

**Structure and Syllabi of Structure and Syllabi of
FOUR YEAR UNDER GRADUATE PROGRAM (FYUGP)**

**In Commerce (Banking and Insurance) of Dibrugarh University and Its Affiliated Colleges
as Per UGC DRAFT**

RELEASED on 12/12/2022

Banking and Insurance (MAJOR)

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks
		Major(Core)	1	C-1	Business Organization and Management	4	
1	1st	Minor	1	Minor 1 D	Indian Banking System	4	The course shall be taken by students from disciplines other than Banking & Insurance.
		Multi-Disciplinary Generic Elective Course: Natural Sciences-I/Social Science/Humanities-I/Commerce-I		GEC -1D	Introduction to Banking	3	The Courses shall be taken by students from disciplines other than Banking & Insurance .
		AEC Language(MIL/Regional Language)	1	AEC1		4	The students shall have to take one of the language disciplines offered by DU.
		Value Added Course-1 Understanding India	1	VAC1		2	The students shall have to take the course offered by DU.
		Skill Enhancement Course	2	SEC -1A	MS-Excel and its Application in Business	3	The students shall have to take any of the courses offered by DU and also by the Commerce Stream.
				SEC -1B	Tourism Management	3	
		Total					

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks	
		Major(Core)	1	C-2	Financial Accounting	4		
1	2nd	Minor	1	Minor 2 D	Principles of Insurance	4	The courses shall be taken by students from disciplines other than Banking & Insurance.	
		Multi-Disciplinary Generic Elective Course: Natural Sciences-I/Social Science/Humanities-I/Commerce-I		GEC-2D	Risk Management	3	The Course shall be taken by students from disciplines other than Banking & Insurance.	
		Ability Enhancement Course: English Language and Communication Skills	1	AEC2		4	The students shall have to take one of the languages offered by DU.	
		Value Added Course-1 Environmental Science	1	VAC2		2	The students shall have to take the course offered by DU.	
		Skill Enhancement Course	2	SEC-2	Event management	3	The students shall have to take any of the courses offered by DU and also by the Commerce Stream.	
		Total					20	
		Grand Total(Semester I and II)					40	
		Students on exit shall be awarded Undergraduate Certificate(in the Field of Study/Discipline) after securing the						

requisite40credits insemesters Iand II

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks
2	3 rd	Major(Core)	2	C-3	Business Economics	4	
				C-4	Entrepreneurship	4	
		Minor	1	Minor 3 D	Indian Banking Regulations	4	The course shall be taken by students from disciplines other than Banking & Insurance.
		Multi-Disciplinary Generic Elective Course: Natural Sciences-I/ Social Science/Humanities-I/Commerce-I		GEC-3D	Financial Markets and Instruments	3	The Course shall be taken by students from disciplines other than Banking & Insurance.
		Value Added Course: Digital and Technological Solution/Digital Fluency	1	VAC3		2	The student shall have to take one of the language disciplines offered by DU
		Skill Enhancement Course	2	SEC-3A	Introduction to Investment and Trading	3	The student shall have to take any of the courses offered by DU and also by the Commerce Stream.
				SEC-3B	Hospitality Management		
Total						20	
		Grand Total(Semester I, II and III)				60	

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks
2	4 th	Major(Core)	4	C-5	Business Environment	4	
				C-6	Advanced Marketing Management	4	
				C-7	Advanced Financial Management	4	
				C-8	Business Statistics	4	
		Minor4	1	Minor4 D	Digital Banking	4	The course shall be taken by students from disciplines other than Banking and Insurance.
		Total					20
		Grand Total (Semester I, II, III and IV)				80	
The students on exit shall be awarded Undergraduate Diploma after securing the requisite 80 credits on completion of Semester IV provided they secure additional 4 credit in skill based vocational courses offered during First year or second year summer term.							

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks
3	5 th	Major(Core)	3	C-9	Cost and Management Accounting	4	
				C-10	Business Law	4	
				C-11	Banking Law Practice	4	
		Minor5	1	Minor5 D	Goods and Service Tax	4	The course shall be taken by students from disciplines other than Banking and Insurance.

				2+2 (Internship+ Community Engagement) OR 4(Internship)/4(Community Engagement)	4	Students will be provided with opportunities for internships with local industry, businesses, artists, crafts person, etc. so that they may actively engage with the practical side of their learning to further improve their employability.
		Total			20	
		Grand Total (Semester I, II, III, IV and V)			100	

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks
3	6 th	Major(Core)	4	C-12	Indian Financial System	4	
				C-13	Investment Management and Security Analysis	4	
				C-14	Microfinance	4	
				C-15	Insurance Regulatory Framework	4	
			1	Minor 6D	Essentials of Financial Planning	4	The courses shall be taken by students from disciplines other than Banking and Insurance.
						20	

	Grand Total (Semester, II,III, IV,V and VI)	120	
The students on exit shall be awarded Undergraduate Degree (in the Field of Study/Discipline) (3 years) after securing the requisite 120 credits on completion of semester 6			

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. ofCourses	CourseCode	Name of the Course	Credit	Remarks
4	7 th	Major(Core)	3	C-16	Business Analytics	4	
				C-17	Corporate Financial Reporting	4	
				C-18	Auditing	4	
		Minor	1	Minor-7D	Financial Planning and Insurance	4	Thecourseshallbetaken bystudentsfrom disciplinesotherthan BankingandInsurance.
					Research Methodology (Development of project proposal/ Proposal and review in related literature)	4	
		Total				20	
		Grand Total (SemesterI, II, III,IV,V, VI & VII)				140	

Year	Semester	Course (Lecture+ Tutorial+ Practical) (L+T+P)	No. of Courses	Course Code	Name of the Course	Credit	Remarks	
4	8 th	Major(Core)	2	C-19	Company Law	4		
				C-20	Business Ethics	4		
		Minor	1	Minor-8D	Financial Modelling	4	The courses shall be taken by students from disciplines other than Banking and Insurance.	
					Dissertation (Data collection, analysis and preparation of report)/ 2 DSE courses of 4 credit each in lieu of dissertation (DSE subject options: 1. Fundamentals of Sustainable Finance; 2. Corporate Social Responsibility 3. Project Management 4. Forensic Accounting and Fraud Examination 5. Corporate Auditing)	8/4+4		
		Total				20		
		Grand Total (Semester I, II, III, IV, V, VI, VII & VIII)					160	
		The student on exit shall be awarded Undergraduate Degree Honours (in the Field of Study/Discipline)(4 years) after securing the requisite 160 credits on completion of semester 8						

Note:- For Core and GECC Courses, the code:
 ‘A’ stands for Finance Major;
 ‘B’ stands for Marketing Major;
 ‘C’ stands for Human Resource Management (HRM) Major; and
 ‘D’ stands for Banking and Insurance Major

Abbreviations Used:
 C=Core/Major
 GEC=Generic Elective Course/Multi-Disciplinary Course
 AEC=Ability Enhancement Course
 SEC=Skill Enhancement Course
 VAC=Value Added Course

Structure and Syllabi of FOUR YEAR UNDER GRADUATE PROGRAM (FYUGP)
IN COMMERCE (BankingandInsurance)
DETAILED SYLLABUS OF 1ST SEMESTER

Course Title: BUSINESS ORGANISATION AND MANAGEMENT
Course Code: C-1
Nature of the Course: CORE
Course Credit: 04 Credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

- To gain a basic understanding of the structure and forms of business organisations and the primary functions of management that are vital for the smooth operation of business organisations.

Course Outcome:

- CO1: Demonstrate the distinctive features of various business organizations.
 - ✓ LO1.1: Cite examples of different forms of organizations.
 - ✓ LO1.2: Explain the functioning of different forms of business organizations, their formation and ownership.
- CO2: Demonstrate the understanding of different functions of management.
 - ✓ LO2.1: Explain planning, organizing, controlling and other functions of management.
 - ✓ LO2.2: Develop strategic approaches in respect of managerial decision making in case-based events.
- CO3: Apply the various concepts of authority, delegation of authority and decentralization.
 - ✓ LO3.1: Explain how authority and its delegation is to be implemented.
 - ✓ LO3.2: Project leadership and team behaviour in classroom role plays that act as preps for real organizational contexts.
- CO4: Apply the theories of motivation for managing human resources in organizations.
 - ✓ LO4.1: Explain and differentiate contemporary theories of motivation.
 - ✓ LO4.2: Discuss the role and applicability of each motivation theory in the modern organizational context.
- CO5: Analyze the stand and role of Indian ethos in the context of management in Indian organizations.
 - ✓ LO5.1: Explain Indian ethos in the context of Indian organizations.
 - ✓ LO5.2: Implement suitable strategies to deal with different Indian values and philosophies in managerial decision making
- CO6: Analyze the role and pattern of communication in organizations.
 - ✓ LO6.1: Explain formal and informal communication channels and processes.
 - ✓ LO6.2: Describe the challenges of communication in organizations.
- CO7: Apply the concepts of subaltern management ideas in real work situation
 - ✓ LO7.1: Project the practice of work-life balance, flexi time etc. in job situation.
 - ✓ LO7.2: Describe diversity and inclusion in workplace.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
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Factual knowledge		CO1,CO2				
Conceptual knowledge		CO1,CO2	CO3,CO4,CO7	CO6		
Procedural knowledge			CO3,CO4,CO7	CO7		
Metacognitive knowledge						

Mapping of Course Outcome to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	M	S	M	M	S	S	M	M	M	M
CO2	M	M	M	M	S	S	M	M	M	M
CO3	M	M	M	M	S	S	M	M	S	S
CO4	M	M	M	M	S	S	M	M	S	S
CO5	M	M	M	M	S	S	M	S	S	M
CO6	M	M	M	M	S	S	M	M	S	S

UNIT	Contents	L	T	P
I(12 Marks)	Forms of Business Organisation – Sole Proprietorship; Joint Hindu Family Firm; Partnership Firm; Joint Stock Company; Cooperative Society; Limited Liability Partnership	05	-	-
	Forms of Public Enterprises; International Business – Types	05	02	
II (12 Marks)	Planning, Organising and Decision Making; Policy and Strategy Formulation	06	-	-
	Departmentation – Functional, Project, Matrix and Network	04	-	-
III (12 Marks)	Authority Relationships – Line and Staff; Delegation of Authority; Decentralisation; Groups and Teams; Reporting and Accountability	06	02	-
	Leadership – Nature, Types, Leadership Theories	04	-	-
IV (12 Marks)	Motivation – Theories and Practices: Herzberg’s Theory, Vroom’s Expectancy Theory, Z-theory, Control – Concept and Process	06	-	-
	Communication and Coordination – Process of Communication; Formal and Informal Channels of Communication; Leakages in Organisational Communication; Interpersonal Communication.	05	02	-
	Indian Ethos for Management: Value-Oriented Holistic Management; Business Process Reengineering (BPR), Learning Organisation, Outsourcing	05	-	-
V(12				

UNIT	Contents	L	T	P
Marks)	Subaltern Management Ideas from India; Diversity & inclusion; Work-life Balance; Freelancing; Flexi-time and work from home; Co-sharing/co-working.	06	02	-
	TOTAL	52	08	-

L=Lectures, T=Tutorials, P=Practicals

MODES OF FIN-SEMESTER ASSESSMENT:

(40 Marks)

- ❖ Two Sessional Examination - **10 x 2 = 20 marks**
- ❖ Other (any two) **10 x 2 = 20 marks**
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

Recommended Books:

- O.P. Gupta, Business Organisation and Management (According to National Education Policy 2020), SBPD Publications
- P.C. Tulsian, Business Organisation and Management, Pearson India
- Anthony, Lakshmi, Padmavathi and Satyavathi, Business Organisation and Management, Himalaya Publishing House
- Sharma, Gupta and Sharma, Business Organisation and Management, Kalyani Publications

Title of the Course: INDIAN BANKING SYSTEM
CourseCode:MINCOM1
Nature of the Course:
MinorCourseCredit:04 credits
DistributionofMarks: 60(EndSem)+40(In-Sem)

Objective:To providethestudentswith areasonable knowledgeofthebanking system in India.

- ❖ **CourseOutcome:**
- ❖ CO1:Understandthefunctionsofbanks,typesofbanks,anddigitisationofbanks,inherentmeaninga nd composition of Financial System.
- ❖ LO1.1:Citethe importanceof thebanking financial system for theeconomy.
- ❖ CO2:Explaintheconceptsofretailrelationshipbanking,universalbankingandtheirimportance.
- ❖ LO2.1:Identifythedifferencesbetweenthe newbankingconcepts.
- ❖ CO3:Explainthenon-bankingfunctionsofIndianbanksanddealingwiththirdpartyfinancialproducts by banks
- ❖ LO3.1:Comparethevariousbankingandnon-bankingfunctions.Platformavailableandcandecideupon which bankto chooseto get bankingservice.
- ❖ CO4:Interpretthenewdevelopment inthebankingindustry..
- ❖ LO4.1:Examinethe benefitsoftraditional andtechnologybanking.

CognitiveMapofCourseOutcomeswithBloom’sTaxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO1	CO1,CO2				
Conceptual knowledge		CO1,CO2 CO3		CO3,CO4		
Procedural knowledge						
Metacognitive knowledge						

MappingofCourseOutcomesto Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S

UNIT	CONTENTS	L	T	P
I (15Marks)	Introduction: Banking: meaning and definition, DevelopmentofBankinginIndia , Features ofbanks,ClassificationofBanks.Bank Digitalisation:ProsandCons.	12	02	-
II (15Marks)	IndianBankingSystem: Unit Banking, BranchBanking, Correspondent Banking, Chain Banking, PureBanking,MixedBanking,Relationship Banking, Narrow Banking, Universal Banking,RegionalBanking,RetailBanking, WholesaleBankingandPrivateBanking, meaningadvantagesand disadvantages.	14	02	-
III (15Marks)	Privatisation of Public Sector Banks: Process, advantages and disadvantages, Mergerandamalgamationofpublicsector	14	02	-

	banks-causeandeffects.Non-bankingfunctionsofIndianbanks-Bancassurance,DealingofThird-partyproducts-MutualFunds,StockBroking,GovernmentBonds,GoldBonds.			
IV (15Marks)	Recenttrends in Indian Banking: Core banking—types of financing—take outfinancing; revolving credit, syndicated loan — bridgeloan, consortium finance, preferred finance—guarantee services/non-fund based business—repayment method— factoring—ATM— internet banking, UPI and Wallet.	12	02	-
	TOTAL	52	08	-

****L=Lectures,T=Tutorials,P=Practical**

MODES OF IN-SEMESTER ASSESSMENT:	(40 Marks)
- Two Sessional Examination - - Other (any two) - Assignment - Seminar Presentation on any of the relevant topics	20 marks 10 x 2 = 20 marks

Suggested Readings:

1. Taxmann: Banking Theory and Practices, New Delhi.
2. Varshney, P.N.: Banking Law and Practice, Himalaya Publication, New Delhi.
3. Bezborah P. & Singh Ranjit: Indian Financial System, Kalyani Publishers.
4. Suresh: Management of Banking and Financial Services, Pearson, New Delhi.

Note: Latest edition of text books may be used

SEMESTER-I

Course Title: INTRODUCTION TO BANKING

Course Cod: GEC-1D

Nature of the Course : Generic Elective Course
(GEC) Course Credit : 03 Credits

Distribution of Marks : 60 (End Sem) + 40 (In-Sem)

Course Objectives:

- To introduce the students to the basic concept of banking as a financial intermediation service and bank as a financial institution.

Course Outcome:

CO1: Demonstrate understanding of Evolution of Banking
LO1.1 Discuss the Indian Banking System

CO2: Demonstrate understanding of Functions of Banks

LO2.1: Explain primary, secondary, general utility functions of banks
CO3

: Understanding of Opening and Closing of bank accounts

LO3.1: Explain the mechanism for opening and closing of different types of accounts like savings account, deposit account and others

CO4: Demonstrate understanding of new technology in banks

LO4.1: Discuss the different methods of remittances like NEFT, RTGS etc.
LO4.

2: Application of online financial services in banking transactions.

CognitiveMapofCourseOutcomeswithBloom’sTaxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factualknowledge	CO1,CO3	CO2,CO3				
Conceptual knowledge		CO2				
Procedural knowledge		CO3,CO4		CO3,CO4		
Meta-cognitiveknowledge						

MappingofCourseOutcomestoProgram Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S

UNIT	Contents	L	T	P
I Introduction (15Marks)	Evolutionofbanking: Origin,MeaningandDefinitionof'Bank' Evolutionof banking in India. Structureof IndianBankingSystem	03	01	-
		03	-	-
II Functions ofBanks (15Marks)	FunctionsofBank: Primaryfunctions:A)Acceptingdeposits:Demanddeposits:CurrentandSavings;NoFrills Account, Term Deposit, Flexi Deposits(AutoSweep)B)GrantingLoansandAdvances- TermLoan,Shorttermcredit,Overdraft,CashCredit,Other typesof loan. Secondaryfunctions:A)AgencyFunctions-Payment and Collection of Cheques, Bills andPromissorynotes,Executionofstandinginstructions,Actingasa Trustee,Executor. B) GeneralUtility Functions: Safe Custody,Safedepositvaults,Remittancesoffunds,PensionPayments,ActingasanAuthorisedPersonin foreign exchange.	03	01	-
		03	-	-
III BankingOperations(15Marks)	Opening and operation of Bank account TypesofAccount;ProcedureforOpeningofBank Account: Know Your Customer (KYC) -NeedsandNorms.	04	01	02
	ProcedureforOperatingDepositAccount:Pay-in-slips, Withdrawal slips, Issue of passbook, (Current Savings or Recurring deposits),Issue of Cheque book, Issue of fixed depositreceipt,Prematureencashmentoffixeddepositsandloanagainstfixeddeposit.Recurringdeposits:Prematureencashmentandloan against recurring deposit.	03	01	01
		03	01	01
		03	01	02
	Closureofaccounts b) Transfer of accountstoother branches/Banks		-	02

IV Modern Banking(1 5Marks)	MethodsofRemittances Demanddrafts,bankers'ChequesandTruncated Cheques,ElectronicFundsTransfer-RTGS, NEFTand SWIFT	10		
	TechnologyinBanking Need and importance of technology in			
	banking E-Banking: ATM, Credit card, Debitcard,TeleBanking,MobileBanking,NetBa nking,Concept,andbenefitsofCore BankingSolution.			
	TOTAL	35	06	08

L=Lecture,T=Tutorial,P=Practical

MODESOFIN-SEMESTERASSESSMENT:	(40Marks)
• TwoSessionalExamination - • Other(any two) - ▪ GroupDiscussion ▪ Assignment ▪ SeminarPresentationonanyoftherelevanttopics	20 marks 10 x 2= 20 marks

SuggestedReadings:

1. GordenandNatarajan,**BankingTheoryLawandPractice**,HimalayaPublishingHouse,Mumba
i.
2. ToorS.N.andToorA,**PrinciplesandPracticesofBanking**,SkylarkPublications
3. Chawla O.P.,**EvolutionofBankingSysteminIndiasince1900**,SagePublicationsIndiaPvt.
4. SharmaD.,**Principles of Banking**,RajatPublications
5. SinhaC.V.,**IndianBankingSystem**,SBPD PublishingHouse

Note:Latesteditionof thetextbooksshouldbeused.

SEMESTER-I

Course Title: TOURISM MANAGEMENT
Course Code: SEC-1B

**Nature of the Course: Skill Enhancement Course
(SEC) Course Credit: 03 Credits**

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective:

- To understand some important concepts and practices of the tourism sector and shall throw light on the potentialities of tourism as a career and employment opportunity.

Course outcome:

CO1: Demonstrate understanding of tourism concepts and products.

- ✓ LO1.1: Cite examples of different types of tourism and tourism products.
- ✓ LO1.2: Describe their role in the tourism industry and in the region's economy.

CO2: Demonstrate understanding of various primary constituents of the tourism industry.

- ✓ LO2.1: Explain the specific functions and role of logistic partners and facilitators of the tourism sector.
- ✓ LO2.2: Describe the functions and workings of various tourism intermediaries with regard to different tourism typologies.

CO3: Apply the various concepts of planning and development and other management functions in the context of the tourism industry.

- ✓ LO3.1: Explain how tourism planning is important for growth and conduct of the sector.
- ✓ LO3.2: Describe the tools and techniques of planning tourism development at different levels of management.

CO4: Analyze the importance and management of human resources in this people-centric industry.

- ✓ LO4.1: Compare different approaches and techniques of human resource management distinct to the tourism sector.
- ✓ LO4.2: Explain the complexities of diversity in human resource management in the context of this sector.

CO5: Analyze the marketing functions of tourism.

- ✓ LO5.1: Demonstrate the implications of the service marketing components in the context of tourism industry.
- ✓ LO5.2: Compare the differences in marketing strategies required for catering to the diversity evidenced in the tourism industry.

CO6: Apply the concepts of tourism management to tourism career choice and planning.

- ✓ LO6.1: Identify career opportunities in tourism.
- ✓ LO6.2: Describe the needs and requirements of various career choices in tourism.

CognitiveMapofCourseOutcomeswithBloom’sTaxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factualkno wledge		CO1,CO2				

Conceptual knowledge		CO1,CO2	CO3,CO4,	CO4		
Procedural knowledge			CO3,CO4,	CO4		
Meta-cognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	S	S	S	S	M	S	M
CO2	S	S	S	S	S	M	S	S	S	M
CO3	S	S	S	S	S	M	S	M	S	S
CO4	S	S	S	S	S	S	S	M	S	S
CO5	S	M	M	S	S	S	M	S	S	M

UNIT	CONTENTS	L	T	P
I Tourism Management overview 20Marks	Concept of tourism, different types of tourism- Domestic, Foreign, Excursionist, Role of tourism in economic development	05	-	-
	Types of tourism product- Eco tourism, Nature tourism, Pilgrimage tourism, Heritage tourism, Cultural Tourism, Adventure tourism, Medical Tourism, Rural tourism	07	-	01
II Constituents of Tourism Industry 20Marks	Transportation facility, accommodation, catering, food and entertainment, Banking and financial facilities	06	02	01
	Tourism Intermediaries: Travel Agent, Tour Operator, Duties, function and responsibilities of tour operator, Host community involvement.	06	02	01
III Management Issues 20Marks	Tourism planning and development, human resource management in tourism	06	02	01
	Marketing in Tourism, Careers in Tourism	05	-	-
	TOTAL	35	06	04

**L=Lectures,T=Tutorials,P=Practicals

MODES OF IN-SEMESTER ASSESSMENT:	(40Marks)
❖ Two Sessional Examination -	10marks each
❖ Other (any two)	10 x 2= 20 marks
▪ Assignment	
▪ Seminar Presentation on any of the relevant topics	
▪ Field visit	

Recommended Books:

1. Roday, Biswal & Joshi: Tourism Operations and Management. Oxford University Press.
2. Swan & Mishra: Tourism Principles and Practices. Oxford University Press.
3. Gupta, Singh, Kirar & Bairwa: Hospitality and Tourism Management. Vikas Publications.
4. Kadam, Shaifaalee & Chainicka: A Textbook of Tourism and Hospitality Management. Bookman Publications. New Delh

Structure and Syllabi of FOUR YEAR UNDER GRADUATE PROGRAM (FYUGP)
IN COMMERCE(BankingandInsurance)
DETAILED SYLLABUS OF 2nd SEMESTER

Title of the Course: FINANCIAL ACCOUNTING Course

Code: C-2

Nature of the Course:

CORE Course Credit: 04 credits

Distribution of Marks: 60 (End Sem) + 40 (In-Sem)
COURSE OBJECTIVES:

- To enable the student to acquire conceptual and practical knowledge of the Financial Accounting and to impart skills for recording various kinds of business transactions.

Course Outcome and Learning Outcome:

CO1: Analyzing Financial Statements to assess the financial health and performance of a company

- LO1.1: Explain the process of preparation of Trial Balance, Income Statement and Balance Sheet.
- LO1.2: Creating Trial Balance, Income Statement and Balance Sheet.

CO2: Application of Accounting Principles and Accounting Standards in the preparation of Financial Statements

- LO2.1: Explain accounting concepts, conventions, Ind-AS, IFRS etc.

CO3: Demonstrating the knowledge of Accounting for Partnership firm and Single-Entry System

- LO3.1: Discuss the admission, retirement, death, and dissolution of Partnership firm.
- LO3.2: Explain the statement of affairs, ascertainment of profit under single entry system and conversion into double entry system.

CO4: Creating Accounts of Non-Profit Organization

- LO4.1: Explain the preparation of Receipts and Payments Account, Income and Expenditure Account and Balance Sheet

CO5: Demonstrating the knowledge of Depreciation Accounting.

- LO5.1: Practice various methods of Depreciation Accounting.

CO6: Application of Hire Purchase and Installment System of Accounting in Business organizations

- LO6.1: Explain Accounting process of Hire Purchase and Installment System

CO7: Demonstrating knowledge of Corporate Accounting.

- LO7.1: Define the concept of Corporate Accounting and its legal provisions.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge	remember	Understand	apply	analyze	evaluate	create
decision						
Factual knowledge	CO2	CO2, CO3CO7		CO1		
Conceptual knowledge		CO2,CO3 CO5	CO6	CO1		CO4
Procedural knowledge			CO6			CO4

Meta-cognitive knowledge						
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Mapping of Course Outcome to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	S	S	S	S	S	M	M	M
CO2	S	S	S	S	S	S	S	M	M	M
CO3	S	S	S	S	S	S	S	S	S	S
CO4	S	S	S	S	M	S	S	S	S	S
CO5	S	S	S	S	M	S	S	S	S	M
CO6	S	S	S	S	M	S	S	S	S	S
CO7	S	S	S	S	M	S	S	S	S	S

UNIT	Contents	L	T	P
I Recording and Presentation of Accounting Transactions (15 Marks)	Preparation of Financial Statements: Preparation of Trial Balance including adjustments and preparation of Financial Statements.	08	-	-
	Financial Accounting Principles: The nature of financial accounting principles – Basic concepts and conventions: entity, money measurement, going concern, cost, realization, accruals, periodicity, consistency, prudence (conservatism), materiality and full disclosures.	02	-	-
	Financial accounting standards: Concept, benefits, procedure for issuing accounting standards in India. Salient features of First-Time Adoption of Indian Accounting Standard (Ind-AS) , International Financial Reporting Standards (IFRS):- Need and procedures.	03	-	-
II Accounting Process (15 Marks)	Accounting for Partnership Firm: Admission, Retirement, Death and Dissolution of Firms;	10	02	01
	Single Entry System: Meaning of single entry or incomplete records and distinction between single entry vs double entry; statement of affairs and ascertainment of profit under single entry system; conversion into double entry system – steps involved – missing figures – comprehensive problems relating to conversion.	05	02	01
III Accounting for Not-for-profit Organisation and Depreciation Accounting (15 Marks)	Preparation of Accounts of Not-for-profit Organisation: Introduction, Preparation of Receipts and Payment Account, Income and Expenditure Account, Balance Sheet, Distinction between Receipts and Payments account and Income and Expenditure Account, Peculiar items used in the Accounts of Non-Trading Concerns.	06	01	01

	Depreciation Accounting: The nature of depreciation. The accounting concept of depreciation. Factors in the measurement of depreciation. Methods of computing depreciation: straight line method and diminishing balance method; Disposal of depreciable assets - change of method.	04	01	01
IV Accounting for Hire Purchase, Instalments, and Introduction to Corporate Accounting (15 Marks)	Hire Purchase and Instalment System: Calculation of interest, partial and full repossession, Hire purchase trading (total cash price basis), stock and debtors' system; Instalment Purchase System.	06	01	01
	Introduction to Corporate Accounting: Meaning and Importance of Corporate accounting. Books of Accounts; legal provisions relating to books of accounts, legal provisions relating to financial statements. Report of Director's or Board's Report, audit of company accounts. (As per Company's Act, 2013). Book-Building process of allotment of shares	07	01	01
	TOTAL	49	08	06

MODES OF IN-SEMESTER ASSESSMENT:

- Two Sessional Examination -
- Other (any two)
- Seminar Presentation on any of the relevant topics
- Assignment

(40 Marks)

10 marks each

10 x 2 = 20 marks

Suggested Readings:

1. S.N. Maheshwari, and S.K. Maheshwari. *Financial Accounting*. Vikas Publishing House, New Delhi.
2. Deepak Sehgal. *Financial Accounting*. Vikas Publishing House, New Delhi.
3. Bhushan Kumar Goyal and H.N. Tiwari, *Financial Accounting*, International Book House
4. Goldwin, Alderman and Sanyal, *Financial Accounting*, Cengage Learning
5. Tulsian, P.C. *Financial Accounting*, Pearson Education.
6. *Compendium of Statements and Standards of Accounting*. The Institute of Chartered Accountants of India, New Delhi

Note: Latest edition of the textbooks should be used.

CourseTitle: PrinciplesofInsurance
CourseCode: Minor2
NatureoftheCourse:Minor
CourseCredit:04Credits.
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

LearningObjectives

Thecourseaimstofamiliarizethestudentwiththestocktradingmechanismfunctioningin India.

CourseOutcome:

CO1:DemonstrateunderstandingofsignificanceofInsuranceindifferenteconomicdevelopment of society

LO1.2:Discussdifferentclassesofinsurance,differentterminologiesused ininsuranceCO2:Demonstrateunderstandingof different principles ofInsurance.

LO2.1:UnderstandingofPrinciplesofInsurableInterest,PrincipleofIndemnity,Principleof Subrogation etc.

CO3: Demonstrate understanding of Introduction to Life Insurance Policies and Annuity.LO3.1:Explain theevolution,growth, and principlesofLifeInsurance.

LO3.2:DiscusstheLife InsuranceOrganizationsinIndia;

CO4:ApplicationofvariousMarket-Operationsof Insurancecompanies

LO4.1:Discussoperationofintermediaries-SpecialistInsurancecompanies;

Powerand

FunctionsofIRDA; Roleof regulatorsand otherbodies.

CognitiveMapofCourseOutcomeswithBloom’sTaxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factualknowledge	CO1,CO2	CO1				
Conceptual knowledge	CO2	CO2,CO3 CO4	CO3,CO4			
Procedural knowledge						
Metacognitive knowledge						

MappingofCourseOutcomestoProgram Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S

Unit	Contents	L	T	P
Unit- I: Concept of Insurance terminology	ManagementofRiskbyIndividualsandInsurersDifferent ClassesofInsurance; ImportanceofInsurance; Insuranceterminology-FixingofPremiums— RiderPremiums,Surrendervalue, Paidupvalue;Reinsurance.RoleofInsuranceinEconomicDevelopmen	8	2	4

(12Marks)	tandSocialSecurity			
Unit-II: Insurance products and contracts (12 Marks)	Insurance Contract Terms; History of insurance Principles of Insurance: Principle of Insurable Interest, Principle of Indemnity, Principle of Subrogation, Principle of Contribution, Relevant Information Disclosure, Principle of utmost Good Faith, Relevance of Proximate cause, Types of insurance Personal, Commercial, Health and Life; Types of insurance companies- Insurance Life Cycle- Underwriting, Policy Servicing, Claims.	8	2	4
Unit- III Introduction to Life Insurance Policies and Annuity (12 Marks)	Meaning and evolution, growth, and principles of Life Insurance Life Insurance Organizations in India; Competition and Regulation of Life Insurance Types of Life Insurance Policies – Term, Whole Life, Endowment, Unit Linked and with or without Profit Policies Insight into Annuity- Concept of Annuity -Types of Annuities– Fixed Annuity, Fixed Index Annuity, Variable Annuity; Insight into Group Insurance	10	2	2
Unit-IV Non-Life Insurance (12 Marks)	Concept of Non-Life Insurance; Types of Non-Life Insurance products; Non-life policies features and Benefits; working of Healthcare Insurance Key Challenges of Healthcare Industry; Difference Between Life Insurance and Non-Life Insurance	9	2	2
Unit V Regulatory framework for Insurance (12 Marks)	Constituents of Insurance Market- Operation of Insurance companies Operation of intermediaries- Specialist Insurance companies; Power and Functions of IRDA; Role of regulators and other bodies	8	2	4
	Total	43	10	16

Modes of In-Semester assessment: 40 Marks.

Two sessional Examinations: 20

Marks. Others (Any Two): 2 x 10

Marks Assignment

Group Discussion (on some specific insurance policies) Seminar presentation,

Visiting Insurance offices and talking with the officials mostly dealing with sales and Marketing and making a report.

SUGGESTED READINGS:

1. Principles of Insurance: Publication of the Insurance Institute of India

2. Principles of Insurance : Telugu Academy, Hyderabad

3. Guide to Risk Management: Sagar Sanyal

4. Principles of Insurance : Dr V Padmavathi, Dr V Jayalakshmi–

PBP 5. Insurance and Risk Management : P.K. Gupta

6. Insurance Theory and Practice : Tripathi PHI
7. Principles of Insurance Management: Neelam C Gulati, Excel Book

Title of the Course : EVENT MANAGEMENT
Course Code : SEC-2
Nature of the Course : Skill Enhancement Course (SEC) C
Course Credit : 03 credit
Distribution of Marks : 60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVES:

- To understand the various concepts and technical nitty-gritties of the event management industry.
- Course Outcome:** After studying this course, the students should be able to identify the various prospects and operational mechanics of the event management industry.
- CO1: Demonstrate understanding of the basic characteristics of events and principles of event management.
 - ✓ LO1.1: Explain the historical and modern perspectives of event management.
 - ✓ LO1.2: Explain the scope of the events market and the role of the event manager.
 - CO2: Demonstrate understanding of the logistics and budgetary dimensions of event management.
 - ✓ LO2.1: Enlist and explain the workings of various constituents of the logistics framework of event management.
 - ✓ LO2.2: Draw focus to the budgetary considerations of managing events.
 - CO3: Analyze the various aspects of event planning.
 - ✓ LO3.1: Examine and explain the interplay of event protocol, planning tools and staff management in event planning.
 - ✓ LO3.2: Explain the need and importance of work permits of varying types.
 - ✓ LO3.3: Describe different types of leadership abilities and skills required for managing employees as well as customers while managing events.
 - CO4: Analyze various components of the event marketing function.
 - ✓ LO4.1: Demonstrate the application of marketing mix elements in event marketing.
 - ✓ LO4.2: Demonstrate the application of promotion mix elements in event marketing.
 - ✓ LO4.3: Explain the need for branding in event management.
 - CO5: Analyze the role of communication and public relations in event marketing.
 - ✓ LO5.1: Explain the methods and techniques of employee communication in context to the industry.
 - ✓ LO5.2: Describe the challenges of effective communication in the context of employees and customers.
 - CO6: Demonstrate knowledge about the risk elements associated with event management.
 - ✓ LO6.1: Describe the characteristics of different stakeholders and their share in associated risks.
 - ✓ LO6.2: Evaluate possible risks associated with event management and ways to handle the same.

Cognitive Map of Course Outcomes with Bloom’s Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1,CO2 CO3				
Conceptual knowledge		CO2,CO3,		CO4,CO5		
Procedural knowledge						
Meta-cognitive knowledge					CO6	

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	M	M	M	S	S	M	M	M	M
CO2	S	M	M	M	S	S	M	M	M	M
CO3	S	S	S	S	S	S	M	M	M	M
CO4	S	S	S	S	S	S	M	M	M	M
CO5	S	S	S	S	S	S	S	S	S	S
CO6	S	S	S	S	S	S	M	M	M	S

UNIT	CONTENTS	L	T	P
I. Principles of Event Management 20marks	Historical perspective, Introduction to Event Management, Characteristics of events, Scope of Events Market, Requirements of Events Manager	07		
	Logistics of Event Management, Initial Planning, Visualisation, Monitoring the Budget, Critical Path	05		02
II. Event Planning and Marketing 20Marks	Preparing event protocol, use of planning tools, dress code, staging, staffing, leadership skill and management, guest demographics, work permits	06	02	02
	Process of event marketing, marketing mix, sponsorship, advertising, event publicity, image and branding, use of other non-conventional mode for event marketing	06	02	
III. Communication, Public Relations and Risk Handling 20Marks	Public Relations – Overview, Strategy & Planning, Techniques, Journalism, Blogs, Employee communications, Lobbying, Community Relations,	07	02	
	Event Risk Assessment, Various Service Providers/ Organizations/Stakeholders, Crisis Communications	04		
	TOTAL	35	06	04

**L=Lectures,T=Tutorials,P =Practical

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination -
- Other (any two)
- Seminar Presentation on any of the relevant topics
- Field Visit
- Assignment

10 x 2= 20 marks

10 x 2= 20 marks

References:

Abson, E., Kennell, J., Wilde,

N., Bladen, C. (2017). Events Management: An Introduction. United

Kingdom: Taylor & Francis.

Genadinik, A. (2015). Event Planning: Management & Marketing for Successful Events.

United States: CreateSpace Independent Publishing Platform.

Quinn, B. (2013). Key Concepts in Event Management. United Kingdom: SAGE

Publications. The Business of Events Management. (2014). United Kingdom: Pearson Education.

Shone, A., Parry, B. (2013). Successful Event Management: A Practical Handbook.

United Kingdom: Cengage Learning.

Structure and Syllabi of FOUR YEAR UNDER GRADUATE PROGRAM (FYUGP)
IN COMMERCE (Banking and Insurance) 3rd Semester

Title of the Course: Entrepreneurship
Course Code: C-4
Nature of the Course:
CORE Course Credit: 04 Credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Course Objective: This paper shall help students to understand some important concepts and practices of entrepreneurship and induce them to undertake entrepreneurship as a career.

COURSE OUTCOME:

- **CO1:** Explore the fundamental concepts of entrepreneurship:
 - ✓ LO1.1: Identify important concepts and terms related to entrepreneurship.
 - ✓ LO1.2: Explain the behavioural patterns of entrepreneurs and how they differ from managers.
- **CO2:** Analyze competing theories of entrepreneurship:
 - ✓ LO 2.1: Identify key theories of entrepreneurship, such as those advanced by Schumpeter, Walker, and Drucker.
 - ✓ LO2.2: Apply the theory of transaction cost to analyze entrepreneurial decisions.
- **CO3:** Evaluate the relationship between entrepreneurship and economic development:
 - ✓ LO3.1: Explore the opportunities, challenges, and solutions for entrepreneurial development, particularly in the Northeast region.
 - ✓ LO3.2: Assess the impact of entrepreneurial development on economic growth and recommend solutions to regional entrepreneurial issues.
- **CO4:** Study the Behavioural Patterns of Entrepreneurs
 - ✓ LO4.1: Explore how psychological and social factors influence entrepreneurial activity.
 - ✓ LO4.2: Consider their personal behavioral tendencies and how they connect or differ from successful entrepreneurial traits.
- **CO5:** Analyze Industrial Policies and Their Impact on Entrepreneurship.
 - ✓ LO5.1: Develop recommendations for policy change to more effectively encourage entrepreneurship.
 - ✓ LO5.2: Consider the effectiveness of governmental policies in promoting entrepreneurial growth and development.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1, CO2		CO2		
Conceptual knowledge				CO4	CO3	
Procedural knowledge			CO5	CO4, CO5	CO5	CO5
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	M	M	M	M	S	S	M	S	S	M
CO2	M	M	M	M	S	S	M	S	S	M
CO3	M	M	M	M	S	S	M	S	S	S
CO4	M	M	M	M	S	S	M	S	S	S
CO5	M	M	M	M	S	S	M	S	S	M

UNIT	CONTENTS	L	T	P
1 (15 Marks)	Introduction–TheEntrepreneur– Definition;Evolution of the term entrepreneur,whoisanentrepreneur, entrepreneur and enterprise, entrepreneurs and managers, behaviouralpatternofentrepreneurs.	09	-	-
2 (15 Marks)	Competing Theories of Entrepreneurship – Definitions of entrepreneurship, characteristics of entrepreneurship, A conceptional model,viewsofSchumpeter,Walker and Drucker. Theories of entrepreneurship, The theory of invisible cost or the theory of transactioncost.	13	02	02
3 (15 Marks)	Entrepreneurship and Economic Development:Factorsimpedingthe growthofentrepreneurship,howto encourageentrepreneurship; Prospects,problemsandsolutionsfor entrepreneurial development (with special reference to North East). IndustrialPoliciesofthestateof Assam	16	02	-
4 (15 Marks)	EntrepreneurialDevelopment ProgrammesinIndia:entrepreneurial development programmes – their relevanceandachievements,roleof government in organising such programmes.	12	03	04
	TOTAL	50	07	06

- MODESOFIN-SEMESTERASSESSMENT:**
 - TwoSessionalExamination -
 - Other(any two)
 - Groupdiscussion
 - SeminarPresentation
 - Assignment

(40Marks)
10 x 2= 20 marks
10 x 2= 20marks

Suggested readings:

1. Khanka S S: "Entrepreneurial Development" S Chand; Reprint Edn. 2006 edition(December1, 2007)
2. Dr P T Vijayashree& M Alagamma: "Entrepreneurial Development and Small BusinessManagement"MarghamPublications; 2016thedition (1 January2010)
3. Vasant Desai: "Entrepreneurial Development" Himalaya Publishing House (1September2014)

Title of the Course: INDIAN BANKING REGULATIONS
Course Code: MINCOM3
Nature of the Course: Minor
Course Credit: 04 credits
Distribution of Marks: 60 (End Sem) + 40 (In-Sem)

Objective: To acquire an introductory knowledge of law and practice relating to Indian Banking.

Course Outcome:

CO1: Understand various Acts implemented by the regulators of the financial markets.

LO1.1: Cite examples of the various authorities and their powers and functions while dealing with the participants.

CO2: Demonstrate the understanding of various provisions of Act dealing with operational aspects of bank operation.

LO2.1: Explain how to apply various rules for functioning of a bank in India and abroad. CO3:

Understanding various powers and management of Reserve Bank of

India LO3.1: Describe constitution of board of directors and their rights.

LO3.2: Discuss banks shareholders and their rights.

LO3.3: Conceptual clarity CRR, SLR, cash currency management etc. CO4

: Understand the legal nature of Bankers.

LO4.1: Describe the rights and duties of customer

LO4.2: Describe the concept of customer relationship management in banking industry.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO1	CO2				
Conceptual knowledge			CO3, CO4			
Procedural knowledge			CO4		CO4	
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S

UNITS	CONTENTS	L	T	P
I (15Marks)	Overview of Banking Regulations: Provisions of RBI Act 1935, Banking Regulation Act 1949, Prevention of Money Laundering Act, 2002.	12	02	-
II (15Marks)	Government and RBI's Powers: Opening of New Banks and Branch Licensing; Constitution of Board of Directors and their Rights; Banks' Shareholders and their Rights; CRR and SLR Concepts; Cash-Currency Management; Winding up; Amalgamation and Mergers.	14	02	-
III (15Marks)	Power to Control Advances: Selective Credit Control; Monetary and Credit Policy; Audit and Inspection, Supervision and Control - Board for Financial Supervision - its Scope and Role; Disclosure of Accounts and Balance Sheets; Submission of Return to RBI; Corporate Governance.	14	02	-
IV (15Marks)	Legal Nature of Banker: Customer Relationship and their Mutual Rights and Duties; Special Categories of Customers viz. Corporations, Partnership Firms, Hindu Joint Families , Unincorporated Bodies, Trusts, Joint Account Holders, Minors, Nominee Accounts, Liquidator, Mercantile Agents, Non-Resident Indians.	12	02	-
	TOTAL	52	08	-

****L=Lectures, T=Tutorials, P=Practical**

MODES OF FIN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination -
- Other (any two)
 - Assignment
 - Seminar Presentation on any of the relevant topics
 - Field Survey

20 marks

10 x 2 = 20 marks

Suggested Readings:

1. M.L. Tannan, revised by: Banking Law and Practice, Wadhwa & Company, Nagpur
- C.R. Datta & S.K. Kataria
2. A.B. Srivastava and: Seth's Banking Law, Law Publisher's India (P) Limited; K. Elumalai
3. R.K. Gupta: BANKING Law and Practice in 3 Vols. Modern Law Publications.
4. Prof. Clifford Gomez: Banking and Finance-Theory, Law and Practice, PHI Learning Private Limited
5. J.M. Holden: The Law and Practice of Banking, Universal Law Publishing.

Note: Latest edition of textbooks may be used.

Title of the Course	:	FINANCIAL MARKET AND INSTRUMENTS
Course Code	:	GEC-3D
Nature of the Course	:	Generic Elective Course
(GEC) Course Credit	:	03 Credits
Distribution of Marks	:	60 (End Sem) + 40 (In-Sem)

Course Objectives:

- To understand the basics of Indian Financial Markets.
- To understand the role of financial markets and different types of financial instruments.
- To acquaint students with forms of financial markets and the use of financial instruments.

Course Outcome:

CO1: Understand the importance and composition of financial market. LO1.1: Explain the functions and structure of financial market.
CO2: Explain the role of financial market in the economic development. LO2.1: Compare the various financial instruments available in the market. CO3: Explain the role of primary and secondary markets.
LO3.1: Distinguish the role and services between the primary market and secondary market.
CO4: Analyze the new development that takes place in the financial market and financial institutions.
LO4.1: Explain how far the market has accepted the new version of financial services.
CO5: Develop skill for taking part in the security market as a learner investor/trader.
LO5.1: Explain the pre-requisites for trading/investing in the stock exchange.

Cognitive Map of Course Outcomes with Bloom’s Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1,CO2				
Conceptual knowledge		CO1,CO2 CO3,	CO3	CO3		
Procedural knowledge			CO4	CO5		
Metacognitive knowledge						CO5

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S
CO5	S	M	M	S	S	S	M	S	S	M	S

	Contents	L	T	P
I Introduction of financial market and instruments (15 Marks)	Introduction to financial market- Meaning, Components, need and importance and functions of Financial Markets. Structure of financial market in India.	06	-	-
	Financial market and economic development, recent development in financial market, Types and Segments of Financial Markets.	06	02	-
II Money Market-	Overview, features, Need and importance, functions and benefits, recent development in money market.	04	-	-

organization and instruments (15Marks)	Money market Instruments: Call/Notice/Term Money, Treasury Bill (T-Bills), Commercial Bill, Repurchase Agreement (Repo & Reverse Repo), Commercial Papers (CPs), Certificate of Deposits (CDs), Money Market Mutual Fund (MMMFs)	05	02	01
III Primary Capital Market (15Marks)	Primary market (new Issue Market), methods of raising finance in primary market, Initial Public Offering, Book Building process	06	02	01
IV Secondary Capital Market (15Marks)	Secondary market: Overview, need and importance, Intermediaries in Secondary Market, Development in Secondary market, Shares, stocks and bonds, Derivatives market, forex market.	05	02	02
	New Financial Instrument- Floating Rate bonds, Deep Discount bonds, Differential shares, Collateralized Debt Obligations, Municipal Bond, etc.	03	02	-
	TOTAL	35	10	04

**L=Lectures=Tutorials =Practical

- MODES OF FIN-SEMESTER ASSESSMENT: (40Marks)**
- Two Sessional Examination - **20Marks**
 - Others (Any two) - **10 x 2= 20 marks**
 - Group discussion
 - Seminar Presentation
 - Assignment

Reference Books:

1. Pathak, Bharati, V;
Indian Financial System; Pearson India Education Services Pvt. Ltd. 5e Noida. Uttar Pradesh, India.
2. Khan, M. Y.: India Financial system, Tata McGraw Hill. New Delhi.
3. Srivastava R. M.; Management of Indian Financial Institution; Himalaya Publication house Mumbai 2nd edition.
4. Bhole, LM, "Financial Institutions and Markets", Tata McGraw Hill.

Giddy, I. H.; GLOBAL Financial Markets, A. I. T. B. S., Delhi

Structure and Syllabi of FOUR YEAR UNDER GRADUATE PROGRAM (FYUGP)

In Commerce (Banking and Insurance) DETAILED SYLLABUS OF 4th SEMESTER

Title of the course: Business Environment

Course Code: C-5

Nature of the Course: CORE Course Credit: 4

Distribution of Marks: 60 (End Sem) + 40 (In Sem)

Course Objective:

To impart knowledge about business and the external forces that influence business.

Course Outcome:

- CO1: Understand the concept of Business environment.
 - LO1.1: Cite examples of different factors that affect a business establishment.
- CO2: Demonstrate the factors of Business environment and their impact on business.
 - LO2.1: Identify the various factors and how they affect business policy decisions and its implementation.
 - CO3: Analyze the ethical issues in business, Environmental Scanning.
 - LO3.1: Explain the ethical business issues and scanning of the same to judge the impact
- CO4: Identify various internal and external factors that affect a business. Apply the theories of motivation
 - LO4.1: Explain and differentiate contemporary theories of motivation.
- CO5: Analyze the impact of various such factors and how it plays role in business performance.
 - LO5.1: Explain various environmental factors and can identify the positive and negative factors that contribute to business environment.
 - LO5.2: Implement suitable strategies to deal with different factors of business environment.
- CO6: Apply the concepts of Business process outsourcing (BPO), KPO in the business on experimental basis.
 - LO6.1: Explain the ways how to take advantage of BPO, KPO, digital economy, E-Commerce platform.
- CO7: Identify the legal provision relating to protection under the cyber law, analyse the impact of information technology and its impact on business environment.
 - LO7.1: Use the advantage of cyber laws for protecting from financial scam under the provisions of IT Laws.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO4, CO7	CO1		CO5		
Conceptual knowledge		CO1	CO4	CO2, CO3, CO5, CO7	CO2	
Procedural knowledge		CO7		CO3, CO5		
Metacognitive knowledge			CO6			

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	M	S	M	M	M	M	M	M
CO2	S	S	M	S	M	M	M	M	M	M
CO3	S	S	M	S	M	S	S	S	M	M
CO4	S	S	M	S	M	S	S	S	M	S
CO5	S	S	S	S	S	S	S	S	S	S

Unit	Contents	L	T	P
Unit 1 Marks15	Meaning- Scope and Characteristics of Business Environment—Factors affecting micro and macro environment, Significance for economic policies and decisions in organizations. Environmental Scanning. Economic Environment, Cultural Environment. Characteristics of the Indian Economy , factors affecting the economy, economic resources (natural, industrial and technological) impact of liberalization, privatization,globalizationanddigitizationonIndianbusiness.	12	1	1
Unit 2 Marks15	Environment- Internal to the Enterprise (Micro) -Value System, Management Structure and Nature, Human Resource, Company Image and Brand Value, Physical Assets, Facilities, Research & Development, Value creation of Intangibles, Competitive Advantage. External to the Enterprise (Macro)Suppliers, Customers,MarketIntermediaries;MacroDemography,Natural,Legal&Political, Technological,Economy,Competition,Socio-culturaland International;	14	1	1
Unit 3 Marks15	Emerging Trends in Business Concepts, Advantages and Limitations- Franchising, Aggregators,BusinessProcessOutsourcing(BPO)&KnowledgeProcess Outsourcing (KPO); E-Commerce, Digital Economy.	12	2	2
Unit 4 Marks15	Elements ofInformation Technology ActCyberspace; Cyberlaws;Scope ofCyberLaws;ClassificationofCyberCrime;InformationTechnology Act2000(withlatestamendments);RegulationofCertifyingAuthorities; Adjudication.Financialscamanditsimpactonbusiness environment.	12	2	2
	Total	50	6	6

L=Lectures,T=TutorialsandP=Practical

Total class = 56 (L=50, T= 6/2, P=6/2)

- Twosessionalexamination
- Others(any oneof the following)

10markseach



1

0markseachSeminarpresentation onany oftherelevant topics



Study(byvisiting)oneselectorganisation.



Assignmentfroma reallifesituation ofanorganisation.

REFERENCES:

1. K. Aswathappa, Essentials of Business Environment, Himalaya Publishing House Pvt. Ltd,Ninth Edition 2007.
2. Rosy Joshi, Sangam Kapoor, Business Environment, Kalyani Publishers, Third Revisededition 2011.
- 3.FrancisCherunilam,BusinessEnvironment,HimalayaPublishingHouse,Hi malayaPublishingHousePvt. Ltd., 22nd Edition 2013.
4. M.Adhikari-BusinessEnvironment.Sultan Chand&Sons.Delhi
5. Misraand Pun-Business Environment
6. DuttaR.andSundaram, K.P.S-BusinessEnvironment

ChidambaraK-BusinessEnvironment, VikasPublishing House

Course Title: Advanced Marketing Management

Course Code: C-6

Nature of the Course: Core

Course Credit: 4 credits

Marks: 60 (End Sem) + 40 (In Sem)

Course Objectives:

The objective of the course is to help the students understand:

- The concepts of marketing.
- The knowledge of consumer behaviour.
- The process of market segmentation.
- The concept of marketing mix.
- The significance of marketing research.

Course Outcome:

CO1: Grasp the Components of the Marketing Mix:

LO1.1: Discuss how the various aspects of the marketing mix interact to achieve marketing objectives.

LO1.2: Develop a detailed marketing strategy for different products or services.

CO2: Analyze Consumer Behavior and Product Strategies

LO 2.1: Explain product characteristics, classifications, planning and development, product mix, and product lifecycle.

LO2.2: Assess the influence of customer behavior understanding on product strategy design.

CO3: Explore Promotion Strategies and Service Marketing

LO3.1: Discuss the unique challenges and strategies of service marketing.

LO3.2: Develop a promotion strategy incorporating various elements of the promotion mix.

CO4: Have a firm grasp of the concepts and importance of branding and packaging.

LO4.1: Outline different types of brands and packaging features and types.

LO 4.2: Assess the value of excellent branding and packaging in establishing a strong market presence.

CO5: Develop and Apply Marketing Research:

LO5.1: Identify the objectives, importance, and methods of marketing research.

LO5.2: Analyze marketing research data to gain meaningful insights and guide marketing initiatives.

CO6: Get acquainted with emerging marketing concepts and trends.

LO6.1: Identify key emerging marketing concepts such as service marketing, social marketing, and online marketing.

LO6.2: Apply emerging marketing concepts to develop innovative marketing strategies.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge	remember	Understand	apply	analyze	evaluate	create
decision						
Factual knowledge		CO4				
Conceptual knowledge		CO1, CO4	CO5	CO2, CO3	CO2, CO3, CO4, CO6	CO3
Procedural knowledge			CO1	CO5, CO6		
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	M	M	M	M	S	M	M	M	M	M
CO2	S	S	S	M	S	S	M	M	M	S	M
CO3	S	S	S	S	S	S	S	S	M	M	M
CO4	S	S	S	S	M	S	S	M	M	S	S
CO5	S	S	S	S	S	S	S	M	M	M	S
CO6	S	S	S	S	S	S	M	M	M	M	S

UNIT	CONTENTS	L	T	P
I (15Marks)	Meaning, Definition and Classification of Market; Marketing: Concepts, Features, Objectives, Importance; Marketing Functions, Marketing Environment; Market Segmentation: Bases and Criteria; Marketing Mix: The 4 + 3Ps of Marketing.	12	2	2
II (15Marks)	Consumer Behavior: Need and Importance, Buying Motives, Consumer Decision Making Process, Types of Consumer Behaviour. Product: Features, Classification, Product Planning Brand: Brand vs Branding, Types of Brand, Need for Branding, Process of Branding. Brand: Brand vs Branding, Types of Brand, Need for Branding, Process of Branding.	12	2	2
III (15Marks)	Price: Importance of Price. Pricing: Objectives, Determinants, and Methods Promotion: Need, Importance and Objectives, Promotion Mix. Ps of Service Marketing.	12	2	2
IV (15Marks)	Place: Channels of Distribution: Types, Functions, Choice of Distribution Channels, Physical Distribution, Packaging: Features and Types. Marketing Research: Objectives, Importance and Methods. Some Important Marketing Concepts: Service Marketing, Social Marketi ng , Online Marketing, Direct Marketing	12	2	2
	TOTAL	48	8	8

L=Lectures, T=Tutorials, P=Practical

Total class = 56 (L=48, T= 8/2, P=8/2)

Modes of In-Semester Assessment:

(40Marks)

- One Sessional Examination 10 Markseach
- Other (Any One) 10 Markseach
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

Suggested Readings:

Reference Books:

- Principles of Marketing: A Global Perspective by Philip Kotler et al, Pearson Publication
- Text Books:
- Marketing Management by RSN Pillai and VBhagavathi, S.Chand, 1st Edition, 2010
- Marketing Management: Concepts, Cases, Challenges and Trends by Govindarajan Madabusi, PHI Publication
- Marketing Management by Amit Kumar and Jagdish Rao, Sahitya Bhawan Publications, 3rd Revised Edition, 2017

Structure and Syllabi of FOUR YEAR UNDER GRADUATE PROGRAM (FYUGP)
In Commerce (Banking and Insurance)
DETAILED SYLLABUS OF 5th SEMESTER

Title of the Course: Banking Law and Practice
Course Code: C-11
Nature of the Course: Major (Core)
Course Credit: 04 Credits
Distribution of Marks: 60 (End Sem)+ 40 (In-Sem)

- **Course Outcome:**
- CO1: Understand history of Indian Industry and its evolution, growth and development.
- LO1.1: Cite examples of growth of banking organization with the services offered by them.
- CO2: Learn how to select banks/bank to avail banking services for personal and official use.
- LO2.1: Identify the various banking products available in the market and to select what ever is required so that can be availed only that.
- CO3: Explain various types of banks available in India and various legal formalities to be adhered by banks to offer banking services.
- LO3.1: Compare the various banking platform available and can decide upon which bank to choose to get banking service.
- CO4: Identify main provisions of Negotiable Instrument Act, RBI Act which are to follow strictly by the bankers.
- LO4.1: Explain how to take special security measures while using banking services.
- CO5: Analyze the new development takes place in the financial platform and new services added to list of banking services.
- LO5.1: Explain how far the market has accepted the new version of banking services.
- CO6 Understanding Grievance Redressal in the Banking Industry
- LO 6.1: Evaluate the common grievances faced by banking customers.
- LO 6.2: Ability to lodge a complaint related to banking services

Cognitive Map of Course Outcomes with Bloom’s Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO1,CO3	CO1,CO4				
Conceptual knowledge	CO2	CO2,CO4		CO5		
Procedural knowledge		CO6				CO6
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S
CO5	S	S	S	S	S	M	S	M	S	M	S
CO6	S	S	S	S	S	M	S	M	S	M	S

Unit	Contents	L	T	P
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I 15 marks	Introduction: Origin and growth of Banking in India, Evolution of Banking Laws, Definition of Bank, Services and functions offered by banks; Changing role of banks; Banking Regulation Act 1949 - important provisions, RBI Act - 1934.	12	1	1
II 15 marks	Banker & Customer Relationship: Definition of bank customer; General relationship and Special relationship; Special types of customers such as Minor, Lunatic, Married women, Joint accounts, Partnership accounts. Joint Stock Companies, Trust Accounts; Procedure of opening - operating and closing bank accounts; KYC Policy; Non-operative accounts.	13	2	2
III 15 marks	Negotiable Instruments: Meaning and characteristics of Negotiable Instruments: Promissory notes, Bills of exchange, Cheques; Crossing of Cheques; MICR Cheques; Material alterations of Cheque; Endorsements and its types, Cheque bounce – causes and consequences, Meaning of Paying Banker and Collecting Banker	12	1	1
IV 15 marks	Grievance Redressal Mechanism in Banking Grievance Redressal in Banking Grievance Redressal in Banking Industry- Overview, Importance. Common customer grievances. Grievance Redressal Mechanisms: Internal Mechanism and External Mechanism. Banking Ombudsman Scheme: Overview, Grounds of Complaint, how to file a complaint, grounds of rejection of the Complaint, Appeal Before the Appellate Authority. RBI's Integrated Ombudsman Scheme- Overview	13	2	2
	Total	50	6	6

L=Lectures,T=Tutorials,P=Practicals
Total class = 56 (L=50, T= 6/2, P=6/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40Marks)

- One Sessional Examination 10Markseach
- Other (anyone) 10markseach
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

References:

1. M.L.Tannan, revised by
C.R.Datta & S.K.Kataria: Banking Law and Practice, Wadhwa & Company, Nagpur
2. A.B.Srivastava and K.Elumalai: Seth's Banking Law, Law Publisher's India (P) Limited
3. R.K.Gupta: BANKING Law and Practice. Modern Law Publications.
4. J.M.Holden: The Law and Practice of Banking, Universal Law Publishing.
5. S.N.Maheshwari, Banking Law and Practice - Kalyani Publishers.
6. TP Upadhyaya: Introduction to Banking, Banalata Publisher E.Gordon & K.Natarajan, Banking Theory Law & Practice, Himalaya Publishing House

5thSemester

Course Title: Goods and Service Tax

CourseCode: Minor5

Nature of Course: Minor

CourseCredits: 04Credits

DistributionofMarks: 60(EndSem)+40(In-Sem)

Course Objective: This course is intended to introduce the students to the structure of IndirecttaxinIndia.Theprinciplesofindirecttaxanddirecttaxesarealsobeenincludedforc onceptualizationoftaxstructure.

CourseOutcome:

CO1:UnderstandtheconceptofindirecttaxandelaboratetheplatformindirecttaxinI ndiancontext.

LO1.1:Explainthebasic differencebetweendirectandindirecttaxalongwithpracticalexamples.

CO2:UnderstandtheconceptofGSTwithitssignificance andcircumstanceswhyhavebeenimplemented.

LO2.1:ExplainvarioustermsrelatedwithGSTwithreallifeexamplesand elaboratehowtheyworkedin practical.

CO3:Understandaboutvariousregulatorybodies forGSTandGSTlaw.

LO3.1:Explain variousguidelines providedby GSTlaw andothersupervisorybodies.

CO4:UnderstandtheapplicabilityofCGST,SGSTandIGSTandincidentsfromwhereGSTis notcharged.

LO4.1:ExplainthedifferentsituationswhereCGST,SGSTandIGSTisapplieddifferently andwhichauthority collect thesetaxes in different situations.

CO5:Understandtheconceptofsupply,inputtaxcredit,compositionschemeavailable underGST.

LO5.1:Explainhowsupply,inputtax creditandcompositionschemesareworkingunderGSTandhow theseschemes can beavailable to us.

CO6:UnderstandtheconditionsforGSTregistrationandtaxreturn.

LO6.1:Explain thestepshow aperson can registerhisbusiness underGSTandImportanceofGSTregistration from both business and Customer pointof view.

CognitiveMapofCourseOutcomeswithBloom’sTaxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factualknowledge	CO3	CO1,CO2 CO3				
Conceptual knowledge		CO1,CO2C O4,CO6				

Procedural knowledge		CO4	CO5			
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	M
CO3	S	S	S	S	S	M	S	M	S	S	M
CO4	S	S	S	S	S	S	S	M	S	S	M
CO5	S	S	S	S	S	M	S	M	S	M	S
CO6	S	S	S	S	S	M	S	M	S	M	S

UNITS	CONTENTS	L	T	P
Unit1 (15Marks)	Concept and features of indirect taxes; History of indirect taxes in India Principal indirect taxes in India. Direct and Indirect Taxes.	12	2	2
Unit2 (15Marks)	Goods and Services Tax (GST) Laws in India. Concept of GST; Need for GST in India; Framework of GST as introduced in India; Benefit of GST.	12	2	2
Unit3 (15Marks)	Constitutional aspects of GST; Authorities under GST Laws. Levy and collection of CGST and IGST; a) Application of CGST/IGST law, b) Concept of supply including composite and mixed supplies, c) Charge of tax, d) Exemption from tax, e) Composition levy.	12	2	2
Unit4 (15Marks)	Basic concepts of time and value of supply, Input tax credit; Computation of GST liability. Registration; Tax invoice; Credit and Debit Notes; Electronic waybill; Returns; Payment of tax including reverse charge.	12	2	2
	TOTAL	48	8	8

L=Lectures, T=Tutorials, P=Practicals

Total class = 56 (L=48, T= 8/2, P=8/2)

MODES OF FIN-SEMESTER ASSESSMENT: (40Marks)

- Two Sessional Examination 20 Marks
- Other 20 Marks
- Group Discussion
- Assignment
- Seminar Presentation on any of the relevant topics

Suggested Readings:

- Anurag Singhal; Handbook on Central Goods and Services Tax Law; Law Publications. www. amazon.in
- C A Chitresh Gupta, C A Shilpi Gupta; Goods & Service Tax An Insight into. 2015 www. amazon.in

- VivekLaddha&PoojaPatwari;GST -Paper4:Taxation(SectionB:IndirectTaxes)(CA-Intermediate),NewDelhi.Www.amazon.in.
- ICAI study material on GST; available at<https://resource.cdn.icai.org/46249bos36354p4secBmodlinit.pdf>.

FIVE YEAR INTEGRATED POST GRADUATE PROGRAMME (FYIPGP)

**IN COMMERCE(BankingandInsurance)
DETAILED SYLLABUS OF 6th SEMESTER**

6th Semester

Course Title: Indian Financial System

CourseCode:C-12

CourseCredit:4

Distribution of Marks: 60(EndSem)+40(In-Sem)

Courseobjectives:

On successful completion of the course, the Students will be able to

- Understand the financial system, Institutions, financial markets and services.
- Analyse the concepts relevant to Indian financial market and relevance.
- Understand concept of financial services, types and functions.
- Understand the types of financial Instruments.
- Demonstrate an understanding of the functioning of stock markets

COURSEOUTCOMES:

CO1: Demonstrate an understanding on the structure of Financial System in India:

LO1.1: Explain the constituents of Financial System.

LO1.2: Discuss overview of Financial System in India.

CO2: Understanding the functioning of Financial Institutions:

LO2.1: Discuss the working mechanism of various types of financial institutions in India

CO3:DemonstratingtheknowledgeofFinancialServicesandMechanismofStockExchangeinIndia:

L03.1: Discuss the various types of financial services provided in India.

LO3.2: Explain the functioning of the stock market and gaining knowledge on trading of securities in the stock exchange

CO4: Demonstrating the constituent of Financial Market:

LO4.1: Explain the constituentsoffinancialmarketsandtheirworkingmechanism.

LO4.2: Discuss the various instrument traded in financial markets.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge/decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO1	CO4				
Conceptual knowledge	CO1	CO2,CO4		CO3		
Procedural knowledge			CO3,CO4			
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
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CO1	S	S	S	S	S	S	S	M	S	M
CO2	S	S	S	S	S	M	S	S	S	M
CO3	S	S	S	S	S	M	S	M	S	S
CO4	S	S	S	S	S	S	S	M	S	S

Units	CourseContents	L	T	P
UnitI (15Marks)	Overviewoffinancialsystem:-IntroductiontoFinancialSystem —Features, Constituents of Financial System; Financial Institutions;FinancialServices;FinancialMarketsand FinancialInstruments.	12	2	2
UnitII (15Marks)	FinancialInstitutions: -CharacteristicsofFinancialInstitutions,Broad Categories – Money Market Institutions and Capital MarketInstitutions.ObjectivesandFunctionsofIndustrialFinanceCorp orationofIndia,IndustrialDevelopmentBankofIndia,NationalSmallIn dustrialDevelopmentCorporation,NationalIndustrial DevelopmentCorporation,RBIMeasuresforNBFCs.	12	2	2
UnitIII (15Marks)	FinancialServices: –Meaning,Objectives,Functions,Characteristics; Types of Financial Services - Merchant Banking –Functions and Operations, Leasing, Mutual Funds, Venture Capital&Credit Rating; Functions of Stock Exchange; Stock Market Operations - Trading,SettlementandCustody(BriefdiscussiononNSDL&CSDL);Brief discussion ofBSE, NSE	12	2	2
UnitIV (15Marks)	Financial markets and instruments:- Meaning and Definition, RoleandFunctionsofFinancialMarkets,ConstituentsofFinancialMark ets;MoneyMarketInstruments,CapitalMarketandInstruments; SEBI guidelines for Listing of Shares and Issue ofCommercialPapers.	12	2	2
	TOTAL	48	8	8

L=Lectures,T=TutorialsandP=Practical

Total class = 56 (L=48, T= 8/2, P=8/2)

Modesof SemesterAssessment

40 marks

Twosessionalexamination

10markseach

- Others(any oneof the following)
- Visitanyfinancialinstitutionandprepareareport regardingitsstructure,functionsand performance.
- Presentingthereportinaclassroomseminar.

10markseach

ReferenceBooks

- L.M.Bhole,FinancialInstitutions&Markets,McGrawHill
- Khan,M.Y, Indian FinancialSystem,McGraw Hill
- Sharma,Meera,ManagementofFinancial Institutions,EasternEconomy Edition
 - BholeandMahakud, Financial InstitutionsandMarkets–Structure,Growthand Innovations,McGraw Hill
 - Guruswamy, S.,FinancialServicesandSystem,McGrawHill
- Edminister.R.O,FinancialInstitutions,Markets&Management,McGrawHill
- Khan.M.Y, Indian FinancialSystem,VikasPub.House
- H.RMachiraju, Indian FinancialSystem,Vikas Pub.House
 - E.Gorden&K.Nataraj,FinancialMarketsandServices,HPHNote:Latest edition of text books may

beused.

CourseTitle:Micro Finance
CourseCode:C-14
Nature of Course: Core
CourseCredits:04Credits
DistributionofMarks: 60(EndSem)+40(In-Sem)

CourseOutcome:

CO1: Understand the inherent meaning of micro finance in Indian context.LO1.1:Cite the importanceof MicroFinance.
CO2:Understandthevariouscomponentsofmicro finance.
LO2.1:IdentifythevariousfinancialservicescoveredunderMicrofinances cheme.
CO3:ExplaintheroleoftheregulatorslikeNABARDindevelopingmicrofi nancemechanism in thefinancial system.
LO3.1: Compare the various banking platform offering micro finance and otherallied services available and can decide upon which bank to choose to get bankingservice.
CO4:DemonstratetheimportanceofvariousMicroFinanceInstitutions(M FIs)operatinginIndia.
LO4.1:InterprettheimportanceofExaminetheimportanceofregulatorym echanismprevailing and suggestif thereisany changeisrequired.
CO5: Analyze the new development takes place in the micro finance scenario.LO5.1:Explainhowfarthemarkethasacceptedthenewerversion offinancialservices.

CognitiveMapofCourseOutcomeswithBloom’sTaxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge		CO1,CO2				
Conceptual knowledge		CO1,CO2 CO4		CO3,CO5	CO3	
Procedural knowledge			CO5		CO3	
Metacognitive knowledge						

MappingofCourseOutcomestoProgram Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S
CO5	S	S	S	S	S	M	S	M	S	M	S

UNITS	CONTENTS	L	T	P
Unit1 (15Marks)	IntroductiontoMicrofinance: MicroFinance:Concept,Nature,Scope,ImportanceandObjectives ofMicrofinance, HistoricalEvolutionofMicrofinanceinIndia ,Pote ntial ofMicrofinanceinIndia	12	02	02

Unit2 (15Marks)	RegulatoryFramework: OverviewofRegulatorybodiesandauthoritiesinMicrofinance,NeedoftheregulatoryFrameworkofmicrofinance, Role of NABARD as regulator of Microfinancesystem,RefinancingfacilitybyNABARD,RBI'srole for facilitatingmicrofinanceservices	12	02	02
Unit3 (15Marks)	MicrofinanceInstitutions(MFIs): NeedofMicrofinanceInstitutions,PurposeandRoleofMicrofinanceInstitutions,GroupsofMFI:SelfHelpGroup(SHG),JointLiability Group(JLP),GrameenModelBank,Rural Co-operatives, Challenges faced by MFIs in India, Roleof MicroUnits Development RefinanceAgency (MUDRA),CommercialBanks andMicrofinance	12	02	02
Unit4 (15Marks)	Emerging Issues and Trends in Microfinance in India: MicrofinanceModel:SHGBanklinkagemodel,Innovations inMicrofinancedeliverychannels,RoleofMicrofinanceinPoverty AlleviationandFinancialInclusionProblemsof MicrofinanceinIndiaandtheWayAhead	12	02	02
	TOTAL	48	08	08

L=Lectures,T=Tutorials,P=Practicals

Total class = 56 (L=48, T= 8/2, P=8/2)

MODESOFIN-SEMESTERASSESSMENT:	(40Marks)
• TwoSessionalExamination	10x2=20Marks
• Other(anyone)	10x2=20Marks
▪ GroupDiscussion	
▪ Assignment	
▪ SeminarPresentationonanyoftherelevanttopics	

- RecommendedBooks:**
- DasS.K.,MicroFinance andRuralDevelopmentinIndia,DVSPublishers,NewDelhi
 - Ghate,Prabhu,IndianMicroFinance:TheChallengesofRapidGrowth,SagePublications,New Delhi
 - Karmakar,K.G.,RuralCreditandSHGs,MicroFinanceneedsandConceptsinIndia ,SagePublications, NewDelhi
 - Ledgerwood,J,MicrofinanceHandbook:AnInstitutionalandFinancialPerspective

Title of the Course: Insurance Regulatory Framework
Course Code: C-15
Nature of the Course: Core
Course Credit: 04 Credits
Distribution of Marks: 60 (EndSem) + 40 (In-Sem)

Course Outcome:

- CO1: Understand the basics of insurance service, its importance to the people and other stakeholders.
 LO1.1: Cite examples of the basic principles of insurance services.
 CO2: History of Indian Industry and its evolution, growth and development. Learn how to select banks/bank to avail banking services for personal and official use.
 LO2.1: Identify the various insurance products available in the market with their importance and mechanism of putting some money there.
 CO3: Explain various types of insurance available in India and various legal formalities to be adhered by banks to offer banking services.
 LO3.1: Compare the various banking platform available and can decide upon which bank to choose to get banking service.
 CO4: Identify the main regulatory provisions to control the corporate insurance houses/provisions of Negotiable Instrument Act, RBI Act which are to follow strictly by the bankers.
 LO4.1: Explain how to take special security measures while using insurance services..CO5: Analyze the new development/takes place in the insurance market.
 LO5.1: Explain how far the market has accepted the newer version of insurance services.
 CO6: Develop skill for effective customer interaction, adhering to regulatory norms and addressing diverse policy holder needs.
 LO6.1: Explain how to lodge a complaint when a customer suffers from some kind of loss while using digital services.

Cognitive Map of Course Outcomes with Bloom's Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO2	CO1, CO2			CO4	
Conceptual knowledge		CO1, CO3		CO5	CO3	
Procedural knowledge						CO6
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10	PO11
CO1	S	S	S	S	S	S	S	M	S	M	S
CO2	S	S	S	S	S	M	S	S	S	M	S
CO3	S	S	S	S	S	M	S	M	S	S	S
CO4	S	S	S	S	S	S	S	M	S	S	S
CO5	S	S	S	S	S	M	S	M	S	M	M

CO6	S	S	S	S	S	M	M	M	S	M	M
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Units	Contents	L	T	P
Unit-1 15 Marks	General concepts and principles of Insurance: Insurable Interest, Indemnity, Utmost good faith, Proximate Cause, Subrogation and Contribution, Differentiation - Insurance and Guarantee, Insurance and Wager, Moral Hazards; Introduction to Insurance Regulation in India,	12	02	02
Unit-2 15 Marks	Nature and types of Insurance Contract: Concept of Intermediaries, Agents, Brokers, Surveyors & Loss Assessors, Health Third Party Administrators, Certification of Insurance Professionals, Training Organizations.	12	02	02
Unit-3 15 Marks	Regulation of Insurance Business: IRDA, 1999: Definition, composition of the authority, IRDA (Licensing of Insurance Agents) Regulations, 2000, Terms of the Chairperson and other members, duties, powers and Functions of IRDA; Licensing, Audit & Supervision, Investments, Rural and Social Sector obligations, Micro Insurance, Financial inclusion, Product Approval, Regulation of Reinsurance	12	02	02
Unit-4 15 Marks	Insurance Ombudsman Scheme: Appointment of ombudsman, power, duties and functions of Ombudsman, Procedure of Filing complaint with ombudsman and seeking redressal, Mechanisms for dispute resolution, Consumer Protection in Insurance	12	02	02
	TOTAL	48	08	08

L=Lectures=Tutorials=Practical
Total class = 56 (L=48, T= 8/2, P=8/2)

MODES OF IN-SEMESTER ASSESSMENT:

(40 Marks)

- Two Sessional Examination 10x2=20 Marks
- Other any two 10x2=20 Marks
 - Group Discussion
 - Assignment
 - Seminar Presentation on any of the relevant topics

Recommended Books:

1. Rajiv Jain: Insurance Law and Practice, Vidhi Publication Private Limited
2. Dr. Avtar Singh: Law of Insurance, Universal Publication Pvt. Limited
3. M.N. Srinivasan: Principles of Insurance Law, Wadhwa & Co.

Structure and Syllabi of FOUR YEAR UNDER GRADUATE PROGRAM (FYUGP)

IN COMMERCE (Banking and Insurance) DETAILED SYLLABUS SEMESTER-VIII

Title of the Course: Business Ethics

Course Code: C-20

Nature of the Course: Core

Course Credit: 04 Credits

Distribution of Marks: 60(EndSem)+40(In-Sem)

Course Objective:

1. To acquaint the students with the meaning of ethics, values, norms, and belief.
2. To make the students familiar with Business Ethics, social responsibility, and ethical thoughts of eminent Indian thinkers.

Course Outcome:

- CO1: Understand the concept, nature, and importance of ethics and business ethics, identify their sources and types, and analyse factors influencing ethical decision-making.

LO1- Developing a comprehensive understanding of ethics and business ethics, recognizing their significance in corporate decision-making, and assessing the impact of factors on ethical business practices.
- CO2: Analyse the meaning and role of values, norms, and beliefs in ethical decision-making, examine moral standards and dilemmas, and apply ethical theories.

LO1-Understanding the significance of values, norms, and beliefs in shaping ethical decision-making, critically evaluating moral standards and dilemmas, and applying ethical theories through case studies.
- CO3: Evaluate the objectives and practices of ethical management, ethics compliance, and company codes, and analyse managerial dilemmas and ethics training.

LO1-evaluating the objectives and practices of ethical management, assessing the role of ethics compliance, and analyzing managerial dilemmas and the impact of ethics training through practical case studies.

- CO4: Analyse the concept and objectives of social responsibility in business, examine broader ethical issues like corruption and corporate crime, evaluate CSR practices in India, and explore ethical perspectives from Gandhi, Vivekananda, and JRD Tata.

LO1-analyzing the concept and objectives of social responsibility in business, critically examining broader ethical issues, evaluating CSR practices in India, and exploring the ethical perspectives of Gandhi, Vivekananda, and JRD Tata through case studies.

Cognitive Map of Course Outcomes with Bloom’s Taxonomy

Knowledge decision	remember	Understand	apply	analyze	evaluate	create
Factual knowledge	CO4,	CO1				
Conceptual knowledge		CO1	CO4	CO1, CO2,CO3, CO4	CO2,CO3	
Procedural knowledge			CO2	CO3		
Metacognitive knowledge						

Mapping of Course Outcomes to Program Outcomes

CO/PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S	S	M	S	M	M	M	M	M	M
CO2	S	S	M	S	M	M	M	M	M	M
CO3	S	S	M	S	M	S	S	S	M	M
CO4	S	S	M	S	M	S	S	S	M	S

Block	Contents	L	T	P
1 (15Marks)	Meaning Ethics- definition of ethics and Business Ethics Objectives, nature, and sources of ethics- Types of ethics-Need for business ethics-importance of business ethics Factors influencing business ethics-business and ethical responsibility. (Practical – Case Studies)	10		2
2 (15Marks)	Values, Norms & Beliefs- meaning of values – a comprehensive view of values Morality-moral standards-moral dilemma Beliefs and their role Ethical codes- theories of ethics-ethical reasoning (Practical – Case Studies)	14		2
3 (15Marks)	Ethical Management- objectives of management ethics – Ethical activities Ethics compliance management – company codes Codes of ethics- Managerial Dilemma- Ethics Training (Practical – Case Studies)	14		2

4 (15Marks)	Social Responsibility of Business-Objective, social responsibility concept. Broader ethical issues in Society – Corruption, Bribery, Blackmarketing, Corporate Crime. Corporate Social Responsibility CSR in India Ethical thoughts of Gandhi, Vivekananda and JRD Tata. (Practical – Case Studies)	14		2
	TOTAL	52		08

***L= Lecture, T= Tutorial, P= Practical**

Total class = 56 (L=52, P=8/2)

Suggested Readings:

Reference Books :

1. Oswald A.J. Mascarenhas, Doris D'Souza, E. Abraham, J.R.D. Tata: ORATIONS ON BUSINESS ETHICS, Rupa Publications India
2. Institute Of Directors India , Directors Handbook on Business Ethics, Institute of Directors, India
3. Br. Prasanna Swaroopa;T. D. Chandrasekhar , Good Values, Great Business, SAGE Publications India Pvt Ltd