

**The Kelkar Education Trust's**  
**V. G. Vaze College of Arts, Science and Commerce**  
**(Autonomous)**



Revised Syllabus and  
Question Paper Pattern of Courses of  
**BACHELOR OF COMMERCE**  
**(BANKING & INSURANCE)**  
**(B & I) PROGRAMME**  
**SECOND YEAR**  
***SEMESTER III AND IV***

Under Choice Based Credit System,  
Grading and Semester System  
(To be implemented from  
Academic Year 2020-2021)

Board of Studies

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<b>B. Com (B &amp; I) SEMESTER III</b>		
Course Code	Full Name of Course (with Paper Name)	Credit Point
	<b>Core Courses (CC)</b>	
BIOB301	Organizational Behavior	3
BIFMK302	Financial Market	3
	<b>Ability Enhancement Course (AEC)</b>	
BIIT303	Information Technology in Banking & Insurance – I	3
	<b>Skill Enhancement Course (SEC)</b>	
BIFC304	Foundation Course – III (An Overview of Banking Sector)	2
	<b>Elected Courses (EC)</b>	
BIFM305	Financial Management –I	3
BIMA306	Management Accounting	3
BITAX307	Direct Taxes	3



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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com (Banking & Insurance)

Semester III

**Course: ORGANIZATIONAL BEHAVIOUR**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BIOB301	Organizational Behaviour	03



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1. Syllabus as per **Choice Based Credit System**

i) Name of the Programme	:	B.Com (Banking & Insurance)
ii) Course Code	:	BIOB301
		Semester III
iii) Course Title	:	Organizational Behaviour
iv) Semester wise Course Contents	:	Copy of the syllabus Enclosed
v) References and additional references	:	Enclosed in the Syllabus
vi) Credit structure		
No. of Credits per Semester	:	03
vii) No. of lectures per Unit	:	15
viii) No. of lectures per week	:	04
ix) No. of Tutorial per week	:	---
		<ul style="list-style-type: none"><li>• Semester End Exam:60 marks (5 Questions of 12marks each)</li><li>• Internal Assessment 40 marks:<ul style="list-style-type: none"><li>-Test 15 marks,</li><li>-Project/ Assignment 15 marks</li><li>-Class Participation: 10 marks</li></ul></li></ul>
2 Scheme of Examination	:	
3 Special notes, if any	:	No
4 Eligibility, if any	:	As laid down in the College Admission brochure/website
5 Fee Structure	:	As per College Fee Structure specifications
6. Special Ordinances / Resolutions, if any	:	No



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Programme: SYB.Com (Banking & Insurance)

Semester: III

Course : Organizational Behaviour

Course Code : BIOB301

Teaching Scheme (Hrs./Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10	-	-	60	100
Max. Time, End Semester Exam (Theory) -2Hrs.										

**Prerequisites** : Basic knowledge of organizational Behaviour  
: Basic knowledge of organization dynamics to utilized in banking and insurance sector

**Course Objectives:**

- 1 Study Individual behaviour with reference to personality, Learning, perception, emotions, values and ethics.
- 2 Study group dynamics, group communication, importance of power politics, working of virtual teams in service sector organization.
- 3 Knowledge of OB will enable student to study challenges faced by modern organizations with reference to financial service sector.



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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<p><b>THE INDIVIDUAL BEHAVIOUR:</b></p> <ul style="list-style-type: none"> <li>• Personality: Meaning, Determinants of Personality, Major personality traits influencing OB, The Big Five Model, Trait Theory of personality, Psychoanalytic theory of Personality, Freud Stages of Personality Development, Locus of Control, Self-Monitoring.</li> <li>• Learning: Meaning and Definition of Learning-The Learning Process, Principles of Learning, Theories of Learning-Classical conditioning, Operant Conditioning, Social Learning Theory, Learning through Reinforcement, Learning by Observing, Learning through Experience.</li> <li>• Perception Meaning, Factors Influencing Perception, Attribution Theory, Improving Perceptions- Johari Window, Empathy.</li> <li>• Workplace Emotions, Values and Ethics: Meaning of Emotions, Cognitive Dissonance, Emotional Dissonance, Managing Emotions at Work (Emotional Labor) - The Six Universal Emotions. Meaning and Types of Values, Sources of Value systems, Values across Cultures, Values and Ethical Behaviour.</li> <li>• Individual Decision Making: How are Decisions made in organization, Decision Making process, Decisional Styles</li> </ul>	<b>15</b>
<b>II</b>	<p><b>THE GROUP DYNAMICS:</b></p> <ul style="list-style-type: none"> <li>• Group Communication: Importance, Corporate Communication – Need, Importance and Techniques of Corporate Communication.</li> <li>• Power and Politics: Meaning of Power, Bases of Power, Power Tactics, Organizational Politics, Reasons for Organizational Politics, Managing Organizational Politics.</li> <li>• Negotiations: Meaning, Process, Strategies, Third Party Negotiations, Crisis Negotiations, Focus Areas of Negotiations.</li> <li>• Transactional Analysis Model: Types of Transactions, Ego states, Life Positions, Elaboration of Transactional styles.</li> <li>• Virtual teams and Group Cohesiveness: Structure, Types, Stages in Management of Virtual teams, Features of Cohesive Groups, Effects/Consequences/Impact of Group Cohesion.</li> </ul>	<b>15</b>



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	<ul style="list-style-type: none"> <li>Group Decision-Making: Advantages, Disadvantages, Assumptions, Managing Group Decision-Making, Strength and Weakness of Group Decision-Making.</li> </ul>	
<b>III</b>	<p><b>THE ORGANIZATIONAL DYNAMICS:</b></p> <ul style="list-style-type: none"> <li>Organization structure: Meaning, Meaning and key features of the concept of Centralization, Decentralization, Span of control and Departmentation, Simple structure, Bureaucratic &amp; Matrix structure.</li> <li>New design options: Team structure, Virtual organizations, Boundary less organizations</li> <li>Organization structure differentiation: Strategy, Organization size, Technology &amp; Environment, Organizational Designs and employee behaviour.</li> <li>Organizational Climate: Impact of Communication, Impact of Rewards &amp; Punishment, Quality work life with reference to Banking &amp; Insurance, Job Frustration-Sources, Causes, Effects, Ways to Overcome Frustration, Impact of Frustration on Banking and Insurance companies.</li> </ul>	<b>15</b>
<b>IV</b>	<p><b>ORGANIZATION BEHAVIOUR IN BANKING AND INSURANCE SECTOR:</b></p> <ul style="list-style-type: none"> <li>Practices of OB in Banks and Insurance</li> <li>Issue of organization behaviour in Banks</li> <li>Strategies to manage issues of organization behaviour in banks</li> <li>Case Studies – Transfer, Promotion, Separation.</li> </ul>	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>

**Beyond the Syllabus**

Group Discussions & Book Review.



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<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Answer Any Two of the Three. (05 Marks each)</b> (Unit based theory question)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>





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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A) Sub Questions to be asked 8 and to be answered any 06 B) Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.3	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.4	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.5	A) Theory questions (6 Marks) B) Theory questions (6 Marks) <b>OR</b> C) Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Practical question of 12 marks may be divided into two sub questions of 6/6.</p>		



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Course Outcomes:	
	After the completion of the course, students will able to
<b>CO1</b>	Learn will be able understand how behaviour of people in organization is affected by employees personality, their patterns learning, perception of events happening around them, employees emotions , their ethics and how all these things affect decision making in organization..
<b>CO2</b>	Learner will understand the importance of communication, power and politics has ability to influence behaviour of employees in an organization, negotiation factors affecting negotiation and process of negotiation, decision-making and techniques of decision making.
<b>CO3</b>	Students will understand the importance of virtual organization, adhocracy organization, their organization hierarchy and techniques of handling frustration.
<b>CO4</b>	Study of OB will help students to apply theoretical knowledge in practical work environment.

Recommended Resources	
<b>Reference Books -</b>	<ul style="list-style-type: none"> <li>• Organizational Behaviour- concept, controversies, applications, by Stephen Robbins, Prentice Hall.</li> <li>• Management and Organizational Behavior , Ninth Edition, by Laurie J. Mullins, Pearson publisher</li> <li>• Organizational Behavior, Text, Cases, Games, By K. Ashwathappa, Himalaya Publishing house</li> <li>• Organizational Behavior by Margie Parikh and Rajen Gupta, Tata McgrawHill Publication</li> <li>• Essentials of Organisational Behaviour (Seventh edition) - Stephen P. Robbins (Prentice Hall IndiaPvt.Ltd.)</li> <li>• Emerging Knowledge and Practices of the Real world (Fifth Edition) - Steven L McShane, Mary Ann Von Glinow, Radha R. Sharma. (Tata McGraw Hill Education Private Limited)</li> <li>• Organizational Behavior by Dr. S.S. Khanka, Sultanchand publication</li> <li>• Organizational Behavior by Jeff Harris and Sandra J. Hartman, Jaico Publications</li> <li>• Organizational Behavior by Hellriegel, Slocum, Woodman, Pearson Education</li> </ul>
<b><u>E-Resources</u></b>	-
<b>Webliography:</b>	-

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**Syllabus Prepared by:**

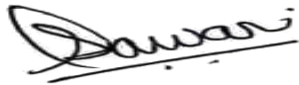
- |   |
|---|
| 1. Ms. Seema Pawar: Chairperson, Syllabus Committee<br>HOD - Dept. of SFC,<br>Assistant Professor,<br>V. G. Vaze College, Mulund (East), Mumbai |
| 2. Ms. Khursheed Shaikh : Member, Syllabus Committee<br>Assistant Professor,<br>Dept. of SFC,<br>V. G. Vaze College, Mulund (East), Mumbai      |
| 3. Ms. Arati Shah: Member, Syllabus Committee<br>Assistant Professor,<br>Dept. of SFC,<br>V. G. Vaze College, Mulund (East), Mumbai             |



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**The Final Syllabus which has been approved by the following BOS Members**

Ms. Seema Pawar	:	HOD (Banking & Insurance)
Ms. Anita Yakkali	:	Member – Faculty
Ms. Annu Singh	:	Member – Faculty
Mr. Ambadas Shinge	:	Member – Faculty
Ms. Sunanda Pandita	:	Member – Faculty
Ms. Mayura Ranade	:	Member – Faculty
Mr. S. Krishnan	:	Member – Visiting Faculty
Ms. Geeta Gokhale	:	Member – Visiting Faculty
Ms. Ashwini Mondkar	:	Member – Visiting Faculty
Ms. Parinaaz Mehta	:	Subject Expert from NMIMS University
Dr. (CA) Seema Tarak Shah	:	Subject Expert from SNDT University
Ms. Devashree M. Ghorpade	:	Vice Chancellor Nominee
Mr. Viral Rami	:	Industry / Corporate Sector
Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com (Banking & Insurance)

Semester III

**Course: FINANCIAL MARKETS**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BIFMK302	Financial Markets	03

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1. Syllabus as per **Choice Based Credit System**

i) Name of the Programme	:	B.Com (Banking & Insurance)
ii) Course Code	:	BIFMK302
		Semester III
iii) Course Title	:	Financial Markets
iv) Semester wise Course Contents	:	Copy of the syllabus Enclosed
v) References and additional references	:	Enclosed in the Syllabus
vi) Credit structure		
No. of Credits per Semester	:	03
vii) No. of lectures per Unit	:	15
viii) No. of lectures per week	:	04
ix) No. of Tutorial per week	:	---
		<ul style="list-style-type: none"><li>• Semester End Exam:60 marks (5 Questions of 12 marks each)</li><li>• Internal Assessment 40 marks:<ul style="list-style-type: none"><li>-Test 15 marks,</li><li>-Project/ Assignment 15 marks</li><li>-Class Participation: 10 marks</li></ul></li></ul>
2 Scheme of Examination	:	
3 Special notes, if any	:	No
4 Eligibility, if any	:	As laid down in the College Admission brochure/website
5 Fee Structure	:	As per College Fee Structure specifications
6. Special Ordinances / Resolutions, if any	:	No



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Programme: SYB.Com (Banking & Insurance)

Semester: III

Course Financial Markets

CourseCode:BIFMK302

Teaching Scheme (Hrs./Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10	-	-	60	100
<b>Max. Time, End Semester Exam (Theory) -2Hrs.</b>										

**Prerequisites** : Basic knowledge about Financial markets  
: Basic interest in current financial situations at global level.

**Course Objectives:**

- 1 It will help students to make a judgment about whether or to what extent a financial market satisfies the condition of an efficient market.
- 2 This course attempts to understand the workings of Banking industry, the Federal Reserve and the behavior of financial intermediaries.
- 3 It will prepare students with a good understanding of the theoretical foundation of financial markets and institutions.



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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<b>INDIAN FINANCIAL SYSTEM :</b> <ul style="list-style-type: none"> <li>• <b>Introduction, Meaning, Functions of financial system,</b> 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.</li> <li>• <b>Structure of Indian Financial System –</b> Banking &amp; Non-Banking Financial Institutions, Organized and Unorganized Financial Markets, Financial Assets/Instruments, Fund based &amp; Fee Based Financial Services.</li> </ul>	<b>15</b>
<b>II</b>	<b>FINANCIAL MARKETS IN INDIA:</b> <ul style="list-style-type: none"> <li>• <b>Indian Money Market –</b> Meaning, Features, Functions, Importance, Defects, Participants, Components of Organized and Unorganized markets and Reforms</li> <li>• <b>Indian Capital Market -</b> Meaning, Features, Functions, Importance, Participants, Instruments, Reforms in Primary and Secondary Market.</li> <li>• <b>Indian Stock Market -</b> Meaning and functions of Stock Exchange- NSE and BSE.</li> <li>• <b>Equity Market –</b> Primary Market, IPO, Book Building, Role of Merchant Bankers, ASBA, Green Shoe Option, and Issue of Bonus shares, Right Shares, Sweat Equity shares, SOP.</li> <li>• <b>Indian Debt Market –</b>Market Instruments, Listing, Primary and Secondary Segments</li> </ul>	<b>15</b>
<b>III</b>	<b>COMMODITY MARKET</b> <ul style="list-style-type: none"> <li>• Introduction to commodities market - Meaning History &amp; 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>15</b>
<b>IV</b>	<b>DERIVATIVES MARKET:</b> <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,</li> <li>• Difference between Forwards &amp; Futures</li> </ul>	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>





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**Beyond the Syllabus**

Group Discussions & Book Review.

<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Answer Any Two of the Three. (05 Marks each)</b> (Unit based theory questions)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>



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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.3	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.4	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Practical question of 12 marks may be divided into two sub questions of 6/6.</p>		

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Course Outcomes:	
	After the completion of the course, students will able to
<b>CO1</b>	Explain the concepts of financial markets and players in it.
<b>CO2</b>	Will be in a position to explain the recent developments in the Indian financial system.
<b>CO3</b>	Will be able to describe methods of issuing shares and role of intermediaries in the primary market.
<b>CO4</b>	Able to analyze various types of derivatives.

Recommended Resources	
<b>Reference Books -</b>	<ul style="list-style-type: none"> <li>.Khan M.Y, Financial Services, Mc Graw Hill Education.</li> <li>Dr.S. Gurusamy, Financial Services, Vijay Nicole Imprints.</li> <li>E. Gordon and K. Natarajan – Financial Markets and Services</li> <li>Niti Chatnani- Commodity markets McGraw Hill Publication</li> <li>S. Kevin, - Commodities &amp; financial derivatives PHI Learning Pvt</li> </ul>
<b><u>E-Resources</u></b>	-
<b>Webliography:</b>	-



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**Syllabus Prepared by:**

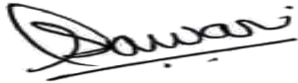
1. Mr. Viral Rami, Chairperson, Syllabus Committee,  
Expert from Corporate,  
Visiting Faculty
2. Ms. Mayura Ranade, Member Syllabus Committee,  
Assistant Professor,  
Dept. of SFC,  
V.G Vaze College, Mulund (East), Mumbai.



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**The Final Syllabus which has been approved by the following BOS Members**

Ms. Seema Pawar	:	HOD (Banking & Insurance)
Ms. Anita Yakkali	:	Member – Faculty
Ms. Annu Singh	:	Member – Faculty
Mr. Ambadas Shinge	:	Member – Faculty
Ms. Sunanda Pandita	:	Member – Faculty
Ms. Mayura Ranade	:	Member – Faculty
Mr. S. Krishnan	:	Member – Visiting Faculty
Ms. Geeta Gokhale	:	Member – Visiting Faculty
Ms. Ashwini Mondkar	:	Member – Visiting Faculty
Ms. Parinaaz Mehta	:	Subject Expert from NMIMS University
Dr. (CA) Seema Tarak Shah	:	Subject Expert from SNDT University
Ms. Devashree M. Ghorpade	:	Vice Chancellor Nominee
Mr. Viral Rami	:	Industry / Corporate Sector
Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



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**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**

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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com. (Banking & Insurance)

Semester III

**Course: INFORMATION TECHNOLOGY IN  
BANKING & INSURANCE-I**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BIIT303	Information Technology in Banking & Insurance-I	03



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1. Syllabus as per **Choice Based Credit System**

i) Name of the Programme	:	B.Com. (Banking & Insurance)
ii) Course Code	:	BIIT303
		Semester III
iii) Course Title	:	Information Technology in Banking & Insurance-I
iv) Semester wise Course Contents	:	Copy of the syllabus Enclosed
v) References and additional references	:	Enclosed in the Syllabus
vi) Credit structure		
No. of Credits per Semester	:	03
vii) No. of lectures per Unit	:	15
viii) No. of lectures per week	:	04
ix) No. of Tutorial per week	:	---
		<ul style="list-style-type: none"><li>• Semester End Exam:60 marks (5 Questions of 12 marks each)</li></ul>
2 Scheme of Examination	:	<ul style="list-style-type: none"><li>• Internal Assessment 40 marks:<ul style="list-style-type: none"><li>-Class Test 15 marks,</li><li>-Project/ Assignment 15 marks</li><li>-Class Participation: 10 marks</li></ul></li></ul>
3 Special notes, if any	:	No
4 Eligibility, if any	:	As laid down in the College Admission brochure/website
5 Fee Structure	:	As per College Fee Structure specifications
6. Special Ordinances / Resolutions, if any	:	No



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Programme: SY B.Com (Banking & Insurance)

Semester: III

Course : Information Technology in  
Banking & Insurance-I

Course Code : BIIT303

Teaching Scheme (Hrs./Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10	-	-	60	100
<b>Max. Time, End Semester Exam (Theory) -2Hrs.</b>										

**Prerequisites : Basic knowledge about computer hardware and software.**  
**: Basic interest in Information Technology.**

**Course Objectives:**

- 1 To understand the fundamentals of E-Commerce and E-Banking.
- 2 Use of MS Office (MS Word, MS Excel, MS PowerPoint) to solve basic information system problems.
- 3 Acquaintance with the need and importance of cybercrime and cyber security.





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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<b>INTRODUCTION TO E-COMMERCE</b> <ul style="list-style-type: none"> <li>• E-Commerce Framework, E-Commerce and media convergence, anatomy of E-Commerce Applications, E-Commerce Consumer and Organization Applications</li> <li>• <b>The network Infrastructure for Electronic Commerce</b> - Market forces influencing the I-way, Components of I-way, Network Access Equipment</li> <li>• <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.</li> </ul>	<b>15</b>
<b>II</b>	<b>E-BANKING SYSTEM</b> <ul style="list-style-type: none"> <li>• Meaning, definition, features, advantages and limitations-core banking, the evolution of e banking in India, Legal framework for banking.</li> <li>• Objectives, Electronic Commerce and Banking, Banking Software.</li> </ul>	<b>15</b>
<b>III</b>	<b>MS-OFFICE: PACKAGES FOR INSTITUTIONAL AUTOMATION:</b> <ul style="list-style-type: none"> <li>• <b>Ms-Word</b> Usage of smart art tools, bookmark, cross-reference, hyperlink, and mail merge utility and converting word as PDF files.</li> <li>• <b>Ms-Excel</b> : Manipulating data, Working with charts, Working with PIVOT table and what-if analysis; Advanced excel functions-Vlookup (),hookup(),PV(), FV(),average(),goal seek(),AVERAGE(), MIN(), MAX(), COUNT(),COUNTA(), ROUND(), INT(), nested functions, name cells/ranges/constants, relative, absolute &amp;mixed cell references,&gt;, &lt;, =operators, Logical functions using if, and, or =, not, date and time functions &amp; annotating formulae.</li> <li>• <b>Application in Banking and Insurance Sector</b> – Calculation of Interest, Calculation of Installment, Calculation of Cash Flow, Calculation of Premium, Calculation of risk coverage in Insurance and Reporting.</li> </ul>	<b>15</b>
<b>IV</b>	<b>CYBER LAW &amp; CYBER SECURITY</b> <ul style="list-style-type: none"> <li>• Need of Cyber Law, History of Cyber Law in India</li> <li>• <b>Cybercrimes:</b></li> <li>• Various threats and attacks, Phishing, Key Loggers, Identity Theft, Call &amp; SMS forging, e-mail related crimes, Denial of Service Attacks, Hacking, Online shopping frauds, Credit card frauds, Cyber Stalking</li> <li>• <b>Cyber Security:</b></li> <li>• Computer Security, E-Security, Password Security and Reporting internet fraud</li> </ul>	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>



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**Beyond the Syllabus**

Group Discussions & Book Review.

<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	<b>Class Test</b>	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Answer Any Two of the Three. (05 Marks each)</b> (Unit based theory question)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>



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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.3	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.4	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Practical question of 12 marks may be divided into two sub questions of 6/6.</p>		

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Course Outcomes:	
	After the completion of the course, students will able to
<b>CO1</b>	Understand the importance of cyber laws and cyber security.
<b>CO2</b>	Have thorough understanding of the concepts of e-commerce and e banking.
<b>CO3</b>	Recognize how to use Microsoft Office Programs like MS excel in various banking activities.
<b>CO4</b>	Apply working knowledge of paragraph formatting, macros and mail merge on word documents.

Recommended Resources	
<b>Reference Books -</b>	<ul style="list-style-type: none"> <li>• E-Banking in India: Challenges and Opportunities-By RimpiJatana, R. K.Uppal</li> <li>• Frontiers of E-Commerce- by Ravi Lakota, Andrew B. Whinston- Pearson Education</li> <li>• Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston–Pearson Education</li> <li>• Microsoft Office Professional2013-Step by step</li> <li>• By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch</li> <li>• An Overview of Cyber Crime &amp; security-Volume 1-1<sup>st</sup> Edition by Akash Kamal Mishra</li> <li>• Computers and Banking- by Sony and Agarwal</li> <li>• E-Commerce by David Whitely</li> </ul>
<b><u>E-Resources</u></b>	-
<b>Webliography:</b>	-



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**Syllabus Prepared by:**

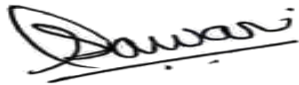
1. Ms. Sunanda Pandita, Chairperson Syllabus Committee  
Assistant Professor,  
Dept. of SFC,  
V. G. Vaze College, Mulund (East), Mumbai.
2. Ms. Poornima Bangale, Member Syllabus Committee,  
HOD - Dept. of IT,  
Assistant Professor,  
V. G. Vaze College, Mulund (East), Mumbai.
3. Ms. Priyanka Aggarwal,  
Visiting Faculty



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**The Final Syllabus which has been approved by the following BOS Members**

Ms. Seema Pawar	:	HOD (Banking & Insurance)
Ms. Anita Yakkali	:	Member – Faculty
Ms. Annu Singh	:	Member – Faculty
Mr. Ambadas Shinge	:	Member – Faculty
Ms. Sunanda Pandita	:	Member – Faculty
Ms. Mayura Ranade	:	Member – Faculty
Mr. S. Krishnan	:	Member – Visiting Faculty
Ms. Geeta Gokhale	:	Member – Visiting Faculty
Ms. Ashwini Mondkar	:	Member – Visiting Faculty
Ms. Parinaaz Mehta	:	Subject Expert from NMIMS University
Dr. (CA) Seema Tarak Shah	:	Subject Expert from SNDT University
Ms. Devashree M. Ghorpade	:	Vice Chancellor Nominee
Mr. Viral Rami	:	Industry / Corporate Sector
Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**

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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com (Banking & Insurance)

Semester III

**Course: FOUNDATION COURSE III  
(An Overview of Banking Sector)**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BIFC304	Foundation Course –III ( An overview of Banking Sector)	02



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1. Syllabus as per **Choice Based Credit System**

i) Name of the Programme	:	B.Com (Banking & Insurance)
ii) Course Code	:	BIFC304
		Semester III
iii) Course Title	:	Foundation Course – III (An overview of Banking Sector)
iv) Semester wise Course Contents	:	Copy of the syllabus Enclosed
v) References and additional references	:	Enclosed in the Syllabus
vi) Credit structure	:	
No. of Credits per Semester	:	02
vii) No. of lectures per Unit	:	10,10,10,15
viii) No. of lectures per week	:	03
ix) No. of Tutorial per week	:	---
2 Scheme of Examination	:	<ul style="list-style-type: none"><li>• Semester End Exam:60 marks (5 Questions of 12 marks)</li><li>• Internal Assessment 40 marks: -Test 15 marks, -Project/ Assignment 15 marks -Class Participation: 10 marks</li></ul>
3 Special notes, if any	:	No
4 Eligibility, if any	:	As laid down in the College Admission brochure/website
5 Fee Structure	:	As per College Fee Structure specifications
6. Special Ordinances / Resolutions, if any	:	No





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Programme: SY B.Com (Banking & Insurance)

Semester: III

Course :Foundation Course – III  
 (An overview of Banking Sector)

Course Code: BIFC304

Teaching Scheme (Hrs./Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
3	-	-	2	15	15	10		-	60	100
<b>Max. Time, End Semester Exam (Theory) -2Hrs.</b>										

**Prerequisites** 1. Basic knowledge of banking and types of banking.  
 2. Basic idea of technology.

**Course Objectives:**

- 1 Understand the concept of banking, types of banks, crisis faced by banks and its regulatory framework along with Basel accord.
- 2 Understand the need of Customer Relationship Management and its process in banking.
- 3 Know about latest technology used in banking.
- 4 Gain knowledge about Micro Finance and Financial Inclusion.



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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<p><b>AN OVERVIEW OF BANKING INDUSTRY</b></p> <ul style="list-style-type: none"> <li>• Definition of Banks, Types of Banks, Principles of Banking</li> <li>• 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, BIS, Basel I, II and III.</li> <li>• Bank Crises in India</li> <li>• Critical Evaluation of Banking Industry in India</li> <li>• IRDA Act</li> <li>• Actuary</li> </ul>	<b>10</b>
<b>II</b>	<p><b>COMMERCIAL BANKING AND CUSTOMER – BANKER RELATIONSHIP</b></p> <ul style="list-style-type: none"> <li>• Customer Relationship Management in Indian Banking and Insurance sector- Introduction, CRM objectives, need of CRM, Process of CRM, Customer Relationship Management through Call Centers in Banking sector, E- CRM in Banking and Insurance</li> <li>• Banking Ombudsman – Meaning and Functions</li> </ul>	<b>10</b>
<b>III</b>	<p><b>UNIVERSAL BANKING &amp; TECHNOLOGY IN BANKING SECTOR</b></p> <ul style="list-style-type: none"> <li>• <b>Universal Banking</b> Concept of Universal Banking, Evolution of Universal banking, Services to Government, Payment &amp; Settlement, Merchant Banking, Mutual Fund, Depository Services, Wealth Management, Portfolio Management Banc assurance, and NRI Remittance.</li> <li>• <b>Technology in Banking</b> Features, norms and Limitations of E- banking, Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS, Brown Label ATM's, White Label ATM's, 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>10</b>



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<b>IV</b>	<p><b>MICROFINANCE &amp; FINANCIAL INCLUSION</b></p> <ul style="list-style-type: none"> <li>• <b>Microfinance</b>  Introduction, Need and Code of Conduct for Microfinance Institutions in India,  Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program,  Role of NABARD and SIDBI,  Portfolio Securitization,  SHG-2, NRLM and SRLM,  Priority Sector and its Classification.</li> <li>• <b>Financial Inclusion</b>  Need &amp; Extent,  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.),  Features &amp; Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana,  Features, procedures and significance of Stand up India Scheme for Green Field</li> </ul>	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>

**Beyond the Syllabus**

Paper presentations, discussions



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<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Answer Any Two of Three. (05 Marks each)</b> (Unit based theory questions)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>



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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.3	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.4	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Practical question of 12 marks may be divided into two sub questions of 6/6.</p>		

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Course Outcomes:	
	After completing the course the student will be able to
<b>CO1</b>	Understand banking, its regulatory framework and meaning of Basel accord.
<b>CO2</b>	Understand the need of customer relationship management for banks and how it can be managed.
<b>CO3</b>	Understand the concept of universal banking and technologies associated with payment and settlement system of banks, which can be practised in real.
<b>CO4</b>	Understand the concept and schemes associated with Micro finance and Financial Inclusion.

Recommended Resources	
<b>Reference Books -</b>	<ul style="list-style-type: none"> <li>• Banking Law and Practice – M.LTannan</li> <li>• Microfinance Perspective and Operations – IIBF, 2016.</li> <li>• Rural Banking Operations – IIBF, 2017Edition</li> <li>• Financial Inclusion and Growth Governance- Deepali Pant Joshi Gyan Publishing House</li> <li>• Bank Financial Management Paperback – 2010-IIBF</li> <li>• Money Banking And Finance Paperback – 2009 -N KSinha</li> <li>• Principles and Practices of Banking Paperback – 2015 - IIBF</li> <li>• Principles and Practices of Banking 11 edition Paperback – 2015 - N S Toor, Arun Toor</li> <li>• Principles Of Banking (With Case Studies) Hardcover – 2009 – Rakesh Kumar</li> <li>• Modern Banking in India, Gupta.</li> <li>• Berson, A and S J Smith, K Thearling (1999), “Building Dat a Mining Applications for CRM”, Mc Graw-Hill, New York.</li> <li>• Chaturvedi, Kapil and Amit Bhatia (2001), “ e-CRM : Deriving value of customer relationship”, CRM : Emerging Concepts, tools and Application, in J N Sheth</li> <li>• McKenna, Regis (1991), “Relationship Marketing: Success ful Strategiesfor the Age of the Customer”, Addison-Wesley, New York.</li> <li>• Madhavi Garikaparathi, “ E-CRM – Concepts and Cases” , The ICFAI University PressGraham Roberts , Phelps, “Customer Relationship M anagement” ,</li> <li>• Thorogood Publishers Limited, UK</li> </ul>
<b><u>E-Resources</u> Webliography:</b>	-



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**Syllabus Prepared by:**

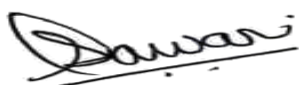
1. Ms. Arati Shah: Chairperson, Syllabus Committee  
Assistant Professor,  
Dept. of SFC,  
V. G. Vaze College, Mulund (East), Mumbai
2. Mr. Viral Rami,  
Expert from Corporate,  
Visiting Faculty



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**The Final Syllabus which has been approved by the following BOS Members**

Ms. Seema Pawar	:	HOD (Banking & Insurance)
Ms. Anita Yakkali	:	Member – Faculty
Ms. Annu Singh	:	Member – Faculty
Mr. Ambadas Shinge	:	Member – Faculty
Ms. Sunanda Pandita	:	Member – Faculty
Ms. Mayura Ranade	:	Member – Faculty
Mr. S. Krishnan	:	Member – Visiting Faculty
Ms. Geeta Gokhale	:	Member – Visiting Faculty
Ms. Ashwini Mondkar	:	Member – Visiting Faculty
Ms. Parinaaz Mehta	:	Subject Expert from NMIMS University
Dr. (CA) Seema Tarak Shah	:	Subject Expert from SNDT University
Ms. Devashree M. Ghorpade	:	Vice Chancellor Nominee
Mr. Viral Rami	:	Industry / Corporate Sector
Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**





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Syllabus for **SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com (Banking & Insurance)

Semester - III

**Course: FINANCIAL MANAGEMENT - I**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BIFM305	Financial Management - I	03



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1. Syllabus as per **Choice Based Credit System**

- i) Name of the Programme : B.Com (Banking & Insurance)
- ii) Course Code : BIFM305  
Semester III
- iii) Course Title : Financial Management - I
- iv) Semester wise Course Contents : Copy of the syllabus Enclosed
- v) References and additional references : Enclosed in the Syllabus
- vi) Credit structure
- No. of Credits per Semester : 03
- vii) No. of lectures per Unit : 15
- viii) No. of lectures per week : 04
- ix) No. of Tutorial per week : ---
- 2 Scheme of Examination :
- Semester End Exam:60 marks  
(5 Questions of 12 marks each)
  - Internal Assessment 40 marks:
    - Test 15 marks,
    - Project/ Assignment 15 marks
    - Class Participation: 10 marks
- 3 Special notes, if any : No
- 4 Eligibility, if any : As laid down in the College Admission brochure/website
- 5 Fee Structure : As per College Fee Structure specifications
6. Special Ordinances / Resolutions, if any : No



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Programme: SY B.Com (Banking& Insurance)

Semester: III

Course : Financial Management - I

Course Code : BIFM305

Teaching Scheme (Hrs./Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10		-	60	100
<b>Max. Time, End Semester Exam (Theory) -2Hrs.</b>										

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**Prerequisites** : Basic knowledge about Financial Management.  
: Basic interest in Money management.

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**Course Objectives:**

- 1 Learn about investment decisions and financial planning.
- 2 Ensure safety of investments by proper planning relating to various finance related activity.
- 3 Understand Optimum fund utilization.



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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<p><b>INTRODUCTION TO FINANCE AND FINANCIAL MANAGEMENT</b></p> <p><b>A) Introduction to Finance</b>  Meaning and definition of finance  Importance of finance  Types of Finance: Public and Private</p> <ul style="list-style-type: none"> <li>• <b>Sources of finance:</b></li> <li>• <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>Short Term Sources:</b> Bank Finance, Trade Credit ,Other Short Term Sources</li> <li>• <b>Venture Capital and Hybrid Financing</b></li> </ul> <p><b>B) Financial Management</b></p> <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> <p><b>C) Objectives of the Firm</b></p> <ul style="list-style-type: none"> <li>• Profit Maximization and Shareholders Wealth Maximization,</li> <li>• Profit V/s Value Maximization</li> </ul>	<b>15</b>
<b>II</b>	<p><b>FINANCIAL GOAL SETTING &amp; TIME VALUE OF MONEY</b></p> <p><b>A) Financial Goal setting</b></p> <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> </ul> <p><b>B) Time Value of Money</b></p> <ul style="list-style-type: none"> <li>• Concept</li> <li>• Present Value</li> <li>• Annuity</li> <li>• Techniques of Discounting</li> <li>• Techniques of Compounding,</li> </ul>	<b>15</b>



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<b>III</b>	<p><b>Investment Decisions: Capital Budgeting</b></p> <p><b>A) Capital Budgeting</b></p> <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: Payback period, Payback profitability, ARR, Net Present Value, Profitability Index and Discounted Pay Back Method.</li> </ul> <p>(Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis)</p>	<b>15</b>
<b>IV</b>	<p><b>FINANCIAL DECISIONS</b></p> <p><b>A) Cost of Capital:</b></p> <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> <p><b>B) Capital Structure Decisions:</b></p> <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> </ul>	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>

**Beyond the Syllabus**

Group Discussions & Book Review.



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<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Solve Any One of the Two. (10 Marks each)</b> (Unit based practical questions)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>



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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.3	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.4	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Practical question of 12 marks may be divided into two sub questions of 6/6.</p>		



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**Course Outcomes:**

	After the completion of the course, students will able to
<b>CO1</b>	Know Introduction of finance, financial management its primary objectives.
<b>CO2</b>	Understand Concepts and Practical's of time value of money and EVA.
<b>CO3</b>	Understand various techniques of capital budgeting and its practical application.
<b>CO4</b>	Understand Introduction, measurement and practical application of cost of capital and capital structure.

**Recommended Resources**

<b>Reference Books -</b>	<ul style="list-style-type: none"> <li>• Financial Management: I M Pandey, Vikas Publishing House.</li> <li>• Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw-Hill.</li> <li>• Financial Management : Ravi M Kishore, Taxman</li> <li>• Financial Management :James C Van Horne, Prentice Hall</li> <li>• Financial Management: Prassana Chandra, Prentice Hall.</li> <li>• Financial Management : Chandra Haribariran Iyer : IBHL Publication</li> </ul>
<b><u>E-Resources</u></b>	-
<b>Webliography:</b>	-





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**Syllabus Prepared by:**

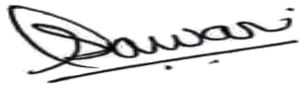
- |   |
|---|
| 1. Ms. Annu Singh: Chairperson, Syllabus Committee<br>Assistant Professor,<br>Dept. of SFC<br>V. G. Vaze College ,Mulund (East), Mumbai |
| 2. Ms. Anita Yakkali: Member, Syllabus Committee<br>Assistant Professor,<br>Dept. of SFC<br>V. G. Vaze College, Mulund (East), Mumbai   |



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**The Final Syllabus which has been approved by the following BOS Members**

Ms. Seema Pawar	:	HOD (Banking & Insurance)
Ms. Anita Yakkali	:	Member – Faculty
Ms. Annu Singh	:	Member – Faculty
Mr. Ambadas Shinge	:	Member – Faculty
Ms. Sunanda Pandita	:	Member – Faculty
Ms. Mayura Ranade	:	Member – Faculty
Mr. S. Krishnan	:	Member – Visiting Faculty
Ms. Geeta Gokhale	:	Member – Visiting Faculty
Ms. Ashwini Mondkar	:	Member – Visiting Faculty
Ms. Parinaaz Mehta	:	Subject Expert from NMIMS University
Dr. (CA) Seema Tarak Shah	:	Subject Expert from SNDT University
Ms. Devashree M. Ghorpade	:	Vice Chancellor Nominee
Mr. Viral Rami	:	Industry / Corporate Sector
Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



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**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.com (Banking & Insurance)

Semester III

**Course: MANAGEMENT ACCOUNTING**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BIMA306	Management Accounting	03



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1. Syllabus as per **Choice Based Credit System**

i) Name of the Programme	:	B.com ( Banking and insurance)
ii) Course Code	:	BIMA306
		Semester III
iii) Course Title		Management Accounting
iv) Semester wise Course Contents	:	Copy of the syllabus Enclosed
v) References and additional references	:	Enclosed in the Syllabus
vi) Credit structure		
No. of Credits per Semester	:	03
vii) No. of lectures per Unit	:	08,22,15,15
viii) No. of lectures per week	:	04
ix) No. of Tutorial per week	:	---
2 Scheme of Examination	:	<ul style="list-style-type: none"><li>• Semester End Exam:60 marks</li><li>• (5 Questions of 12marks each)</li><li>• Internal Assessment 40 marks:<ul style="list-style-type: none"><li>-Test 15 marks,</li><li>-Project/ Assignment 15 marks</li><li>-Class Participation: 10 marks</li></ul></li></ul>
3 Special notes, if any	:	No
4 Eligibility, if any	:	As laid down in the College Admission brochure/website
5 Fee Structure	:	As per College Fee Structure specifications
6. Special Ordinances / Resolutions, if any	:	No



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Programme :SY B.Com ( Banking and insurance)

Semester: III

Course :Management Accounting

Course Code : BIMA306

Teaching Scheme (Hrs./Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10	-	-	60	100
<b>Max. Time, End Semester Exam (Theory) -2Hrs.</b>										

**Prerequisites : Basic knowledge about accounting.**  
**: Basic interest in accounting.**

**Course Objectives:**

- 1 This course will enable the students to combine practical & theoretical knowledge of Management accounting.
- 2 The course will provide the knowledge to the students about working capital financing.
- 3 The students of this course will be active learners & develop awareness of emerging trends in management accounting.



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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<b>INTRODUCTION TO MANAGEMENT ACCOUNTING</b> <ul style="list-style-type: none"> <li>• Meaning and Definition , Scope, Functions , Objectives, Importance,</li> <li>• Role of Management Accounting.</li> <li>• Management Accounting Framework, Tools of Management Accounting</li> </ul>	<b>08</b>
<b>II</b>	<b>FINANCIAL STATEMENT ANALYSIS</b> <ul style="list-style-type: none"> <li>• Introduction to Corporate Financial Statements:</li> <li>• Understanding the Balance sheet and Revenue statements with the headings and sub headings, Uses of financial statements, Users of Financial Statements.</li> <li>• Financial Statement Analysis</li> <li>• Introduction and Meaning of Financial Statement Analysis, Steps, Objective, Types of Analysis.</li> <li>• Ratio analysis: Meaning, classification, Du Point Chart, advantages &amp; limitations.</li> <li>• Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio.</li> <li>• Revenue Statement Ratios: 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.</li> </ul>	<b>22</b>
<b>III</b>	<b>WORKING CAPITAL MANAGEMENT</b> <ul style="list-style-type: none"> <li>• Concept, Nature of Working Capital, Planning of Working Capital, Estimation</li> <li>• Projection of Working Capital Requirements in case of Trading and Manufacturing Organization</li> <li>• Operating Cycle.</li> </ul>	<b>15</b>
<b>IV</b>	<b>MANAGEMENT OF PROFITS/DIVIDEND POLICY</b> <ul style="list-style-type: none"> <li>• Meaning, Types, Factors influencing dividend policy, Forms of dividend.</li> <li>• Determinants of Dividends Policy: Factors; Dividend Policy in India; Bonus Shares (Stock dividend) and Stock (Share) Splits; Legal, Procedural; and Tax</li> <li>• Aspects associated with Dividend Decision</li> </ul>	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>



**The Kelkar Education Trust's**  
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**(Autonomous)**

**Beyond the Syllabus**

Group Discussions, Book Review, presentations.

<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Solve Any One of the Two. (10 Marks each)</b> (Unit based practical questions)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>



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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: two Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.3	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.4	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Practical question of 12 marks may be divided into two sub questions of 6/6.</p>		



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Course Outcomes:	
	After the completion of the course, students will able to
<b>CO1</b>	Know about the concepts of management Accounting.
<b>CO2</b>	Understand about the financial statements and various balance sheet and profit and loss ratios.
<b>CO3</b>	Know about how working capital amount can be calculated.
<b>CO4</b>	Know how dividend is calculated & distributed among the shareholders.

Recommended Resources	
<b>Reference Books</b> -	<ul style="list-style-type: none"> <li>• Cost and Management Accounting – Ravi N Kishor</li> <li>• Essential of Management Accounting – P. N. Reddy, Himalaya publication.</li> <li>• Advanced Management Accounting – Robert S Kailer.</li> <li>• Financial of Management Accounting – S.R.Varshey, Wisdom.</li> <li>• Introduction of Management Accounting Learning –Charbs T Horngram, PHI.</li> <li>• Management Accounting–I. Pandey, Vikas Publications.</li> <li>• Cost and Management Accounting - D. K. Mattal, Galgotia Publications.</li> <li>• Cost Accounting Theory and Practice -M. N. Arora, Sultan Chand and sons</li> <li>• Management Accounting – Khan &amp; Jain Tata McGraw</li> </ul>
<b><u>E-Resources</u></b>  <b>Webliography:</b>	-  -



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**Syllabus Prepared by:**

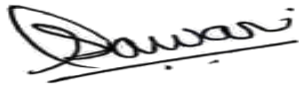
- |   |  |
|---|--|
| 1 | Ms. Niti Shirke: Chairperson, Syllabus Committee<br>Assistant Professor,<br>Dept. of SFC,<br>V. G. Vaze College, Mulund (East), Mumbai |
| 2 | Mr. Rajesh Mane, Member, Syllabus Committee<br>Assistant Professor,<br>Dept. of SFC,<br>V. G. Vaze College, Mulund (East), Mumbai      |



**The Kelkar Education Trust's  
V. G. Vaze College of Arts, Science and Commerce  
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**The Final Syllabus which has been approved by the following BOS Members**

Ms. Seema Pawar	:	HOD (Banking & Insurance)
Ms. Anita Yakkali	:	Member – Faculty
Ms. Annu Singh	:	Member – Faculty
Mr. Ambadas Shinge	:	Member – Faculty
Ms. Sunanda Pandita	:	Member – Faculty
Ms. Mayura Ranade	:	Member – Faculty
Mr. S. Krishnan	:	Member – Visiting Faculty
Ms. Geeta Gokhale	:	Member – Visiting Faculty
Ms. Ashwini Mondkar	:	Member – Visiting Faculty
Ms. Parinaaz Mehta	:	Subject Expert from NMIMS University
Dr. (CA) Seema Tarak Shah	:	Subject Expert from SNDT University
Ms. Devashree M. Ghorpade	:	Vice Chancellor Nominee
Mr. Viral Rami	:	Industry / Corporate Sector
Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**The Kelkar Education Trust's  
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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com. (Banking & Insurance)

Semester III

**Course: DIRECT TAX**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BITAX307	Direct Tax	03



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1. Syllabus as per **Choice Based Credit System**

- i) Name of the Programme : B.Com.( Banking and Insurance )
- ii) Course Code : BITAX307  
Semester III
- iii) Course Title : Direct Tax
- iv) Semester wise Course Contents : Copy of the syllabus Enclosed
- v) References and additional references : Enclosed in the Syllabus
- vi) Credit structure :
- No. of Credits per Semester : 03
- vii) No. of lectures per Unit : 15
- viii) No. of lectures per week : 04
- ix) No. of Tutorial per week : ---
- 2 Scheme of Examination :
- Semester End Exam:60 marks (5 Questions of 12 marks)
  - Internal Assessment 40 marks:
    - Test 15 marks,
    - Project/ Assignment 15 marks
    - Class Participation: 10 marks
- 3 Special notes, if any : No
- 4 Eligibility, if any : As laid down in the College Admission brochure/website
- 5 Fee Structure : As per College Fee Structure specifications
6. any Special Ordinances / Resolutions, if : No



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Programme: SYB.Com.(Banking & Insurance)

Semester: III

Course : Direct Tax

Course Code : BITAX307

Teaching Scheme (Hrs./Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10		-	60	100
Max. Time, End Semester Exam (Theory) -2Hrs.										

**Prerequisites** : Application of concepts to day to day life  
: Practical subject and continuity of syllabus from unit 1 to unit 4  
: Continuous updating as per Finance bill and Budget

**Course Objectives:**

- 1 The course will enable the students to get basic knowledge about direct tax.
- 2 To identify the legal status of person and classify the income as per the heads.
- 3 Calculation of taxable income fewer than five heads.
- 4 Gain knowledge on proper tax planning by investing in various schemes to reduce the tax liability.
- 5 At the end of the semester, they will be able to compute total income of Individuals, as per the tax laws defined in Act.



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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<b>DEFINITIONS AND RESIDENTIAL STATUS</b> <ul style="list-style-type: none"> <li>• Basic Terms ( S.2,3,4) Assesse, Assessment, Assessment Year, Annual Value, Business, Capital Assets, Income, Previous Year, Person, Transfer.</li> <li>• Determination of Residential Status of Individual, Scope of Total Income (S.5)</li> </ul>	<b>15</b>
<b>II</b>	<b>HEADS OF INCOME – I</b> <ul style="list-style-type: none"> <li>• Salary (S.15-17)</li> <li>• Income from House Property (S.22-27)</li> <li>• Profit &amp; Gain from Business and Profession (S. 28, 30,31,32, 35, 35D, 36, 37, 40, 40A and 43B)</li> </ul>	<b>15</b>
<b>III</b>	<b>HEADS OF INCOME – II</b> <ul style="list-style-type: none"> <li>• Capital Gain (S. 45, 48, 49, 50 and 54)</li> <li>• Income from other sources (S.56-59)</li> <li>• Exclusions from Total Income(S.10)</li> <li>• (Exclusions related to specified heads to be covered with relevant heads of income)</li> </ul>	<b>15</b>
<b>IV</b>	<b>COMPUTATION OF TOTAL INCOME &amp; TAXABLE INCOME</b> <ul style="list-style-type: none"> <li>• Deductions from Total Income</li> <li>• S. 80C, 80CCC, 80D, 80DD, 80E, 80U, 80TTA</li> <li>• Computation of Taxable Income of Individuals.</li> </ul>	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>

**Notes**

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



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**Beyond the Syllabus**

Application to their own family members, taking information of their parents, sources of income, investments under various sections and computing tax of parents and relatives.

**Internal Assessment**

<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Solve Any One of the Two. (10 Marks each)</b> (Unit based practical questions)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>





**The Kelkar Education Trust's**  
**V. G. Vaze College of Arts, Science and Commerce**  
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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.3	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.4	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Practical question of 12 marks may be divided into two sub questions of 6/6.</p>		

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<b>Course Outcomes:</b>	
	After the completion of the course, students will able to
<b>CO1</b>	Gain knowledge on Basic concepts in direct tax.
<b>CO2</b>	Classification of income as per the heads indicated under income tax Laws
<b>CO3</b>	An insight into how savings and investment in proper schemes will reduce tax.
<b>CO4</b>	Finally how to compute the total Income of Individuals.

<b>Recommended Resources</b>	
<b>Reference Books -</b>	<ul style="list-style-type: none"><li>• Direct Taxes Law &amp; Practice by V.K. Singhanian –Taxman</li><li>• Systematic Approach to Direct Tax by Ahuja &amp; Gupta - Bharat Law House</li><li>• Income Tax Ready Reckoner by Dr .V.K. Singhanian - Taxman</li><li>• Direct Tax Laws by T.N. Manoharan – Snow White</li></ul>
<b><u>E-Resources</u></b>	<ul style="list-style-type: none"><li>• -</li></ul>
<b>Webliography:</b>	<ul style="list-style-type: none"><li>• <a href="http://www.incometaxindia.gov.in">www.incometaxindia.gov.in</a></li><li>• <a href="https://dor.gov.in:direct tax">https://dor.gov.in:direct tax</a></li><li>• <a href="http://cleartax.in">cleartax.in</a></li><li>• <a href="https://en.m.wikipedia.org">https://en.m.wikipedia.org</a></li></ul>

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**Syllabus Prepared by:**

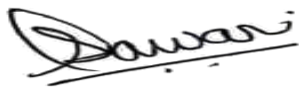
1. Ms Anita Yakkali : Chairperson, Syllabus Committee  
Assistant Professor,  
Dept. of SFC,  
V. G. Vaze College ,Mulund (East), Mumbai
2. C.A Sanjeev Gokhale: Member, Syllabus Committee  
Practicing Chartered Accountant,  
Visiting Faculty



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(Autonomous)**

**The Final Syllabus which has been approved by the following BOS Members**

Ms. Seema Pawar	:	HOD (Banking & Insurance)
Ms. Anita Yakkali	:	Member – Faculty
Ms. Annu Singh	:	Member – Faculty
Mr. Ambadas Shinge	:	Member – Faculty
Ms. Sunanda Pandita	:	Member – Faculty
Ms. Mayura Ranade	:	Member – Faculty
Mr. S. Krishnan	:	Member – Visiting Faculty
Ms. Geeta Gokhale	:	Member – Visiting Faculty
Ms. Ashwini Mondkar	:	Member – Visiting Faculty
Ms. Parinaaz Mehta	:	Subject Expert from NMIMS University
Dr. (CA) Seema Tarak Shah	:	Subject Expert from SNDT University
Ms. Devashree M. Ghorpade	:	Vice Chancellor Nominee
Mr. Viral Rami	:	Industry / Corporate Sector
Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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<b>B. Com (B &amp; I) SEMESTER IV</b>		
Course Code	Full Name of Course (with Paper Name)	Credit Point
	<b>Core Courses (CC)</b>	
BILAW401	Corporate & Security Laws	3
BIECO402	Business Economics-II	3
	<b>Ability Enhancement Course (AEC)</b>	
BIIT403	Information Technology in Banking & Insurance – II	3
	<b>Skill Enhancement Course (SEC)</b>	
BIFC404	Foundation Course – III (An Overview of Insurance Sector)	2
	<b>Elected Courses (EC)</b>	
BIFM405	Financial Management –II	3
BICA406	Cost Accounting	3
BIEM407	Entrepreneurship Management	3



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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com (Banking & Insurance)

Semester IV

**Course: CORPORATE AND SECURITIES LAW**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BILAW401	Corporate and Securities Law	03



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1. Syllabus as per **Choice Based Credit System**

- i) Name of the Programme : B.Com (Banking & Insurance)
- ii) Course Code : BILAW401
- iii) Course Title : Corporate and Securities Law
- iv) Semester wise Course Contents : Copy of the syllabus Enclosed
- v) References and additional references : Enclosed in the Syllabus
- vi) Credit structure :
- No. of Credits per Semester : 03
- vii) No. of lectures per Unit : 15
- viii) No. of lectures per week : 04
- ix) No. of Tutorial per week : ---
- 2 Scheme of Examination :
  - Semester End Exam:60 marks (5 Questions of 12 marks)
  - Internal Assessment 40 marks:
    - Test 15 marks,
    - Project/ Assignment 15 marks
    - Class Participation: 10 marks
- 3 Special notes, if any : No
- 4 Eligibility, if any : As laid down in the College Admission brochure/website
- 5 Fee Structure : As per College Fee Structure specifications
6. any Special Ordinances / Resolutions, if : No



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Programme: SY. B.Com (Banking & Insurance)

Semester: IV

Course :Corporate and Securities Law

Course Code :BILAW401

Teaching Scheme (Hrs/Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10		-	60	100
<b>Max. Time, End Semester Exam (Theory) -2Hrs.</b>										

**Prerequisites** 1. Meaning of a Company.  
2. Basic knowledge of Securities Markets

**Course Objectives:**

- 1 Understand the types, formation, and legal framework of a company.
- 2 Gain an overview of SEBI and terms associated with financial markets.
- 3 Know the Legal framework of securities markets.
- 4 Know the process of Demutualization and apply the same practically.





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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<b>COMPANY LAW – AN OVERVIEW</b> <ul style="list-style-type: none"> <li>• Development of Company Law in India</li> <li>• Doctrines Governing Corporate – Lifting the Corporate Veil, Doctrine of Ultra Virus, Constructive Notice, Indoor Management, Alter Ego. The Principle of Non Interference ( Rule in Foss V/s Harbottle) – Meaning , Advantages , Disadvantages &amp; Exceptions, Majority and Minority Rights under Companies Act</li> <li>• Application of Company Law to Banking and Insurance Sector Application of Companies Act to Banking and Insurance sector governed by Special Acts. S.1(4) of Companies Act2013</li> <li>• Exceptions provided (S.67(3), S.73(1), S.129(1), 179(3), S.180(1)(c), S.186, S.189</li> </ul>	<b>15</b>
<b>II</b>	<b>REGULATORY FRAMEWORK GOVERNING STOCK EXCHANGES AS PER SECURITIES CONTRACTS REGULATION ACT 1956</b> <ul style="list-style-type: none"> <li>• Definition of Securities, Spot Delivery Contract, Ready Delivery Contract, Stock Exchange.</li> <li>• Corporatization and demutualization of Stock Exchange–Meaning, Procedure &amp; Withdrawal</li> <li>• Power of Recognized 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 recognized stock exchange</li> <li>• Books and Accounts to be maintained by recognized stock exchange</li> <li>• Grounds on which stock exchange and list the securities of a company.</li> <li>• Section 3 to Section20</li> </ul>	<b>15</b>
<b>III</b>	<b>SECURITY EXCHANGE BOARD OF INDIA</b> <ul style="list-style-type: none"> <li>• SEBI: Objectives-terms-establishment-powers-functions-accounts and audit - penalties–registration.</li> <li>• Issues of Disclosure Investors Protection Guidelines: Pre &amp; 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.</li> </ul>	<b>15</b>
<b>IV</b>	<b>THE DEPOSITORIES ACT, 1996</b> <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>	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>



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**Beyond the Syllabus**

Paper presentations, discussions.

<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Answer Any Two of the Three. (05 Marks each)</b> (Unit based theory questions)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>



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**External Assessment**

- **Maximum Marks: 60**
- **Questions to be set: 05**
- **Duration: 2 Hrs.**
- **All Questions are Compulsory Carrying 12 Marks each.**

Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.3	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.4	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>

Note:

Theory question of 12 marks may be divided into two sub questions of 6/6.



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**Course Outcomes:**

	After completing the course the student will be able to
<b>CO1</b>	Understand basic structure of Companies and its legal framework.
<b>CO2</b>	Understand SEBI and its functions and powers
<b>CO3</b>	Have the knowledge of legal framework of securities market, which is required while working in securities markets.
<b>CO4</b>	Understand the working of Depository system.

**Recommended Resources**

<b>Reference Books -</b>	<ul style="list-style-type: none"> <li>• Mamta Bhargava – Compliances and Procedures under SEBI Law</li> <li>• V.L Iyer – SEBI Practice Manual -Tax mann</li> <li>• D.K Jain – Company Law Ready Reckoner</li> <li>• Bare Act – Corporate Laws Taxmann Microsoft Office Professional2013-Step by step</li> <li>• By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch</li> </ul>
<b><u>E-Resources</u></b>	-
<b>Webliography:</b>	-



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**V. G. Vaze College of Arts, Science and Commerce**  
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**Syllabus Prepared by:**

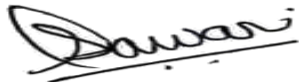
1. Adv. Ashwini Mondkar: Chairperson, Syllabus Committee,  
Visiting Faculty
2. Ms. Arati Shah: Member, Syllabus Committee  
Assistant Professors,  
Dept. of SFC,  
V. G. Vaze College, Mulund (East), Mumbai



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Ms. Seema Pawar	:	HOD (Banking & Insurance)
Ms. Anita Yakkali	:	Member – Faculty
Ms. Annu Singh	:	Member – Faculty
Mr. Ambadas Shinge	:	Member – Faculty
Ms. Sunanda Pandita	:	Member – Faculty
Ms. Mayura Ranade	:	Member – Faculty
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Ms. Geeta Gokhale	:	Member – Visiting Faculty
Ms. Ashwini Mondkar	:	Member – Visiting Faculty
Ms. Parinaaz Mehta	:	Subject Expert from NMIMS University
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Ms. Devashree M. Ghorpade	:	Vice Chancellor Nominee
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Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



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**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com (Banking & Insurance)

Semester IV

**Course: BUSINESS ECONOMICS-II**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BIECO402	Business Economics-II	03



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1. Syllabus as per **Choice Based Credit System**

- i) Name of the Programme : B.Com (Banking & Insurance)
- ii) Course Code : BIECO402  
Semester IV
- iii) Course Title : Business Economics-II
- iv) Semester wise Course Contents : Copy of the syllabus Enclosed
- v) References and additional references : Enclosed in the syllabus
- vi) Credit structure :
- No. of Credits per Semester : 03
- vii) No. of lectures per Unit : 15
- viii) No. of lectures per week : 04
- ix) No. of Tutorial per week : ---
- 2 Scheme of Examination :
  - Semester End Exam:60 marks
  - (5 Questions of 12 marks)
  - Internal Assessment 40 marks:
    - Test 15 marks,
    - Project/ Assignment 15 marks
    - Class Participation: 10 marks
- 3 Special notes, if any : No
- 4 Eligibility, if any : As laid down in the College Admission brochure/website
- 5 Fee Structure : As per College Fee Structure specifications
6. any Special Ordinances / Resolutions, if : No





**The Kelkar Education Trust's**  
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Programme: SYB.Com (Banking & Insurance)

Semester: IV

Course : Business Economics II

Course Code :BIECO402

Teaching Scheme (Hrs/Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10		-	60	100
Max. Time, End Semester Exam (Theory) -2Hrs.										

**Prerequisites** : Basic knowledge about Macroeconomics.  
: Basic interest in current Economics.

**Course Objectives:**

- 1 It will help students analyse how macroeconomic indicators affect the economy
- 2 This course, which is a field in applied economics, will help them evaluating the overall performance of the economy in terms of national income.
- 3 It will help them to focus on the economic issues related to business organization and management.



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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<p><b>INTRODUCTION TO MACROECONOMIC DATA AND THEORY</b></p> <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> 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-ConsumptionFunction-Investmentfunction-effectsofInvestment Multiplier on Changes in Income and Output</li> </ul>	<b>15</b>
<b>II</b>	<p><b>MONEY, INFLATION AND MONETARY POLICY</b></p> <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>15</b>
<b>III</b>	<p><b>CONSTITUENTS OF FISCAL POLICY</b></p> <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 cyclical Fiscal Policy and Discretionary Fiscal Policy</li> <li>• <b>Instruments of Fiscal policy :</b> Canons of taxation - Factors influencing incidence of taxation - Effects of taxation Significance 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. Case Studies</li> </ul>	<b>15</b>



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<b>IV</b>	<p><b>OPEN ECONOMY : THEORY AND ISSUES OF INTERNATIONAL TRADE</b></p> <ul style="list-style-type: none"> <li>• <b>The basis of international trade</b> :Ricardo's Theory of comparative cost advantage - The 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> <li>• Case Studies</li> </ul>	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>

**Beyond the Syllabus**

Group Discussions on current issues and case studies.



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<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Answer Any Two of the Three. (05 Marks each)</b> (Unit based theory questions)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>



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**V. G. Vaze College of Arts, Science and Commerce**  
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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.3	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.4	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Theory question of 12 marks may be divided into two sub questions of 6/6.</p>		



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**V. G. Vaze College of Arts, Science and Commerce**  
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**Course Outcomes:**

	After the completion of the course students will be able to
<b>CO1</b>	Explain the concepts of Macroeconomics and its interrelations with Microeconomics.
<b>CO2</b>	Will be in a position to understand the real economic situations like inflation, recession, foreign exchange.
<b>CO3</b>	Apply the principle of Macroeconomics in explaining the behavior of Macroeconomic variables at national as well as global level.
<b>CO4</b>	Able to analyze different trends in international trade.

**Recommended Resources**

**Reference Books -**

- Ackley.G (1976), Macro Economic Theory and Policy, Macmillan Publishing Co. New York
- Ahuja. H.L., Modern Economics — S.Chand Company Ltd. New Delhi.
- Blanchard Olivier (2000), Macro Economics, Englewood Elitt, Prentice Hall
- Bouman John, Principles of Macroeconomics
- Dornbush , Rudiger, Fisher Stanley and Startz, Richards Macroeconomics, Nineth edition 2004 Tata- Mac Graw Hill, New Delhi.
- Dwivedi, D.N. (2001), Macro Economics: Theory and Policy, Tata-Mac Graw Hill, New Delhi.
- Friedman Hilton (1953) Essays in Positive Economics, University of Chicago Press, London.
- Gregory .N. Mankiw, Macroeconomics, Fifth Edition (2002) New York:WorthPublishers
- Jhingan, M.L., Principles of Economics — Vrinda Publications (P) Ltd.
- Shapiro, E (1996), Macro-Economic Analysis, Galgotia Publication, New Delhi.
- Vaish .M.C. (2010) Macro Economic Theory 14th edition, Vikas Publishing House(P)Ltd
- Ahuja H.L. : Modern Economics, 19th edition, 2015, S.Chand&co Pvt Ltd, New Delhi
- Bhatia H.L.: Public Finance. Vikas Publishing House Pvt.Ltd.
- DavidN.Hyman:PublicFinanceAContemporaryApplicationof theoryofpolicy,KrishnaOffset,Delhi
- Hoiughton E.W.(1998) : Public Finance, Penguin, Baltimore
- Hajela T.N: Public Finance – Ane Books Pvt. Ltd
- Jha, R (1998) : Modern Public Economics, Route Ledge, London
- Musgrave, R.A and P.B. Musgrave (1976) : Public



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	Finance in Theory and Practice, Tata McGraw Hill, Kogakusha, Tokyo Mithani, D.M (1998) : Modern Public Finance, Himalaya Publishing House, Mumbai
<b><u>E-Resources</u></b>	-
<b>Webliography:</b>	-

**The Kelkar Education Trust's**  
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Syllabus Prepared by:	
1.	Ms. Mayura Ranade: Chairperson ,Syllabus Committee Assistant Professor Dept. of SFC V.G Vaze College, Mulund (East), Mumbai
2	Mr. Prasannajeet Bhawe : Member ,Syllabus Committee HOD - Dept. of Business Economics V.G Vaze College, Mulund (East), Mumbai.
3	Mr. Krishnan S. : Member ,Syllabus Committee Visiting Faculty
4	Mr. Sreevallaban Narayanan: Member ,Syllabus Committee Visiting Faculty

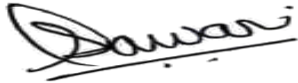




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Mr. Ambadas Shinge	:	Member – Faculty
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Ms. Laveleen Kaur Narang	:	Other Member form Staff



---

**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



---

**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
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**The Kelkar Education Trust's  
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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com. (Banking & Insurance)

Semester IV

**Course: INFORMATION TECHNOLOGY IN  
BANKING & INSURANCE-II**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BIIT403	Information Technology in Banking & Insurance-II	03



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Syllabus as per **Choice Based Credit System**

i) Name of the Programme	:	B.Com. (Banking & Insurance)
ii) Course Code	:	BIIT403
		Semester IV
iii) Course Title	:	Information Technology in Banking & Insurance-II
iv) Semester wise Course Contents	:	Copy of the syllabus Enclosed
v) References and additional references	:	Enclosed in the Syllabus
vi) Credit structure		
No. of Credits per Semester	:	03
vii) No. of lectures per Unit	:	15
viii) No. of lectures per week	:	04
ix) No. of Tutorial per week	:	---
2 Scheme of Examination	:	<ul style="list-style-type: none"><li>• Semester End Exam:60 marks</li><li>• (5 Questions of 12 marks each)</li><li>• Internal Assessment 40 marks:<ul style="list-style-type: none"><li>-Class Test 15 marks,</li><li>-Project/ Assignment 15 marks</li><li>-Class Participation: 10 marks</li></ul></li></ul>
3 Special notes, if any	:	No
4 Eligibility, if any	:	As laid down in the College Admission brochure/website
5 Fee Structure	:	As per College Fee Structure specifications
6. Special Ordinances / Resolutions, if any	:	No



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Programme: S.Y. B.Com. (Banking & Insurance)

Semester: IV

Course : Information Technology in  
Banking & Insurance – II

Course Code : BIIT403

Teaching Scheme (Hrs./Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10	-	-	60	100
<b>Max. Time, End Semester Exam (Theory) -2Hrs.</b>										

**Prerequisites : Basic knowledge about computer hardware and software.**  
**: Usage MS word and MS excel.**

**Course Objectives:**

1	Importance and application of technological management in banking sector.
2	Understand the usage of electronic banking system for day-to-day transactions.
3	Acquaintance with the advanced features of MS Power Point and applications of internet.



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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<p><b>E-BANKING BUSINESS MODELS</b></p> <ul style="list-style-type: none"> <li>• Various models- home banking, office banking, online banking, internet banking.</li> <li>• Mobile banking, SMS banking,- models of electronic payments, other business models</li> </ul>	<b>15</b>
<b>II</b>	<p><b>INDUCTION OF TECHNO MANAGEMENT</b></p> <ul style="list-style-type: none"> <li>• Development Life Cycle, Project Management, Building Data Centers, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools</li> <li>• <b>Technological Changes in Indian Banking Industry,</b> 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,</li> <li>• <b>Technology in Banking Industry,</b> Teleconferencing, Internet Banking, Digital Signature in Banking, MICR- Facility for 'paper-based' clearing, Cheque Truncation</li> <li>• <b>Dealing with Fraudulent transactions under CTS,</b> Efficient customer service, smart quill computer pen, Institute for Development &amp; Research in Banking &amp; Technology (IDRBT).</li> <li>• <b>E-Checks-Protocols and Standards,</b> Problems on mechanization, e-Banking-RBI Regulations &amp; Supervision, Technology Diffusion.</li> </ul>	<b>15</b>
<b>III</b>	<p><b>IT APPLICATIONS AND BANKING</b></p> <ul style="list-style-type: none"> <li>• <b>Electronic Payment System</b></li> <li>• Types of Electronic Payment Systems, Digital Token-based EPS, Smart Card EPS, Credit Card EPS, Risk in EPS, Designing a EPS</li> <li>• Electronic Clearing and Settlement Systems, Plastic Money</li> </ul>	<b>15</b>
<b>IV</b>	<p><b>MS-OFFICE: PACKAGES FOR INSTITUTIONAL AUTOMATION</b></p> <ul style="list-style-type: none"> <li>• <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(.peps)</li> </ul>	<b>15</b>



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	<ul style="list-style-type: none"><li>• <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, Google drive : usage of Google Drive in storing the Google documents; excel sheets, presentations and PDF files.</li></ul>	
<b>Total No. of Lectures</b>		<b>60</b>

**Beyond the Syllabus**

Group Discussions & Book Review.



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<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	<b>Class Test</b>	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Answer any Two of the Three. (05 Marks each)</b> (Unit based theory question)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>



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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.3	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.4	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Practical question of 12 marks may be divided into two sub questions of 6/6.</p>		



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Course Outcomes:	
	After the completion of the course, students will able to
<b>CO1</b>	Understand the importance IT applications in Banking Industry.
<b>CO2</b>	Visualize new horizons of banking based on IT and deal with fraudulent transaction efficiently.
<b>CO3</b>	Recognize how to use advanced features of Microsoft Office Programs like MS PowerPoint.
<b>CO4</b>	Understand the clarity of electronic payment system and plastic money.

Recommended Resources	
<b>Reference Books -</b>	<ul style="list-style-type: none"> <li>• Information Technology in Banking &amp; Insurance-II</li> <li>• Sanjay Soni and Vinayak Aggarwal, Computers and Banking, M/s Sultan Chand &amp; Sons, New Delhi, 1993.</li> <li>• Uppal, R.K. "E-Banking in India (Challenges &amp; Opportunities)", New Century Publications, New Delhi, 2007.</li> <li>• General Bank Management from Indian Institute of Banking and Finance by MACMILAN</li> <li>• Modern Banking Technology-by Firdos Temurasp Shroff - published by-Northern Book Center, New Delhi</li> <li>• General Bank Management from Indian Institute of Banking and Finance by MACMILAN</li> <li>• Microsoft Office Professional2013-Step by step</li> <li>• By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch</li> </ul>
<b><u>E-Resources</u></b>	-
<b>Webliography:</b>	-



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**Syllabus Prepared by:**

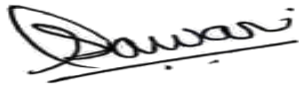
1. Ms. Sunanda Pandita : Chairperson Syllabus Committee  
Assistant Professor,  
Dept. of SFC,  
V. G. Vaze College, Mulund (East), Mumbai.
2. Ms. Poornima Bangale : Member Syllabus Committee,  
HOD - Dept. of IT.  
Assistant Professor ,  
V. G. Vaze College, Mulund (East), Mumbai.
3. Ms. Priyanka Aggarwal : Member Syllabus Committee,  
Visiting Faculty



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**The Final Syllabus which has been approved by the following BOS Members**

Ms. Seema Pawar	:	HOD (Banking & Insurance)
Ms. Anita Yakkali	:	Member – Faculty
Ms. Annu Singh	:	Member – Faculty
Mr. Ambadas Shinge	:	Member – Faculty
Ms. Sunanda Pandita	:	Member – Faculty
Ms. Mayura Ranade	:	Member – Faculty
Mr. S. Krishnan	:	Member – Visiting Faculty
Ms. Geeta Gokhale	:	Member – Visiting Faculty
Ms. Ashwini Mondkar	:	Member – Visiting Faculty
Ms. Parinaaz Mehta	:	Subject Expert from NMIMS University
Dr. (CA) Seema Tarak Shah	:	Subject Expert from SNDT University
Ms. Devashree M. Ghorpade	:	Vice Chancellor Nominee
Mr. Viral Rami	:	Industry / Corporate Sector
Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



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**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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Syllabus for **SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com (Banking & Insurance)

Semester IV

**Course: FOUNDATION COURSE - IV  
(An Overview of Insurance Sector)**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BIFC404	Foundation Course –IV ( An overview of Insurance Sector)	02



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1. Syllabus as per **Choice Based Credit System**

- i) Name of the Programme : B.Com (Banking & Insurance)
- ii) Course Code : BIFC404
- iii) Course Title : Foundation Course - IV(An overview of Insurance Sector)
- iv) Semester wise Course Contents : Copy of the syllabus Enclosed
- v) References and additional references : Enclosed in the Syllabus
- vi) Credit structure :
- No. of Credits per Semester : 02
- vii) No. of lectures per Unit : 15,10,10,10
- viii) No. of lectures per week : 03
- ix) No. of Tutorial per week : ---
- 2 Scheme of Examination :
- Semester End Exam:60 marks (5 Questions of 12 marks)
  - Internal Assessment 40 marks:
    - Test 15 marks,
    - Project/ Assignment 15 marks
    - Class Participation: 10 marks
- 3 Special notes, if any : No
- 4 Eligibility, if any : As laid down in the College Admission brochure/website
- 5 Fee Structure : As per College Fee Structure specifications
6. any Special Ordinances / Resolutions, if : No



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Programme: SY B.Com (Banking & Insurance)

Semester: IV

Course :Foundation Course – IV  
 (An overview of Insurance Sector)

Course Code :BIFC404

Teaching Scheme (Hrs./Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
3	-	-	2	15	15	10		-	60	100
Max. Time, End Semester Exam (Theory) -2Hrs.										

**Prerequisites** 1. Meaning of risk.  
 2. Meaning of Insurance and knowledge about types of Insurance.

**Course Objectives:**

- 1 Gain the knowledge of types of insurance and its regulatory authority.
- 2 Know health insurance and health insurance benefits provided under different types of policies.
- 3 Know home and motor insurance and benefits covered under different policies.
- 4 Understand the role of logistics in insurance.



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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<b>AN INTRODUCTION TO LIFE INSURANCE</b> <ul style="list-style-type: none"> <li>• Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium</li> <li>• Products of LIC – Introduction of life insurance plans - Traditional Life Insurance Plans – Term Plans, Whole Life Insurance, Endowment Assurance, Dividend Method of Profit Participation Purpose of plans , Riders in plan - Introduction, Forms and procedures</li> <li>• Non Traditional Life Insurance Products ( Those of SBI and ICICI – Introduction, Forms and procedures)</li> <li>• IRDA Act</li> <li>• Actuary</li> </ul>	<b>15</b>
<b>II</b>	<b>AN INTRODUCTION TO HEALTH INSURANCE</b> <ul style="list-style-type: none"> <li>• Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and determinants of Risk Premium.</li> <li>• SBI and ICICI Health Insurance Plans - Introduction and Forms and Procedures of Hospitalization, Indemnity Products, top up covers, cashless insurance, Senior citizen plans, critical illness plans and Micro Insurance.</li> </ul>	<b>10</b>
<b>III</b>	<b>AN INTRODUCTION TO HOME AND MOTOR INSURANCE</b> <ul style="list-style-type: none"> <li>• Home Insurance - SBI and ICICI Plans – Introduction, Forms and Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on Home Insurance.</li> <li>• Vehicle Insurance- SBI and ICICI Plans-Introduction, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.</li> </ul>	<b>10</b>
<b>IV</b>	<b>ROLE OF INSURANCE IN LOGISTIC</b> <ul style="list-style-type: none"> <li>• Role of Insurance in Logistic - Meaning &amp; Importance, Hazards, Protection, Social Security – Type of Risks and Accidents.</li> <li>• Fire Insurance – SBI and ICICI Plans – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.</li> </ul>	<b>10</b>
<b>Total No. of Lectures</b>		<b>45</b>

**Beyond the Syllabus**

Paper presentations, discussions



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<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Answer Any Two of the Three. (05 Marks each)</b> (Unit based theory questions)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>





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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.3	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.4	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Theory question of 12 marks may be divided into two sub questions of 6/6.</p>		

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**Course Outcomes:**

	After completing the course the student will be able to
<b>CO1</b>	Understand and analyse risk, which can help to decide upon policy accordingly.
<b>CO2</b>	Understand and analyse the benefits given by different health insurance policies.
<b>CO3</b>	Understand and analyse the benefits given by different home insurance policies and vehicle insurance policies.
<b>CO4</b>	Understand and analyse different types of risks and procedure involved in getting benefits from policies.

**Recommended Resources**

<b>Reference Books -</b>	<ul style="list-style-type: none"> <li>• Insurance Principles and Practice – M N Mishra &amp; S B Mishra – S. Chand 22<sup>nd</sup> Edition</li> <li>• Insurance Claims Solutions – DR L.P Gupta Revised Edition</li> <li>• Introduction to Risk Management &amp; Insurance – Mark S Dorfman &amp; David A. Cather – Tenth Edition</li> <li>• Risk Management Insurance – S. Arunajatesan &amp; T.R. Vishwanathan</li> </ul>
<b><u>E-Resources</u></b>	-
<b>Webliography:</b>	-



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**Syllabus Prepared by:**

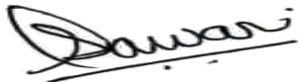
1. Mr. Viral Rami, Chairperson, Syllabus Committee,  
Expert from Corporate,  
Visiting Faculty
2. Ms. Arati Shah: Member, Syllabus Committee,  
Assistant Professor,  
Dept. of SFC,  
V. G. Vaze College, Mulund (East), Mumbai



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V. G. Vaze College of Arts, Science and Commerce  
(Autonomous)**

**The Final Syllabus which has been approved by the following BOS Members**

Ms. Seema Pawar	:	HOD (Banking & Insurance)
Ms. Anita Yakkali	:	Member – Faculty
Ms. Annu Singh	:	Member – Faculty
Mr. Ambadas Shinge	:	Member – Faculty
Ms. Sunanda Pandita	:	Member – Faculty
Ms. Mayura Ranade	:	Member – Faculty
Mr. S. Krishnan	:	Member – Visiting Faculty
Ms. Geeta Gokhale	:	Member – Visiting Faculty
Ms. Ashwini Mondkar	:	Member – Visiting Faculty
Ms. Parinaaz Mehta	:	Subject Expert from NMIMS University
Dr. (CA) Seema Tarak Shah	:	Subject Expert from SNDT University
Ms. Devashree M. Ghorpade	:	Vice Chancellor Nominee
Mr. Viral Rami	:	Industry / Corporate Sector
Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



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**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com (Banking & Insurance)

Semester - IV

**Course: FINANCIAL MANAGEMENT- II**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BIFM405	Financial Management - II	03



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1. Syllabus as per **Choice Based Credit System**

- i) Name of the Programme : B.Com (Banking & Insurance)
- ii) Course Code : BIFM405  
Semester IV
- iii) Course Title : Financial Management - II
- iv) Semester wise Course Contents : Copy of the syllabus Enclosed
- v) References and additional references : Enclosed in the Syllabus
- vi) Credit structure
- No. of Credits per Semester : 03
- vii) No. of lectures per Unit : 15
- viii) No. of lectures per week : 04
- ix) No. of Tutorial per week : ---
- 2 Scheme of Examination :
  - Semester End Exam:60 marks (5 Questions of 12 marks each)
  - Internal Assessment 40 marks:
    - Test 15 marks,
    - Project/ Assignment 15 marks
    - Class Participation: 10 marks
- 3 Special notes, if any : No
- 4 Eligibility, if any : As laid down in the College Admission brochure/website
- 5 Fee Structure : As per College Fee Structure specifications
6. Special Ordinances / Resolutions, if any : No



**The Kelkar Education Trust's**  
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Programme: SY B.Com (Banking & Insurance)

Semester: IV

Course : Financial Management - II

Course Code : BIFM405

Teaching Scheme (Hrs./Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10		-	60	100
Max. Time, End Semester Exam (Theory) -2Hrs.										

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**Prerequisites** : Basic knowledge about Financial Management.  
: Basic interest in Money management.

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**Course Objectives:**

- 1 Learn about investment decisions and financial planning.
- 2 Ensure safety of investments by proper planning relating to various finance related activity.
- 3 Understand Optimum fund utilization.



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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<b>WORKING CAPITAL MANAGEMENT</b> <ul style="list-style-type: none"> <li>• Working Capital Financing: Trade Credit; Bank Credit; Commercial Papers; Certificate of Deposits (CDs); Financing; Practical problems on MPBF (Tondon Committee).</li> <li>• Inventory Management: Objectives; and Techniques.</li> </ul>	<b>15</b>
<b>II</b>	<b>MANAGEMENT OF COMPONENTS OF WORKING CAPITAL</b> <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> </ul>	<b>15</b>
<b>III</b>	<b>FINANCIAL PLANNING</b> <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>15</b>
<b>IV</b>	<b>FINANCIAL POLICY AND CORPORATE STRATEGY</b> <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> <li>• <b>Business Risk and Financial Risk</b></li> <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>	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>

**Beyond the Syllabus**

Group Discussions & Book Review.





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<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Solve Any One of the Two. (10 Marks each)</b> (Unit based practical questions)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>



**The Kelkar Education Trust's**  
**V. G. Vaze College of Arts, Science and Commerce**  
**(Autonomous)**

External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.3	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.4	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Practical question of 12 marks may be divided into two sub questions of 6/6.</p>		



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**Course Outcomes:**

	After the completion of the course, students will able to
<b>CO1</b>	Know the concept of MPBF introduced by Tondon Committee and management of inventory.
<b>CO2</b>	Understand Concepts and Practical's related to Cash Management and Receivable Management.
<b>CO3</b>	Understand various types of budget for e.g. Sales budget, Production budget, Flexible budget.
<b>CO4</b>	Understand Introduction of leverages, its types and practical application.

**Recommended Resources**

<b>Reference Books -</b>	<ul style="list-style-type: none"><li>• Financial Management: I M Pandey, Vikas Publishing House.</li><li>• Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw-Hill.</li><li>• Financial Management : Ravi M Kishore, Taxman</li><li>• Financial Management : James C Van Horne, Prentice Hall</li><li>• Financial Management: Prassana Chandra, Prentice Hall.</li><li>• Financial Management Chandra Haribariran Iyer: IBHL Publication.</li></ul>
<b><u>E-Resources</u></b>	-
<b>Webliography:</b>	-



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**Syllabus Prepared by:**

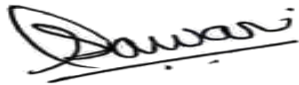
1. Ms. Annu Singh: Chairperson, Syllabus Committee,  
Assistant Professor,  
Dept. of SFC,  
V. G. Vaze College, Mulund (East), Mumbai
2. Ms. Anita Yakkali: Member, Syllabus Committee,  
Assistant Professor,  
Dept. of SFC,  
V. G. Vaze College, Mulund (East), Mumbai



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**The Final Syllabus which has been approved by the following BOS Members**

Ms. Seema Pawar	:	HOD (Banking & Insurance)
Ms. Anita Yakkali	:	Member – Faculty
Ms. Annu Singh	:	Member – Faculty
Mr. Ambadas Shinge	:	Member – Faculty
Ms. Sunanda Pandita	:	Member – Faculty
Ms. Mayura Ranade	:	Member – Faculty
Mr. S. Krishnan	:	Member – Visiting Faculty
Ms. Geeta Gokhale	:	Member – Visiting Faculty
Ms. Ashwini Mondkar	:	Member – Visiting Faculty
Ms. Parinaaz Mehta	:	Subject Expert from NMIMS University
Dr. (CA) Seema Tarak Shah	:	Subject Expert from SNDT University
Ms. Devashree M. Ghorpade	:	Vice Chancellor Nominee
Mr. Viral Rami	:	Industry / Corporate Sector
Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



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**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B. Com (Banking & Insurance)

Semester IV

**Course: COST ACCOUNTING**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BICA406	Cost Accounting	03



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1. Syllabus as per **Choice Based Credit System**

- i) Name of the Programme : B.Com (Banking & Insurance)
- ii) Course Code : BICA406  
Semester IV
- iii) Course Title : Cost Accounting
- iv) Semester wise Course Contents : Copy of the syllabus Enclosed
- v) References and additional references : Enclosed in the Syllabus
- vi) Credit structure
- No. of Credits per Semester : 03
- vii) No. of lectures per Unit : 15
- viii) No. of lectures per week : 04
- ix) No. of Tutorial per week : ---
- 2 Scheme of Examination :
  - Semester End Exam:60 marks
  - (5 Questions of 12 marks each)
  - Internal Assessment 40 marks:
    - Test 15 marks,
    - Project/ Assignment 15 marks
    - Class Participation: 10 marks
- 3 Special notes, if any : No
- 4 Eligibility, if any : As laid down in the College Admission brochure/website
- 5 Fee Structure : As per College Fee Structure specifications
6. Special Ordinances / Resolutions, if any : No



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Programme: SY B.Com (Banking & Insurance)

Semester: IV

Course : Cost Accounting

Course Code : BICA406

Teaching Scheme (Hrs/Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10	-	-	60	100
<b>Max. Time, End Semester Exam (Theory) -2Hrs.</b>										

**Prerequisites : Basic knowledge about Cost Accounting**  
**: Basic interest in Costing.**

**Course Objectives:**

- 1 This course will enable the students to combine practical & theoretical knowledge of cost accounting.
- 2 The course will provide decision-making skills to the students in the cost analysis context.
- 3 The students of this course will be active learners & develop awareness of emerging trends in cost accounting.





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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<b>INTRODUCTION TO COST ACCOUNTING</b> <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>	<b>15</b>
<b>II</b>	<b>CLASSIFICATION OF COST AND COST SHEET</b> <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. Note- Practical problems based on preparation of cost sheet reconciliation of cost and financial accounts</li> </ul>	<b>15</b>
<b>III</b>	<b>STANDARD COSTING</b> Various types of standards, setting of standards, Basic concepts of, Labour and Overhead (Fixed and Variable) variance analysis.	<b>15</b>
<b>IV</b>	<b>INTRODUCTION TO MARGINAL COSTING</b> Marginal costing meaning, application, advantages, limitations, Contribution, Breakeven analysis and profit volume graph. Note:- Practical problems based on Marginal Costing excluding decision making	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>

**Beyond the Syllabus**

Group Discussions & Book Review.



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<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Solve Any One of the Two. (10 Marks each)</b> (Unit based practical questions)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>



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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.3	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.4	Full Length Practical Question <b>OR</b> Full Length Practical Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Practical question of 12 marks may be divided into two sub questions of 6/6.</p>		



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<b>Course Outcomes:</b>	
	After the completion of the course, students will able to
<b>CO1</b>	Differentiating the cost in different heads and basic concepts in cost
<b>CO2</b>	Prepare cost sheet and Know the reasons for difference in profit in cost & financial statement & reconcile the profits.
<b>CO3</b>	Compare standard and actual cost
<b>CO4</b>	Make break even analysis

<b>Recommended Resources</b>	
<b>Reference Books -</b>	<ul style="list-style-type: none"><li>• Advanced cost &amp; management accounting Sultan Chand &amp; Sons</li><li>• Advanced Cost Accounting ,Kalyani</li><li>• Cost &amp; Management Accounting, Everest</li><li>• Cost &amp; Management Accounting ,Taxman</li></ul>
<b><u>E-Resources</u></b>	-
<b>Webliography:</b>	-



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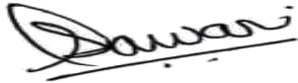
- |   |  |
|---|--|
| 1 | Mr Rajesh Mane: Chairperson, Syllabus Committee,<br>Assistant Professor,<br>Dept. of SFC,<br>V. G. Vaze College, Mulund (East), Mumbai |
| 2 | Ms. Niti Shirke: Member, Syllabus Committee,<br>Assistant Professor,<br>Dept. of SFC,<br>V. G. Vaze College, Mulund (East), Mumbai     |
| 3 | Mr. Ambadas Shinge: Member, Syllabus Committee,<br>Assistant Professor,<br>Dept. of SFC,<br>V. G. Vaze College, Mulund (East), Mumbai  |



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Ms. Laveleen Kaur Narang	:	Other Member form Staff



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**Ms. Seema Pawar**  
**Chairperson**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Ms. Devashree M. Ghorpade**  
**Vice Chancellor Nominee**  
**BOS (B & I)**  
**Date – 17<sup>th</sup> Aug. 2020**



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**Syllabus for SY B.Com (Banking & Insurance)**

(June 2020 Onwards)

Program: B.Com (Banking & Insurance)

Semester IV

**Course: ENTREPRENEURSHIP MANAGEMENT**

<b>Course Code</b>	<b>Course Title</b>	<b>Credit</b>
BIEM407	Entrepreneurship Management	03



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1. Syllabus as per **Choice Based Credit System**

i) Name of the Programme	:	B.Com (Banking & Insurance)
ii) Course Code	:	BIEM407
		Semester IV
iii) Course Title	:	Entrepreneurship Management
iv) Semester wise Course Contents	:	Copy of the syllabus Enclosed
v) References and additional references	:	Enclosed in the Syllabus
vi) Credit structure		
No. of Credits per Semester	:	03
vii) No. of lectures per Unit	:	15
viii) No. of lectures per week	:	04
ix) No. of Tutorial per week	:	---
2 Scheme of Examination	:	<ul style="list-style-type: none"><li>• Semester End Exam:60 marks (5 Questions of 12marks each)</li><li>• Internal Assessment 40 marks:<ul style="list-style-type: none"><li>-Test 15 marks,</li><li>-Project/ Assignment 15 marks</li><li>-Class Participation: 10 marks</li></ul></li></ul>
3 Special notes, if any	:	No
4 Eligibility, if any	:	As laid down in the College Admission brochure/website
5 Fee Structure	:	As per College Fee Structure specifications
6. Special Ordinances / Resolutions, if any	:	No





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Programme: SY B.Com (Banking & Insurance)

Semester: IV

Course :Entrepreneurship Management

Course Code : BIEM407

Teaching Scheme (Hrs./Week)				Continuous Internal Assessment (CIA) 40 marks					End Semester Examination	Total
L	T	P	C	CIA-1	CIA-2	CIA-3	CIA-4	Lab	Written	
4	-	-	3	15	15	10	-	-	60	100
Max. Time, End Semester Exam (Theory) -2Hrs.										

**Prerequisites** : Basic knowledge of Entrepreneurship Management  
: Basic knowledge of new venture designing and layout

**Course Objectives:**

- 1 The course introduce entrepreneurship, types of entrepreneurs, major theories of Entrepreneur, values and skill required to become entrepreneur.
- 2 To introduce different forms of entrepreneur structure , critical factors required to start new Enterprise, importance of project report and its contents
- 3 To give students knowledge about operational areas of business, barriers of entrepreneurship and social entrepreneurship



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<u>Units</u>	<u>Module</u>	<u>Lectures</u>
<b>I</b>	<p><b>THE ENTREPRENEUR</b></p> <ul style="list-style-type: none"> <li>• <b>Entrepreneur:</b> Meaning, Nature, origin and development of entrepreneurship in India, Need and Importance, Core elements, Principles, Essentials, Types, Functions, Concept of entrepreneurship management, Motives behind being an entrepreneur, Entrepreneurial Process</li> <li>• Theories of Entrepreneurship: Innovation Theory of Schumpeter, Need for Achievement Theory of McClelland, Economic Theory of Entrepreneurship.</li> <li>• Entrepreneurial Values and Attitudes, Dominant characteristics of successful entrepreneurs, Internal and external factors for entrepreneurial motivation</li> <li>• Entrepreneurial Skills, Identifying business opportunities, Role of creativity in Entrepreneurship, the creative process, the Innovation process, types of innovation, sources of innovation, principles of innovation, Sources of Business Ideas.</li> <li>• Women Entrepreneur</li> </ul>	<b>15</b>
<b>II</b>	<p><b>BUSINESS PLANNING</b></p> <ul style="list-style-type: none"> <li>• Forms of Entrepreneurial structures:</li> <li>• Sole Proprietorship-meaning, merits and limitations.</li> <li>• Partnership Meaning, Forms, merits and limitations.</li> <li>• Corporations meaning, merits and limitations.</li> <li>• Limited Liability partnerships and corporations.</li> <li>• Franchising-Meaning, types, merits and limitations.</li> <li>• Critical Factors for starting a new enterprise: Personal, Environmental, Sociological factors. Problems of a New Venture- Financial, administrative, marketing, production and other problems.</li> <li>• Business Plan: Meaning, Benefits, Developing a business plan, Environment scanning, Elements/Areas to be covered in a Business Plan, Project Report preparation, Contents of a Project Report.</li> </ul>	<b>15</b>
<b>III</b>	<p><b>KEY AREAS OF NEW VENTURES</b></p> <ul style="list-style-type: none"> <li>• <b>Marketing:</b> New Product Development, Marketing Strategy for the new venture, Branding strategies, Distribution strategies, Pricing Strategies, Promotion strategies for new venture, Concept of Marketing Mix and Market segmentation, Marketing Plan</li> <li>• <b>Operations:</b> Size and location of Enterprise, Layout, Inventory Control, Quality Control.</li> <li>• <b>Finance:</b> Sources of long term and short term finance, Debt fund-Meaning, Merits and limitations, Equity Fund-Meaning, merits and limitations, Concept of Break Even analysis, Venture Capital-Meaning, Merits and Limitations, Criteria for Evaluating New Venture Proposals by Venture</li> </ul>	<b>15</b>



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	<p>Capitalist</p> <ul style="list-style-type: none"> <li>• <b>Human Resource:</b> Personnel Function, Important Labor Laws: Industrial Disputes Act, Factories Act, Provident Fund Act, Employee State Insurance Act, Payment of Wages Act, Minimum Wages Act, Payment of Gratuity Act, other related Acts and Role of HRD in new ventures</li> </ul>	
<b>IV</b>	<p><b>EVOLVING CONCEPTS IN ENTREPRENEURSHIP</b></p> <ul style="list-style-type: none"> <li>• Social Entrepreneurship: Meaning, Social responsibility of an entrepreneur</li> <li>• Intrapreneurship: Meaning, Characteristics, Entrepreneurs Activities, types of Corporate Entrepreneurs, Corporate V/s Entrepreneurial culture, Climate, Fostering Entrepreneurial culture, Promoting Intrapreneurship- Pinchot's Spontaneous teams and Formal Venture teams, establishing intrapreneurial ventures.</li> <li>• Ethics and Entrepreneurship: Defining Ethics, Approaches to Managerial ethics, ethics and business decisions, Ethical practices and code of conduct, Ethical considerations in corporate entrepreneurship.</li> <li>• Institutional Support to Entrepreneurs: Importance, Incentives and facilities, Entrepreneurship Development Institute of India (EDI), NSIC, Small Industries Development Organization (SIDO), National Institute for Entrepreneurship and Small Business Development (NIESBUD), Others, Key features of National Policy on Skill Development and Entrepreneurship 2015.</li> </ul>	<b>15</b>
<b>Total No. of Lectures</b>		<b>60</b>

**Beyond the Syllabus**

Group Discussions & Book Review.



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<b>Internal Assessment</b>		
<b>Sr. No.</b>	<b>Description</b>	<b>Marks</b>
<b>I</b>	Class Test	15
	<b>Q.1 Objectives. (1 Mark each)</b> (Fill in the blanks / True or False / Match the Following)	
	<b>Q.2 Answer Any Two of the Three. (05 Marks each)</b> (Unit based theory question)	
<b>II</b>	Project / Assignment	15
<b>III</b>	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	<b>TOTAL MARKS</b>	<b>40</b>



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External Assessment		
<ul style="list-style-type: none"> <li>• <b>Maximum Marks: 60</b></li> <li>• <b>Questions to be set: 05</b></li> <li>• <b>Duration: 2 Hrs.</b></li> <li>• <b>All Questions are Compulsory Carrying 12 Marks each.</b></li> </ul>		
Q. No.	Description	Marks
Q.1	Objective Questions A. Sub Questions to be asked 8 and to be answered any 06 B. Sub Questions to be asked 8 and to be answered any 06 (Multiple choice / True or False / Match the columns/Fill in the blanks)	12
Q.2	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.3	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.4	Full Length Theory Question <b>OR</b> Full Length Theory Question	12
Q.5	A. Theory questions (6 Marks) B. Theory questions (6 Marks) <b>OR</b> C. Short Notes (4 Marks Each) To be asked 05 To be answered 03	12
	<b>TOTAL MARKS</b>	<b>60</b>
<p>Note:</p> <p>Practical question of 12 marks may be divided into two sub questions of 6/6.</p>		



**The Kelkar Education Trust's**  
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Course Outcomes:	
	After the completion of the course, students will able to
<b>CO1</b>	Understand skill & qualities required to be entrepreneur, relation between creativity and innovation.
<b>CO2</b>	Gain knowledge about different types of entrepreneurial structures, important working areas of enterprise, prepare detailed project reports.
<b>CO3</b>	Learner will know the key areas of new business Ventures.
<b>CO4</b>	To know about different monetary schemes offered by different institutions and concept of social entrepreneurship

Recommended Resources	
<b>Reference Books -</b>	<ul style="list-style-type: none"> <li>• S.L. Gupta and Dr. Arun Mittal, Entrepreneurship Development by International Books House Ltd.</li> <li>• Vasant Desai, Dynamics of Entrepreneurial Development</li> <li>• Willaim D. Bygrave and Andrew Zacharakis, The Portable MBA in Entrepreneurship by, Fourth edition, John Wiley and Sons.</li> <li>• S.S. Khanka, Entrepreneurship Development, Sultanchand and Sonsltd.</li> <li>• C.B. Gupta and N.P. Shrinivasan, Entrepreneurship Development Sultan chand and sons</li> <li>• Sharma Sudhir, Singh Balraj, Singhal Sandeep (2005), "Entrepreneurship Development", Wisdom Publications, Delhi.</li> <li>• Badi R.V., Badi N.V. (2010), "Entrepreneurship", Vrinda Publications (P) Ltd., Delhi.</li> <li>• Desai Vasant (2009), "The Dynamics of Entrepreneurial Development and Management</li> <li>• Planning for Future Sustainable Growth", Himalaya Publishing House, India.</li> <li>• Vasishth Neeru (2008), "Business Organization", Taxmann Allied Services (P.)Ltd.,</li> <li>• Holt David H. (2004), "Entrepreneurship – New Venture Creation", Prentice Hall of India Private Limited, New Delhi.</li> <li>• Roy Rajeev (2009)], "Entrepreneurship", Oxford University Press, New Delhi.</li> <li>• Burns Paul (2001), "Entrepreneurship and Small Business", Palgrave Mecmillan, China.</li> <li>• Sudha G.S. (2005), "Management and Entrepreneurship Development", IndusValley Publications, New Delhi.</li> <li>• Basotia G.R., Sharma K.K. (1991), "Handbook of Entrepreneurship Development – An Entrepreneurs Guide to Planning, Starting, Developing and Managing a New Enterprise", Mangal Deep Publications, Jaipur.</li> <li>• Coulter Mary (2003), "Entrepreneurship in Action",</li> </ul>



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	<p>Prentice Hall of India Private Limited, New Delhi.</p> <ul style="list-style-type: none"> <li>• Zimmerer Thomas W., Scarborough Norman M. (2009), "Essentials of Entrepreneurship and Small Business Management", PHI Learning Private Limited, New Delhi.</li> <li>• Hisrich Robert D., Peters Michael P. (2002), "Entrepreneurship – International Edition", the McGraw-Hill Companies, New York.</li> <li>• Cynthia L Greene, Entrepreneurship Ideas in Action, Thomson</li> </ul>
<b><u>E-Resources</u></b>	-
<b>Webliography:</b>	-

**Syllabus Prepared by:**

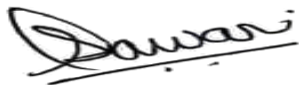
1. Ms. Seema Pawar: Chairperson, Syllabus Committee HOD - Dept. of SFC Assistant Professor, V. G. Vaze College, Mulund (East), Mumbai
2. Ms. Khursheed Shaikh : Member, Syllabus Committee Assistant Professor, Dept. of SFC V. G. Vaze College, Mulund (East), Mumbai
3. Ms. Arati Shah: Member, Syllabus Committee Assistant Professor, Dept. of SFC V. G. Vaze College, Mulund (East), Mumbai



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Mr. Viral Rami	:	Industry / Corporate Sector
Mr. Suraj Sakpal	:	Meritorious Alumni
Dr. Mrunmayee R. Thatte.	:	Expert from VPM's N.G. Bedekar College, Thane
Ms. Laveleen Kaur Narang	:	Other Member form Staff



**Ms. Seema Pawar  
Chairperson  
BOS (B & I)  
Date – 17<sup>th</sup> Aug. 2020**



**Ms. Devashree M. Ghorpade  
Vice Chancellor Nominee  
BOS (B & I)  
Date – 17<sup>th</sup> Aug. 2020**





The Kelkar Education Trust's  
**V. G. Vaze College of Arts, Science and Commerce**  
(Autonomous)



--THE END--

