output, consumption, unemployment, inflation, savings, investment, international trade and finance.</li> </ul> <p><b>Learning outcomes:</b></p> <p>Upon successful completion of the course, students will be able to:</p> <ul style="list-style-type: none"> <li>➤ Understand that economics is about the allocation of scarce resources, that scarcity forces choice, trade-offs exist and that every choice has an opportunity cost. Be able to demonstrate these concepts using a production possibility frontier diagram.</li> <li>➤ Understand how comparative advantage provides the basis for gains through trade.</li> <li>➤ List the determinants of the demand and supply for a good in a competitive market and explain how that demand and supply together determine equilibrium price.</li> <li>➤ Understand the causes and effects of inflation and unemployment. Describe the macro economy using aggregate demand and aggregate supply analysis.</li> <li>➤ Demonstrate an understanding of monetary and fiscal policy options as they relate to economic stabilization in the short run and in the long run.</li> </ul>
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<b>SEMESTER IV</b>		<b>L</b>	<b>Cr</b>
Information Technology in Banking & Insurance- II	<b>Paper Code: RJCUBBI404</b>	60	03
<b>UNIT I</b>		15	
<b>E-banking Business Models</b>			
A.	Various models- home banking, office banking, online banking, internet banking, mobile banking, SMS banking,- models of electronic payments, other business models.		
<b>UNIT II</b>		20	
<b>Induction of Techno Management</b>			
A.	Development Life Cycle, Project Management, Building Data Centres, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools.		
B.	<b>Technological Changes in Indian Banking Industry:</b>		

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

	Trends in Banking and Information Technology, Technology in Banking, Lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated Clearing House Operations, Electronic Wholesale Banking Credit Transfer, Credit Information Bureau (I) Ltd., Credit Information Company Regulation Bill- 2004, Automation in Indian Banks, Cheque clearing using MICR technology, Innovations, Products and Services, Core- Banking Solutions(CBS), Human Resource Development(HRD)-The Road Ahead.		
C.	<b>Technology in Banking Industry:</b> Teleconferencing, Internet Banking, Digital Signature in Banking, MICR- Facility for 'paper-based' clearing, Cheque Truncation.		
D.	<b>Dealing with Fraudulent transactions under CTS:</b> Efficient customer service, smart quill computer pen, Institute for Facility for 'paper-based' clearing, Cheque Truncation.		
E.	<b>Dealing with Fraudulent transactions under CTS:</b> Efficient customer service, smart quill computer pen, Institute for Development & Research in Banking & Technology (IDRBT).		
F.	<b>E-Checks-Protocols and Standards:</b> Problems on mechanization, e-Banking-RBI Regulations & Supervision, Technology Diffusion.		
<b>UNIT III</b>		05	
<b>IT Applications and Banking</b>			
A.	Objectives, Electronic Commerce and Banking, Banking Software, Electronic Clearing and Settlement Systems, Plastic Money.		
<b>UNIT IV</b>		20	
<b>MS-Office: Packages for Institutional Automation</b>			
A.	<b>MS-PowerPoint presentation:</b> Internal links between slides, hyperlinks, embedding multimedia content onto the slides (video/audio/stylish text), slide animation, timer, creating, new presentation by existing theme, import online themes, creating a template of presentation, save and run the slide show(.ppsx)		
B.	<b>Applications of Internet:</b> Introduction to e-mail, writing professional e-mails, creating digitally signed documents, <b>use of outlook express:</b> configuring outlook express, creating and managing profile in outlook, sending and receiving e-mails via outlook express, Emailing the merged documents, boomerang facility of email.		

S.Y.BBI	Semester IV
RJCUBBI404	<b>Course Outcomes:</b>
Information Technology in Banking & Insurance - II	The course attempts to familiarise students with: <ul style="list-style-type: none"> <li>➤ E-commerce, its significance and its application</li> <li>➤ E banking and its background and uses</li> </ul>



**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

	<ul style="list-style-type: none"> <li>➤ MS office applications and their application in Banking &amp; Insurance Sector</li> <li>➤ Issues concerned with cyber security.</li> </ul> <p><b>Learning outcomes:</b></p> <p>After learning the course, students will be able to clearly understand the practical:</p> <ul style="list-style-type: none"> <li>➤ Applications of e commerce and WWW applications</li> <li>➤ Use the E-banking facilities</li> <li>➤ Work on MS Office applications</li> <li>➤ Practically understand the application of IT in the fields of Banking &amp; Insurance</li> <li>➤ Spell out clearly the importance of cyber security and cyber safety.</li> </ul>
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<b>SEMESTER IV</b>		<b>L</b>	<b>Cr</b>
Foundation Course – IV (Principle of Insurance)		45	02
<b>Paper Code: RJCUBBI407</b>			
<b>UNIT I</b>		15	
<b>An Overview of the Concept “Insurance”</b>			
A.	<ul style="list-style-type: none"> <li>● Their Problems -Insurance as a cover to Banking Risks- Types of risks (Systematic and Unsystematic)</li> <li>● Concept</li> <li>● Functions</li> <li>● Types (Life and General)</li> <li>● New Insurance Products -Integration of Third Party and RE-Insurance</li> <li>● Co-Existence of Banking and Insurance -Bank Assurance.</li> </ul>		
<b>UNIT II</b>		05	

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

<b>Risk – Concept , Measurement and Management</b>			
A.	<ul style="list-style-type: none"> <li>• Understanding Risk</li> <li>• Kinds of business risks</li> <li>• Need and Scope of insurance</li> <li>• Evolution of. insurance</li> <li>• Principles of insurance</li> <li>• Types of insurance and policies</li> <li>• Risk and Return relationship</li> </ul>		
<b>UNIT III</b>		10	
<b>Insurance Business Environment in India</b>			
A.	<ul style="list-style-type: none"> <li>• Growth of Insurance Business</li> <li>• Actuarial Role</li> <li>• Claim and Settlement Procedures</li> <li>• Insurance Regulations Role of IRDA.</li> </ul>		
<b>UNIT IV</b>		15	
<b>Privatization of Insurance Business</b>			
A.	<ul style="list-style-type: none"> <li>• Privatization of Insurance business in India</li> <li>• Insurance Regulation - Self Regulation and Installation of Corporate Governance.</li> <li>• Future Strategies for Promoting Insurance in India</li> <li>• Implications for Risk Management.</li> </ul>		

S.Y.BBI	SEMESTER IV
RJCUBBI407	<b>Course Outcomes:</b>
Foundation Course – IV (Principle of Insurance)	<ul style="list-style-type: none"> <li>➤ This course intends to provide a basic understanding of the insurance mechanism.</li> <li>➤ It explains the concept of insurance and how it is used to cover risk.</li> <li>➤ How insurance is transacted as a business and how the insurance market operates are also explained.</li> <li>➤ The relationship between insurers and their customers and the importance of insurance contracts are discussed. Some commonly used insurance terms are also listed out.</li> <li>➤ An overview of major life insurance and general insurance products is included as well.</li> </ul>
	<b>Learning outcomes:</b>
	On the successful completion of this course, you should be able to:
	<ul style="list-style-type: none"> <li>➤ Comprehend and interpret financial planning information.</li> </ul>

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

	<ul style="list-style-type: none"><li>➤ Prepare for Insurance exams by IRDA and Institute of Insurance mentioned above.</li><li>➤ Basic concepts of Life Insurance, General Insurance and Risk Management.</li></ul>
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***Revised Syllabus of Courses of B.Com. (Banking & Insurance) Programme at Semester III  
with effect from the Academic Year 2019-20 onwards***

***Reference Books and Reading Material***

<b>Financial Management – I</b>
<ul style="list-style-type: none"> <li>• <i>Financial Management: I M Pandey, Vikas Publishing House.</i></li> <li>• <i>Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill.</i></li> <li>• <i>Financial Management : Ravi M Kishore, Taxman</i></li> <li>• <i>Financial Management : James C Van Horne, Prentice Hall</i></li> <li>• <i>Financial Management: Prassana Chandra, Prentice Hall.</i></li> <li>• <i>Financial Management: Chandra Haribariran Iyer: IBHL Publication</i></li> </ul>
<b>Management Accounting</b>
<ul style="list-style-type: none"> <li>• <i>Cost and Management Accounting – Ravi N Kishor</i></li> <li>• <i>Essential of Management Accounting – P.N. Reddy, Himalaya publication.</i></li> <li>• <i>Advanced Management Accounting – Robert S Kailer.</i></li> <li>• <i>Financial of Management Accounting – S.R. Varshey, Wisdom.</i></li> <li>• <i>Introduction of Management Accounting Learning – Charbs T Horngam, PHI.</i></li> <li>• <i>Management Accounting – I.M Pandey, Vikas Publications.</i></li> <li>• <i>Cost and Management Accounting – D.K. Mattal, Galgotia Publications.</i></li> <li>• <i>Cost Accounting Theory and Practice-M.N. Arora, Sultan Chand and sons</i></li> </ul>
<b>Mutual Fund Management</b>
<ul style="list-style-type: none"> <li>• <i>Future scenario of Financial services : R. Gordon &amp; Natarajan (Himalaya)</i></li> <li>• <i>Marketing of Financial services : V. K. Avadhani (Himalaya)</i></li> <li>• <i>MF, Data, Interpretation &amp; analysis : K.G. Shahadevan &amp; Thripairaju (Prentice hall of India)</i></li> <li>• <i>Mutual funds in India (Modern scenario): Dr. Manoj Dave &amp; Mr. Lalitkumar Chauhan, (Paradise Publishers)</i></li> <li>• <i>Mutual Funds &amp; Financial Management : Ramesh Garg (Yking books)</i></li> <li>• <i>Mutual Fund products &amp; services : Indian institute for Banking &amp; Finance (Taxmann)</i></li> </ul>
<b>Financial Markets</b>
<ul style="list-style-type: none"> <li>• <i>Khan M.Y, Financial Services, McGraw Hill Education.</i></li> <li>• <i>Dr.S. Gurusamy, Financial Services, Vijay Nicole Imprints.</i></li> </ul>

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

<ul style="list-style-type: none"> <li>• <i>E. Gordon and K. Natarajan – Financial Markets and Services</i></li> <li>• <i>Niti Chatnani- Commodity markets McGraw Hill Publication</i></li> <li>• <i>S. Kevin, - Commodities &amp; financial derivatives PHI Learning Pvt ltd</i></li> </ul>
<b>Direct Taxation</b>
<ul style="list-style-type: none"> <li>• <i>Direct Taxes Law &amp; Practice by V.K. Singhania - Taxman</i></li> <li>• <i>Systematic Approach to Direct Tax by Ahuja &amp; Gupta - Bharat Law House</i></li> <li>• <i>Income Tax Ready Reckoner by Dr .V.K. Singhania – Taxman</i></li> <li>• <i>Direct Tax Laws by T.N. Manoharan - Snow White</i></li> </ul>
<b>Information Technology in Banking &amp; Insurance - I</b>
<ul style="list-style-type: none"> <li>• <i>E-Banking in India: Challenges and Opportunities-By RimpiJatana, R. K. Uppal</i></li> <li>• <i>Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston- Pearson Education</i></li> <li>• <i>Frontier of E-Commerce- by Ravi Kalakota, Andrew B. Whinston–Pearson Education</i></li> <li>• <i>Microsoft Office Professional2013-Step by step</i></li> <li>• <i>By Beth Melton,Mark Dodge, Echo Swinford, Andrew Couch</i></li> <li>• <i>An Overview of Cyber Crime &amp; security-Volume 1-1<sup>st</sup>. Edition by Akash Kamal Mishra</i></li> <li>• <i>Computers and Banking- by Sony and Agarwal</i></li> <li>• <i>E-Commerce by David Whitely</i></li> </ul>
<b>Foundation Course –III (An Overview of Banking Sector)</b>
<ul style="list-style-type: none"> <li>• <i>Banking Law and Practice – M.L Tannan</i></li> <li>• <i>Microfinance Perspective and Operations – IIBF, 2016.</i></li> <li>• <i>Rural Banking Operations – IIBF, 2017 Edition</i></li> <li>• <i>Financial Inclusion and Growth Governance- Deepali Pant Joshi Gyan Publishing House</i></li> <li>• <i>Bank Financial Management Paperback – 2010 -IIBF</i></li> <li>• <i>Money Banking And Finance Paperback – 2009 -N K Sinha</i></li> <li>• <i>Principles and Practices of Banking Paperback – 2015 - IIBF</i></li> <li>• <i>Principles and Practices of Banking 11 edition Paperback – 2015 - N S Toor, Arun Toor</i></li> <li>• <i>Principles Of Banking (With Case Studies) Hardcover – 2009 - Rakesh Kumar</i></li> <li>• <i>Modern Banking In India , Gupta</i></li> </ul>

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

***Reference Books and Reading Material***

<b>Financial Management –II</b>
<ul style="list-style-type: none"> <li>● <i>Financial Management: I M Pandey, Vikas Publishing House.</i></li> <li>● <i>Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill.</i></li> <li>● <i>Financial Management : Ravi M Kishore, Taxman</i></li> <li>● <i>Financial Management : James C Van Horne, Prentice Hall</i></li> <li>● <i>Financial Management: Prassana Chandra, Prentice Hall.</i></li> <li>● <i>Financial Management: Chandra Haribariran Iyer: IBHL Publication.</i></li> </ul>
<b>Cost Accounting</b>
<ul style="list-style-type: none"> <li>● <i>Lectures on Costing by Swaminathan: S. Chand and Company (P) Ltd., New Delhi</i></li> <li>● <i>Cost Accounting by C.S. Rayudu, Tata Mc. Grow Hill and Co. Ltd., Mumbai</i></li> <li>● <i>Cost Accounting by Jawahar Lal and Seema Srivastava, Tata Mc. Grow Hill and Co. Ltd., Mumbai</i></li> <li>● <i>Cost Accounting by Ravi M. Kishore, Taxmann Ltd., New Delhi</i></li> <li>● <i>Principles and Practices of Cost Accounting by N.K. Prasad, Book Syndicate Pvt. Ltd., Calcutta</i></li> <li>● <i>Cost Accounting Theory and Practice by B.K. Bhar, Tata Mc. Grow Hill and Co. Ltd., Mumbai</i></li> <li>● <i>Cost Accounting Principles and Practice by M.N. Arora, Vikas Publishing House Pvt. Ltd., New Delhi</i></li> <li>● <i>Advanced Cost and Management Accounting: Problems and Solutions by V.K. Saxena and C.D. Vashist, S. Chand and Company (P) Ltd., New Delhi</i></li> <li>● <i>Cost Accounting by S.P. Jain and K.L. Narang, Kalyani Publishers, Ludhiana</i></li> <li>● <i>Modern Cost and Management Accounting by M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi.</i></li> </ul>
<b>Risk Management</b>
<ul style="list-style-type: none"> <li>● <i>Quantitative Risk Management : A Practical Guide to Financial Risk- Thomas S. Coleman</i></li> <li>● <i>Investment Theory and Risk Management: Steve Peterson</i></li> <li>● <i>Risk Management : M/s Macmillan India Limited</i></li> <li>● <i>Theory &amp; Practice of Treasury Risk Management: M/s Taxmann Publications Ltd.</i></li> </ul>

**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

- *Corporate Value of ERM : Sim Segal*
- *Risk Management : Insurance and Derivatives Dr G Kotreshwar-Himalaya Publishing House.*

**Corporate & Securities Law**

- Mamta Bhargava – Compliances and Procedures under SEBI Law
- V.L Iyer – SEBI Practice Manual - Taxmann
- D.K Jain – Company Law Ready Reckoner
- Bare Act – Corporate Laws Taxmann *Microsoft Office Professional 2013-Step by step*
- *By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch*

**Business Economics -II**

- Ackley.G (1976), Macroeconomic Theory and Policy, Macmillan Publishing Co. New York
- Ahuja. H.L., Modern Economics — S.Chand Company Ltd. New Delhi.
- Bhatia H.L.: Public Finance. Vikas Publishing House Pvt. Ltd
- Dornbush , Fisher and Startz, Macroeconomics, Tata-Mcgraw Hill, New Delhi.
- Dwivedi, D.N. (2001), Macro Economics: Theory and Policy, Tata-Mcgraw Hill, New Delhi.
- Friedman Hilton (1953) Essays in Positive Economics, University of Chicago Press, London.
- Francis Cherunilam International Economics Tata McGraw – Hill Publishing Co. Ltd. New Delhi.
- Gregory .N. Mankiw, Macroeconomics, Fifth Edition (2002) New York:Worth Publishers
- Jhingan, M.L., Principles of Economics — Vrinda Publications (P) Ltd.
- Jhingan M.L. – International Economics – Vrinda publication Pvt. Ltd - Delhi
- Musgrave, R.A and P.B. Musgrave (1976) : Public Finance in Theory and Practice, Tata McGraw Hill, Kogakusha, Tokyo
- Shapiro, E (1996), Macro-Economic Analysis, Golgotha Publication, New Delhi.
- Singh.S.K. (2014): Public finance in Theory and Practice, S.Chand &co Pvt Ltd, New Delhi
- Salvatore Dominick – International Economics – John Wiley & sons, Inc Singapore
- Vaish .M.C. (2010) Macro Economic Theory 14th edition, Vikas Publishing House(P)Ltd

**Information Technology in Banking & Insurance - II**

- *Sanjay Soni and Vinayak Aggarwal, Computers and Banking, M/s Sultan Chand & Sons, New Delhi, 1993.*
- *Uppal, R.K. "E-Banking in India (Challenges & Opportunities)", New Century Publications, New Delhi, 2007.*
- *General Bank Management from Indian Institute of Banking and Finance by MACMILLAN 2. Modern Banking Technology-by Firdos Temurasp Shroff -published by-Northern Book Center, New Delhi*
- *General Bank Management from Indian Institute of Banking and Finance by MACMILLAN*
- *Microsoft Office Professional 2013-Step by step*

- *By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch.*

**Foundation Course – IV (Principle of Insurance)**

- *Insurance Principles and Practice – M N Mishra & S B Mishra – S. Chand 22<sup>nd</sup> Edition*
- *Insurance Claims Solutions – DR L.P Gupta Revised Edition*
- *Introduction to Risk Management & Insurance – Mark S Dorfman & David A. Cather–Tenth Edition*
- *Risk Management Insurance – S. Arunajatesan & T.R Vishwanathan*



### **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.

<b>Question No</b>	<b>Particular</b>	<b>Marks</b>
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**

**SYBBI Semester- III**

<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>
SYBBI	Financial Management –I	RJCUBBI303	Unit 1: Introduction to Finance and Financial Management	Employability and Entrepreneurship
SYBBI	Financial Management –I	RJCUBBI303	Unit 2: Financial Goal Setting & Time value of Money	Employability and Entrepreneurship
SYBBI	Financial Management –I	RJCUBBI303	Unit 3: Investment Decisions: Capital Budgeting	Skill development and Entrepreneurship
SYBBI	Financial Management –I	RJCUBBI303	Unit 4: Financial Decisions	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>
SYBBI	Management Accounting	RJCUBBI302	Unit 1: Introduction to Management Accounting	Employability and Entrepreneurship
SYBBI	Management Accounting	RJCUBBI302	Unit 2: Financial Statement Analysis	Employability, Entrepreneurship and skill development
SYBBI	Management Accounting	RJCUBBI302	Unit 3: Working Capital Management	Employability and Entrepreneurship

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SYBBI	Management Accounting	RJCUBBI302	Unit 4: Management of Profits/Dividend Policy	Employability, Entrepreneurship and skill development
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<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>
SYBBI	Mutual Fund Management	RJCUBBI305	Unit 1: Introduction to Mutual Fund	Employability and Entrepreneurship
SYBBI	Mutual Fund Management	RJCUBBI305	Unit 2: Classification of Mutual Fund	Employability and Entrepreneurship
SYBBI	Mutual Fund Management	RJCUBBI305	Unit 3: Fund Selection Criteria	Employability and Skill development
SYBBI	Mutual Fund Management	RJCUBBI305	Unit 4: Financial Planning in Mutual fund	Employability and Entrepreneurship

<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>
SYBBI	Financial Markets	RJCUBBI301	Unit 1: Indian Financial System	Employability and Entrepreneurship
SYBBI	Financial Markets	RJCUBBI301	Unit 2: Financial Markets in India	Employability and Entrepreneurship
SYBBI	Financial Markets	RJCUBBI301	Unit 3: Commodity Market	Employability and Entrepreneurship
SYBBI	Financial Markets	RJCUBBI301	Unit 4: Derivatives Market	Skill development and Entrepreneurship

<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>
SYBBI	Direct Taxation	RJCUBBI306	Unit 1: Definitions and Residential Status	Employability and Entrepreneurship
SYBBI	Direct Taxation	RJCUBBI306	Unit 2: Heads of Income – I	Employability and Entrepreneurship
SYBBI	Direct Taxation	RJCUBBI306	Unit 3: Heads of Income – II	Employability and Entrepreneurship
SYBBI	Direct Taxation	RJCUBBI306	Unit 4: Computation of Total Income & Taxable Income	Employability and Entrepreneurship

<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>
SYBBI	Information Technology in Banking & Insurance - I	RJCUBBI304	Unit 1: Introduction to Electronic Commerce	Employability and Entrepreneurship
SYBBI	Information Technology in Banking & Insurance - I	RJCUBBI304	Unit 2: E-banking	Employability and Entrepreneurship
SYBBI	Information Technology in Banking & Insurance - I	RJCUBBI304	Unit 3: MS-Office: Packages for Institutional Automation	Employability and Entrepreneurship

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SYBBI	Information Technology in Banking & Insurance - I	RJCUBBI304	Unit 4: Cyber Law & Cyber Security	Employability and Entrepreneurship
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<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>
SYBBI	Foundation Course – III (An Overview of Banking Sector)	RJCUBBI307	Unit 1: An Overview of Banking Industry	Employability and Entrepreneurship
SYBBI	Foundation Course – III (An Overview of Banking Sector)	RJCUBBI307	Unit 2: Commercial Banking and Customer – Banker Relationship	Employability and Entrepreneurship
SYBBI	Foundation Course – III (An Overview of Banking Sector)	RJCUBBI307	Unit 3: Universal Banking & Technology in Banking sector	Employability and Entrepreneurship
SYBBI	Foundation Course – III (An Overview of Banking Sector)	RJCUBBI307	Unit 4: Microfinance & Financial Inclusion	Employability and Entrepreneurship

**SYBBI - Semester -IV**

<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>
SYBBI	Financial Management –II	RJCUBBI403	Unit 1: Working Capital Management	Employability and Entrepreneurship
SYBBI	Financial Management –II	RJCUBBI403	Unit 2: Management of Components of Working Capital	Employability and Entrepreneurship
SYBBI	Financial Management –II	RJCUBBI403	Unit 3: Financial Planning	Entrepreneurship and Skill development
SYBBI	Financial Management –II	RJCUBBI403	Unit 4: Financial Policy and Corporate Strategy	Employability and Entrepreneurship

<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>
SYBBI	Cost Accounting	RJCUBBI402	Unit 1: Introduction to Cost Accounting	Employability and Entrepreneurship
SYBBI	Cost Accounting	RJCUBBI402	Unit 2: Classification of Cost and Cost Sheet	Employability and Entrepreneurship



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SYBBI	Cost Accounting	RJCUBBI402	Unit 3: Standard Costing	Employability, Entrepreneurship and Skill development
SYBBI	Cost Accounting	RJCUBBI402	Unit 4: Introduction to Marginal Costing	Employability and Entrepreneurship

<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>
SYBBI	Risk Management	RJCUBBI405	Unit 1: Foundations of Risk Management	Employability and Entrepreneurship
SYBBI	Risk Management	RJCUBBI405	Unit 2: Capital Market Risk Management	Employability and Skill Development
SYBBI	Risk Management	RJCUBBI405	Unit 3: Credit Market Risk Management	Employability and Entrepreneurship
SYBBI	Risk Management	RJCUBBI405	Unit 4: Risk Measurement	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>
SYBBI	Corporate and Securities Law	RJCUBBI406	Unit 1: Company Law – An Overview	Employability and Entrepreneurship

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SYBBI	Corporate and Securities Law	RJCUBBI406	Unit 2: Regulatory Framework governing Stock Exchanges as per Securities Contracts Regulation Act 1956.	Employability and Entrepreneurship
SYBBI	Corporate and Securities Law	RJCUBBI406	Unit 3: Security Exchange Board Of India	Employability and Entrepreneurship
SYBBI	Corporate and Securities Law	RJCUBBI406	Unit 4: The Depositories Act, 1996	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>
SYBBI	Business Economics-II	RJCUBBI401	Unit 1: Introduction to Macroeconomic Data and Theory	Employability and Entrepreneurship
SYBBI	Business Economics-II	RJCUBBI401	Unit 2: Money, Inflation and Monetary Policy	Employability and Entrepreneurship
SYBBI	Business Economics-II	RJCUBBI401	Unit 3: Constituents of Fiscal Policy	Employability and Entrepreneurship
SYBBI	Business Economics-II	RJCUBBI401	Unit 4: Open Economy: Theory And Issues Of International Trade	Employability and Entrepreneurship

<b>Class</b>	<b>Course Name</b>	<b>Course Code</b>	<b>Unit No. And topics focusing on Employability /</b>	<b>Focus Area</b>
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**S.Y.B. Com Banking and Insurance Syllabus Semester III & IV**

			<b>Entrepreneurship / Skill development</b>	
SYBBI	Information Technology in Banking & Insurance- II	RJCUBBI404	Unit 1: E-banking Business Models	Employability, Entrepreneurship and skill development
SYBBI	Information Technology in Banking & Insurance- II	RJCUBBI404	Unit 2: Induction of Techno Management	Employability, Entrepreneurship and skill development
SYBBI	Information Technology in Banking & Insurance- II	RJCUBBI404	Unit 3: IT Applications and Banking	Employability, Entrepreneurship and skill development
SYBBI	Information Technology in Banking & Insurance- II	RJCUBBI404	Unit 4: MS-Office: Packages for Institutional Automation	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>
SYBBI	Foundation Course – IV (Principle of Insurance)	RJCUBBI407	Unit 1: An Overview of the concept “Insurance”	Employability and Entrepreneurship
SYBBI	Foundation Course – IV (Principle of Insurance)	RJCUBBI407	Unit 2: Risk – Concept, Measurement and Management	Employability, Skill development and Entrepreneurship
SYBBI	Foundation Course – IV (Principle of Insurance)	RJCUBBI407	Unit 3: Insurance Business Environment in India	Employability and Entrepreneurship

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SYBBI	Foundation Course – IV (Principle of Insurance)	RJCUBBI407	Unit 4: Privatization of insurance business	Employability and Entrepreneurship
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