

**Curriculum and Credit
Framework for
Undergraduate Programme
(Single-Major) as per NEP-2020**

B.COM. BANKING & INSURANCE

(Four-Year Undergraduate Programme)

5th & 6th Semesters

For Batch W.e.f. Session: 2021-22



**University School for Graduate Studies,
Chaudhary Devi Lal University
Sirsa-125055, Haryana**

Exit options and Credit requirements

SINGLE-MAJOR

Exit with	Credit requirement
Certificate in Commerce: After successful completion of First year (Two semesters) of the Four-Year Undergraduate Degree Programme.	48 (Including Internship of 4 Credits)
Diploma in Commerce: After successful completion of Two years (Four semesters) of the Four-Year Undergraduate Degree Programme.	94 (Including Internship of 4 Credits)
Bachelor of Commerce: After successful completion of Three years (Six semesters) of the Four-Year Undergraduate Degree Programme.	136
Bachelor of Commerce (Honours/Honours with Research) After successful completion of Four Years (Eight semesters) of the Undergraduate Degree Programme.	184

B.Com. (Banking& Insurance) 5th semester

Course Code	Course Title	Level	Credits				Marks		
			L	T	P	Total	Int	Ext	Total
BCOM/SM/5/DSC/301	Financial Management	300	2	2	-	4	30	70	100
BCOM/SM/5/DSC/302	Cost Accounting	300	2	2	-	4	30	70	100
BCOM/SM/5/DSC/303	Bank Management	300	4	-	-	4	30	70	100
BCOM/SM/5/DSC/304	Corporate Banking	300	4	-	-	4	30	70	100
BCOM/SM/5/MIC/301	Security Market operations	300	4	-	-	4	30	70	100
BCOM/SM/5/SEC/301	Business Mathematics	300	2	1	-	3	25	50	75
BCOM/SM/5/INT	Internship	300	-	-	4	4	-	100	100
	Total					27			675

B.Com. (Banking& Insurance) 6th semester

Course Code	Course Title	Level	Credits			Marks		
			L	T	Total	Int	Ext	Total
BCOM/SM/6/DSC/305	Management Accounting	300	2	2	4	30	70	100
BCOM/SM/6/DSC/306	Banks and Financial Institutions	300	4	-	4	30	70	100
BCOM/SM/6/DSC/307	Bank lending Policies and Techniques	300	4	-	4	30	70	100
BCOM/SM/6/MIC/302	Corporate Governance & Business Ethics	300	2	2	4	30	70	100
BCOM/SM/6/SEC/302	Introduction to financial literacy	300	2	1	3	25	50	75
CDLU/VAC/102	Professionals Skills	300	2	-	2	15	35	50
CDLU/VAC/103	Leadership and Management Skills	300	2	-	2	15	35	50
	Total				23			575

BCOM/SM/5/DSC/301: FINANCIAL MANAGEMENT

DURATION: 3 HOURS

CREDIT: 4

MAXIMUM MARKS: 100

(EXTERNAL: 70, INTERNAL: 30)

Course Objective: The objective of this course is to familiarize the students with the principles and practices of financial management.

Course Learning Outcomes: After completing the course, the student shall be able to:

CO1: Enables learning of the basic concept of financial management, investment and capital investment options.

CO2: Provides knowledge of long-term investment decisions, planning and risk of investment projected with it.

CO3: Ensures students learning as to how to take proper financing decisions.

CO4: Aware the students about the available dividend distribution theories and the working capital decisions.

UNIT-I

Financial Management: Nature, Significance, Scope and Objectives of financial management; Functions of finance executive in an organization; Functional areas of financial management; Changing role of financial management in India; Financial planning and forecasting: Its need & importance, drafting a financial plan; Capitalization: Over-capitalization and Under-capitalization; Financial forecasting: meaning, benefits and Techniques of financial forecasting

UNIT-II

Investment Decisions: The Capital Budgeting Process, Cash flow Estimation, Payback Period Method, Accounting Rate of Return, Net Present Value (NPV), Net Terminal Value, Internal Rate of Return (IRR), Profitability Index; Capital budgeting under Risk – Certainty Equivalent Approach and Risk- Adjusted Discount Rate.

UNIT-III

Financing Decisions: Sources of finance- short-term, medium term and long term; Cost of Capital- Estimation of components of cost of capital, Methods for Calculating cost of equity capital, Cost of Retained Earnings, Cost of Debt and Cost of Preference Capital, Weighted Average cost of capital (WACC) and Marginal cost of capital; Capital structure: Theories of Capital Structure (Net Income, Net Operating Income, MM Hypothesis, Traditional Approach), Determinants of capital structure; Operating and financial leverage;

UNIT-IV

Dividend Decisions: Theories for Relevance and irrelevance of dividend decision for corporate valuation; Cash and stock dividends; Dividend policies in practice, Working Capital Decisions: Concepts of working capital, the risk-return trade off, sources of short-term finance, working capital estimation; Cash management, Receivables management, Inventory management and Payables management

Suggested Readings

1. Brigham and Houston, *Fundamentals of Financial Management*, Cengage Learning
2. Khan and Jain. *Basic Financial Management*, McGraw Hill Education
3. Levy H. and M. Sarnat. *Principles of Financial Management*. Pearson Education
4. Prasanna Chandra, *Fundamentals of Financial Management*. McGraw Hill Education
5. Rustagi, R.P. *Fundamentals of Financial Management*. Taxmann Publication Pvt. Ltd.
6. Singh, J.K. *Financial Management- text and Problems*. Dhanpat Rai and Company, Delhi.

Note for the Paper Setter: The question paper will consist of **nine** questions in all. The first question will be compulsory and will consist of **seven** short questions of **2** marks each covering the whole syllabus. In addition, **eight** more questions of **14** marks each will be set unit-wise comprising of **two** questions from each of the **four** units. The candidates are required to attempt **one compulsory question** and **four more questions** selecting at least one question from each unit.

BCOM/SM/5/DSC/302: COST ACCOUNTING

DURATION: 3 HOURS

CREDIT: 4

MAXIMUM MARKS: 100

(EXTERNAL: 70, INTERNAL: 30)

Course Objective: The objective of this course is to acquaint the students with basic concepts used in cost accounting, various methods involved in cost ascertainment and cost accounting book keeping systems.

Course Learning Outcomes: After completing the course, the student shall be able to:

CO1: Basic understanding of conceptual framework of Cost Accounting.

CO2: Determination of material and labour cost, material and labour cost control and accounting.

CO3: Understanding the classification, allocation, apportionment and absorption of overheads in cost determination. Compute the unit cost, jobs, contract cost and total cost of production and also prepare cost statement.

CO4: Calculate processes and services costing and basic understanding of cost accounting book keeping system and reconciliation of cost and financial account profits.

UNIT-I

Introduction: Meaning, objectives and advantages of cost accounting; Difference between cost accounting and financial accounting; Cost concepts and classifications; Elements of cost; Installation of a costing system; Role of a cost accountant in an organization.

UNIT-II

Elements of Cost: Material and Labour:(a) Materials- Material/inventory control techniques, Accounting and control of purchases, storage and issue of materials, Methods of pricing of materials issues — FIFO, LIFO, Simple Average, Weighted Average, Replacement, Standard Cost, Treatment of Material Losses(b) Labour: Accounting and Control of labour cost, Time keeping and time booking, Concept and treatment of idle time, over time, labour turnover and fringe benefits, Methods of wage payment and the Incentive schemes- Halsey, Rowan, Taylor's Differential piece wage.

UNIT-III

Elements of Cost: Overheads- Classification, allocation, apportionment and absorption of overheads; Under- and over absorption; Methods of Costing: Unit costing; Job costing; Contract costing.

UNIT-IV

Methods of Costing: Process Costing (process losses, valuation of work in progress, joint and by-products); Operation Costing (only transport); Book Keeping in Cost Accounting: Integral and non-integral systems; Reconciliation of cost and financial accounts

Suggested Reading:

- Charles T. Horngren, Srikant M. Datar, Madhav V. Rajan, *Cost Accounting: A Managerial Emphasis*, Pearson Education.
- Jawahar Lal, *Cost Accounting*. McGraw Hill Education
- Nigam, B.M. Lall and I.C. Jain. *Cost Accounting: Principles and Practice*. PHI Learning
- Singh, Surender. *Cost Accounting*, Scholar Tech Press, New Delhi.
- Jain, S.P. and K.L. Narang. *Cost Accounting: Principles and Methods*. Kalyani Publishers
- Arora, M.N. *Cost Accounting – Principles and Practice*. Vikas Publishing House, New Delhi.
- H.V. Jhamb, *Fundamentals of Cost Accounting*, Ane Books Pvt. Ltd.

Note for the Paper Setter: The question paper will consist of **nine** questions in all. The first question will be compulsory and will consist of **seven** short questions of **2** marks each covering the whole syllabus. In addition, **eight** more questions of **14 marks each** will be set unit-wise comprising of **two** questions from each of the **four** units. The candidates are required to attempt **one compulsory question and four more questions** selecting at least one question from each unit.

BCOM/SM/5/DSC/303: BANK MANAGEMENT

DURATION: 3 HOURS

CREDIT: 4

MAXIMUM MARKS: 100

(EXTERNAL: 70, INTERNAL: 30)

Course Objective: The objective of this course is to provide basic knowledge of bank management.

Course Learning Outcomes: After completing the course, the student shall be able to;

CO1: Familiarizes students with management functions for banks.

CO2: Conceptual understanding of forms of banking.

CO3: Acquires sound knowledge of liquidity management.

CO4: Enable students with credit management.

UNIT I

Management functions for banks: planning and MBO (management by objectives) in banks; strategic and operational planning in banks; need and process of manpower planning in banks; various services offered by banks; recent trends in banking

UNIT II

Forms of banking: meaning and definition of form of banking; forms of banking; unit banking (merits and demerits); branch banking (merits and demerits); mixed banking (merits and demerits); chain banking (merits and demerits); group banking (merits and demerits).

UNIT III

Liquidity management: meaning, concept, need and significance of liquidity; theories of liquidity management; liquidity risks – determinants of liquidity; asset-liability management of bank.

UNIT IV

Credit management: Credit management in banks; regulations related to loan and advance; credit exposure limit; directed lending; risk in banks.

Suggested Readings:

1. Principles and Practice of Bank Management by P. Subba Rao (Himalaya Pub. House)
2. Principles of Management for Bankers by Dr. C.B. Gupta (Sultan Chand & Sons)
3. Bank Management by V.S.P. Rao

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BCOM/SM/5/DSC/304: CORPORATE BANKING

DURATION: 3 HOURS

CREDIT: 4

MAXIMUM MARKS: 100

(EXTERNAL: 70, INTERNAL: 30)

Course Objective: The objective of this course is to provide basic knowledge of corporate banking and its relevance in modern context.

Course Learning Outcomes: After completing the course, the student shall be able to;

CO1: Familiarizes students with the concept of corporate banking.

CO2: Conceptual understanding of investment banking and merchant banking.

CO3: Acquires sound knowledge of corporate advisory services.

CO4: Familiarizes students with project and infrastructure finance.

UNIT-I

Corporate Banking: Meaning and importance, Various services provided viz., cash management, salary payment, debt management, factoring and forfeiting, trusteeship, custodial services, business advisory, off shore services, trade services, forex management, etc.; Corporate Deposits: Importance of institutional deposits vis-a-vis retail deposits; Corporate Finance-Working capital finance, fund and non-fund based limits and import-export finance; Corporate debt restructuring.

UNIT-II

Investment Banking: Meaning and scope of investment banking, Evolution, overview of current state of investment banking in India; Merchant Banking –Advisory services for equity/debt issues, management, placement and distribution of equity/debt; Mergers and Acquisitions; Divestitures-Identification, Structuring, Negotiation and Execution, arranging finances, etc.

UNIT-III

Corporate advisory services: Capital restructuring, Project advisory, Private equity and Venture capital, loan syndication, etc.

UNIT-IV

Project and Infrastructure Finance: Characteristics of Project Finance- Technology selection, Assessment of technical collaborator-Market Analysis, Financial Analysis; Common risks in projects; Risk mitigation methodologies in projects; Project Planning; Network techniques for project implementation; Infrastructure financing; cash flow deal agreement with parties involved; SPV-Monitoring and follow-up of the project.

Suggested Readings:

1. Uppal R, *Indian Banking in the globalised world*, New Century Publications, New Delhi
2. Indian Institute of Banking & Finance, *Corporate Banking*, Mumbai
3. Avadhani, *International Finance*, Himalaya Publishing House, Mumbai
4. MadhuVij, *Multinational Financial Management*, Excel Publications, New Delhi
5. Apte, PG, *International Financial Management*, Macmillan Publishers, Mumbai

Note for the Paper Setter: The question paper will consist of **nine** questions in all. The first question will be compulsory and will consist of **seven** short questions of **2** marks each covering the whole syllabus. In addition, **eight** more questions of **14 marks each** will be set unit-wise comprising of **two** questions from each of the **four** units. The candidates are required to attempt **one compulsory question** and **four more questions** selecting at least one question from each unit.

BCOM/SM/5/MIC/301: SECURITY MARKET OPERATIONS

DURATION: 3 HOURS
CREDIT: 4

MAXIMUM MARKS: 100
(EXTERNAL: 70, INTERNAL: 30)

Objective: The objective of this course is to provide knowledge about Security markets and trading of securities.

CO1: Familiarizes students with Primary and secondary Security Markets and its instruments.

CO2: Conceptual understanding of Listing of securities in stock exchanges.

CO3: Acquires sound knowledge of SEBI and NSDL.

CO4: Enable students with future and option trading.

UNIT-I

Security Markets: Primary and secondary market; Primary market – its role and functions, Methods of selling securities in primary market; New financial instruments; SEBI guidelines for public issues;

UNIT-II

Stock exchanges; Listing of securities in stock exchanges; Trading mechanism – Screen based trading; Internet based trading; National stock exchange and Bombay stock exchange – Role, Organization and management;

UNIT-III

Listing procedure (Accounting and participants regulation) 1996; SEBI (Custodian of Securities) Regulation, 1996; National Securities Depository Ltd. (NSDL).

UNIT-IV

Derivative Trading: Future and Options – Concept, Meaning and Importance, Methods of Trading, Valuation of options; Raising funds from international markets: FITs Euro issues, ADR's, GDR's and FDI; SEBI guidelines.

Suggested Readings:

1. Dalton, John M.: *How the Stock Market Works*, Prentice Hall, New Delhi.
2. Donald E. Fisher, Ronald J. Jordan: *Security Analysis and Portfolio Management*; Prentice Hall, New Delhi.
3. Gupta, L.C.: *Stock Exchange Trading in India; Society for Capital Market Research and Development*, Delhi.
4. Machi Raju, H.R.: *Merchant Banking*; Wiley Eastern Ltd., New Delhi.
5. Raghunathan V.: *Stock Exchanges and Investments*, Tata McGraw Hill, New Delhi.

Note for the Paper Setter: The question paper will consist of **nine** questions in all. The first question will be compulsory and will consist of **seven** short questions of **2** marks each covering the whole syllabus. In addition, **eight** more questions of **14 marks each** will be set unit-wise comprising of **two** questions from each of the **four** units. The candidates are required to attempt **one compulsory question** and **four more questions** selecting at least one question from each unit.

BCOM/SM/5/SEC/301: BUSINESS MATHEMATICS

DURATION: 3 HOURS

CREDIT: 3

MAXIMUM MARKS: 75

(EXTERNAL: 50, INTERNAL: 25)

LEARNING OBJECTIVE: The objective of this course is to familiarize students with the applications of mathematics in business decision-making. It will also provide basic knowledge and skills of numerical abilities and aptitudes for cracking competitive examinations.

Course Learning Outcomes: After completion of the course, learners will be able to:

CO1: describe the number system and Equations.

CO2: learn the percentages, ratios and proportions; and Commercial Mathematics.

CO3: know the Algebra of matrices and Applications of matrices.

CO4: describe the Differential Calculus and Maxima and Minima of functions.

Unit-I

Number System- Natural numbers, Prime numbers, Real numbers, Even numbers, Odd numbers, Rational numbers, Irrational numbers, Integers-HCF & LCM-Problems on Multiplication, Division, Additions, Subtractions, HCF and LCM

Equations- Meaning and Types of Equations-Linear Equation – Meaning & Problems-Simultaneous Equation – Meaning and Problems with only two variables (Elimination method and Substitution method)-Quadratic Equation – Meaning and Problems under Factorization and Formula method

Unit-II

Percentages, Ratios And Proportions- Percentages - Meaning of Percent, Meaning of Percentage- Difference between Percent and Percentage - Expression of Percent-Calculation of Percentage – Problems-Ratios – Meaning and Types of Ratio – Duplicate, Triplicate and Sub-duplicate of a Ratio-Proportions -Meaning & Properties – Cross product property and Reciprocal property –United Proportions-Continued Proportions – Compound Proportions – Meaning and Problems.

Commercial Mathematics- Discount – Meaning & Kinds-Problems on Trade Discount, Cash Discount, True Discount, Bankers Discount, Bankers Gain & Equated Due Date-Interest – Meaning and Kinds. Problems on calculation of simple Interest & compound Interest-Annuity – Meaning of Annuity Certain, Annuity Due, Contingent Annuity, Deferred Annuity and Deferred Perpetuity.

Unit-III

Matrices- Definition of a matrix, Types of matrices; Algebra of matrices, Calculation of values of determinants up to third order; Adjoint of a matrix; Finding inverse of a matrix through ad joint; Applications of matrices to solution of simple business and economic problem

Suggested Readings:

1. Sanchethi & Kapoor: Business Mathematics.-Sultan Chand & Sons
2. Thukral, J.K., Mathematics for Business Studies, Mayur Publications
3. Vohra, N.D., Quantitative Techniques in Management. McGraw Hill Education
4. Soni, R.S., Business Mathematics, Ane Books, New Delhi
5. Singh J. K., Business Mathematics. Himalaya Publishing House
7. Wikes, F.M., Mathematics for Business, Finance and Economics. Thomson Learning

Note for the Paper Setter: The question paper will consist of **seven** questions in all. The first question will be compulsory and will consist of **four** short questions of 2 marks each covering the whole syllabus. In addition, **six** more questions of **14 marks each** will be set unit-wise comprising of **two** questions from each of the **three** units. The candidates are required to attempt **one compulsory question and three more questions** selecting at least one question from each unit.

BCOM/SM/5/INT
INTERNSHIP

CREDIT: 4

MAX MARKS: 100
MIN. MARKS: 40

Each student will have to undergo an internship of credits having atleast 120 hours (1 Credit : 30 hours of engagement) with involvement/working with local Industry/Organization (Govt./Private), Business Organization, Artiest, Craft Persons and similar entities during summer vacations.

Student will have to submit a certificate in office within one month after the commencement of 5th semester, issued by the competent signatory of the Industry/Organization regarding their performance, discipline and activities during the courses of internship.

A panel of experts constituted by the Dean/Chairperson with conduct the Viva-Voce for the assessment of Internship.

Sixth Semester

BCOM/SM/6/DSC/305: MANAGEMENT ACCOUNTING

DURATION: 3 HOURS
CREDIT: 4

MAXIMUM MARKS: 100
(EXTERNAL: 70, INTERNAL: 30)

Course Objective: The objective of this course is to impart knowledge about the use of financial, cost and other data for the purpose of managerial planning, control and decision making.

Course Learning Outcomes: After completing the course, the student shall be able to;

CO1: To include the tools and techniques of management accounting.

CO2: To impart knowledge on capital budgeting and budgetary control.

CO3: To comprehend the knowledge of variance analysis and marginal costing.

CO4: To provide knowledge regarding funds flow and cash flow statement.

UNIT-I

Introduction: Meaning, nature, significance and scope, Tools and techniques of management accounting; Difference between cost accounting and management accounting; Cost control, cost reduction, cost management. Budgeting and budgetary control: Concept of budget and budgetary control, Objectives, Merits, and Limitations, Budget administration, Functional budgets, Fixed and Flexible budgets, Zero base budget, Programme and performance budgets.

UNIT-II

Ratio Analysis: Concepts and Types. Responsibility accounting: Concept, Significance, Types of Responsibility Centres, Divisional performance measurement – Financial measures.

UNIT-III

Standard costing and variance analysis: Concept & significance, Advantages, limitations and applications; Variance analysis – Material, labour. Marginal Costing: Absorption versus variable costing- Distinctive features and income determination; Cost-volume-profit analysis: Break-even analysis-algebraic and graphic methods; Contribution; P/V ratio; Break-even- point; Margin of safety; Angle of incidence; Determination of cost indifference point.

UNIT-IV

Funds flow statement; Cash flow statement.

Suggested Readings:

1. Drury, Colin. *Management and Cost Accounting*.
2. Thomson Learning. Garrison H., Ray and Eric W. Noreen. *Managerial Accounting*. McGraw Hill.
3. H.V. Jhamb, *Management Accounting*, ANE Books Pvt. Ltd. New Delhi.
4. Horngreen, Charles T., Gary L. Sundem. *Introduction to Management Accounting*. Prentice Hall.
5. Horngreen, Charles T., George Foster and Srikant M. Dattar. *Cost Accounting, A Managerial Emphasis*. Prentice Hall of India Ltd., New Delhi. Khan,
6. M.Y. and P.K. Jain. *Management Accounting*. Tata McGraw Hill, Publishing Co., New Delhi.
7. Lal, Jawahar. *Advanced Management Accounting Text and Cases*. S. Chand & Co., New Delhi.

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BCOM/SM/6/DSC/306 : BANKS AND FINANCIAL INSTITUTIONS

DURATION: 3 HOURS

CREDIT: 4

MAXIMUM MARKS: 100

(EXTERNAL: 70, INTERNAL: 30)

Course Objective: The objective of this course is to enable the student to become familiar with banks and financial institutions.

Course Learning Outcomes: After completing the course, the student shall be able to;

CO1: To make the learners aware about Indian financial system.

CO2: To develop necessary skill set of banking sector reforms in India

CO3: To discuss the types of financial institutions.

CO4: To make the learners aware about internet banking; mobile banking and digital payments systems

UNIT- I

Brief Overview of Indian financial system. Types of banks: Commercial banks; Regional Rural Banks (RRBs); Foreign banks; Cooperative Banks. Reserve Bank of India: Functions; Role and monetary policy management.

UNIT- II

Banking sector reforms in India: Basel norms; Risk management; NPA management; Financial markets: Money market; Capital market; Government securities market.

UNIT- III

Financial Institutions: Development Finance Institutions (DFIs); Non-Banking Financial Companies (NBFCs); Mutual Funds; Pension Funds.

UNIT- IV

Overview of Financial inclusion; Digitisation of banking and other financial services: Internet banking; Mobile banking; Digital payments systems

SUGGESTED READINGS:

1. Pathak, The Indian Financial System, 3rd Edition, Pearson Education.
2. Gurusamy, Financial Markets and Institutions, 3rd edition, Tata McGraw Hill.
3. Saunders, Financial Markets and Institutions, 3rd edition, Tata McGraw Hill.
4. Thummuluri, Siddaiah, Financial Services, 1st edition, Pearson Education.
5. Khan, Indian Financial Systems, 6th edition, Tata McGraw Hill.
6. Dr S.C Bihari, Indian Financial System, International Book House Ltd
7. Shekhar and Shekhar, Banking Theories and Practices, Vikas Publication
8. The New Basel Record, ICAI Publication
9. Indian Institute of Banking and Finance, Risk Management, McMillan Publisher
10. Financial Markets: A Beginner's Module, Workbook from NSE

Note for the Paper Setter: The question paper will consist of **nine** questions in all. The first question will be compulsory and will consist of **seven** short questions of **2** marks each covering the whole syllabus. In addition, **eight** more questions of **14 marks each** will be set unit-wise comprising of **two** questions from each of the **four** units. The candidates are required to attempt **one compulsory question** and **four more questions** selecting at least one question from each unit.

BCOM/SM/6/DSC/307 : BANK LENDING POLICIES AND TECHNIQUES

DURATION: 3 HOURS

CREDIT: 4

MAXIMUM MARKS: 100

(EXTERNAL: 70, INTERNAL: 30)

Course Objective: The objective of this course is to enable the student to become familiar with bank lending policies and techniques.

Course Learning Outcomes: After completing the course, the student shall be able:

CO1: To make the learners aware about bank lending policies.

CO2: To familiarize students with financing priority sector.

CO3: To discuss the types of securities.

CO4: To make the learners aware about financing sick industrial units.

UNIT-I

ESTABLISHING BANK LENDING POLICIES UNDER CHANGING ENVIRONMENT: Monetary and credit policy of RBI: Objectives, Tools/instruments, Role of monetary policy in developing economy; Principles of Bank Leading; Different kinds of Fund Based and Non-Fund Based advances/LOAN granted by banks.

UNIT-II

DIFFERENT TYPES OF SECURITIES: Methods to issue loan to the customer: Mortgage or Hypothecation, Lien-Assignment-Pledge; Different types of securities, Advance against Various Property; Goods, documents of title to goods; Stock exchange securities; Corporate securities; LIC; Real estate, Fixed deposits.

UNIT-III

FINANCING PRIORITY SECTOR: Different types of borrowers and guidelines for financing priority sector Loans for housing; RBI's Guideline on financing priority sector Loans; Financing of Agriculture; Type of finance and lending; Crop loan, Kisan Credit Card Scheme, Agriculture term loan, Land Development Loan, minor irrigation, farm mechanism, Finance to horticulture

UNIT-IV

FINANCING SICK INDUSTRIAL UNITS: Definition of Sick Industrial Units; Causes Sick Industrial Units; Symptoms of Sickness; Relief and concessions available to sick industrial units; BIFR and its role; Repayment schedules and recovery mechanism and process.

SUGGESTED READINGS:

1. Banking Law and Practice by Mona Tanna & Manish Tanna, Himalaya Publishing House
2. Practice and Law of Banking by B S Khubchandani, MacMillan India Ltd
3. Practice and Law of Banking by B S Khubchandani, MacMillan India Ltd
4. Indian Financial System by Bharthi V Pathak

Note for the Paper Setter: The question paper will consist of **nine** questions in all. The first question will be compulsory and will consist of **seven** short questions of **2** marks each covering the whole syllabus. In addition, **eight** more questions of **14 marks each** will be set unit-wise comprising of **two** questions from each of the **four** units. The candidates are required to attempt **one compulsory question** and **four more questions** selecting at least one question from each unit.

BCOM/SM/6/MIC/302: CORPORATE GOVERNANCE AND BUSINESS ETHICS

DURATION: 3 HOURS
CREDIT: 4

MAXIMUM MARKS: 100
(EXTERNAL: 70, INTERNAL: 30)

Course Objective: The objective of this course is to provide basic knowledge of business ethics and values and its relevance in modern context.

Course Learning Outcomes: On Completion of this course, the successful students should be able to:

CO1: Studies business ethics as a reflection of standard of business that either an individual or business.

CO2: Increase the knowledge of principles and theories of Business ethics.

CO3: Understand the concept of corporate governance.

CO4: Attain knowledge of rights of stakeholders and consumers. Also study the protection measures against the employees.

UNIT-I

Introduction to business ethics: the concept, nature and growing significance of ethics in business, ethical principles in business, Ethics in management, Theories of business ethics, Ethical issues in business, business ethics in 21st century.

UNIT-II

Ethics in various functional areas of business: Ethics in finance, ethics in HRM, Ethics in marketing, ethics in production and operation management.

UNIT-III

Evolution of corporate governance; developments in India; regulatory framework of corporate governance in India; SEBI guidelines on corporate governance; reforms in the companies act.

UNIT-IV

Corporate management vs governance; internal constituents of the corporate governance key managerial personnel (KMP) chairman/qualities of a chairman, powers, responsibilities and duties of a chairman.; chief executive officer (CEO), role and responsibilities of the CEO.

Suggested Readings:

1. Andrew Crane Dirk Matten, *Business Ethics (Indian Edition)*, Oxford University Press, New Delhi.
2. Andrew Crane, *Business Ethics: Managing Corporate Citizenship and Sustainability in the Age of Globalization*, DIRIC Matteu Oxford University Press, New Delhi.
3. Bhatia S.K., *Business Ethics and Corporate Governance*, Deep & Deep Publications Pvt. Ltd., New Delhi.
4. Michael Blowfield, Alan Murray, *Corporate Responsibility-A Critical Introduction*, Oxford University Press, New Delhi.
5. Garg, Sanjeev and Kedia Mahak, *Corporate Governance and Business Ethics*, Kalyani Publishers, New Delhi.

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BCOM/SM/6/SEC/302: INTRODUCTION TO FINANCIAL LITERACY

DURATION: 3 HOURS

CREDIT: 3

MAXIMUM MARKS: 75

(EXTERNAL: 50, INTERNAL: 25)

Learning Objectives

The Learning Objectives of this course are as follows:

- Familiarity with different aspects of financial literacy such as savings, investment, taxation, and insurance
- Understand the relevance and process of financial planning in Banking products
- Promote financial well-being

Learning outcomes

- The Learning Outcomes of this course are as follows:
- Develop proficiency for personal and family financial planning
- Ability to analyse banking and insurance products Personal tax planning

UNIT-1

Introduction to Financial literacy: Need for Financial Literacy, Role of financial education in achieving financial well-being, Importance of financial Planning. Basics of Savings and investment, Savings Vs Investment, Risk and Return, Inflation effects on Investment. Insurance related Products: Role of Insurance as risk management tool, Various types of Insurance: Life Insurance. Term Life Insurance, Endowment Policies, ULIP, Health Insurance, Regulatory role of IRDAI

UNIT-II

Savings Related Products: Types of bank accounts: Savings account. Current account, fixed deposits, recurring deposits, Special Term Deposit Schemes, Loans and Types of loan advanced by Banks. Various modes of transfer through banking channel: NEFT, RTGS. IMPS, UPI. Account opening process and importance of KYC norms. Do's and don'ts while using digital payments, Credit cards and Debit cards. Role of Reserve Bank of India in Digital Banking.

UNIT-III

Tax saving Schemes: Government Schemes-National Saving Certificates. Public Provident Fund, Post Office Schemes. Equity Linked Savings Schemes, Retirement Benefits Schemes-NPS (New Pension System)

Suggested Readings:

1. Investment Planning by SEBI
2. Indian financial System, by T.R. Jain and R.L. Sharma, VK Global Publisher
3. Money and Banking by T.R. Jain and R.K. Kaundal, VK Global Publisher
4. Kothari, R. (2010). Financial Services in India- Concept and Application. New Delhi: Sage Publications India Pvt. Ltd
5. Zokaityte, A. (2017). Financial Literacy Education, London: Palgrave Macmillan.
6. Avadhani, V.A. (2019). Investment Management. Mumbai: Himalaya Publishing House Ltd.

Note for the Paper Setter:

The question paper will consist of **seven** questions in all. The first question will be compulsory and will consist of four short questions of 2 marks each covering the whole syllabus. In addition, six more questions of 14 marks each will be set unit-wise comprising of two questions from each of the three units. The candidates are required to attempt one compulsory question and three more questions selecting at least one question from each unit.

CDLU/VAC/102
Professional Skills

Credits: 2 (Theory)
Lectures: 30
Duration of Exam: 2 Hrs.

Max. Marks: 50
Final Term Exam: 35
Internal Assessment: 15

COURSE OBJECTIVES

- Acquire career skills and fully pursue to partake in a successful career path
- Prepare a good resume
- Prepare for interviews and group discussions

LEARNING OUTCOMES

- Participate in a simulated interview.
- Actively participate in group discussions towards gainful employment.
- Capture a self-interview simulation video regarding the job role concerned.

Unit-1

Résumé Skills: Preparation and Presentation, Introduction of Résumé and Related Terms, Importance of Preparing a Good Résumé, Difference between a CV, Résumé, and Biodata, Essential Components of a Good Résumé, Résumé Skills: Common Errors, Common Errors, Guidelines for Résumé Preparation.

Interview Skills: Preparation and Presentation, Meaning of Interview, Types of Interview, STAR Approach for Facing an Interview, Interview Procedure, Do's and Don'ts, Important Questions Generally Asked in a Job Interview, Interview Skills: Common Errors, Common Errors, Interview Questions for Assessing Strengths and Weaknesses, Simulation, Job Simulation Formats, Comment Critically on Simulated Interviews, Demonstrate an Ideal Interview.

Group Discussion: Meaning of a Group Discussion, Importance of a Group Discussion, Types of Group Discussions, Procedure of a Group Discussion, Methodology, Ground Rules, Stages of group formations, Evaluation of Group Discussion, Common Errors, Simulation.

Process of Career Exploration: Knowing Yourself, Personal Characteristics, Knowledge about the World of Work, Requirements of Jobs Including Self-employment, Sources of Career Information, preparing for a Career Based on Potentials of Learners and Availability of Opportunities.

Cognitive Skills: Meaning, types of cognitive skills, and strategies, Critical Thinking Skills, Problem-solving Skills, Ability to Learn.

Non-cognitive Skills: Meaning, Types of Non-Cognitive skills and Strategies, Empathy, Teamwork, Creativity, Collaboration, Resilience, Interpersonal Skills, Perseverance, Self-Control, Social Skill, Peer Pressure, Stress and Stress Management.

Unit-2

Presentation Skills: Meaning and Types, Meaning of Presentation, Types of Presentations, Presentation for Internal and External Communication, Presentation Strategies, Ways to Improve Presentation Skills over Time.

Trust and Collaboration: Explain the importance of trust in creating a collaborative team, Definition of Trust, Importance of Trust in Creating a Collaborative Team, Strategies to Build Trust with Employees, Criteria for Evaluation of Trust and Collaboration in Teams, Agree to Disagree and Disagree to Agree– Spirit of Teamwork, Understanding Fear of Being Judged and Strategies to Overcome Fear, Understanding the Fear of Being Judged, Signs and Symptoms of Social Anxiety Disorder, Strategies to Overcome Fear or Social Anxiety.

Listening as a Team Skill: Listening Skill, Advantages of Effective Listening Skills, Types of Listening, Listening as a Team Member and Team Leader, Listening as a Team Leader, Listening as a Team Member, Improving Listening Skills, Uses of Active Listening Strategies to Encourage Sharing of Ideas, The Importance of Active Listening in the

Workplace, Strategies for Improving Active Listening Skills to Encourage Sharing of Ideas.

Brainstorming: The Meaning and Process, Procedure for Conducting Brainstorming, Importance of Using the Brainstorming Technique, Types of Brainstorming, Learning and Showcasing the Principles of Documentation of Team Session Outcomes.

Social and Cultural Etiquettes: Meaning, Need for Effective Interpersonal Relationships, Aspects of Social and Cultural/Corporate Etiquette in Promoting Teamwork, Social Etiquette, Cultural Etiquette and its role in promoting teamwork, Corporate/Professional Etiquette.

Internal Communication: Meaning, Need for Internal Communication, Use of Various Channels of Transmitting Information to Team Members including Digital and Physical.

Suggested Readings: Follow Curriculum and Guidelines for Life Skills (Jeevan Kaushal) 2.0 at UGC website: [https://www.cdlu.ac.in/assets/admin/miscellaneous/Implementation%20of%20Curriculum%20and%20Guidelines%20on%20Life%20Skills%20\(Jeevan%20Kaushal\)%202.0.pdf](https://www.cdlu.ac.in/assets/admin/miscellaneous/Implementation%20of%20Curriculum%20and%20Guidelines%20on%20Life%20Skills%20(Jeevan%20Kaushal)%202.0.pdf)

Note for the Paper Setter: *The question paper will consist of **five** questions in all. The first question will be compulsory and will consist of **seven** short questions of **1** marks each covering the whole syllabus. In addition, **four** more questions of **14 marks each** will be set unit-wise comprising of **two** questions from each of the **two** units. The candidates are required to attempt **one compulsory question** and **two more questions** selecting at least one question from each unit.*

CDLU/VAC/103
Leadership and Management Skills

Credits: 2 (Theory)
Lectures: 30
Duration of Exam: 2 Hrs.

Max. Marks: 50
Final Term Exam: 35
Internal Assessment: 15

COURSE OBJECTIVES

- Develop essential skills to influence and motivate others.
- Inculcate emotional and social intelligence and integrative thinking for effective leadership.
- Create and maintain an effective and motivated team to work for society.

LEARNING OUTCOMES

- Understand the basics of entrepreneurship and develop business plans.
- Apply the design thinking approach for leadership.
- Appreciate the importance of ethics and moral values for the making of a balanced personality.

Unit-1

Leadership Skills: Understanding Leadership and Its Importance, Models of Leadership, Basic Leadership Skills.

Managerial Skills: Basic Managerial Skills, Self-management Skills, Emotional Quotient, Developing Self-Awareness with JOHARI Window.

Entrepreneurial Skills: Basics of entrepreneurship, Creating a Business Plan.

Unit-2

Innovative Leadership and Design Thinking: Innovative Leadership and Design Thinking, Innovative leadership, Design thinking.

Ethics and Integrity: Ethics and Integrity, Learning through biographies, Ethics and Conduct.

Managing Personal Finance: Budgeting, Saving and investing.

Suggested Readings: Follow Curriculum and Guidelines for Life Skills (Jeevan Kaushal) 2.0 at UGC website: [https://www.cdlu.ac.in/assets/admin/miscellaneous/Implementation%20of%20Curriculum%20and%20Guidelines%20on%20Life%20Skills%20\(Jeevan%20Kaushal\)%202.0.pdf](https://www.cdlu.ac.in/assets/admin/miscellaneous/Implementation%20of%20Curriculum%20and%20Guidelines%20on%20Life%20Skills%20(Jeevan%20Kaushal)%202.0.pdf)

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