

SHIVAJI UNIVERSITY, KOLHAPUR.



NAAC 'A' Grade

Faculty of Commerce and Management

Syllabus For

B. Com. Part – III (Sem V & VI) (CBCS)

(To be implemented from June 2020 onwards)

(Subject to the modifications that will be made from time to time)

B.Com. Part-III; SEM-V (CBCS)**Paper-I : DSE-H1 : Advanced Banking (Banking Laws in India)**

Credits : 4

Course Outcomes:

1. Learners will be able to explain Regulatory Framework for Banking in India
2. Learners will understand the important laws relating banking sector
3. Learners will apply the knowledge of legal provisions for banking business practices
4. Learners will understand different provisions under cyber Laws

Expected Skills Impartation

4. Ability to apply legal provisions in banking business
5. Ability to understand the legal applications in banking sector
6. Ability to conduct proper banking activities as per legal provisions

Unit No.	Unit Name	Periods
1	Banking Laws 1.1. Need and Importance of Banking Laws 1.2. Banking Regulation Act 1949 1.3. New Bank Licensing Policy, 2013 1.4. Provisions for opening and closing of bank branches in India,	15
2	Banking Laws relating to Cooperative Banks 2.1. Co-operative Societies Act, 1912 2.2. Maharashtra Co-operative Societies Act, 1960 2.3. Multi State Co-operative Societies Act,2002 2.4. Employees Cooperative Credit Societies- Model Bye-laws in Maharashtra	15
3	The Negotiable Instrument Act, 1881 and Amendments 3.1. Meaning, Types, Features and Parties of Bill of Exchange 3.2. Meaning, Features and Parties of Promissory Note 3.3. Meaning, Types, Features and Parties of Cheque 3.4. Protection to a Paying Banker and Collecting Banker	15
4	Other Laws Relating to Banking 4.1. Important Provisions under Indian Contract Act, 1872 4.2. Garnishee Order-Meaning, Steps and Execution of Garnishee Order 4.3. Mortgage of Immovable Properties and Its Types 4.4. Banking Ombudsman Scheme 2006	15

References :

1. Arora and Kalra (1999), "All India Banking Law Digest, (1995-1999), Law House Delhi
2. Employees Cooperative Credit Societies - <https://sahakarayukta.maharashtra.gov.in>
3. ICSI (2015) Banking Law And Practice, <https://www.icsi.edu>
4. IIBF(2007), "Laws of Co-operative Banking", MacMillan India Ltd.,
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6. M.L.Tannan, C.R. Datta & S.K. Kataria (2011) Banking Law and Practice, Wadhwa & Company
7. Maharashtra Co-operative Societies Act, 1960 <https://sahakarayukta.maharashtra.gov.in>

8. Multi State Co-operative Societies Act,2002 <https://mscs.dac.gov.in/Guidelines/GuidelineAct2002.pdf>
9. RBI (2019) Rationalisation of Branch Authorisation Policy- Revision of Guidelines <https://rbi.org.in/scripts/NotificationUser.aspx/Mode=0&Id=11570>
10. Sudhir Naib, The Information Technology Act, 2005: A Handbook, OUP, New York, (2011)
11. Tannan (2001), “Banking Law & Practice in India” 20/e (Stud. ed), Law House Delhi

B.Com. Part-III; SEM-V (CBCS)

Paper-II : DSE-H2 : Advanced Banking (Retail and Corporate Banking)

Credits : 4

Course Outcomes:

1. Learners will be able to explain Retail and Corporate Banking systems
2. Learners will understand the Retail and Corporate Banking Practices
3. Learners will apply the knowledge in banking business

Expected Skills Impartation

1. Ability to differentiate Retail and Corporate Banking
2. Ability to conduct Retail Banking business
3. Ability to conduct Corporate Banking business

Unit No.	Unit Name	Periods
1	Introduction to Retail Banking 1.1. History, definition and concept of Retail Banking and Corporate Banking 1.2. Difference between Retail banking and Corporate banking 1.3. Importance of Retail banking to Indian Economy 1.4. Changing scenario of Retail Banking in India	15
2	Retail Banking Products 2.1. Home Loan - Types, Margin and Process of disbursement 2.2. Vehicle Loan - Types, Margin and Process of disbursement 2.3. Gold Loan - Nature and Process of disbursement 2.4. Educational - Nature and Process of disbursement	15
3	Corporate Banking 3.1. Need and Importance of Corporate Banking 3.2. Factoring and Forfeiting services 3.3. Infrastructure Finance Companies in India 3.4. Nature and Importance of Import-Export Finance.	15
4	Investment Banking 4.1. Meaning, Evolution and Scope of Investment Banking. 4.2. Meaning and Functions of Merchant Banking 4.3. Meaning and Nature of Venture Capital 4.4. Meaning and Importance of Loan Syndications.	15

References :

1. Indian Institute of Banking and finance (IIBF) (2015) Banking Products and Services, M/s Taxman

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2. Leichtfuss, Reinhold (2003) Achieving Excellence in Retail Banking, John Wiley and sons.
3. Indian Institute of Banking and finance IIBF (2010) International Banking, M/s Macmillan India Limited,
4. Mathav S B. (2013) Financial Management Mac-Millan Publications.
5. Yadhav S. S. (2014) Foreign Exchange Markets (Latest Edition) Mac-Millan Publications.
6. Indian Institute of Banking & finance (2018) Corporate Banking. Mac-Millan Publications.
7. Indian Institute of Banking and finance IIBF (2016)– International Corporate Finance. Mac-Millan Publications.
8. Pratap Giri S. (2017). Investment Banking: Concepts, Analyses and Cases, McGraw-Hill Education.
9. Subramanyam. (2017). Investment Banking: Concepts, Analyses and Cases, McGraw-Hill Education.
10. Ramamurthy Natarajan (2016). Corporate Banking: A Guide Book for Novice, Create Space Independent Publishing Platform.
11. Vikas Srivastava (2017) Project and Infrastructure Finance: Corporate Banking Perspective, Oxford University Press.

B.Com. Part-III; SEM-VI (CBCS)

Paper-IV : DSE-H4 : Advanced Banking (Financial Markets and Services)

Credits : 4

Course Outcomes:

1. Learners will be able to understand the nature and structure of Financial Market in India
2. Learners will understand business practices in money market and capital market
3. Learners will understand functioning of different Intermediaries in Financial Markets

Expected Skills Impartation

1. Ability to understand the procedure of security trading
2. Ability to apply knowledge for security trading
3. Ability to conduct security trading business

Unit No.	Unit Name	Periods
1	Introduction to Financial Markets in India 1.1. Structure of Financial System in India 1.2. Meaning and Role of Financial Markets in Economics Development 1.3. Structure of Capital Market - Primary and Secondary Capital Market 1.4. Instruments used in Indian Capital Market	15
2	Money Market and Capital Market 2.1. Meaning, Structure and Features of Money Market in India 2.2. Meaning, Structure and Features of Capital Market in India 2.3. Important Intermediaries - Banks, NBFCs and Other 2.4. Financial Instruments of Capital Market in India	15
3	Capital Market Operations 3.1 IPO - Meaning, Nature and Grading of IPO 3.2 Pricing of IPO - Fixed Price Issue and Book Building	15

	3.3 BSE and NSE - History, Management and Indices - Listing of Securities 3.4 Market Orders - Types of Orders for Selling and Buying of Stocks	
4	Intermediaries in Financial Markets 4.1. Role of Depository Organization- CDSL and NSDL 4.2. Indian Clearing Corporation Limited (ICCL) 4.3. Credit Rating Agencies- Functions, Institutes and their Rating Symbols 4.4. Programmes and Certifications of BSE Institute Ltd and NSE Academy	15

References :

1. Bhole I.M. (2009). Financial Institutions and Market, 5th edition, 2nd reprint in 2009 Tata McGraw Hill.
2. Benson Kunjukunju Et Al. (2012). Financial Markets and Financial Services in India, New Century Publication, New Delhi.
3. Preeti Singh (2016). Investment Management, Himalaya Publishing House Pvt. Ltd.,
4. Pawan Jhabak (2016). Securities Analysis and Portfolio Management, Himalaya Publishing House Pvt. Ltd.,
5. Avadhani V.A. (2016). Security Analysis & Investment Management, Himalaya Publishing House Pvt. Ltd.,
6. Avadhani V.A. (2016). Securities Analysis and Portfolio Management, Himalaya Publishing House Pvt. Ltd.,
7. Braam van den Berg (2015). Understanding Financial Markets & Instruments Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
8. NSE (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange Of India Limited
9. Michael K. (2002). Credit Rating Methodology, <http://www.psnacet.edu.in/courses/MBA/Financial%20services/17.pdf>
10. Issue Management, <http://www.psnacet.edu.in/courses/MBA/Financial%20services/13.pdf>
11. ICCL <https://www.icclindia.com>
12. BSE Institute Ltd <http://www.bsebti.com/>
13. NSE Academy - https://www.nseindia.com/education/content/about_ncfm.htm

B.Com. Part-III; SEM-VI (CBCS)**Paper-III : DSE-H3 : Advanced Banking (Bank Management Practices)**

Credits : 4

Course Outcomes:

1. Learners will be able to understand the nature and structure of Financial Market in India
2. Learners will understand business practices in money market and capital market
3. Learners will understand functioning of different Intermediaries in Financial Markets

Expected Skills Impartation

1. Ability to understand the procedure of security trading
2. Ability to apply knowledge for security trading
3. Ability to conduct security trading business

Unit No.	Unit Name	Periods
1	Administrative Structure of Head Office 1.1. Importance of Head Office of the Bank 1.2. Administrative Structure of Head Office 1.3. Departments in Head Office and Its Functions 1.4. Duties and Responsibilities of CEO /MD	15
2	Regional / Zonal Offices of the Bank 2.1. Importance of Regional / Zonal Offices of the Bank 2.2. Administrative Structure of Regional/ Zonal Offices 2.3. Functions and Role of Regional / Zonal Offices 2.4. Duties and Responsibilities of Regional/ Zonal Manager	15
3	Bank Branch Management 3.1. Structure of Branch Office - Small, Medium and Large Bank Branch 3.2. Duties and Responsibilities of Officer Incharge of Deposit Section 3.3. Duties and Responsibilities of Loan and Recovery Officer 3.4. Duties and Responsibilities of Cashier & Role of Branch Manager	15
4	Banking Business Practices 4.1. Principles of Banking Business and Its Importance 4.2. Investment Policy of the Bank- SLR and Non-SLR Investment 4.3. Nature and Importance of Internal and Statutory Audit of the Banks 4.4. Nature and Importance of Information and System Audit of the Banks	15

References :

1. George H. Hempel, Donald G. Simonson (2018). Bank Management: Text and Cases, Wiley, 2020 ISBN 0471410918
2. IIBF (2005). General Bank Management : (For Caiib Examinations), Indian Institute of Banking and Finance, Macmillan, 2005
3. Kanhaiya Singh (2013). Commercial Bank Management, Tata McGraw-Hill Education.
4. Peter S. Rose, Sylvia C. Hudgins (2008). Bank Management and Financial Services, McGraw-Hill Education.
5. Timothy W. Koch, S. Scott MacDonald (2014). Bank Management, Cengage Learning.
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7. V.S.P. Rao (1999). Bank Management, Discovery Publishing House, 1999 ISBN 8171415105
8. Guidance Note on Audit of Banks (2018 Edition)- <https://www.puneicai.org/wp-content/uploads/Guidance->

B.Com Part III Semester – V (CBCS)

Paper I : CC-C7 : Business Environment

(Indian Economic Environment)

(Compulsory Paper)

Credits : 4

COURSE OUTCOMES:

- 1 Student should be able to understand the significance and position of Indian economy at the world level.
- 2 Students should study the scenario of agricultural and industrial sectors.
- 3 Student should be aware regarding Indian economy is facing some of the fundamental economic problems. They should be able to make plans and solutions to these being as a citizen.
- 4 Student should understand the correlations between economical and social problems.

Unit No.	Unit Name	Periods
1	Business Environment 1.1 Concept 1.2 Components 1.3 Importance 1.4 Business environment and sustainable development	15
2	Agricultural Development 2.1 Present status of Indian Agriculture and Agricultural crisis 2.2 Agricultural Marketing-Problems, Agricultural price policy 2.3 Food security in India 2.4 National Commission on farmers- Agricultural Renewal Action Plan	15
3	Industrial Development 3.1 Industrial policy -1991 3.2 Concepts of Micro, Small and Medium Enterprises (MSMEs) 3.3 Progress of industrial sector in globalization era 3.4 Trade union movement – Problems and measures.	15
4	Problems of Indian Economy 4.1 Features of Indian population 4.2 Unemployment and poverty – causes and remedies 4.3 Inequality of Income and wealth, Black Money - Causes and remedies 4.4 Problems of rural and urban economy	15

References –

1. Mead R. (2004) International Management: Cross Cultural Dimensions, 3rd ed. New York Wiley
2. Vyuptakesh Sharan, (2004) International Business: Concept, Environment and Strategy, Pearson education, Singapore
3. Yarbrough B V (2005) The World Economy: Trade and Finance, 7th Ed Thomas south western USA
4. Manab Adhikari, Global (2006) Business Management(An International economic environment), Macmillan India Ltd
5. Hill C.W. L. and Jain A. K.(2007) International Business Competing in Global market Place, McGraw Hill New Delhi
6. Graham John L, Salwan Prashant, Cateora Philip R, (2008) International Marketing 13th Ed. Tata McGraw- Hill,
7. Jeevnandam C. International Business S.Chand New Delhi 2008
8. Paul Justein International Business, 5th Ed (2011) Prentice Hall of India, Pvt Ltd new Delhi
9. Keegan Warren J. and Green Mark C. Global Marketing, 4th Ed.(2009) Prentice Hall India, Pvt Ltd
10. Bhalla V. K. and Ramu S.S.(2009) International Business Environment, Anmol Prakashan New Delhi
11. Varshney R.L. and Bhattacharya B, (2012) International Marketing Management -An Indian Perspective, 24th Ed S.Chand New Delhi.

12. Dutt and Sundaram K P M, Indian Economy S. Chand Delhi
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14. Mishara S K and Puri V K - Indian Economy, Himalaya Publishing House
15. Namboodripad E M S, Indian Planning and Crises, National book Center New Delhi.
16. Sundaram and Black The International Business Environment Prentices New Delhi

Equivalence of the paper

Existing Title of the Paper	Revised Title of the Paper
Business Environment Paper I	Business Environment Paper I

B.Com Part III Semester - VI– (CBCS)
Paper II : CC-C8 : Business Environment
 (Indian Economic Environment)
 (Compulsory Paper)
 Credits : 4

COURSE OUTCOMES:

1. Students will understand the Indian and global economic environment.
2. Students will equip with proper knowledge of Indian economic planning.
3. Students will enable with the knowledge of the plans and strategies toward foreign capital and multinational corporations.
4. Students will get acquainted with the functions, mechanism and performance of international financial, trade and regional cooperation institutions.

Unit No.	Unit Name	Periods
1	Liberalization, Privatization and Globalization 1.1 Concepts 1.2 Implementation and impact on Indian Economy. 1.3 Composition and direction of foreign trade in the Globalization era 1.4 Balance of payments crisis	15
2	Economic Planning and Service Sector 2.1 Economic planning – Broad objectives 2.2 NITI Aayog – Structure and functions 2.3 Planning process through NITI Aayog 2.4 Service Sector – Importance and progress of service sector in Indian economy.	15
3	Foreign Capital and Multinational Corporations 3.1 Need of foreign capital in India, 3.2 Policy of Government of India. 3.3 Multinational corporations- Definition, merits and demerits. 3.4 Exchange rates and Indian Rupee	15
4	International Institutions (Objectives and performance) 4.1 IMF 4.2 IBRD 4.3 WTO 3.3 SAARC	15

References

1. Mead R. (2004) International Management: Cross Cultural Dimensions, 3rd ed. New York Wily
2. Vyuptakesh Sharan, (2004) International Business: Concept, Environment and Strategy, Pearson education, Singapore
3. Yabraugh B V (2005) The World Economy: Trade and Finance, 7th Ed Thomas south western USA
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7. Jeevnandam C. International Business S.Chand, New Delhi 2008
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15. Namboodripad E M S, Indian Planning and Crises, National Book Center, New Delhi.
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Equivalence of the papers

Existing Title of the Paper	Revised Title of the Paper
Business Environment Paper II	Business Environment Paper II

Nature of question paper for B.Com - III Semester V and VI (Paper No. I to II)

Attempt any five questions.

Total Marks 40

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| Q1. Write short answers (any two out of three) | 08 |
| Q2. Broad question | 08 |
| Q3. Broad question | 08 |
| Q4. Broad question | 08 |
| Q5. Broad question | 08 |
| Q6. Broad question | 08 |
| Q7. Write short notes (any two out of three) | 08 |