



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

Affiliated to
UNIVERSITY OF MUMBAI

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

Program: B. Com Banking and Insurance

Program Code: RJCUBBI

Course Code: RJMAJBBI231 & RJMAJBBI232

RJMAJBBI241 & RJMAJBBI242

**(REVISED in 2025-26 in alignment with the NEP2020 facilitating the inter-and
multidisciplinary learning and multiple entry and exit of the students)**

Level 5.0

(CBCS 2025-26)

THE PREAMBLE

Why B.Com. in Banking and Insurance?

With the increasing popularity and demand for the financial services sector in India, the sector also required trained professionals or specialists who can handle various tasks in the financial services industry.

The course offers to enrolled candidates:

- Knowledge of different aspects of Banking and Insurance.
- Thorough understanding of the practical application of the theory.
- Advanced lessons in:
 1. Business Communication
 2. Business Economics Paper
 3. Environmental Studies
 4. Accountancy & Financial Management
 5. Mathematical & Statistical Techniques.

The discipline is about concepts such as:

- Risk-coverage or protection against various hazards of life.
- Financial contracts that bind two people to certain responsibilities which is known as Policy.
- Policy-holder and insurer relationship.

B.Com. in Banking and Insurance: Who should opt?

Ideal candidates for the course would possess:

- Good communication skills.
- Ability to handle customers.
- Basic knowledge about the industry.
- Specialization in certain areas like credit appraisal skills.
- Skills to manage huge loan files and foreign exchange.

Why B.Com (Banking & Insurance) at RJ?

With the B. Com. in Banking and Insurance is a 3-year full time undergraduate course which is divided into 6 semesters.

The curriculum at RJ has been designed to create trained professionals who can:

- Handle various financial activities associated with banking and insurance sectors.
- Operate efficiently in the Banking and Insurance environment in the financial service sector.
- Handle various technologies employed in the field of Banking and Insurance.

The course offers to eligible candidates (both theoretical and practical insights into):

- Theoretical and application-based knowledge in the banking and financial sector.
- Management and analytic skills to work with various financial tools, such as:
 1. Regulatory agencies
 2. Global markets.
- **lessons in:**
 1. Lending finance
 2. Bank management
 3. Investing
 4. Commercial, public and private banking
 5. Customer service skills
- For professionals working with loans, the Loan Review Certificate program offered by the Bank Administration Institute can be pursued.
- Financial bankers who meet the required experience and education can take the exam needed to earn the Certified Mortgage Banker credential issued by the Mortgage Bankers Association.
- Students seeking a career in the banking industry can complete a Bachelor's degree program in business administration.
- The average annual course fee in India ranges between INR 14,000 to 10 lakhs, depending upon the institute offering the course.
- The average salary offered in India to successful graduates of the course ranges between INR 2 to 20 lakhs, depending upon the candidate's expertise in the field.

Programme Outcome

Programme outcome refers to the overall characteristic an individual is supposed to acquire on the completion of the three-year degree program in B. Com (Banking & Insurance). The knowledge and skills acquired, while pursuing the course is applicable beyond the discipline and also applicable in various practical aspects of life. After successful completion of the course, students will be able to enhance their

- Critical thinking: capability to generate an analytical frame of mind in terms of application of concepts, theories and methods, formulate questions and quest to seek solutions to the problems.
- Analytical skills: ability to evaluate the problems, identify the logical flaws, skilful application of research methods and generate and understand data sets.
- Problem solving capacity: capacity to extrapolate from what one has learned and apply their competencies to solve different kinds of non-familiar problems.
- Team work: Ability to work effectively and respectfully with diverse teams; facilitate cooperative or coordinated effort on the part of a group, and act together as a group or a team in the interests of a common cause and work efficiently as a member of a team.
- Moral and ethical awareness: Ability to embrace moral/ethical values in conducting one's life, formulate a position/argument about an ethical issue from multiple perspectives, and use ethical practices in all work.
- Digital literacy: Capability to use ICT in a variety of learning situations, demonstrate ability to access, evaluate, and use a variety of relevant information sources; and use appropriate software for analysis of data

**PROGRAM SPECIFIC OUTCOMES FOR
B. COM (BANKING & INSURANCE)**

The following program specific outcome of B. Com (Banking & Insurance) is:

- To develop core competency in the discipline of Finance and Commerce
- To understand the fundamental concepts, pertaining to Financial services and financial markets
- To understand and evaluate the functioning of various investment avenues available.
- To expose the students to the concept and procedures and practices of accounting and taxation system in India.
- To train the students in understanding the Accounting concepts, practical application of the same.
- To expose the students to the interdisciplinary modules to demonstrate the interconnectedness of the discipline with other subjects.
- To understand the national interests of India in comprehensive terms and Indian endeavors and response to emerging challenges in the financial system and issues in a fluid and dynamic global scenario.
- To demonstrate critical, innovative, and out of box thinking on the Financial System.
- To develop excellent writing skills and articulations following ethical norms of scholarship and academic writings.
- To develop digital literacy, research temperament, and research skill

B. Com (Banking & Insurance) Programme Specific Outcomes Descriptors

	FYBBI Paper I Sem I II	FYBBI Paper II Sem I II	FYBBI Paper III / VII Sem I II	SYBBI Paper V Sem III IV	SYBBI Paper VII Sem III IV	TYBBI Paper III Sem V VI	TYBBI Paper V Sem V VI
Disciplinary knowledge	✓	✓	✓	✓	✓	✓	✓
Critical Thinking	✓	✓	✓	✓	✓	✓	✓
Ethical values	✓	✓	✓	✓	✓	✓	✓
Gender sensitivity	✓	✓	✓	✓	✓	✓	✓
Social skills	✓	✓	✓	✓	✓	✓	✓
Research Skills	✓	✓	✓	✓	✓	✓	✓
Team Work	✓	✓	✓	✓	✓	✓	✓
Digital learning	✓	✓	✓	✓	✓	✓	✓

**PROGRAMME SPECIFIC (OUTCOMES PSOs) FOR BBI BACHELOR IN
BANKING & INSURANCE**

Sr. No	The Students will be able to:
PSO1	Explain , evaluate and interpret the terminology and concepts related to banking & insurance and finance.
PSO2	Apply fundamental accounting knowledge to analyse and interpret relevant accounting and financial statements
PSO3	Identify ,compare and analyse the characteristics , structure , functioning and performance of banking and insurance companies.
PSO4	Demonstrate the capability to work independently in the related fields/areas Integrate and communicate qualitative and quantitative information to the community at large
PSO5	Will gain the knowledge, skills and attitude of managing banking and finance at the end of the degree course.

***Revised NEP Syllabus of Courses of B.Com. (Banking & Insurance) Programme at
Semester III with effect from the Academic Year 2025-26
Major (Mandatory)***

SEMESTER	III
Subject:	Financial Markets
Paper Code:	RJMAJBBI231
Credits:	04
Duration	60

SEMESTER III		L	Cr
Major-Financial Markets		Paper Code: RJMAJBBI231	60 04
UNIT I		20	
Indian Financial System			
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,		
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.		
UNIT II		20	
Financial Markets in India			
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.-- Visit to stock broker		
C.	Indian Stock Market - Meaning and functions of Stock Exchange- NSE and BSE. – Visit to the stock exchange.		

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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.		
<i>UNIT III</i>		20	
Derivatives Market			
A	● Introduction to Derivatives market- Meaning, History & origin. ● Elements of a derivative contract. ● Factors driving growth of derivatives market. ● Types of derivatives, Types of underlying assets, Participants in derivatives market, Advantages & disadvantages of trading in derivatives market. ● Current volumes of derivative trade in India. Difference between Forwards & Futures.		

S.Y.BBI	SEMESTER III
RJMAJBBI231 Financial Markets	Course Outcomes: ● 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. ● To get a basic understanding of the products, players and functioning of financial markets, particularly the capital market. ● To understand the terms and jargons used in the financial newspapers and periodicals. Learning outcomes: On successful completion of this course, students will be able to: 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. 2. Describe the characteristics of different types of debt securities 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 ● Hedge various risk exposures. ● Appreciate the various risks involved in trading derivative instruments. 4. Possess the ability to discuss and write about the links between the theory of financial markets and the reports in the financial press.

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

SEMESTER	III
TITLE OF THE SUBJECT/ COURSE	Financial Markets
COURSE CODE	RJMAJBBI231
CREDITS	4
DURATION	60

Course Objectives	
1	To understand the overall structure of the financial system in India.
2	To get acquainted with the importance of credit ratings in the financial domain.
3	To categorize the mutual funds available in the market and compare the benefits that they give to the investors.
4	To apply the methods of determining lease rentals to business problems.

COURSE OUTCOME NUMBER	COURSE OUTCOME (COs)	PSO addressed	BLOOMS LEVEL
CO1	Understand the overall Indian financial system; compare the types of financial markets, financial instruments and financial services, apply the basics of stock markets to analyse the market behaviour of various equities.	PSO 1,2,3	1, 2, 5 Remembering Understanding, Evaluating
CO2	Understand the functions and objectives of merchant banking, apply the SEBI guidelines in managing new capital issues namely IPO and FPO, utilize the rationale of developing credit ratings to develop new sets of credit ratings for newly introduced kinds of financial securities.	PSO 2,3	2, 3 Understanding, Applying, Evaluating
CO3	Classify the various types of Mutual Funds, analyze the financial needs of investors in order to choose the correct mutual fund, and understand the concept of Insurance.	PSO1,3,4	2, 4,5 Understanding, Analysing, Evaluating
CO4	Understand the role that venture capitalists play in the modern day business environment. Compare the processes of factoring and forfeiting.	PSO3,4	2, 4, 5 Understanding, Analyzing, Evaluating

Reference Books and Reading Material

Financial Markets

- *Khan M.Y, Financial Services, McGraw Hill Education.*
- *Dr.S. Gurusamy, Financial Services, Vijay Nicole Imprints.*
- *E. Gordon and K. Natarajan – Financial Markets and Services*
- *Niti Chatnani- Commodity markets McGraw Hill Publication*
- *S. Kevin, - Commodities & financial derivatives PHI Learning Pvt ltd*
- *Nandini, J., & Gopalakrishnan, P. G. (2018). Equity Markets-II. Himalaya Publishing House*
- *Nandini, J., & Gopalakrishnan, P. G. (2019). Equity Markets-I. Himalaya Publishing House*
- *Nandini, J., & Gopalakrishnan, P. G. (2019). Derivative Markets. Himalaya Publishing House*

SYBBI Sem III Evaluation Pattern as per credit of the subject (2025-26)

Financial Markets (04 credit) 100 Marks

Internal Assessment-I – 20 Marks	Project
Internal Assessment-II - 20 Mark	Class Test/ MCQs
Semester end Exam - 60 Marks	Subjective Exam

***Question Paper Pattern
(Theoretical Subject)
2025-26***

For 60 Marks

Maximum Marks: 60

Questions to be set: 03

Duration: 2 Hrs.

All Questions are Compulsory

Question	Particulars	Marks
Q1	Full Length Question (Any 3 out of 5)	7 Marks each
Q2	Full Length Question (Any 3 out of 5)	8 Marks each
Q3	Full Length Question (Any 3 out of 5)	5 Marks each

Mapping of the Courses to Employability / Entrepreneurship / Skill Development

SYBBI Semester- III

Class	Course Name	Course Code	Unit No. And topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
SYBBI	Financial Markets	RJMAJBBI231	Unit 1: Indian Financial System	Employability and Entrepreneurship
SYBBI	Financial Markets	RJMAJBBI231	Unit 2: Financial Markets in India	Employability and Entrepreneurship
SYBBI	Financial Markets	RJMAJBBI231	Unit 3: Derivatives Market	Skill development and Entrepreneurship

Mapping of Curriculum with relevance in the local, regional, national and global developmental needs

SYBBI Semester- III

Sr.no	Paper Code	Course Name	Relevance
1	RJMAJBBI231	Financial Markets (Unit I, II, III)	National Development needs

Mapping of Curriculum with cross cutting viz. Professional ethics, Gender, Human Values, Environment and Sustainable development goals and NEP 2020

SYBBI Semester- III

Sr.no	Course Name	Paper Code	Issues Addressed
1	Financial Markets (Unit I, II, III)	RJMAJBBI231	SDG 1,2,4,8,9 Professional ethics

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

SEMESTER	III
Subject:	Financial Management-I
Paper Code:	RJMAJBBI232
Credits:	04
Duration	60

SEMESTER III		L	Cr
Major Financial Management –I		60	04
Paper Code: RJMAJBBI232			
UNIT I		15	
Introduction to Finance and Financial Management			
A.	Introduction to Finance ● Meaning and definition of finance ● Importance of finance ● Types of Finance: Public and Private ● Sources of finance a. Long Term Sources: Term Loans, Debentures, Bonds, Zero Coupon bonds, Convertible Bonds, Equity shares, Preference shares, CD, CP, Public Deposits b. Short Term Sources: Bank Finance, Trade Credit, Other Short Term Sources		
B.	Financial Management ● Meaning and Importance of Financial Management ● Scope of Financial Management ● Functions and Objectives of Financial Management ● Primary Objective of Corporate Management ● Agency Problem ● Organization of Finance Function ● Emerging role of Finance Managers in India.		
C.	Objectives of the Firm ● Profit Maximization and Shareholders Wealth Maximization, Profit V/s Value Maximization		

UNIT II		15	
Financial Goal Setting & Time value of Money			
A.	Financial Goal Setting ● Introduction ● Financial Forecasting – Meaning, Techniques, Benefits ● Approaches to Financial Planning ● Economic Value Added (EVA)– Measurement & Components		
B.	Time Value of Money ● Concept ● Present Value ● Annuity ● Techniques of Discounting ● Techniques of Compounding		
UNIT III		15	
Investment Decisions: Capital Budgeting			
A.	Capital Budgeting ● Nature of Capital Budgeting ● Purpose of Capital Budgeting ● Capital Budgeting Process ● Types of Capital Investment ● Basic Principle of Measuring Project Cash Flows ● Increment Principle, Long Term Funds Principle, Exclusion of Financial Cost Principle, Post Tax Principle · Probability technique for measurement of cash flow · Capital Budgeting Techniques: Net Present Value Profitability Index and Discounted Payback Method. (Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis)		
UNIT IV		15	
Financial Decisions			
A.	Cost of Capital: ● Introduction and Definition of Cost of Capital ● Measurement of Cost of Capital ● Measurement of WACC using book value and market value method.		

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	• Measuring Marginal Cost of Capital		
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S.Y.BBI	Semester III
RJMAJBBI232 Financial Management –I	Course Outcomes: ● 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. Learning outcomes: At the end of this course students should be able to: ● Use Financial Statements to evaluate firm performance. ● Project Financial Statements (B/S, I/S, budgets, etc.). ● Use Financial Statements to obtain Cash Flows for the firm and equity holders. ● Calculate and project Free Cash Flow. ● Determine financial drivers of Free Cash Flow. ● Calculate the cost of debt, cost of equity and the Cost of Capital. ● Use DCF and other valuation techniques to value projects and firms; perform risk analysis; analyse Mergers, Acquisitions, Leverage Buyouts and Initial public Offerings. ● Evaluate alternative financing options. ● Evaluate the economic and industry environment, domestic and international.

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

SEMESTER	III
TITLE OF THE SUBJECT/ COURSE	Financial Management –I
COURSE CODE	RJMAJBBI232
CREDITS	4
DURATION	60

Learning objectives	
1	To understand the concept of financial management and identify the tools for best financial management practices.
2	To acquaint the students with the skills for reporting and decision making in areas of investment, finance and dividend decisions by applying the various tools and techniques.
3	To give an insight about Finance manager role and responsibility and develop those skills in students. Analysis of qualitative and quantitative information needed to develop a financial plan.
4	To impart knowledge for efficient utilization of organisation funds and evaluation of financial instruments.

COURSE OUTCOME NUMBER	COURSE OUTCOME (COs)	PSO addressed	BLOOMS LEVEL
CO1	Understanding the concept of maximization of shareholder's wealth by applying techniques of time value of money, asset valuation and risk return trade-off. Understanding and analysing the real life situations in the corporate world and public sector	1,2	2,3,4 Understanding, Applying, Analyzing
CO2	Understanding the concept of Investment Decision and Cost of capital for optimum allocation of funds. Application of evaluation criteria like Payback period, NPV, IRR, PI etc. in decision making.	1,3	2,5,6 Understanding Evaluating, Creating
CO3	Developing understanding about various sources of finance and financial assets such as shares, debenture etc.	1,2,3	2,4,5 Understanding, Evaluating
CO4	Understanding concept of Working Capital Management, examining trade-off between Liquidity and profitability for optimum utilization of fixed assets.	1,2,3,4	2,4,5 Understanding, Analyzing Evaluating

Reference Books and Reading Material

Financial Management –I

- *Financial Management: I M Pandey, Vikas Publishing House.*
- *Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill.*
- *Financial Management: Ravi M Kishore, Taxman*
- *Financial Management: James C Van Horne, Prentice Hall*
- *Financial Management: Prassana Chandra, Prentice Hall.*
- *Financial Management: Chandra Haribariran Iyer: IBHL Publication.*

SYBBI Sem III Evaluation Pattern as per credit of the subject (2025-26)

Financial Management-I (04 credit) 100 Marks

Internal Assessment-I – 20 Marks	Project
Internal Assessment-II - 20 Marks	Class Test/ MCQs
Semester end Exam - 60 Marks	Subjective Exam

***Question Paper Pattern
(Practical Subject)
2025-26***

For 60 Marks

Maximum Marks: 60

Questions to be set: 02

Duration: 2 Hrs.

All Questions are Compulsory

Question	Particulars	Marks
Q1	Full Length Question (Any 2 out of 3)	15 Marks each
Q2	Full Length Question (Any 2 out of 3)	15 Marks each

Mapping of the Courses to Employability / Entrepreneurship / Skill Development

SYBBI Semester- III

Class	Course Name	Course Code	Unit No. And topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
SYBBI	Financial Management –I	RJMAJBBI232	Unit 1: Introduction to Finance and Financial Management	Employability and Entrepreneurship
SYBBI	Financial Management –I	RJMAJBBI232	Unit 2: Financial Goal Setting & Time value of Money	Employability and Entrepreneurship
SYBBI	Financial Management –I	RJMAJBBI232	Unit 3: Investment Decisions: Capital Budgeting	Skill development and Entrepreneurship
SYBBI	Financial Management –I	RJMAJBBI232	Unit 4: Financial Decisions: Cost of Capital	Employability, Entrepreneurship and Skill development

Mapping of Curriculum with relevance in the local, regional, national and global developmental needs

SYBBI Semester- III

Sr.no	Paper Code	Course Name	Relevance
1	RJMAJBBI232	Financial Management-I (Unit I, II, III, IV)	Regional, National Development needs

Mapping of Curriculum with cross cutting viz. Professional ethics, Gender, Human Values, Environment and Sustainable development goals and NEP 2020

SYBBI Semester- III

Sr.no	Paper Code	Course Name	Relevance
1	Financial Management-I (Unit I, II, III, IV)	RJMAJBBI232	SDG 8,9 Professional ethics

***Revised NEP Syllabus of Courses of B.Com. (Banking & Insurance) Programme at
Semester IV with effect from the Academic Year 2025-26***

SEMESTER	IV
Subject:	Cost Accounting
Paper Code:	RJMAJBBI241
Credits:	04
Duration	60

SEMESTER IV		L	Cr	
Major (Mandatory)-Cost Accounting		Paper Code:RJMAJBBI241	60	4
UNIT I		10		
Introduction to Cost Accounting				
A.	● Objectives and scope of Cost Accounting. ● Cost centers and Cost units. ● Cost classification for stock valuation, Profit measurement, Decision making and Control. ● Coding systems. ● Elements of Cost.			
UNIT II		20		
Classification of Cost and Cost Sheet				
A.	● Classification of costs Cost of Sales, Cost Centre, Cost Unit, Profit Centre and Investment Centre. ● Cost Sheet and Reconciliation of cost and financial accounts. ● Practical problems based on preparation of Cost sheet and Reconciliation of Cost and Financial Accounts.			
UNIT III		20		

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

Standard Costing			
A.	Various types of standards, setting of standards, Basic concepts of, Labour and Overhead (Fixed and Variable) variance analysis.		
<i>UNIT IV</i>		10	
Introduction to Marginal Costing			
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
RJMAJBBI241 Cost Accounting	Course Outcomes: □ Learning objectives of this course are on different strategies for cost accounting, including the designation of certain costs for certain purposes. □ This course emphasizes the development of good cost accounting strategies to promote effective decision-making. □ The course aims to familiarize students about flexible and master budgeting, break-even analysis, cost estimation and behavior, cost allocation, pricing decisions, and activity-based costing. Learning outcomes: Students in this course will: □ Describe how cost accounting is used for decision making and performance evaluation. □ Explain the basic concept of cost and how costs are presented in financial statements. □ Demonstrate how materials, labor and overhead costs are added to a product at each stage of the production cycle. □ Analyze the basic cost flow model and be able to assign costs in a job cost system. □ Formulate overhead using predetermined rates and Activity - Based costing. □ Assess how cost – volume –profit are related and use CVP analysis as a planning and decision making aid. □ Prepare a budget and use budgets for performance evaluation after flexing the budget. □ Interpret variable cost variances and fixed cost variances. □ Summarize process cost accounting and prepare a process cost report.

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

SEMESTER	IV
TITLE OF THE SUBJECT/ COURSE	Cost Accounting
COURSE CODE	RJMAJBBI241
CREDITS	4
DURATION	60

Learning objectives	
1	To understand the conceptual framework of cost accounting and its application.
2	To understand the importance of variance analysis in controlling material expenses.
3	To understand the implication of Job, batch and contract costing
4	To learn the basics of process costing and its uses.

COURSE OUTCOME NUMBER	COURSE OUTCOME (COs)	PSO addressed	BLOOMS LEVEL
CO1	Understand the concept of cost accounting, examine its usefulness in controlling cost.	1,2	2,4 Understanding, Analyzing
CO2	Understand the basics of Material and labor analysis and evaluate its control procedures.	2,3,4	2,5 Understanding, Evaluating
CO3	Analyze various overheads, wage payments issues and measure its impact on labor efficiency.	1,5	4,5 Analyzing, Evaluating
CO4	Understand and examine in detail the usefulness and practical usage of job, batch and process costing.	2,4	2,4 Understanding, Analyzing

Reference Books and Reading Material

Cost Accounting
• <i>Lectures on Costing by Swaminathan: S. Chand and Company (P) Ltd., New Delhi</i> • <i>Cost Accounting by C.S. Rayudu, Tata Mc. Grow Hill and Co. Ltd., Mumbai</i> • <i>Cost Accounting by Jawahar Lal and Seema Srivastava, Tata Mc. Grow Hill and Co. Ltd., Mumbai</i> • <i>Cost Accounting by Ravi M. Kishore, Taxmann Ltd., New Delhi</i> • <i>Principles and Practices of Cost Accounting by N.K. Prasad, Book Syndicate Pvt. Ltd., Calcutta</i> • <i>Cost Accounting Theory and Practice by B.K. Bhar, Tata Mc. Grow Hill and Co. Ltd., Mumbai</i>

SYBBI Sem IV Evaluation Pattern as per credit of each subject (2025-26)

Cost Accounting (04 credit) 100 Marks

Internal Assessment-I – 20 Marks	Project
Internal Assessment-II - 20 Marks	Class Test/ MCQs
Semester end Exam - 60 Marks	Subjective Exam

***Question Paper Pattern
(Practical Subjects)
2025-26***

3. For 60 Marks

Maximum Marks: 60

Questions to be set: 02

Duration: 2 Hrs.

All Questions are Compulsory

Question	Particulars	Marks
Q1	Full Length Question (Any 2 out of 3)	15 Marks each
Q2	Full Length Question (Any 2 out of 3)	15 Marks each

Mapping of the Courses to Employability / Entrepreneurship / Skill Development

SYBBI Semester- IV

Class	Course Name	Course Code	Unit No. And topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
SYBBI	Cost Accounting	RJMAJBBI241	Unit 1: Introduction to Cost Accounting	Employability and Entrepreneurship
SYBBI	Cost Accounting	RJMAJBBI241	Unit 2: Classification of Cost and Cost Sheet	Employability and Entrepreneurship
SYBBI	Cost Accounting	RJMAJBBI241	Unit 3: Standard Costing	Employability, Entrepreneurship and Skill development
SYBBI	Cost Accounting	RJMAJBBI241	Unit 4: Introduction to Marginal Costing	Employability and Entrepreneurship

Mapping of Curriculum with relevance in the local, regional, national and global developmental needs

SYBBI Semester- IV

Sr.no	Paper Code	Course Name	Relevance
1	RJMINBBI241	Cost Accounting (Unit I, II, III, IV)	Regional, National and Global Development needs

Mapping of Curriculum with cross cutting viz. Professional ethics, Gender, Human Values, Environment and Sustainable development goals and NEP 2020

SYBBI Semester- IV

Sr.no	Course Name	Paper Code	Issues Addressed
1	Cost Accounting (Unit I, II, III, IV)	RJMINBBI241	SDG 3,4 Human Values, Professional ethics

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

SEMESTER	IV
Subject:	Financial Management – II
Paper Code:	RJMAJBB1242
Credits:	04
Duration	60

SEMESTER IV		L	Cr
Major (Mandatory) Financial Management –II		60	04
Paper Code: RJMAJBB1242			
UNIT I		15	
Working Capital Management			
A.	- Management of Working Capital in India - Estimating working capital needs - Operating or working capital cycle - Working Capital Financing: Trade Credit; Bank Credit; Commercial Papers, Certificate of Deposits (CDs); Financing as Per MPBF Method.		
UNIT II		15	
Management of Cash and Marketable Securities			
A.	Management of Cash and Marketable Securities: 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.		
UNIT III		15	
Inventory Management			
A.	- Introduction to Inventory management - Essentials of Inventory management - Objectives and Techniques of Inventory Management		

UNIT IV		15	
Financial Policy and Corporate Strategy			
A.	Business Risk and Financial Risk; ● Introduction ● Debt v/s Equity Financing ● Types of Leverage ● Practical sums on Leverage		

Hindi Vidya Prachar Samiti's Ramniranjan Jhunjhunwala College of Arts, Science & Commerce
S.Y.B. Com Banking and Insurance Syllabus Semester III & IV

S.Y.BBI	SEMESTER IV
RJMAJBBI242 Financial Management –II	Course Outcomes: ● To provide a complete overview of modern corporate finance, including relevant theory and practical application. ● Learn to Apply measures of cost of capital and financial leverage to form long-term financial policies for business. ● To describe applications of options in financial management. Learning outcomes: At the end of this course students should be able to: ● Calculate common investment criteria and project cash flows ● Associated with corporate project evaluation ● Apply measures of cost of capital and financial leverage to form long-term financial policies for business. ● Judge the merits of leasing over borrowing to purchase assets. ● Describe applications of options in financial management. ● Relate capital investment decisions and financial policies to business valuations.

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

SEMESTER	IV
TITLE OF THE SUBJECT/ COURSE	Financial Management –II
COURSE CODE	RJMAJBB1242
CREDITS	4
DURATION	60

Learning objectives	
1	To understand the concept of financial management and identify the tools for best financial management practices.
2	To acquaint the students with the skills for reporting and decision making in areas of investment, finance and dividend decisions by applying the various tools and techniques.
3	To give an insight about Finance manager role and responsibility and develop those skills in students. Analysis of qualitative and quantitative information needed to develop a financial plan.
4	To impart knowledge for efficient utilization of organisation funds and evaluation of financial instruments.

COURSE OUTCOME NUMBER	COURSE OUTCOME (COs)	PSO addressed	BLOOMS LEVEL
CO1	Understanding the concept of maximization of shareholders wealth by applying techniques of time value of money, asset valuation and risk return tradeoff. Understanding and analyzing the real life situations in the corporate world and public sector	1,2	2,3,4 Understanding, Applying, Analyzing
CO2	Understanding the concept of Cash and Inventory management	1,3	2,5,6 Understanding Evaluating, Creating
CO3	Developing understanding about various sources of finance and financial assets such as shares, debenture etc.	1,2,3	2,4,5 Understanding, Evaluating
CO4	Evaluation and selection of companies for investments through their leverage level	1,2,3,4	2,4,5 Understanding, Analyzing

			Evaluating
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Reference Books and Reading Material

Financial Management –II
• <i>Financial Management: I M Pandey, Vikas Publishing House.</i> • <i>Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill.</i> • <i>Financial Management : Ravi M Kishore, Taxman</i> • <i>Financial Management : James C Van Horne, Prentice Hall</i> • <i>Financial Management: Prassana Chandra, Prentice Hall.</i> • <i>Financial Management: Chandra Haribariran Iyer: IBHL Publication.</i>

SYBBI Sem IV Evaluation Pattern as per credit of the subject (2025-26)

Financial Management – II (04 credit) 100 Marks

Internal Assessment-I – 20 Marks	Project
Internal Assessment-II - 20 Marks	Class Test/ MCQs
Semester end Exam - 60 Marks	Subjective Exam

Question Paper Pattern
(Practical Subject)
2025-26

For 60 Marks

Maximum Marks: 60

Questions to be set: 02

Duration: 2 Hrs.

All Questions are Compulsory

Question	Particulars	Marks
Q1	Full Length Question (Any 2 out of 3)	15 Marks each
Q2	Full Length Question (Any 2 out of 3)	15 Marks each

Mapping of the Courses to Employability / Entrepreneurship / Skill Development

SYBBI Semester- IV

Class	Course Name	Course Code	Unit No. And topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
SYBBI	Financial Management –II	RJMAJBBI242	Unit 1: Working Capital Management	Employability and Entrepreneurship
SYBBI	Financial Management –II	RJMAJBBI242	Unit 2: Management of Cash & Marketable Securities	Employability and Entrepreneurship
SYBBI	Financial Management –II	RJMAJBBI242	Unit 3: Inventory Management	Entrepreneurship and Skill development
SYBBI	Financial Management –II	RJMAJBBI242	Unit 4: Financial Policy and Corporate Strategy	Employability and Entrepreneurship

Mapping of Curriculum with relevance in the local, regional, national and global developmental needs

SYBBI Semester- IV

Sr.no	Paper Code	Course Name	Relevance
1	RJMAJBBI242	Financial Management – II (Unit I, II, III, IV)	Regional, National Development needs

Mapping of Curriculum with cross cutting viz. Professional ethics, Gender, Human Values, Environment and Sustainable development goals and NEP 2020

SYBBI Semester- IV

Sr.no	Course Name	Paper Code	Issues Addressed
1	Financial Management – II (Unit I, II, III, IV)	RJMAJBBI242	SDG 8,9 Professional ethics

Assessment of BBI Project Report

(For 20/25 Marks Internal Exam)

Name of the Department:	Paper: _____	Course Code: _____
Name of the Student: _____	Roll No: _____	
_____	Div: _____	Date: _____
Marks: <u> /20 or 25 </u>		
Title of Assignment: _____		

Assessment Pattern of Project work done/ Report Writing and Conclusion/Presentation

Type of Assessment	Written work	Presentation	Overall Conduct	Total
Project work done	04	04	02/07	10/15
Report Writing and Conclusion	02	02	01	05
Presentation	02	02	01	05

Teaching Learning Methods

The teaching learning method has been designed with student centric focus. The main aim of the teaching pedagogy is to teach domain knowledge to the students. It further aims to develop critical thinking, logical analysis and comprehensive development of the students studying the subject. The teaching learning methods include:

- Classroom teaching: Explaining concepts, theories, methodologies related to the subject
- Blended learning: Use of zoom platform, explainer videos and documentaries
- Knowledge repository: Use of Google classroom
- Group discussion: Online and offline based on topic taught
- Presentations: Online and offline based on the syllabus
- Field visits: Based on the syllabus
- Digital learning: Training students with the digital tools and technologies