

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



Syllabus for B. Com. Banking and Insurance Third Year

TYBBI

Syllabus as per Choice Based Credit System (NEP-2020)

(June 2025 Onwards)

Board of Studies of BBI

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

Submitted by

Department of Banking and Insurance

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

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

- Syllabus as per Choice Based Credit System (NEP 2020)

Syllabus for Approval

Sr. No.	Heading	Particulars
1	Title of Programme	Third Year B. Com. Banking and Insurance: Semester V and VI
2	Eligibility for Admission	---
3	Passing Criteria	Minimum D Grade or equivalent minimum marks for passing at the Graduation level.
4	Ordinances/Regulations (if any)	---
5	No. of Years/Semesters	One year/Two semester
6	Level	U.G. Part-III : Level- 5.5
7	Pattern	Semester
8	Status	Revised
9	To be implemented from Academic year	2025-2026

Date:

Signature:

BOS Chairperson: Dr. Seema Pawar



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

B. Com. Banking and Insurance Program: Cumulative Credit Structure

Level	Sem	Major		Minor	VSC	OJT/FP	Cum. Credits	Degree
		Mandatory	Elective					
5.5	Sem-V	Credits 10 (4+4+2) Course 1 Cr. 4: International Business & Finance Course 2 Cr. 4: Financial Services Management Course 3 Cr. 2: Entrepreneurship Management	Credits 4 Course 1 Cr. 4: Business Ethics & Corporate Governance	Credits 4 Course 1 Cr. 4: Financial Reporting & Analysis	Credits 2 Course 1 Cr. 2: Direct Tax	Credits 2 Course 1 Cr. 2: Research Based Project	22	UG Degree After 3 year UG
	Sem-VI	Credits 10 (4+4+2) Course 1 Cr. 4: Central Banking Course 2 Cr. 4: International Business Course 3 Cr. 2: Human Resource Management in Banking & Insurance	Credits 4 Course 1 Cr. 4: Security Analysis & Portfolio Management	Credits 4 Course 1 Cr. 4: Indirect Tax (GST)	-	Credits 4 Course 1 Cr. 4: Internship Based Project		
Total Credits		20	08	08	02	06	44	



PROGRAM OUTCOMES

PO1: Understand and address risks faced by the banks.

PO2: Differentiate between life and non-life insurance and make informed policy decisions.

PO3: Gain ability to read, understand, interpret and analyse financial statements of Banking and Insurance companies.

PO4: Enable understanding banking and Insurance Laws.

PO5: To make sound financial decisions in practical settings.



Semester V



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<u>B. B. I. Semester V</u>		
Course Code	Full Name of Course (With Paper)	Credit Points
	Major Course (Major)	
VIIB300	International Business & Finance	4
VIFS301	Financial Services Management	4
VIEM302	Entrepreneurship Management	2
	Major Elective	
VIBE303	Business Ethics & Corporate Governance	4
	Minor Course (Minor)	
VIFR304	Financial Reporting & Analysis	4
	Vocational Skill Course (VSEC)	
VIDT305	Direct Tax	2
	Field Project/Community Engagement Programme	
VIRP306	Field Visit	2
	Total	22



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

TY B. Com (Banking & Insurance)		Semester V	
Course Name: International Business & Finance		Course Code: VIIB300	
Lectures per week (1 Lecture is of 60 minutes)		4	
Number of Credits		4	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	To make the learners familiar with the international financial market
2	To introduce basics and fundamentals of foreign exchange market to the students
3	To make the student understand about the risk management in the foreign exchange market

Unit	Content	No. of Lectures
1	FUNDAMENTALS OF INTERNATIONAL FINANCE	12
	Fundamental of international finance : Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility.	
	International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, Smithsonian Agreement, SDRs, European Monetary System.	
	Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float.	
2	INTERNATIONAL BANKING OPERATIONS	12
	Introduction, Definition, Features of International Banking, Reasons for Growth of International Banking, Recent Trends in International Banking, Emergence of Crypto currency - Overview, Brief Overview of Bit coin and other Crypto Currencies, Note on Mining and Crypto Currency Exchanges, Advantages, Disadvantages of Crypto Currency.	
	Functions of International Banking, Correspondent Banking, International Payment Systems, NRI accounts, Export Finance, Import Finance, International Merchant Banking, Financing Project Exports, Derivative	



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V. G. Vaze College of Arts, Science and Commerce
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	Offering, Remittances, and Compliance related- Interbank Functions, Internal Functions, Letter of Credit and Bank Guarantees. International Lending Operation, Loan Syndication, and Parties Involved, Phases Stages in Loan Syndication, Types of Syndication, Role of LIBOR, Risk in International Lending, and Role of International Credit Rating Agencies	
3	FOREIGN EXCHANGE MARKETS : Introduction, Market and Market Participants, Foreign Exchange Management in India, Retail and Whole Sale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations	12
	Foreign Exchange Arithmetic, Exchange Rate Quotations, Direct, Indirect and Cross rate, Percentage Spread, Arbitrage, Geographical, Triangular and Interest Rate (formula method only), Calculation of Forward Rates using Schedule of Swap Points, AFM, Determinants of Exchange Rate – Purchasing Power and Interest Rate Parity ,(Including Practical Problems).	
4	RISK MANAGEMENT : (A) Risk Management and Derivatives, Transaction, Translation and Economic Risk Faced by Corporate, Transaction, Position, Settlement, Pre-settlement, Gap/Mismatch Risk faced by Banks, Internal and External Hedging, Foreign Currency Derivative Instruments for Risk Management, Forward, Futures, Swaps and Options, Country Risk Management.	12
	INTERNATIONAL CAPITAL MARKETS :(B)	12
	Types of Capital Flows, FDI, FPI, FII	
	Euro Currency Markets, Origin and Reasons of growth, a Brief Understanding of Eurocurrency Deposit, Loans Bonds and Notes Market ,Concept of Offshore Banking.	
	International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR.	
	International Bond Market, Concepts of Domestic Bond, Concept and Types of Foreign Bonds, Concept and Types of Euro Currency Bonds, Concepts of Foreign Currency Convertible and Foreign Currency Exchangeable Bonds, Participatory Notes.	
Case Studies about Brexit, G20 & European Monetary System		
	TOTAL	60



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

Course Outcomes:		
CO1	After the completion of the course , students will be able to explain the concepts of fundamental aspects of international finance.	L1 ,L4
CO2	Students Will be in a position to explain the international business operations	L1,L2,
CO3	Students Will be aware about the international foreign exchange market.	L3,L4
CO4	Students Will be able to analyse various risk involved in trade & exchange and how to manage them as well as able to analyse changing trends of finance at global level.	L1,L3,L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none">• Apte P.G. International Finance – A Business Perspective, New Delhi, TATA McGraw Hill , McGraw Hill Education; 2 edition, July2017.• Bhalla .V.K. international Financial Management- S.Chand Publishing,• International Banking Operations- IIBF- MacMillan Publishers,2007• International Banking Legal and Regulatory Aspects- IIBF- MacMillan Publishers, 2007.
<u>E-Resources</u> Webliography:	



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

TY B. Com (Banking & Insurance)		Semester V	
Course Name: Financial Services Management		Course Code: VIFS301	
Lectures per week (1 Lecture is of 60 minutes)		4	
Number of Credits		4	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	Understand financial service industry.
2	Get knowledge about various activities of the financial market and its benefit to the government and society
3	Understand how to promote domestic and foreign trade.
4.	Understanding financial markets & loans.

<u>Units</u>	<u>Module</u>	<u>Lectures</u>
I	INTRODUCTION TO FINANCIAL SERVICES <ul style="list-style-type: none"> • Financial Services • Meaning, Classification, Scope, Fund Based Activities, Non Fund Based Activities, Modern Activities, Sources of Revenue, Need for Financial Innovation, New Financial Products & Services, Innovative Financial Instruments, Challenges Facing the Financial Sector. • Merchant Banking • Definition, Origin, Merchant Banking in India, Merchant Banks and Commercial Banks, Services of Merchant Banks, Qualities of Merchant Bankers in Market Making Process, Progress of Merchant Banking in India, Problems, Scope of • Merchant Banking in India. 	15
II	MUTUAL FUNDS, FACTORING AND FORFEITING <ul style="list-style-type: none"> Stock Broking • Mutual Funds • Introduction to Mutual Funds, Structure of Mutual Fund in India, Classification of Mutual Funds, AMFI Objectives, Advantages of Mutual Funds, Disadvantages of Mutual Funds, NAV Calculation and Pricing of Mutual Funds, Mutual Funds Abroad, Mutual Funds in India, Reasons for Slow growth, Future of Mutual Funds Industry. • Factoring and Forfeiting 	15



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

	<ul style="list-style-type: none"> Factoring, Meaning, Modus Operandi, Terms and Conditions, Functions, Types of Factoring, Factoring vs. Discounting, Cost of factoring, Benefits, Factoring in India, International Factoring, Definition, Types of Export Factoring, Factoring in Other Countries, EDI Factoring, Forfeiting- Definition, Factoring vs. Forfeiting, Working Of Forfeiting, Cost of Forfeiting, Benefits of Forfeiting, Drawbacks of Forfeiting. 	
III	<p>SECURITIZATION OF DEBTS, DERIVATIVES AND HOUSING FINANCE</p> <ul style="list-style-type: none"> Securitization of Debt Meaning & Definition of Securitization, Securitization vs. Factoring, Modus Operandi, Role of Merchant Banker, Role of Other Parties, Securitization Structure Securities able assets, Benefits of Securitization, Conditions for Successful Securitization, Securitization Abroad, Securitization in India, Reasons for non-popularity of Securitization, Future Prospects of Securitization. Derivatives Meaning, Types of Financial Derivatives, Options, Futures, Forwards, Swaps, Futures & Options Trading System, Clearing Entities & Their Role. Housing Finance Introduction, Housing Finance Industry, Housing Finance Policy Aspect, Sources of Funds, Market of Housing Finance in India, Major Issues of Housing Finance in India, Growth Factors, Housing Finance Institutions in India, National Housing Bank(NHB), Guidelines for ALM System in Housing Finance Companies, Fair Trade Practice, Code for HFC's, Housing Finance Agencies. 	15
IV	<p>DEPOSITORIES , PLEDGE and CONSUMER FINANCE</p> <ul style="list-style-type: none"> Consumer Finance Introduction, Sources, Types of Products, Consumer Finance Practice in India, Mechanics of Consumer Finance, Terms, Pricing, Marketing & Insurance of Consumer Finance, Consumer Credit Scoring. <p>Overview of Depository, Key features of Depositories Systems in India, Depository- Bank Analogy, Legal Framework, Eligibility Criteria for A Depository, Agreement between Depository & Issuers, Rights & Obligation of Depositories, Records Maintained by Depository, Services of Depository & Functions of Depository, Organization & Functions of NSDL, Pledge & Hypothecation, Procedure for Pledge/Hypothecation, Procedure of</p>	15



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

	Confirmation of Creation of Pledge/Hypothecations by Pledgee, Closure of A Pledge/Hypothecation by Pledger, Invocation of Pledge by Pledgee.	
	TOTAL	60

Course Outcomes:		
	After the completion of the course, students will able to	
CO1	Explaining Introduction of various fund and fee based financial services for e.g. factoring, forfeiting, lease, hire purchase etc.	L1,L2,L3,L4
CO2	Applying detailed knowledge about mutual fund, factoring and forfeiting.	L1,L2,L3,L4
CO3	Evaluating Securitization of Debt, Derivatives and Housing Finance.	L1,L2,L3,L4
CO4	Understanding Depositories, its functioning pledging and Consumer Finance.	L1,L2,L3,L4

Recommended Resources	
Reference Books	<ul style="list-style-type: none"> Financial Services, Dr. S Gurusamy, The MgrawHill companies, 2 edition (26 June 2009). Financial Markets and Financial services, Vasant Desai, Himalaya Publishing House, First Edition (2010). Financial Services, M. Y. Khan, Tata Mc-Graw Hill Publishing Company Ltd, Ninth edition (2017). Financial Markets and Services –E.Gordon and K.Natanrajan,Himalaya Publishing House, Tenth Edition edition (2016)
<u>E-Resources</u> Webliography:MOOCS	



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

TY B. Com (Banking & Insurance)		Semester V	
Course Name: Entrepreneurship Management		Course Code: VIEM302	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	To develop entrepreneurs and to prepare students to take the responsibility of management function of a company . This course introduces knowledge of entrepreneurship to budding managers of financial institutes
2	To impart knowledge about the procedure of starting up an Enterprise and source of arranging finance of business idea. Critically evaluate business plan.

Unit	Content	No. of Lectures
1	FOUNDATION OF ENTREPRENEURSHIP, TYPES AND CLASSIFICATION	15
	<ul style="list-style-type: none"> • Concept and Definition of Entrepreneur, Importance and significance of growth of entrepreneurial activities Characteristics and qualities of entrepreneur. 	
	<ul style="list-style-type: none"> • External Influences on Entrepreneurship Development: Socio-Cultural, Political, Economic 	
	<ul style="list-style-type: none"> • Types and classification, 	
	<ul style="list-style-type: none"> • Women Entrepreneur – concept, development and problems faced by Women Entrepreneurs, Development of Women Entrepreneurs with reference to Self Help Group 	
	<ul style="list-style-type: none"> • NGO, BPO, Ancillarisation Franchise, Merger and Acquisition. 	
	<ul style="list-style-type: none"> • Entrepreneurial development Program (EDP) – concept, factor influencing EDP. 	
2	BUSINESS PLAN & VENTURE DEVELOPMENT	15
	<ul style="list-style-type: none"> • Idea generation– Sources-Development of product/idea, Environmental scanning and SWOT analysis 	
	<ul style="list-style-type: none"> • Business Planning Process - Elements of Business Plan/project report, Objectives, Significance and importance of project report Market and Feasibility Analysis, Marketing, Finance, Organization & Management 	
	<ul style="list-style-type: none"> • Risk Management - Critical Risk Contingencies of the proposal 	



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

	<ul style="list-style-type: none"> Steps involved in starting of Venture and problem of Venture set-up 	
	<ul style="list-style-type: none"> Sources of Finance - Venture funding, requirements of Capital (Fixed and working) 	
	<ul style="list-style-type: none"> Institutional support to an Entrepreneur 	
	TOTAL	30

Course Outcomes:		
CO1	Learner will understand about entrepreneurship and apply knowledge in their practical work environment	L1, L2, L3, L4
CO2	To impart knowledge about the procedure of starting up an Enterprise and source of arranging for finance critically. evaluate business plan.	L1, L2, L3, L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> Dynamics of Entrepreneurial Development Management – Vasant Desai, Himalaya Publishing House. Entrepreneurial Development - S.S.Khanna Entrepreneurship & Small Business Management - CL Bansal, Haranand Publication Entrepreneurial Development in India - Sami Uddin, Mittal Publication Entrepreneur Vs Entrepreneurship- Human Diagno
<u>E-Resources</u> Webliography:	



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

TY B. Com (Banking & Insurance)		Semester V	
Course Name: Business Ethics & Corporate Governance		Course Code: VIBE303	
Lectures per week (1 Lecture is of 60 minutes)		4	
Number of Credits		4	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	To understand significance of ethics and ethical practices in businesses which are indispensable for progress of a country
2	To learn the applicability of ethics in functional areas like marketing, finance and human resource management
3	To understand the emerging need and growing importance of good governance and CSR by organisations
4	To study the ethical business practices, CSR and Corporate Governance practiced by various organisations

Unit	Content	No. of Lectures
1	INTRODUCTION TO BUSINESS ETHICS	15
	Definition, Meaning, Nature of Ethics, Meaning of Moral & Ethics.	
	Business Ethics -Meaning and Nature. Importance of Ethics in Business, Areas of Business Ethics, Meaning of Functional Ethics, Types of Ethics According to Functions of Business- Marketing Ethics, Foreign Trade Ethics and Ethics Relating to Copyright.	
	Relevant Case Studies	
2	APPLICATION OF ETHICAL THEORIES IN BUSINESS	15
	Ethical Decision Making: Decision Making (Normal Dilemmas and Problems)	
	Utilitarianism (J. Bentham and J.S. Mill), (Ii) Deontology (I. Kant) Virtue Ethics (Aristotle). Gandhain Approach in Management and Trusteeship, Importance and Relevance of Trusteeship Principle in Modern Business. Ethical Issues in Functional Areas of Business.	
	Ethics in Advertising (Truth in Advertising). Ethical Issues in Finance Relevant Case Studies	
3	INTRODUCTION TO CORPORATE GOVERNANCE	15
	Definition & Conceptual Framework of Corporate Governance, Business Ethics - an important dimension to Corporate Governance, Fair and Unfair Business Practices.	



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(autonomous)

	Theoretical Basis of Corporate Governance, Mechanism- Corporate Governance Systems, Indian Model of Governance, Good Corporate Governance, Obligations Towards Society and Stake holders.	
	Theories underlying Corporate Governance (Stakeholder's theory and Stewardship theory, Agency theory, Separation of Ownership and Control, Corporate Governance Mechanism: Process, Indian Model, OECD, and Emphasis on Corporate Governance (Transparency Accountability and Empowerment).	
	Relevant Case Studies	
	GENESIS AND IMPLEMENTATION OF CORPORATE GOVERNANCE IN INDIA:	
	Introduction principles – Arthashastra and Good Governance in ancient India, Protection of Interest of Customer and Investors, Historical perspective of Corporate Governance and Issues in Corporate Governance.	
	Values: Meaning, Types Teaching from Scriptures like Gita, Quran, Bible Value Systems in Business.	
4	Role of Board of Directors and Board Structure, Non- executive Director, Auditors, SEBI, Government, Corporate Governance in India. Accounting Standards and Accounting disclosures. Finance Reporting and Corporate Governance, Non Accounting Regulations in Corporate Governance, Corporate Governance & CSR, Family Owned Business - Background, Family Businesses in India	15
	GLOBAL SCENARIO – Ethics & Business Development, Role of Business Ethics in Building a Civilized Society, Corporate Governance and Issues Related to Scams, Corruption: Meaning, Causes, Effects, Frauds and Scams in Banks, Insurance Companies, Financial Institutions, Measures to Overcome Fraud and Corruption, Zero Tolerance of Corruption	
	TOTAL	60

Course Outcomes:		
CO1	To understand the basic concepts of business ethics and ethical practices to be adopted by the company.	L1
CO2	Introduction of ethical theories and application of those theories in business	L1, L2, L3, L4
CO3	Provide knowledge about the corporate governance from its basics.	L1, L2, L3,
CO4	Development of corporate governance in Indian scenario and its application in the company.	L1, L2, L4



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

Recommended Resources	
Reference Books -	<ul style="list-style-type: none">• A. C. Fernando, Corporate Governance Principles, Policies and Practices; Pearson• Marc Goeren, International Corporate Governance; Blackwells.• Cristian A. Mallin, Corporate Governance.• Business Ethics, Crane & amp; Matten• The Management and ethics omnibus, Chakraborty, Its only Business, Mitra,• Values and Ethics for Organizations, Chakraborty, OUP/OIP• Perspectives in Business Ethics, Hartman, Chatterjee
<u>E-Resources</u> Webliography:	



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

TY B. Com (Banking & Insurance)		Semester V	
Course Name: Financial Reporting & Analysis		Course Code: VIFR304	
Lectures per week (1 Lecture is of 60 minutes)		4	
Number of Credits		4	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

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

Unit	Content	No. of Lectures
1	FINAL ACCOUNTS OF BANKING COMPANY	15
	1) Legal Provisions in Banking Regulation Act, 1949 relating to Accounts. Statutory Reserves including Cash Reserve and Statutory Liquidity Ratio. Bills Purchase and Discounted, Rebate on Bill Discounted.	
	2) Final Accounts in Prescribed Form. Non – performing Assets and Income from Non – performing Assets.	
	3) Classification of Advances: Standard, Sub – standard, Doubtful and Provisioning Requirement.	
2	FINAL ACCOUNTS OF INSURANCE COMPANY	15
	1) Preparation and Presentation of Corporate Final Accounts for Insurance Companies.	
	2) Final Accounts in accordance with Insurance Legislation.	
	3) Study of Accounting Policies from Annual Reports of Listed Insurance Companies.	
3	ACCOUNTING OF TRANSACTIONS OF FOREIGN CURRENCY	15
	1) In relation to purchase and sale of goods, services and assets and loan and credit transactions. Computation and treatment of exchange rate differences.	



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

4	UNDERWRITING OF SHARES & DEBENTURES	15
	1) Introduction, Underwriting, Underwriting Commission. Types of underwriting, Abatement Clause.	
	2) Provision of Companies Act with respect to Payment of underwriting commission Underwriters, Sub-Underwriters, Brokers and Manager to Issues.	
	3) Marked, Unmarked and Firm-underwriting applications, Liability of the underwriters in respect of underwriting contract- Practical problems.	
	TOTAL	60

Course Outcomes:		
CO1	Student will be able to understand the concepts and create the accounts of Banking companies which is very different from trading companies.	L1, L4
CO2	Student will be able to learn about the accounting of insurance companies and create various accounts to calculate profit earned by the company.	L1, L4
CO3	Student will be able to understand and apply the accounting treatments after converting into a limited company and creation and treatment of Foreign Currency transactions	L1, L2, L4
CO4	Student will be able to understands underwriting of shares & debentures and apply the various concepts of underwriting while solving practical questions.	L1, L2, L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> Shashi K. Gupta – “Contemporary Issues in Accounting”, Kalyani Publishers. R. Narayanaswamy – “Financial Accounting”, Prentice Hall of India, New Delhi Ashok Sehgal – “Fundamentals of Financial Accounting”, Taxmann’s Publishers Ashish K. Bhattacharyya – “Financial Accounting for Business Managers”, Prentice Hall of India Pvt.Ltd. Shashi K. Gupta – “Contemporary Issues in Accounting”, Kalyani Publishers. R. Narayanaswamy – “Financial Accounting”, Prentice Hall of India, New Delhi
<u>E-Resources</u> <u>Webliography:</u>	



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

TY B. Com (Banking & Insurance)		Semester V	
Course Name: Direct Tax		Course Code: VIDT305	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	Set off and carry forward of Losses Under Various heads
2	Computation of tax liability of Individuals, HUF and Partnership firm
3	Tax deduction for various sources of Income
4	Advance tax payment and interest for late payment of tax.

Unit	Content	No. of Lectures
1	Set Off & Carry Forward of Losses	5
	Sec: 70 – Set off Loss from one Source against Income from another Source under the Same Head of Income Sec: 71 – Set Off Loss from One Head against Income of another Head Sec: 71B – Carry Forward & Set off Losses from House Property Sec: 72 – Carry Forward & Set Off of Losses of Business Sec: 73- Losses in Speculation Business Sec: 74- Loss under the head Capital Gains	
2	Computation of Tax liability of Individual & HUF	10
	Computation of Income of Partnership Firm in Relation to Sec: 40(b) & Tax Thereon With Applicable Rate of Tax	
3	Return of Income – Sec 139	5
	Excluding u/s 139(4A), 139(4B), 139(4C) & 139 (4D)	
4	Tax Deduction at Source 192A, 194 C, 194J, 194H, 194 I, 194A	10
	Advance Tax U/S 207, 208, 209, 210 & 211	
	Interest Payable U/S 234A, 234B, 234C	



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

	TOTAL	30
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Course Outcomes:		
CO1	Computation of set off of losses under various heads of Income	L2, L3
CO2	Computation of tax liability of Individuals , HUF & Partnership firm	L2, L3,L4
CO3	Forms for filing of return	L1, L2
CO4	Computation of TDS, Advance tax and Interest for late payments	L1, L2,L3

Recommended Resources	
Reference Books -	<ul style="list-style-type: none">• Direct Taxes Law & Practice by V.K. Singhania - Taxman• Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House• Income Tax Ready Reckoner by Dr .V.K. Singhania -• Direct Tax Laws by T.N. Manoharan - Snow White
<u>E-Resources</u> Webliography:	<ul style="list-style-type: none">• www.incometaxindia.gov.in• https://dor.gov.in:direct tax clear tax.in



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

INTERNAL EVALUATION

• For Major, Major Elective, Minor & Vocational Skill (VSC) Courses

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

EXTERNAL EVALUATION

• For Major, Major Elective, Minor & Vocational Skill (VSC) Courses

- **Maximum Marks: 60**
- **Questions to be set: 04**
- **Duration: 2 Hours**
- **All Questions are compulsory carrying 15 marks each**

Q. No.	Description	Marks
Q.1	Full Length Question OR Full Length Question	15
Q.2	Full Length Question OR Full Length Question	15
Q.3	Full Length Question OR Full Length Question	15
Q.4	Full Length Question OR Full Length Question	15
	TOTAL MARKS	60

Note: Question of 15 marks can be further sub-divided into questions of 5/5/5, 8/7 or 10/5.



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

• Distribution of marks as per Units, COs and Bloom's Taxonomy					
Unit	COs	Bloom's Taxonomy Level	Type of Question	Marks	Weightage (%)
1	CO1: Explain	Understanding (L1)	Short notes	15	25
2	CO2: Apply	Applying (L2)	Essay Type: Problem solving	15	25
3	CO3: Analyse/ Evaluate	Analysing/Evaluating (L3)	Essay Type: Case Study	15	25
4	CO4: Create	Creating (L4)	Essay Type – application based task	15	25



The Kelkar Education Trust's
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Syllabus Prepared by:	
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22.	Ms. Preeti Chaudhary, Member, Syllabus Committee Visiting Faculty
23.	Mr. Viral Rami, Member, Syllabus Committee Visiting Faculty
24.	Mr. Venkat Raman, Member, Syllabus Committee Visiting Faculty



Semester VI



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B. B. I. Semester VI		
Course Code	Full Name of Course (With Paper)	Credit Points
	Major Course (Major)	
VICB350	Central Banking	4
VIIB351	International Business	4
VIHR352	Human Resource Management in Banking & Insurance	2
	Major Elective	
VISA353	Security Analysis & Portfolio Management	4
	Minor Course (Minor)	
VIID354	Indirect Tax (GST)	4
	On Job Training	
VIIP355	Internship Based Project	4
	Total	22



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

TY B. Com (Banking & Insurance)		Semester VI	
Course Name: Central Banking		Course Code: VICB350	
Lectures per week (1 Lecture is of 60 minutes)		4	
Number of Credits		4	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	To make the learner familiar with the introduction part of the central banking in India and abroad.
2	To develop a better understanding about structure and working of the Indian and overseas Central Banks.
3	To provide the knowledge on the central bank and its management of the cyber world and its difficulties.

Unit	Content	No. of Lectures
1	AN OVERVIEW OF CENTRAL BANKING :	15
	<ul style="list-style-type: none"> • Overview: Concept of Central Banking, Institutional Growth of Central Banking, the Changing Face of Central Banking. • Role of Central Banks: Determination of Goals, Inflation Targeting, Exchange Rate Targeting, Money Supply Targeting, Money Growth Targeting, Viable Alternatives to Central Bank, Central Banking in India. • Contemporary Issues, Autonomy and Independence ,Credibility, Accountability and Transparency of a Central Bank. 	
2	RBI AS THE CENTRAL BANK OF INDIA :	15
	<ul style="list-style-type: none"> • Policy Framework for RBI: Organizational Framework ,Operational Framework – Role as a Central Banker, Promotional Role of RBI, Regulatory Role of RBI,RBI and Monetary Policy. • Macroeconomic Policies: Meaning & Objectives .Monetary Policy- Meaning& Objectives Monetary Policy in India - Goals, Targets and Instruments. • A Brief Overview of Fiscal Policy, Striking Balance between Inflation and Growth through Monetary and Fiscal Policies. 	
3	SUPERVISORY ROLE OF RBI <ul style="list-style-type: none"> • Regulation and Supervision: Need for Regulation and Supervision, Banking Regulation Act, 1949, Banking Regulation and Supervision, 	15



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	<p>Functions of the Department of Supervisory, Regulations Review Authority, and Unified Regulator v/s Multiple Regulators.</p> <ul style="list-style-type: none"> ● RBI – On-site Inspection and Off-site Monitoring and Surveillance: The Core Principles for Effective Supervision – On-site Examination – Off-site Surveillance On-site Inspection and Off-site Monitoring in India– Off-site Monitoring in Different Countries –Computerized Off-site Monitoring and Surveillance(OSMOS). ● RBI and Financial System, Introduction, Functions, Characteristics of Financial System, Role of RBI in Regulating Financial System and Financial Sector Reforms. 	
4	CENTRAL BANK IN OTHER COUNTRIES	15
	<ul style="list-style-type: none"> ● Federal Reserve System – Bank of England – The European Central Banking, Bank of Japan, Peoples Bank of China Interconnectivity of Central Banks with Other International Financial Institutions, ADB, IMF, World Bank, and BIS,(Objectives, Role and Functions) 	
	<p>CENTRAL BANKING IN CYBER WORLD:</p> <ul style="list-style-type: none"> ● E -Banking, E- money, IT induced Changes and Monetary Policy, E-payments, Risks in the New IT Era, Impact of IT, Globalization and Central Banks. 	
TOTAL		60

Course Outcomes:		
CO1	To help student to understand the overview of Central banking in India and abroad.	L1,L2,L3,&L4
CO2	Make the student to understand RBI as Central Bank of India and its various perspectives.	L1,L2,L3,&L4
CO3	Enable the students to appreciate the supervisory role of RBI.	L1,L2,L3,&L4
CO4	Provide knowledge about the other countries Central bank under structural few functions.	L1,L2,L3,&L4
CO5	Enable the student to understand the Central Bank in the present cyber world.	L1,L2,L3,&L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> ● Central Banking- IIBF- MacMillan Publishers,2011 ● Central Banking – ICAI Press,2008 ● Theory and Practice of Central Banking ● Central Banking- M H deKock, Publisher Staples Press. ● Central Banking in Planned Economy- The Indian Experiment- C.R.Basu, Edition2, Publisher Tata McGraw-Hill Publishing. Co, 1977.



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<u>E-Resources</u> Webliography:	
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TY B. Com (Banking & Insurance)		Semester -VI	
Course Name: International Business		Course Code: VIIB351	
Lectures per week (1 Lecture is of 60 minutes)		4	
Number of Credits		4	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	It will help students with a theoretical framework so as to understand, interpret, and analyse key issues in international business
2	This course will provide students with the knowledge, skills & abilities to understand the global, economic, political and social environment within which firms operate.
3	It will prepare students with a good understanding of the theoretical foundation of international business strategies.

Unit	Content	No. of Lectures
1	INTRODUCTION TO INTERNATIONAL BUSINESS	12
	Introduction to International Business- Importance, Nature and Scope of International Business, Drivers of International Business, Evolution of International Business, Strategies of Going International, Globalization, Multinational Corporations- Nature, Goals of MNCs, India's Presence- Advantages and Disadvantages of MNCs	
	International Business Environment: Economic, Political, Cultural and Legal Environments in International Business	
2	INTERNATIONAL ECONOMIC INSTITUTIONS AND REGIONAL GROUPINGS	12
	Institutional Support to International Business, Role of World Bank ,IMF, ILO, UNCTAD, UNIDO and ADB in International Business, World Trade Organization (WTO), Origin, Objectives, Functions ,GATT and WTO, Principles of WTO, Transparency, MFN Treatment, National Treatment, Free Trade, Dismantling Trade Barriers, Rule Based Trading System, Treatment for LDCs ,Competition Principle, Environment Protection, Key Subjects in WTO, Agriculture, TRIPS, TRIMS, GATS, Implications for India	
	Integration between Countries: Levels of Integration, Growth of Trading Blocs, Impact of Integration, Major Regional Trading Groups, The	



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	European Union, NAFTA, APEC, ASEAN, MERCOSUR, BRICS, SAARC, OPEC	
	INTERNATIONAL MARKETING, HUMAN RESOURCE MANAGEMENT	
3	Domestic and International Marketing, Compared Benefits of International Marketing, Major Activities, International Market Assessment, International Product Strategies, Pricing Issues and Decisions, Dumping, Promotion Issues and Policies.	12
	International Human Resource Management, Nature, Growing Interest in IHRM, DHRM and IHRM compared, Managing International HR activities, Expatriation and Repatriation of employees	
	PRELIMINARIES FOR EXPORT IMPORT AND DOCUMENTATION	
4	Meaning and Definition of Export, Methods of Exporting, Registration Formalities for Exports, Export Licensing, Selection of Export Product, Identification of Market for Exports – Export Pricing Quotations, FOB & CIF, Meaning and Definition of Imports, Liberalization of Imports, Negative list of Imports ,Categories of Importers, Special Schemes for Importers.	12
	Commercial Invoice , Shipping Bill , of Origin, Consular Invoice, Mate's Receipt, Bill of Lading, GR Form, ISO 9000, Procedure for obtaining ISO 9000, BIS 14000 Certification ,Import Documentation, Transport Documents - Bill of Entry, Certificate of Inspection, Certificate of Measurements, Freight Declaration.	
	EXPORT IMPORT PROCEDURES AND FOREIGN TRADE POLICY	
5	Steps in Export Procedure , Export Contract, Forward Cover, Export Finance, Institutional Framework for Export Finance, Excise Clearance, Pre-shipment Inspection, Methods of Pre-shipment Inspection, Role of Clearing and Forwarding Agents, Shipping and Customs Formalities, Customs EDI System, Negotiation of Documents, Realization of Exports Proceeds.	12
	Pre-Import Procedure- Steps in Import Procedure, Legal Dimensions of Import Procedure, and Customs Formalities for Imports, Warehousing of Imported Goods, Exchange Control Provisions for Imports & Retirement of Export Documents.	
	Foreign Trade Policy Highlights (latest), Duty Drawback, Deemed Exports, ASIDE, MAI & MDA, Star Export Houses, Town of Export Excellence, EPCG Scheme.	
	Total No. of Lectures	60



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

Course Outcomes:		
CO1	After the completion of the course, students will able to explain and practice business strategies.	L1 & L3
CO2	Will be in a position to explain the recent trends in the business with the help of export strategies and mergers & acquisitions	L2 & L4
CO3	Will be able to conduct, evaluate market research to support an organization's international business decision making.	L1, L3,L4
CO4	Able to analyze changing trends of exports & imports at global level as well as the current business phenomenon and to evaluate the global business environment	L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> Economic Survey, Govt. of India. Various issues Export-import Policy and Other Documents, Govt. of India Czinkota, Michael R, 8th Edition, Publisher Wiley,2010. Hill, Charles W. L., International Business, McGraw Hill, 2011,NewYork. Aswathappa K, International Business, Tata McGraw Hill Education, 2010.
<u>E-Resources</u> Webliography:	



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TY B. Com (Banking & Insurance)		Semester VI	
Course Name: Human Resource Management In Banking & Insurance		Course Code: VIHR352	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:	
1	To understand how to manage human resource, study analyse jobs, design jobs and job evaluation.
2	To understand human resource planning, HR inventory, recruitment and selection process of banking and insurance sector
3	To understand importance of training and development and performance appraisal used in banking and insurance
4	Understand concept of compensation in organization, concept of voluntary retirement and employee participation.

Unit	Content	No. of Lectures
1	FRAMEWORK OF HUMAN RESOURCE MANAGEMENT	07
	<ul style="list-style-type: none"> • Introduction to HRM, Nature of HRM, Scope of HRM, Functions and Objectives of HRM, HRM Policies and Practices, Role and Functions of HR Manager in banks and insurance 	
	<ul style="list-style-type: none"> • Job Analysis - Introduction, Importance, Purpose , Benefits of job analysis. 	
	<ul style="list-style-type: none"> • Job Design, Factors affecting job design and Techniques of job design. 	
	<ul style="list-style-type: none"> • Job Evaluation, Process and methods of job evaluation. 	
2	HR PLANNING AND RECRUITMENT	08
	<ul style="list-style-type: none"> • Definition, Objectives, Need and Importance of HR Planning, Preparing Manpower Inventory. Promotions and Transfers. 	
	<ul style="list-style-type: none"> • Recruitment- Strategic Approach to Recruitment, Recruitment Source; Internal and External, Scientific Selection Procedure with reference to banking and insurance 	



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(autonomous)**

3	TRAINING AND DEVELOPMENT AND PERFORMANCE APPRAISAL	07
	<ul style="list-style-type: none"> • Employee Training and Development - Nature and Process of Training, Training methods, on the job, off the job used in banking and insurance 	
	<ul style="list-style-type: none"> • Management Development Program. 	
	<ul style="list-style-type: none"> • Performance Appraisal -Definition, Methods, Advantages and Limitations of Appraisals 	
4	COMPENSATION	08
	<ul style="list-style-type: none"> • Meaning, Need and Importance, Current Trends in Compensation, Team Based Incentives, Pension Schemes, Fringe Benefits, Perquisites, Allowances and other Non – Monetary Benefits 	
	<ul style="list-style-type: none"> • Voluntary Retirement Scheme - Concept, Types, Needs, Effects with reference to banking and insurance 	
	<ul style="list-style-type: none"> • Participative Management Meaning, Levels, Types, Employee Welfare, Comparative Study of Working Conditions in different banks, financial and insurance Companies 	
TOTAL		30

Course Outcomes:		
CO1	To understand about human resource management, role of HR manager, HR policies. job analysis, job evaluation and job design.	L1,L2,L3,L4
CO2	To understand and analyse HR planning, human resource inventory, recruitment and selection	L1,L2,L3,L4
CO3	Students will analyse and evaluate importance of training and development, reinforcement of training, how performance appraisal techniques are used in different organizations.	L1,L2,L3,L4
CO4	Learner will evaluate and create effective voluntary retirement schemes, study current trends of compensation and participative practices used in organisations	L1,L2,L3,L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> • Human Resources Management, Gary Dessler • Personnel Management – C.B Marmora • Managing Human Resources , R.S. Dwiwedi • Human Resources Management, V.P.Michael • Human Resources Management – Dr.P.C.Pardeshi • Human Resources Management – Mirza & Zaiyadin • Human Resources Management – L.M. Prasad



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	<ul style="list-style-type: none">• Human Resources Management , Ashwathappa
<u>E-Resources</u> Webliography:	



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TY B. Com (Banking & Insurance)		Semester VI	
Course Name: Security Analysis & Portfolio Management		Course Code: VISA353	
Lectures per week (1 Lecture is of 60 minutes)		4	
Number of Credits		4	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	This course will enable the students to understand about the portfolio and its creation.
2	This course will enable the students to understand various securities in terms of risk and return.
3	This course will enable the students to understand technical analysis of the created portfolio.

Unit	Content	No. of Lectures
1	PORTFOLIO MANAGEMENT – AN INTRODUCTION & PROCESS	15
	<ul style="list-style-type: none"> Investment - Meaning, Characteristics, Objectives, Investment V/s Speculation, Investment V/s Gambling and Types of Investors 	
	<ul style="list-style-type: none"> Portfolio Management – Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management. 	
	<ul style="list-style-type: none"> Investment Environment in India and factors conducive for investment in India. Portfolio Analysis – Meaning and its Components, Calculation of Expected Return and Risk, Calculation of Covariance, Risk – Return Trade off. 	
2	PORTFOLIO MANAGEMENT – VALUATION	15
	<ul style="list-style-type: none"> Portfolio Revision – Meaning, Need, Constraints and Strategies. 	
	<ul style="list-style-type: none"> Portfolio evaluation – Meaning, Need and Measuring Returns (Sharpe, Treynor and Jensen Ratios) and Decomposition of Performance. Bond Valuation – Meaning, Measuring Bond Returns, Yield to Maturity, Yield to Call and Bond Pricing. Bond Pricing Theorems, Bond Risks and Bond Duration. 	
3	FUNDAMENTAL ANALYSIS & EFFICIENT MARKET THEORY & CAPM	15



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	<ul style="list-style-type: none"> Company Analysis – Financial Statements, Analysis of Financial Statements, (Theoretical knowledge on Debt equity ratios, total debt ratio, proprietary ratios, interest coverage ratio, Profitability ratios related to sales, investment and equity shares Efficiency or Activity Ratios) and Assessment of risk (Leverages) Random Walk Theory, Dow Theory, Arbitrage Pricing Theory (APT) – The Return Generating Model, Expected Return on Stock, APT V/s CAPM. 	
4	<p>TECHNICAL ANALYSIS</p> <ul style="list-style-type: none"> Meaning and Principles of Technical Analysis, Price Chart, Line Chart, Bar Chart, Japanese Candlestick Chart, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns Fundamental Analysis V/s Technical Analysis 	15
	TOTAL	60

Course Outcomes:

CO1	The learner will understand portfolio selection and feasible set of portfolios.	L1, L2, L3, L4
CO2	The learner will be able to do Portfolio revision if required.	L1, L2, L3, L4
CO3	The learner will understand economic analysis, industry analysis, company analysis and different theories related to stock market analysis.	L1
CO4	The learner will understand technical Analysis through various charts.	L1

Recommended Resources

Reference Books -	<ul style="list-style-type: none"> Blake, David 1992, Financial Market Analysis , McGraw Hill London Francis J.C Investments, Analysis and Management McGraw Hill New York. Pistolese Clifford Using Technical Analysis Vision Boo Reilly Frank K and Keith Brown Investment Analysis and Portfolio Management
<u>E-Resources</u> Webliography:	



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TY B. Com (Banking & Insurance)		Semester VI	
Course Name: INDIRECT TAX		Course Code: VIID354	
Lectures per week (1 Lecture is of 60 minutes)		4	
Number of Credits		4	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	To acquaint students with the basic concepts of Goods & Services Tax in India.
2	To help students understand the applicability of GST
3	To equip students with rates under GST and their applicability
4	To equip students with basic understanding of provisions related to computation of tax liability under GST.

Unit	Content	No. of Lectures
1	INTRODUCTION TO INDIRECT TAXATION AND GST	10
	Basics for Taxation	
	Introduction to GST	
2	LEVY AND COLLECTION OF GST	10
	Charge of GST, Levy and Collection GST, Composite and Mixed Supplies under GST, Power to Grant Exemption, Negative list of GST, GST Rate Schedule for Goods and Services	
3	CONCEPT OF SUPPLY	15
	<ul style="list-style-type: none"> • Taxable Event Supply • Place of Supply • Time of Supply • Value of Supply 	
4	DOCUMENTATION & REGISTRATION	15
	<ul style="list-style-type: none"> • Tax Invoices, Credit and Debit notes • Registration – Persons liable for Registration, Persons not liable for Registration, • Procedure for Registration, Deemed Registration,, Amendment, Cancellation and Revocation of Registration. 	
5	INPUT TAX CREDIT AND COMPUTATION OF GST <ul style="list-style-type: none"> • Eligibility and conditions for taking Input Tax Credit • Apportionment of credit & Blocked credits • Credit in special circumstances 	10



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(autonomous)**

	<ul style="list-style-type: none"> • Computation of GST under Inter State supplies and Intra State Supplies 	
	TOTAL	60

Course Outcomes:		
CO1	Concept of indirect tax , Advantages of one nation one tax, GST council, GST act and its implication	L1, L2
CO2	Levy of GST and application of concepts of Supply	L1, L2
CO3	Procedures for registration and documentation under GST	L2, L3
CO4	Computation of tax liability under GST	L3, L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> • Indirect Taxes: Law and Practice by V.S. Datey, Taxmann • Indirect Taxes by V.S. Balchandra, Sultan Chand and Sons, New Delhi • GST Law & practice with Customs & FTP by V.S. Datey, Taxmann • GST by V.S. Datey, Taxmann • GST & customs Law by K.M. Bansal, University Edition • GST Law & practice with Customs & FTP by Vineet Sodhani, Snow White Publications • GST Law & practice with Customs & FTP by Sanjiv Agarwal, Snow White Publications • Indirect taxes (Containing GST, Customs & FTP) by MOhd. Rafi, Bharat Publications •
<u>E-Resources</u> Webliography:	Clear tax www.gst.gov.in



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INTERNAL EVALUATION

• For Major, Major Elective, Minor & Vocational Skill (VSC) Courses

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

EXTERNAL EVALUATION

• For Major, Major Elective, Minor & Vocational Skill (VSC) Courses

- **Maximum Marks: 60**
- **Questions to be set: 04**
- **Duration: 2 Hours**
- **All Questions are compulsory carrying 15 marks each**

Q. No.	Description	Marks
Q.1	Full Length Question OR Full Length Question	15
Q.2	Full Length Question OR Full Length Question	15
Q.3	Full Length Question OR Full Length Question	15
Q.4	Full Length Question OR Full Length Question	15
	TOTAL MARKS	60

Note: Question of 15 marks can be further sub-divided into questions of 5/5/5, 8/7 or 10/5.



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• Distribution of marks as per Units, COs and Bloom's Taxonomy					
Unit	COs	Bloom's Taxonomy Level	Type of Question	Marks	Weightage (%)
1	CO1: Explain	Understanding (L1)	Short notes	15	25
2	CO2: Apply	Applying (L2)	Essay Type: Problem solving	15	25
3	CO3: Analyse/ Evaluate	Analysing/Evaluating (L3)	Essay Type: Case Study	15	25
4	CO4: Create	Creating (L4)	Essay Type – application based task	15	25



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22.	Ms. Preeti Chaudhary, Member, Syllabus Committee Visiting Faculty
23.	Mr. Viral Rami, Member, Syllabus Committee Visiting Faculty
24.	Mr. Venkat Raman, Member, Syllabus Committee Visiting Faculty





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