

B.Com.(Banking & Insurance)
(Semester III & IV)
Question Paper Pattern

Semester III & IV for Theory Courses – Other than 3.2 - FINANCIAL MANAGEMENT – I, 3.3- MANAGEMENT ACCOUNTING (TOOLS AND TECHNIQUES) , 3.7-TAXATION OF FINANCIAL SERVICES , 4.2-FINANCIAL MANAGEMENT II, 4.7-COST ACCOUNTING.

Q.1 Any 3 out of 5 (15 Marks)

Q.2 Any 3 out of 5 (15 Marks)

Q.3 A) 8-Marks OR A) 8-Marks (8 Marks)
B) 7-Marks OR A) 7-Marks (7 Marks)

Q.4 A) 8-Marks OR A) 8-Marks (8 Marks)
B) 7-Marks OR A) 7-Marks (7 Marks)

3.1 LAWS RELATING TO BANKING AND INSURANCE

Module 1. A. Indian Banking Act, 1949. :

Basic Terms -Business Permitted -Business Prohibited -Capital -Reserves -Indian Banks-
Licensing -Branches -Maintain Liquid Assets -Advances -Management –Liabilities- Credit
Creation- Cooperative Banks- Fines & Penalties- Credit Control. 08

B. Reserve Bank of India, 1935 : 07

Introduction-Role-Scheduled banks-Departments- Credit Information-Non Banking Financial
Institutions(NBFC)-Liabilities under Section 45-Prudential Norms-Chit fund Act- NBFC &
Public Deposits.

Module 2. Insurance Regulatory Development Authority

A. Indian Insurance Act, 1949 : Basic Terms-Registration-Capital Requirement-Deposits-
Accounts & Audit-Registers & Returns-Investments-Social & Rural Insurance-Management
Expenses-Assignment & Nomination-Licensing-Agent Commission-Rebate & Bonus-Tariff
Advisory Committee-Surveyors-Reinsurance-Surrender-Public grievances-
Obligations of Insurer. 08

B. IRDA: Introduction-Objectives-Powers-Duties-Functions-Advisory Committee-
Central Government Powers-Deposit-Advertising Disclosures-Inspections and Investigations-
Surplus Distribution-Code of Conduct of Agents. 07

Module 3. A. Other Related Acts:

Actuary : Appointment-Powers-Duties-Meeting-Registration-Investment-Prudential Norms-
Financial Statements-Code of Conduct for Surveyors and loss assessors-Third Party
Administration-Code of Conduct for TPA-Content of Policy Documents- Remuneration of
Brokers and claims. 08

Indian Stamp Act : Terms-Instruments-Mode and time 04

Indian Registration Act : Terms-Rules-Place and Procedures 03

Module 4. B. Other Related Acts :

Consumer Protection Act 1986 :

Terms – Objectives-Redressal Machinery- Protection Council 09

Ombudsmen Act : Introduction and elementary level knowledge. 06

References :

Banking Laws and Practices :1) S.R. Davor
2) M.L.Tandon
3) P.K.Shrivasta

3.2 FINANCIAL MANAGEMENT – PAPER I

Unit	Topics	Lectures Assigned
1	a. Overview of Financial Management - Scope, functions and Objectives b. Financial Forecasting - Sales Forecast - Preparation of proforma Income Statement and Balance sheet - Growth and External Funds Requirements (EFR)	15
II	Tools of financial Analysis - Common size statements - Comparative statements - Ratios : Balance Sheet Ratios, Income statement Ratios and Combined ratios	15
III	Cash Budget Capital Budget Flexible Budget	15
IV	Sources of Finance - Long term Sources (Term Loans , Debentures, Bonds, Zero Coupon bonds, Convertible Bonds) - Equity shares , Preference shares - Short Term sources (Bank Finance, Trade Credit, Other Short Term Sources)	15

Suggested References:

1. Financial Management : I MPandey, Vikas Publishing House.
2. Financial Management :M.Y.Khan, P.K.Jain, Tata McGraw Hill.
3. Financial Management : Ravi M Kishore, Taxman
4. Financial Management : James C Van Horne, Prentice Hall
5. Financial Management :Prassana Chandra, Prentice Hall.
6. Financial Management : Chandra Haribariran Iyer: IBHL Publication.

Question Paper Pattern

Q1a) From Unit 1 8 marks OR Q1a) 8 marks

Q1b) From Unit 2	7 marks	OR	Q1b) 7 marks
Q2a) From Unit 3	8 marks	OR	Q2a) 8 marks
Q2b) From Unit 3	7 marks	OR	Q2b) 7 marks
Q3a) From Unit 4	8 marks	OR	Q3a) 8 marks
Q3b) From Unit 4	7 marks	OR	Q3b) 7 marks

Q4. Theory from all Units 15 marks(Any 3 out of 6)

3.3 MANAGEMENT ACCOUNTING (TOOLS AND TECHNIQUES)

Objective: To impart basic management accounting knowledge as applicable to business with suitable illustrations.

UNIT-1

1. Overview of Management Accounting (Scope, functions & objectives) 2L
2. Treasurer and Controller (Compare & contrast roles) 2L
3. Meaning and use of different costs for different purposes 6L
 - a. Product costs and period costs
 - b. Direct costs and indirect costs
 - c. Cash costs and non-cash costs
 - d. Opportunity costs
 - e. Specific costing concept relevant to insurance sector
4. MIS Management Information System 5L
 - a. Concept, need, characteristics, role, limitations, MIS and computers
 - b. Different types of reports

UNIT-2

1. Interpretation of financial statements with the help of 5L
 - a. Notes to Accounts
 - b. Directors' report and auditor's report
(Contents and importance of notes to accounts, director's report and auditor's report)
2. Cost audit 10L
 - a. (items covered under cost audit rules, functions and scope of cost audit, cost audit program under companies act)

UNIT-3

1. Marginal and absorption costing 15L
 - a. Meaning, advantages and limitations
 - b. Cost volume profit analysis –meaning & computation of breakeven point, break even sales (units) ,break even sales (), margin of safety
 - c. Single limiting factor analysis where a company has restricted freedom of action.
 - d. Graphical linear programming (including an explanation of shadow prices).

UNIT-4

1. Managerial decision making 15L (product mix decisions, make or buy decisions, operation or shut down decisions, accept-reject export orders)

Total: 60L

Recommended Books:

1. Cost management – Saxena and vashist
2. Cost and management accounting – Ravi N Kishor
3. Essential of mmanagement accounting – P.N.Reddy, Himalaya publication.
4. Advanced Management Accounting – Robert S Kailer.
5. Financial of management Accounting – S.R. Varshey, Wisdom.
6. Intorduction of management accounting learning – Charbs T Horngram, PHI.
7. Magament Accouting – I.M Pandey, Vikas Publications.
8. Cost and management accounting – D.K.Mattal, Galgotia Publications.
9. Cost accounting Theory and Practice-M.N.Arora,Sultan Chand and sons.
10. Management Accounting – Khan and Jain, Tata Megraw Hill.
11. Management Accounting – R.P.Rastogi.

Question Paper Pattern

Q1a) From Unit 1	8 marks	OR	Q1a) 8 marks
Q1b) From Unit 2	7 marks	OR	Q1b) 7 marks
Q2a) From Unit 3	8 marks	OR	Q2a) 8 marks
Q2b) From Unit 3	7 marks	OR	Q2b) 7 marks
Q3a) From Unit 4	8 marks	OR	Q3a) 8 marks
Q3b) From Unit 4	7 marks	OR	Q3b) 7 marks
Q4. Theory from all Units	15 marks(Any 3 out of 6)		

3.4 CUSTOMER RELATIONSHIP MANAGEMENT IN BANKING AND INSURANCE

Objectives:

- To familiarize with the strategy , tactics, key concepts and best practices of Customer Relationship Management (CRM)
- To apply analytical techniques and concepts to solve real world decision problems in CRM.
- To provide better understanding of how companies gain competitive advantage and improve financial performance through crafting and implementation of better customer retention strategies.

No of Units	Course Content	No of Lectures
Unit : 1	Introduction to Customer Relationship Management (CRM)	10
	Historical Perspective of CRM , meaning, definition, purpose and significance, factors responsible for the growth of CRM, winning Markets through effective CRM	
	Advantages / Benefits of CRM	
	Relationship marketing– concept, purpose, value creation in Business	
	Measuring the effectiveness of relationship marketing	
	CRM cycle and CRM programmes	

Unit : 2	Customer Relationship Management (CRM) – Emerging Dimensions	
	Customer Retention Management	

	<ul style="list-style-type: none"> • Reasons for Customer Switching 	20
	<ul style="list-style-type: none"> • Need for Customer Retention 	
	<ul style="list-style-type: none"> • Customer Retention Strategies <ul style="list-style-type: none"> a) Customer Complaint Management Strategy b) Service Recovery Strategy c) Managing Customer Waiting Strategy • Levels of retention strategy <ul style="list-style-type: none"> a) Financial Bonds b) Social Bonds c) Customization Bonds d) Structural Bonds 	
	<ul style="list-style-type: none"> • Recall Management Personalisation Strategies Differentiation Strategies	

Unit: 3	CRM – A Cost - Benefit Analysis	15
	A. CRM Benefits <ul style="list-style-type: none"> a) To the organization b) To the customer 	
	B. CRM Costs <ul style="list-style-type: none"> a) To the organization b) To the customer 	
	C. Building customer loyalty in Business to Business	
	Customer Centric Organizational Structure Four essential steps <ul style="list-style-type: none"> a) Communal Coordination b) Serial Coordination c) Symbiotic Coordination d) Integral Coordination 	

Unit : 4	Customer Care Management	15
	Customer Service Representative	
	Customer Care Software	
	Customer Service Applications	
	Customer Facilities	
	Multimedia Contact Centre	
	Electronic Point of Sale	
	Winning strategies and processes for effective CRM in Banking and Insurance	

Recommended Books:

1. **Alok Kumar Rai**, “*Customer Relationship Management – Concepts and Cases*”, PHI Learning Private Ltd, New Delhi
2. **Berry, Leonard L. (1995)**, “*Relationship marketing of services – competing through quality*”, free press, New York
3. **Berson, A and S J Smith, K Thearling (1999)**, “*Building Data Mining Applications for CRM*”, McGraw-Hill, New York.
4. **Chaturvedi, Kapil and Amit Bhatia (2001)**, “*e-CRM: Deriving value of customer relationship*”, CRM: Emerging Concepts, tools and Application, in J N Sheth, A Parvatiyar and G.Shaines (eds.), TMH, New Delhi, P. 120
5. **McKenna, Regis (1991)**, “*Relationship Marketing: Successful Strategies for the Age of the Customer*”, Addison-Wesley, New York.
6. **MadhaviGarikaparthi**, “ *E-CRM – Concepts and Cases*” , The ICFAI University Press.
7. **Graham Roberts , Phelps**, “*Customer Relationship Management*” , Thorogood Publishers Limited, U.K.

3.5 INFORMATION TECHNOLOGY IN BANKING AND INSURANCE

Unit 1: Applications of Information technology in Banking and Insurance

RTGS (Real Time Gross Settlement): Guidelines, Functionality, Requirement & Process, Benefits, Infrastructure

Credit Card: Guidelines, Functionality, Requirement & Process, Benefits, Infrastructure

Insurance Claim Management: 15

Unit 2: Advance E-Commerce

Business Models,

IT Architecture (Web Server, App Server, DB server, Networking& devices)

Threats

Security(Principles & Policies)

Advantages and limitations

Cyber Law –IT Act 2000, IT amendment 2008 15

Unit 3: ERP and MIS

Functioning of ERP and MIS

Need of ERP and MIS

Advantages & Disadvantages of ERP and MIS

Working and Implementation of ERP and MIS 15

Unit 4: Data Communication

Customer Interaction

Database Mangement

Data Mining

Tecnology Based CRM softwares -1)SAAS 2) MYSAP.Org 3) PeopleSoft etc (any two) 15

Recommended Books:

1. **E-Commerce(framework. Technologies & application)-Author-Bharat Bhasker-Publisher-Mcgraw Hill Companies**
2. **E-Commerce(The Cutting Edge of Business)-Author-Kamlesh K. Bajaj Debjani Nag-Publisher-Tata Mcgraw Hill publishing New Delhi.**

3. **Data Communication & Networking-Author-Behrouz A Forouzan-Publisher-McGraw Hill Companies.**
4. **E-Commerce,Strategy,Technology & Implementation- Gary P Schneider**
5. **E-Commerce-Elias Awad**
6. **Management Information System-Author-A.K.Gupta-Publisher-S.Chand & Co.**
7. **Management Information System-Author-C.S.V. Murthy-Publisher-Himalaya Publishing House**
8. **Management Information & Control System-Author-Dr.Sushila Madan-Publisher-Taxmans**
9. **Computer Systems & Applications-Author-Abhijeet Gole & Meghna Bhatia-Publisher-Sheth**

3.6 ORGANIZATIONAL BEHAVIOUR

Objectives:

- To provide basic knowledge of key approaches and Models relating to Organizational Behavior.
- To identify specific steps managers can take to motivate the employees.
- To understand ways of acting effectively and finding ways for controlling human behavior.
- To apply different concepts relating to managing of conflicts, change, time and stress.

No of Units	Course Content	No. Of Lectures
Unit 1:	<p>INTRODUCTION TO OB</p> <ul style="list-style-type: none"> • Meaning ,Nature and scope of OB, Models of OB, <p>THEORIES OF MOTIVATION</p> <ul style="list-style-type: none"> • Maslow, Herzberg, Mc.Gregor Theory X and Theory Y, William Ouchi's Theory Z, Victor Vroom . ERG theory • Application of the Theories • Motivational techniques in Banking and Insurance Industry. 	(15)
Unit 2:	<p>GROUP DYNAMICS</p> <ul style="list-style-type: none"> • Individual Behavior (IQ, EQ, SQ) • Group Formation, Team Building, Team Development. • Goal Setting • Soft Skills ,Interpersonal Skills , Multicultural Skills, Cross Cultural Skills. • Johari Window 	(15)
Unit 3:	<p>ORGANIZATIONAL CULTURE AND CHANGE MANAGEMENT</p> <ul style="list-style-type: none"> • Work Culture, Ways for Making Work Culture Effective and Lively, Work Conflicts . • Organizational Change, effects of Resistance to Change, ways to overcome resistance to change. 	(15)

	<ul style="list-style-type: none"> • Time and Stress Management. 	
Unit4:	<p>ORGANIZATIONAL DEVELOPMENT.</p> <ul style="list-style-type: none"> • Meaning and Nature of OD. • Techniques of OD.. • Importance of OD. 	(15)

Recommended Books:

10. **Stephen P. Robbins** “*Organizational Behavior* ”Prentice Hall of India Private Ltd. .
11. **Mirza S. Saiyadain**“*Organizational Behaviour*”Tata Mc. Graw Hill.
12. **John Bratton** “*Work and Organizational Behaviour* ”MilitzaCallinan Carolyn Forshaw and Peter SawchukPalgraveMacmilla, New York.
13. **Margie Parikh and Rajen Gupta** “*Organizational Behaviour* ”Tata Mc. Graw Hill Education Private Limited , New Delhi.
14. **SujaNair**“*Organizational Behaviour*”Himalaya Publishing House , Mumbai.
15. **John. R. Schermerhorn, James Hunt , Richard Osborn, Mary Ulh Bien,** “*Organizational Behaviour*” John Wiley and Sons Publications , San Fransisco.
16. **Don Hellriegel& John W. Slocum** “*Organizational Behaviour*”, South WestrenCenage Learning Publications.
17. **Joan V. Gallos** “*Organizational Development*” John Wiley and Sons Publications , San Francisco.

3.7 TAXATION OF FINANCIAL SERVICES

Objective: To impart knowledge of the basic principles underlying provisions of income tax and service tax.

Syllabus

UNIT-1	Basic Concept and Definitions of Income Tax Act / Rules	15 Lectures
UNIT-2	Taxation of Income under different heads	15 Lectures
UNIT-3	(a) Provisions for deductions from total income, (b) Provisions regarding TDS (c) Provisions regarding Advance Tax	15 Lectures
UNIT-4	Service Tax Act (a) Basic concepts – Taxable services (b) Provisions regarding Specific Services	15 Lectures

UNITWISE DETAILS

Unit I:

Basic Concepts and Definitions of Income Tax Act / Rules (15L)

Section 2 - Assessee, Assessment Year, Assessment, Annual value, Business, Capital asset, Income, Person, Previous year, Transfer.

Section 3 - Previous Year,

Section 6 - Residential Status, Scope Of Total Income, Deemed Income.

Section 10 – Exempted Incomes Exemptions related to specific Head of Income to be covered with Relevant Provisions such as Salary, Income from Other Sources etc.

Unit II:

Taxation of income under different heads (15L)

Section 15 – 17 - Income from Salary,

Section 22 – 27 - Income from House Property,

Section 28 – 43 - Income from Business & Profession,

Section 44 – 55 - Income from Capital Gain,

Section 56 – 59 - Income from Other Sources.

Unit III

a) Provisions for deductions from total income (11L)

Section 80 C – Investment in Government Securities,

Section 80CCC – Pension Fund,

Section 80D – Mediclaim Insurance Premium,

Section 80 DD – Medical Expenditure on Handicapped Relatives,

Section 80E – Interest Paid on Loan Taken for Higher Education,

Section 80G – Donations,

Section 80U – Income earned by Handicapped Assessee.

(b) Provisions regarding TDS (2L)

Section 194A – TDS on Interest,

Section 194C – TDS on Payment to Contractor

Section 194H – TDS on Commission

Section 194I – TDS on Rent

Section 194H – TDS on Professional Fees

- (c) Provisions regarding Advance Tax** (2L)
Section 207 – Income Liable to Advance Tax,
Section 208 – Liability of Advance Tax,
Section 209 – Computation of Advance Tax,
Section 210 – Payment of Advance Tax,
Section 211 – Due Dates of Advance Tax

Unit IV

2. Service Tax Act (15L)

- Section - 65 Definitions
Section - 66B Charge of service tax on and after Finance Act, 2012
Section - 66D Negative list of services
Section - 67 Valuation of taxable services for charging service tax
Section - 67A Date of determination of rate of tax, value of taxable service and rate of exchange
Section - 68 Payment of service tax
Section - 69 Registration
Section - 70 Furnishing of returns

Notes:

1. The Syllabus is restricted to study of particular sections, specifically mentioned rules and notifications only.
2. The Law In force on 1st April immediately preceding the commencement of Academic year will be applicable for ensuing Examinations.

TOTAL 60L

Books Recommended:

1. Direct Taxes Law & Practice –V.K. Singhania
2. Direct Taxes Laws - T.N. Manohara
3. Professional Approach Direct Taxes – Ahuja & Gupta
4. Service Tax – V.S. Datey
5. Direct Taxes Law & Practice - Dinkar Pagare.
6. Service Tax- Sanjeev Agarwal & Parthsarthy
7. Personal Investment & Tax Planning Yearbook - N.J. Yaraswy,
8. Law and Income Tax - A.C. Sampathy Iyengar, Bharat Publishing House, Allahabad.
9. Master Guide to Income Tax Act - Pradeep S. Shah & Rajesh S. Kadakia, Taxmann
10. Direct Taxes - Dr. B.B. Lal
11. Income Tax and Central Sales Tax by Girish Ahuja , Ravi Gupta, jain book depot.
12. Indirect Taxes by V.S.Datey published by Taxmann
13. Service Tax Reckoner V.S.Datey published by Taxmann
14. Service Tax S.S. Gupta published by Taxmann

Question Paper Pattern

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|------------------|---------|----|--------------|
| Q1a) From Unit 1 | 8 marks | OR | Q1a) 8 marks |
| Q1b) From Unit 2 | 7 marks | OR | Q1b) 7 marks |
| Q2a) From Unit 3 | 8 marks | OR | Q2a) 8 marks |
| Q2b) From Unit 3 | 7 marks | OR | Q2b) 7 marks |
| Q3a) From Unit 2 | 8 marks | OR | Q3a) 8 marks |
| Q3b) From Unit 4 | 7 marks | OR | Q3b) 7 marks |

Q4. Theory from all Units 15 marks(Any 3 out of 6)

PROPOSED SYLLABUS 4.1 UNIVERSAL BANKING

Unit	TOPICS	Lectures Assigned
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1.	Introduction to Financial Services (Fund Based and Non Fund Based) Evolution of Universal Banking Commercial Banking Vs Development Banking , Sources and Uses of funds,Commercial banks and development banks Universal Banking in an open Economy. Universal Banking as a mix of commercial banking and development banking.	15
2	Asset Liabilities Mismatch Possibilities. Risks in project Lending Short term nature of funding sources Off Balance sheet items and services The Development wing of the universal bank provides	15
3.	Entry of commercial Banks into Securities Business. Consumer finance. Merchant Banking Non Banking Investments and activities of Banks Universal Banking and future of small business lending	15
4.	Relevant Case Studies . and Recent trends and challenges in Universal Banking in India . Impact of Globalization (FDI and FII) in the Indian Banking Sector.	15

Books Recommended:

- 1) R. V. Shastri : Insurance In Universal Banking Paradigm
- 2) C.M.Vasudev : Univesal Banking in India
- 3) Y.V. Reddy : Monetary and Financial Reforms in India

4.2 FINANCIAL MANAGEMENT II

Unit	Topics	Lectures Assigned
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Q2a) From Unit 3	8 marks	OR	Q2a) 8 marks
Q2b) From Unit 3	7 marks	OR	Q2b) 7 marks
Q3a) From Unit 4	8 marks	OR	Q3a) 8 marks
Q3b) From Unit 4	7 marks	OR	Q3b) 7 marks
Q4. Theory from all Units 15 marks(Any 3 out of 6)			

4.3 INNOVATIONS IN BANKING AND INSURANCE

Unit	TOPIC	Lectures Assigned
1	Review of functioning of banks , Liabilities and Assets of Banks, Net worth, Off Balance Sheet Items New Products : Deposit and Loan Products Housing finance, Hire Purchase, Leasing, Factoring and Forfeiting, Merchant Banking, Mutual Funds, consumer Loans , Venture Capital Financing , Banks as credit financial supermarket/ maturity and return profiles of new products .	(15)
2	New Financial services provided by banks- investment portfolio management services, advice on money management, tax services Electronic Payment systems (Indian- NEFT, RTGS , International – SWIFT) Debit Cards and Credit Cards – Concept and Process. E- Banking INVESTMENT BANKING and PRODUCTS	(15)
3	Insurance- Concept, functions, Types(Life and General) , New Insurance Products. Integration of third party and Re-insurance ,Co-existence of Banking and Insurance – their problems . Insurance as a cover to Banking risks Types of Risks, (systematic and unsystematic) Bank Assurance	(15)
4	Privatization of Insurance Business in India, Banking and Insurance Regulation Self Regulation and Installation of Corporate Governance. Future strategies for promoting insurance in India. Implications for Risk Management, Derivatives in Banking,	(15)

	Innovations in credit appraisal system.	
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References:1) V.V. Bhatt – Financial System : Sage , New Delhi

2) Periasamy p. – Principles and Practices of Insurance – MUMBAI Himalaya

4.4 CORPORATE LAWS AND AND LAWS GOVERNING CAPITAL MARKETS

4.4. Corporate Laws and Laws Governing Capital Markets

Module 1. Corporate Laws :

Indian Companies Act 1956 : Meaning-Features-Salomon Vs. Salomon & Co. Ltd-Kinds of Cos-Registration-Preliminary Contracts-Public Deposits-Prospectus-Misstatement – liabilities for misstatement-Capital and its types- Shares and its types-Alteration to capital-Meetings- Types-Essentials-Procedure-Ultra Virus-Constructive Notice-Indoor Management-Co. Management-Directors-Qualification and disqualification-Appointment-Removal-Accounts and Financial Statements-Lifting of Corporate Veil-Borrowing Powers-Charge and rules. 15

Module 2. Security Acts

A. Security Contract Act 1956 : Terms-Recognition of stock exchange-Listing Agreement-Delisting-Security Appellate Tribunal-Cancellation of recognition- bye laws- types of contracts. 06

Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act(SARFAESI) 2002 : Objectives-Terms-process-registration-acquisition-assets reconstruction-takeover management-offences and penalties-authorities. 09

Modules 3. Security Exchange Board Of India

A. SEBI : Objectives-terms-establishment-powers-functions-accounts and audit-penalties –registration. 05

B. Issues of Disclosure Investors Protection Guidelines: Pre & Post obligations-conditions for issue-Debt Security-IPO-E-ipo-Employee option-right-bonus-preferential allotment-intermediary-operational-promoter lock in period requirements-offer document. 10

Module 4. Other related Acts:

Foreign Exchange Management Act 1999: Terms-Currency-Capital and Current Account-Authorized person-Repatriation. 05

Arbitration and Conciliation Act, 1940 and 1996: Elementary level 06

Indian Depository and Participant Act, 1996: Elementary level 04

References :

1)Companies Act : A. Ramaiya

2)Corporate Law : Taxman

G.K. Kapoor

3)

4)

4.5 ENTREPRENEURSHIP MANAGEMENT

Objectives:

- To explain the key ingredients to be a successful entrepreneur.
- To appreciate the value of entrepreneurship in daily life.
- To understand the impact of social and environmental issues in starting up of a new venture.
- To develop entrepreneurial culture and provide opportunity to build analytical and practical skills.

No of Units	Course Content	No of Lectures
Unit 1:	Concept, meaning and definition of entrepreneur and entrepreneurship. <ul style="list-style-type: none">• Importance and significance of growth of entrepreneurial activity.• Concept of intrapreneur.• Characteristics and qualities of entrepreneurs• Classification and types of entrepreneurs.• Women entrepreneurs• Theories of entrepreneurship (McClelland, Max Weber and Joseph Schumpeter)	(15)
Unit 2:	Entrepreneurial Project Development <ul style="list-style-type: none">• Idea generation – sources and methods• Identification and classification of ideas.• Environmental Scanning and SWOT analysis	

	<ul style="list-style-type: none"> • Preparation of project plan –Points to be considered • Components of an ideal business plan – market plan, financial plan, operational plan, and HR plan. • Project formulation –project report significance and contents • Project appraisal –Aspects and methods : <ul style="list-style-type: none"> (a) Economic oriented appraisal (b) Financial appraisal (c) Market oriented appraisal Technological feasibility • Managerial Competency 	(15)
Unit 3 :	<p>Legal Considerations for different forms of organization</p> <p>Cultural and Environmental Issues in setting up of business enterprise with respect to :</p> <p>(Sole trading firm, Limited Liabilites Partnership, Limited company, Public Company, Private Company, NGO)</p> <p>Quick Start Methods of Business:</p> <p style="text-align: center;">Franchising , Mergers and Takeover,</p>	(15)
Unit 4 :	<p>Entrepreneurship Development Programme and Risk Management</p> <ul style="list-style-type: none"> • SME, SHG with special reference to microfinance and woman entrepreneur • Definition of risk, types of risk, risk management strategies. 	(15)

Recommended Books:

1. **Dr. VasantDesai**“*Small Scale Industries and Entrepreneurship*” Himalaya Publishing House.
2. **Dr. VasantDesai**“*Entrepreneurship and Management of Small and Medium Enterprises*” Himalaya Publishing House.
3. **S.K. Mohanty**“*Fundamentals of Entrepreneurship*” Prentice Hall of India
4. **E. Gordon and K. Natrajan** “*Entrepreneurship Development*” Himalaya Publishing House.
5. **Robert D. Hisrich&Micheal P. Peters** “*Entrepreneurship*”, Tata Mc. Graw Hill.

6. **James Lam** “ Enterprise Risk Management – From Incentives to Control” John Wiley and Sons , New Jersey.
7. **MukhtarAmhedKhan** “*Entrepreneurial development Programmes in India* “Kanishka Pub. House, 1992.

4.6 FINANCIAL MARKETS (EQUITY, DEBT, FOREX AND DERIVATIVES)

Unit	Topic	Lectures Assigned
Unit 1	Indian Financial System – Introduction , Indian Financial system with Understanding of Different markets	(04)
	Regulatory Institution : The Reserve Bank of India Introduction, Organisation and Management of its Role and Functions , Monetary policy, Recent role of Global Crisis and Survival of India.	(05)
	Regulatory Institutions Companies Act 1956, Security Contract Regulation Act ,1956 SEBI ACT 1992	(06)
Unit 2	Call Money Market: Introduction, Meaning and Importance,Functions of Call Money Markets, Call Money rates as Indicators.	(04)
	Commercial Bill Markets: Introduction, Bill of Exchange, Size of Bill Market in India, Rate and Its Impact.	(05)
	Money Market: Meaning, Importance and Functions, Use of Money Market in economy, Instruments of Money Market-treasury bill, commercial paper, certificate of deposit, inter corporate deposit.	(06)

Unit 3	Capital Market: Meaning, Importance and Function , Instruments of Capital Markets – Equity Shares, Preference Shares, Bonds, Debentures.	(08)
	Indian Stock Markets : History , Meaning and function of Stock Exchange, BSE,NSE, and other exchanges , Working of Stock Exchanges , Stock Exchange as a Barometer of Economy.	(07)
Unit 4	Derivatives Markets: Meaning, History, types of Instrument in derivatives market – Froward, future option , swaps.,,, Hedging arbitrage and speculation, Indian Derivatives Market .	(08)
	Foreign Exchange Market in India : Meaning, Currency Derivatives, Forward contracts in Currency Vs Currency Futures, Exchange Rate as an Economic Indicator	(07)

Recommended Books:

- 1) Financial Market Regulation, Author-Tatom, John A ; ed Publisher-Springer
- 2) Practical Derivatives, Author-Denton, Jonathan ; ed.,Publisher-Global Law and Business
- 3) Financial Derivatives, Author-Koib, Robert W & Overdahl, James A, Publisher-John Wiley & Sons, Inc.
- 4) Financial Markets And Financial Services In India, Author-Kunjukunju, Benson Mohanan,S, Publisher-New Century Publication
- 5) Derivatives And Risk Management, Author-Khatri, Dhanesh Kumar, Publisher-Macmillan Publishers India Ltd

4.7 COST ACCOUNTING

Objective: To impart basic cost accounting knowledge as applicable to banking and insurance with suitable illustrations.

UNIT-1:

- (1) Identifying Elements of cost :-

(08L)

- Materials.
- Staff cost.
- Overheads.

- (2) Cost Classification by behaviour with reference to banking and insurance industries : (3L)

- (3) Cost Accounts and Financial Accounts compare: (4L)
- Contrast and reconcile.

UNIT-2:

- (1) Different Methods of costing:-
(15L)

- Process costing.
- Services costing.
- Operating Cost Statement.
- Contract costing.

UNIT-3:

- (1) Budgeting : (08L)

- Project planning and forecasting
- Tax Impact in Project Finance
- Incremental budgeting
- Zero-based budgeting.
- Activity based budgeting.
- Designing and analysing a Business/Project Plan

- (2) Costing Systems and Decision making: (07L)

- Value and functional cost analysis.
- Resource planning system: MRPI, MRPII and ERP.
- Just-in-time.
- Activity-based Costing
- Absorption Costing
- ABC Analysis

UNIT-4:

- (1) Costing Concept with specific reference to Insurance Claims
(08L)

- a. Fire Insurance claims... working Stock as on the Date of Fire
- b. Working for Consequential Loss Claim.

- (2) Fundamentals of Standard Costing- Material & Labour cost variances (07L)

Recommended Books:

1. Cost Accounting by Dr. P. C. Tulsian
2. Cost Accounting by Maheshwari

Question Paper Pattern

Q1a) From Unit 1	8 marks	OR	Q1a) 8 marks
Q1b) From Unit 2	7 marks	OR	Q1b) 7 marks
Q2a) From Unit 3	8 marks	OR	Q2a) 8 marks
Q2b) From Unit 3	7 marks	OR	Q2b) 7 marks
Q3a) From Unit 4	8 marks	OR	Q3a) 8 marks
Q3b) From Unit 4	7 marks	OR	Q3b) 7 marks
Q4. Theory from all Units	15 marks(Any 3 out of 6)		

