



**JAI HIND COLLEGE  
BASANTSING INSTITUTE OF SCIENCE  
&  
J.T.LALVANI COLLEGE OF COMMERCE  
(AUTONOMOUS)**

**"A" Road, Churchgate, Mumbai - 400 020, India.**

**Affiliated to  
University of Mumbai**

**Program: B.Com**

**Proposed Course: Banking & Insurance**

**Credit Based Semester and Grading System (CBGS) with effect  
from the academic year 2019-2020**

**SYBBI SEMESTER III**

**Academic year 2019-2020**

<b>Semester III</b>			
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>	<b>Lectures /Week</b>
<b>CBBI01</b>	Business Law	3	4
<b>CBBI02</b>	Information Technology in Banking & Insurance	3	4
<b>CBBI03</b>	E-commerce	3	4
<b>CBBI04</b>	General insurance	4	4
<b>CBBI05</b>	Corporate & Retail banking	4	4
<b>CBBI06</b>	Financial markets I	4	4
<b>CBBI07</b>	Management accounting	4	4

### Semester III

<b>Course Code</b> <b>CBBI301</b>	<b>BUSINESS LAW I</b>	<b>3 Credits</b>
	<p><b>Objectives:</b> This course intends to make the students familiar with the essential laws governing various sectors of our economy.</p> <p><b>Outcomes:</b> To provide exposure to the students about Business Law</p> <p>To provide them with the fundamental knowledge of the use of Law</p> <p>To understand the various concepts &amp; Acts governing the Indian Judiciary System</p>	
	<b>THEORY</b>	<b>60 lectures</b>
<b>Sub Unit</b>	<b>Unit – I: Indian Contract Act</b>	<b>20 lectures</b>
<b>1.</b>	<ul style="list-style-type: none"> <li>➤ Indian Contract Act 1872</li> <li>➤ Definitions (S.2): Agreement, kinds of Agreements, Contract- kinds of contracts: Valid, Void, Voidable, Contingent and Quasi Contract and E-contract,</li> <li>➤ Distinguish between Agreement and Contract.</li> <li>➤ Offer or Proposal- definition, Essentials of Valid proposal or offer, counteroffer, Standing or open offer, distinguish between offer and invitation to offer, Acceptance- definition, Essentials of a valid acceptance, Promise, Communication of Offer and acceptance and Revocation.</li> <li>➤ Capacity to contract (Ss.10-12), Consent and Free Consent (Ss.13-22)</li> <li>➤ Consideration (S.2 and 25) and Void Agreements (Ss.24-30)</li> </ul>	
	<b>Unit – II: Special Contracts</b>	<b>10 lectures</b>
<b>1.</b>	<ul style="list-style-type: none"> <li>➤ Law of Indemnity and Guarantee (Ss.124-125, Ss-126-129,132-147</li> <li>➤ Law of Bailment and pledge (Ss. (Secs148,152-154,162, 172,178,178A and179)</li> <li>➤ Law of Agency (S. 182-185&amp; 201-209only)</li> </ul>	
	<b>Unit – III: Other Acts</b>	<b>20 lectures</b>

1.	<ul style="list-style-type: none"> <li>➤ Benami Act</li> <li>➤ Insolvency &amp; Bankruptcy Code</li> <li>➤ Income Tax Act 1961</li> <li>➤ NCLT Act</li> <li>➤ Other issues related to Retail Banking Securitisation, mortgage based securities Reverse Mortgage –</li> <li>➤ Recovery of Retail Loans - Defaults, Rescheduling, recovery process. SARAFAESI Act, DRT Act, use of</li> <li>➤ Lok Adalat forum. Recovery Agents - RBI guidelines</li> </ul>	
	<b>Unit – IV: Negotiable Instrument Act 1881</b>	<b>10 lectures</b>
	<ul style="list-style-type: none"> <li>➤ Definition of Negotiable Instruments</li> <li>➤ Features of Negotiable Instruments</li> <li>➤ Promissory Note</li> <li>➤ Bill of Exchange and Cheque</li> <li>➤ Holder and Holder in due Course</li> <li>➤ Crossing of a Cheque</li> <li>➤ Types of Crossing</li> <li>➤ Dishonour and Discharge of Negotiable Instruments</li> </ul>	
	<p><b>Textbooks:</b></p> <p><b>Additional References:</b></p> <p>Indian Contract Act , Sale of Goods Act and Partnership Act – Desai T R – S C – Sarkar and sons</p> <p>The Negotiable Instruments Act – Khergamwala J S – N M Tripathy</p>	

### **Evaluation Scheme**

#### **Evaluation scheme for Theory courses**

##### **I. Continuous Assessment ( C.A.) - 40 Marks**

Project/ assignment/ presentation/test

##### **II. Semester End Examination ( SEE)- 60 Marks**



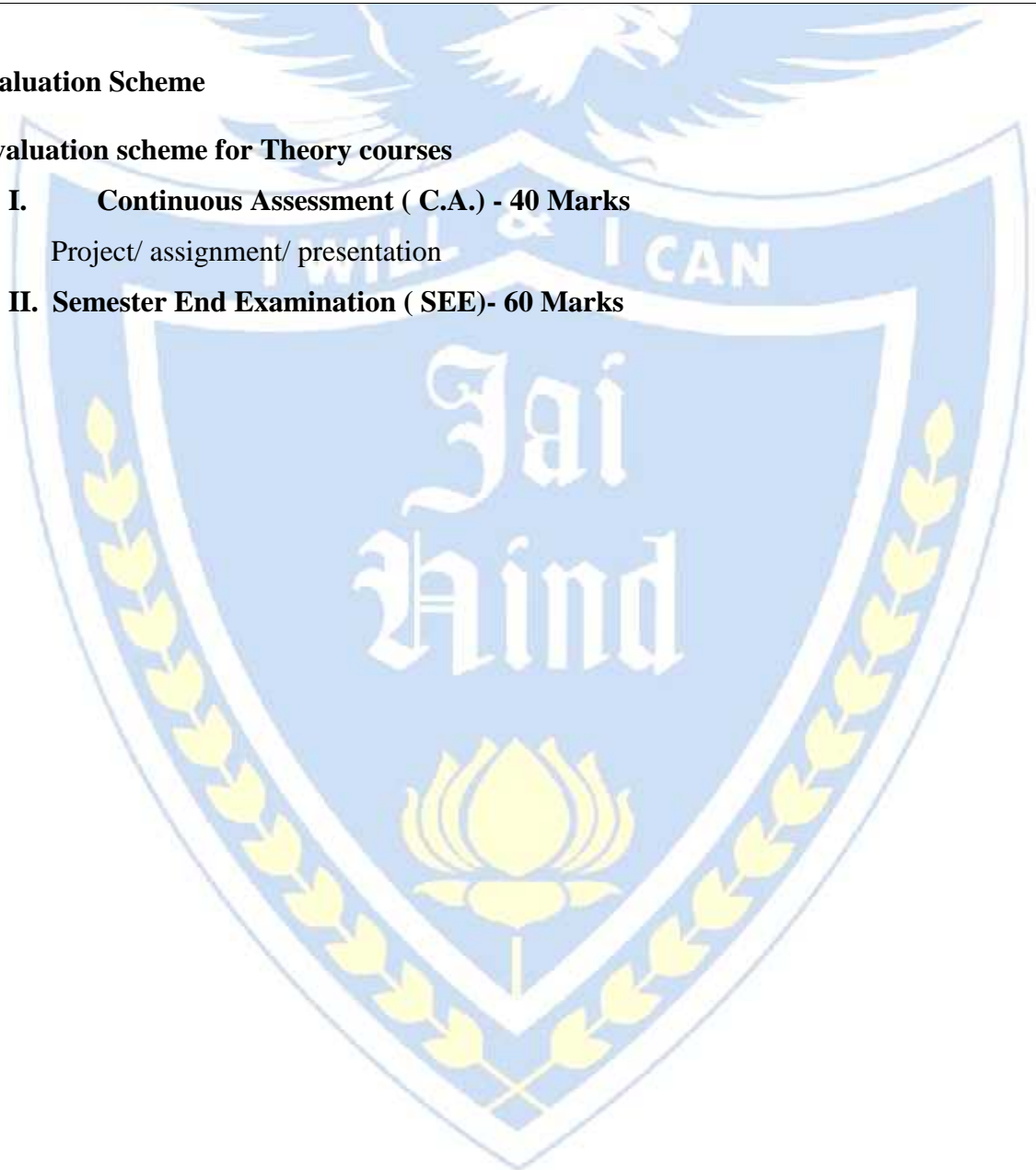
<b>Course Code</b> <b>CBBI02</b>	<b>Information Technology in Banking and Insurance</b> <b>(Credits: 03 Lectures / Week :04)</b>	
	<p><b>Objectives:</b>  This course intends to make the students familiar with the essential contrivances for steering business transactions through the various resources of information technology. As a prerequisite, the students should be having a basic knowledge about computers, networks and information technology.</p> <p><b>Outcomes:</b>  To provide exposure to the students about information technology, networks and MS Office.  To provide them with the fundamental knowledge of the use of computers in business.  To understand the various concepts of information technology.  To understand the methodology for online business dealing, using e-commerce.</p>	
<b>Unit I</b>	<p><b>Networking</b>  Data Communication, Components, Introduction and types Network (LAN , MAN, WAN), Network Topologies (Star, Bus, Ring, Tree, Mesh, Wireless mesh, Network Structure, Network Media, Satellite Communication, Network hardware</p>	<b>10 L</b>
<b>Unit II</b>	<p><b>MS-Office: Packages for Institutional Automation</b>  <b>Ms-Excel:</b> Manipulating data, Working with charts, Using formulas and logical operators, Creating and using name ranges, Creating Formulas that uses reference to cells in different worksheets.</p>	<b>10 L</b>
<b>Unit III</b>	<p><b>MS-Office: Packages for Institutional Automation</b>  <b>Ms-Word:</b> Usage of Tables, smart art tools, Chart, Header Footer bookmark, hyperlink, mail merge, Macros, Page layout, utility and converting word as PDF files.  <b>Power Point:</b> Create Slides, Insert Image, Shapes, Smart Art, Chart, Animation, Page Designing, Slide Transition, View Page, Print Review and Set-up.</p>	<b>10 L</b>
<b>Unit IV</b>	<p><b>Graphic Designing</b>  <b>Coral Draw:</b> Getting to know the workspace and fonts, Using the toolbox,  Applying color and Tone Effects,  Drawing objects like circle, Arc, Pie shapes, rectangles square polygon and star and editing them.  Creating a greeting card, Letterhead and data merge,  Creating a three-panel brochure for a Business, Business Card,  Making Branded Logos,  Create own logo,  Create Packaging etc.</p>	<b>15 L</b>

**Additional References:**

- James A O'Brien, George M Marakas & Ramesh Behl; "Management Information Systems", Tata McGraw Hill Education Private Limited, Ninth Edition, (2010).
- C.S.V.Murthy; "Management Information Systems", Himalaya Publishing House, (2016).
- Joan Lambert and Curtis Frye; "MS Office, Step by Step", Microsoft press, (2016).
- C.S.V.Murthy; "E-Commerce", Himalaya Publishing House, (2016).

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<b>Course Code</b> <b>CBBI03</b>	<b>Foundation Course III ( E- Commerce )</b> <b>(Credits: 03 Lectures / Week :04)</b>	
	<p><b>Objectives:</b></p> <p>This paper intends to make the students familiar with the required mechanisms for conducting business transactions through electronic means. As a prerequisite, the students should be having a basic knowledge about computers, networks and information technology.</p> <p><b>Outcomes:</b></p> <ul style="list-style-type: none"> <li>• To provide exposure to the students about information technology, networks and internet</li> <li>• To provide them with the fundamental knowledge of the use of computers in business.</li> <li>• To understand the various concepts of e-commerce.</li> </ul>	
<b>Unit I</b>	<p><b>Introduction to E-Commerce</b></p> <p>Defining Commerce; Main Activities of Electronic Commerce; Benefits of E-Commerce; Broad Goals of Electronic Commerce; Main Components of E-Commerce; Functions of Electronic Commerce – Communication, Process Management, Service Management, Transaction Capabilities; Process of E-Commerce; Types of E-Commerce; Role of Internet and Web in E-Commerce; Technologies Used; E-Commerce Systems; Pre-requisites of E-Commerce; Scope of E-Commerce; E-Business Models.</p>	<b>10 L</b>
<b>Unit II</b>	<p><b>E-Commerce Activities</b></p> <p>Various Activities of E-Commerce; Various Modes of Operation Associated with E-Commerce; Matrix of E-Commerce Types; Elements and Resources Impacting E-Commerce and Changes; Types of E-Commerce Providers and Vendors; Man Power Associated with E-Commerce Activities; Opportunity Development for E-Commerce Stages; Development of E-Commerce Business Case; Components and Factors for the Development of the Business Case; Steps to Design and Develop an E-Commerce Website.</p>	<b>10 L</b>
<b>Unit III</b>	<p><b>E-Marketing: Traditional Marketing&amp; Digital Marketing</b></p> <p>E-Marketing; Identifying Web Presence Goals – Achieving web presence goals, Uniqueness of the web, Meeting the needs of website visitors, Site Adhesion: Content, format and access; Maintaining a Website; Metrics Defining Internet Units of Measurement; Online Marketing; SEO's SEM's Social Media Marketing.</p> <p>Latest Trends of Ecommerce in Banking &amp; Insurance- Fintech, digitization of banking &amp; insurance, legal aspects of online sales-IRDA</p>	<b>10 L</b>



	guidelines	
<b>Unit IV</b>	<b>Implementation of E-comm and security</b> WWW.EBAY.COM - B2C Website – Registration, Time factor, Bidding process, Growth of eBay; PayPal – New Trend in Making Payments Online; National Electronic Funds Transfer. Security on the Internet; Network and Website Security Risks – Denial-of-Service attacks, Viruses, Unauthorized access to a computer network; Vulnerability of Internet Sites; Network and Website Security – Transaction security and data protection, Security audits and penetration testing	<b>15 L</b>
<b>Additional References:</b> <ul style="list-style-type: none"> <li>• Kenneth C. Laudon, E-Commerce : Business, Technology, Society, 4th Edition</li> <li>• Pearson S. J. Joseph, E-Commerce: an Indian perspective, PHI</li> </ul>		

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<b>Course Code</b> <b>CBBI04</b>	<b>General Insurance</b> <b>(Credits: 04 Lectures / Week :04)</b>	
	<p><b>Objectives:</b></p> <p>The course will give a deep insight about the types, working and regulations of the general insurance business in India</p> <p><b>Outcomes:</b></p> <ol style="list-style-type: none"> <li>a) Describe the following attributes of the competitive property-casualty insurance marketplace: distinguishing characteristics of insurance customers, insurer marketing differentiations, and unique factors in the insurance marketplace</li> <li>b) Explain how typical insurer marketing activities are performed and why they are performed</li> <li>c) Describe the main types of insurance distribution systems and channels, including the principal characteristics that distinguish one distribution system from another</li> <li>d) Describe the functions performed by insurance producers</li> </ol>	
<b>Unit I</b>	<b>Motor, Marine Insurance &amp; Fire Insurance</b>	<b>10 L</b>
<b>Unit II</b>	<p style="text-align: center;"><b>Rural Social and Micro Insurance</b></p> <ul style="list-style-type: none"> <li>-their meaning and importance.</li> <li>-Insurers obligations towards rural and social sectors.</li> <li>-Rural market- opportunities and challenges. Rural and micro products.</li> <li>-Micro Insurance Regulations. Social securities schemes- meeting social obligations through group insurance.</li> <li>-Success mantras for rural market.</li> <li>-Composite products.</li> </ul>	<b>10 L</b>

<b>Unit III</b>	<p style="text-align: center;"><b>Personal Accident and Travel Insurance.</b></p> <p><b>Personal Accident Policy</b>  - special features, as well a sickness policy, an accident, coverage, benefits, provisos, exclusions, conditions, bonus and extensions.  - Group personal accident policies.</p> <p><b>Travel Insurance</b>  - domestic and overseas policies.  - Claim process.</p>	<b>10 L</b>
<b>Unit IV</b>	<p style="text-align: center;"><b>Liability Insurance and Public Liability.</b></p> <p><b>Liability Insurance</b>  -meaning, importance, special features, and an approach to deal with societal risk.  -First party and third party insurance.  -Basis of liability- direct, vicarious, tort, legal and contractual.  -Types- motor, employee, professional, product, compulsory, and public.</p> <p><b>Public Liability</b>  – Compulsory - Under the Public liability Act, 1991.Public liability-(optional)- industrial and non-industrial risks. Employer Liability- under the Employees Compensation Act, 1923 and The Fatal Accidents Act, 1855. Product Liability Insurance. Professional Liability Insurance.</p>	<b>15 L</b>
<p><b>Additional References:</b></p> <ul style="list-style-type: none"> <li>• Avtar Singh, M. N.Srinivasan’s Principles of Insurance Law, Eighth Ed. (2006), Wadhwa&amp; CO. Nagpur.</li> <li>• K. C.Misra&amp; C. S. Kumar, General Insurance- Principles and Practice, (2009), Gengage Learning India Pvt. Ltd.</li> <li>• Indian Institute of Banking &amp; Finance, Mumbai, Insurance Product, Second Ed. (2007), Taxmann.</li> <li>• Murthy, K. S. N. &amp; K. V. S. Sarma, Modern Law of Insurance in India, Fourth Ed. (2002), Butterworths.</li> </ul>		

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<b>Course Code</b> <b>CBBI05</b>	<b>Retail Banking &amp; Corporate Banking</b> <b>(Credits: 03 Lectures / Week :04)</b>	
	<p><b>Objectives:</b>  This module course an extensive overview of retail and corporate banking, from viewing banks as financial intermediaries to considering the roles that a retail bank serves in the real economy.</p> <p><b>Outcomes:</b></p> <ul style="list-style-type: none"> <li>• Explain how retail and corporate banks function to deliver financial intermediation, support asset transformation and create money supply.</li> <li>• Evaluate the sources of risk that a retail bank manages in delivering these functions for customers and the wider economy.</li> <li>• Describe the core services of a retail bank and explain the value of these services to customers</li> </ul>	
<b>Unit I</b>	<p><b>RETAIL BANKING-I</b></p> <p>Applicability of retailing concepts distinction between Retail and Corporate / Wholesale Banking , Retail Products Retail Products Overview - Customer requirements, Products development process, Liabilities and Assets Products / Description of Liability products, Description of Asset Products, Approval process for retail loans, . Trends in retailing - New products like Insurance, Demat services, online / Phone Banking, Property services, Investment advisory / Wealth management, online insurance</p>	<b>10 L</b>
<b>Unit II</b>	<p><b>RETAIL BANKING-II</b></p> <p>Credit scoring. Important Asset Products - Home Loans - Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments / Collection. Auto / Vehicle Loans - Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments / Collection. Personal Loans Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Repayments / Collection. Educational Loans Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Repayments. Payment Banks</p>	<b>10 L</b>
<b>Unit III</b>	<p><b>CORPORATE BANKING – I</b></p> <p>Marketing / Selling of retail products, MIS and Accounting Retail Strategies; Tie-up with Institutions for Personal loans / Credit cards / Educational loans,</p>	<b>10 L</b>



	with OEMs / Authorised Dealers for Auto / Vehicle loans, and with Builders / Developers for Home loans Delivery Channels - Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking. Selling Process in retail products- Direct Selling Agents	
<b>Unit IV</b>	<p><b>CORPORATE BANKING – II</b></p> <p>Customer Relationship Management - Role and impact of customer relationship management, Stages in customer relationship management process. Regulations and compliance Technology for Retail Banking - Static information, Account opening, basic loan origination data etc. Updated information like income details at different frequencies. Transaction information from disbursement till final settlement of the loan amount. Analytics / Alerts. Accounting entries - Loan process and the relevant accounting including EMI Computation.</p>	<b>15 L</b>
<p><b>Additional References:</b></p> <p>IIBF “ Retail Banking “-3 rd Edition, Macmilan Education.</p>		

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#### **I. Continuous Assessment ( C.A.) - 40 Marks**

Project/ assignment/ presentation/test

#### **II. Semester End Examination ( SEE)- 60 Marks**



<b>Course Code</b> <b>CBBI06</b>	<b>Financial Markets I</b> <b>(Credits: 04 Lectures / Week :04)</b>	
	<p><b>Objectives:</b> To enlighten the students with the Concepts and Practical dynamics of Financial Markets and Financial Services</p> <p><b>Outcomes:</b></p> <ul style="list-style-type: none"> <li>• Students are exposed to the framework of modern portfolio theory and investment analysis with which one can critically evaluate alternatives relating to investing in financial securities and construct portfolios with desired risk/return characteristics.</li> <li>• The course examines capital markets and fundamental quantitative models used in securities analysis and portfolio management.</li> </ul>	
<b>Unit I</b>	<p><b>INTRODUCTION TO FINANCIAL MARKETS:</b>  Financial system structure and functions  Financial markets and their economic functions  Financial intermediaries and their functions  Financial markets structure  Financial instruments</p>	<b>10 L</b>
<b>Unit II</b>	<p><b>INTEREST RATES DETERMINATION AND STRUCTURE</b>  Interest rate determination and the structure of interest rates  Theories of term structure of interest rates  Expectations theory  Liquidity premium theory  Market segmentation theory  The preferred habitat theory</p>	<b>10 L</b>
<b>Unit III</b>	<p><b>MONEY MARKETS:</b>  Money market purpose and structure  Money market instruments  International money market securities  Money market interest rates and yields</p>	<b>10 L</b>
<b>Unit IV</b>	<p><b>DEBT MARKETS</b>  Debt market instrument characteristics  Bond market  Bond valuation  Immunization  Bond convexity  Bond analysis</p>	<b>15 L</b>

### **Additional References:**

Bhole & Mahakud, Financial Institutions and Market, TMH, 5 th Edition.

V.A.Avadhani, Marketing of Financial Services, Himalayas Publishers,2017. 3. Financial Markets And Institutions BY Dr. S Gurusamy

McGraw Hill Higher Education 3rd Edition.

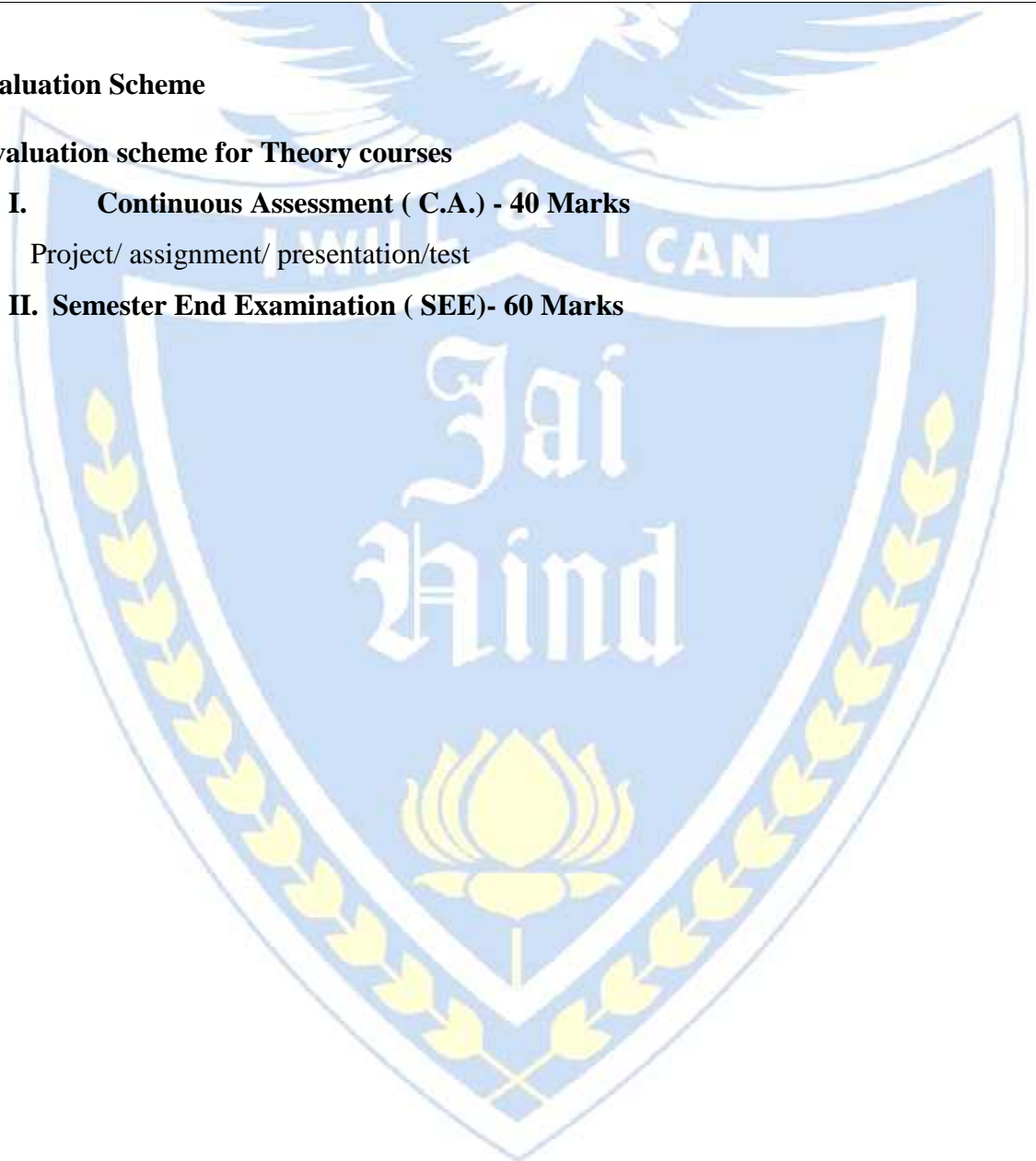
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Project/ assignment/ presentation/test

#### **II. Semester End Examination ( SEE)- 60 Marks**



<b>Course Code</b>  <b>CBBI07</b>	<b>Management Accounting</b>	<b>04 Credits</b>
	<p><b>Objectives:</b> This course intends to make the students familiar with the essential of accounting used for decision making</p> <p><b>Outcomes:</b> To provide exposure to the students about various analysis and interpretation of books of accounts</p> <p>To provide them with the fundamental knowledge of the use of ratios and cash flow</p> <p>To understand the various concepts &amp; Acts governing the Indian Judiciary System</p>	
	<b>THEORY</b>	<b>60 lectures</b>
<b>Sub Unit</b>	<b>Unit – I: Introduction to Management Accounting</b>	<b>5 lectures</b>
<b>1.</b>	Meaning, Features, Scope, Importance, Functions, role of Management Accounting, Management Accounting Framework, Tools, Management Accounting and Financial Accounting	
	<b>Unit – II: Analysis and Interpretation of Accounts</b>	<b>10 lectures</b>
<b>1.</b>	a) Vertical Forms of Balance Sheet and Profit and Loss Account suitable for analysis b) Trend Analysis. c) Comparative Statement. d) Common Size Statement. NOTE: Practical Problems based on the above (a) to (d)	
	<b>Unit – III: Financial Statement analysis: Ratio analysis</b>	<b>15 lectures</b>
<b>1.</b>	Meaning of financial Statement Analysis, steps, Objective and types of Analysis. Ratio analysis:	
<b>2.</b>	Balance Sheet Ratios: i) Current Ratio ii) Liquid Ratio iii) Stock Working Capital Ratio iv) Proprietary Ratio v) Debt Equity Ratio	

	vi) Capital Gearing Ratio Revenue Statement Ratios: i) Gross Profit Ratio ii) Expenses Ratio iii) Operating Ratio iv) Net Profit Ratio v) Net Operating Profit Ratio vi) Stock Turnover Ratio Combined Ratio i) Return on Capital employed (Including Long Term Borrowings) ii) Return on proprietor's Fund (Shareholders Fund and Preference Capital) iii) Return on Equity Capital iv) Dividend Payout Ratio v) Debt Service Ratio vi) Debtors Turnover vii) Creditors Turnover	
	<b>Unit – IV: Cash Flow Analysis</b>	<b>15 lectures</b>
<b>1.</b>	Preparation of Cash Flow Statement with reference to Accounting Standard No.3 (Indirect method only)	
	<b>Unit – V: Working Capital Management</b>	<b>15 lectures</b>
<b>1.</b>	Concept, Nature of Working Capital , Planning of Working Capital	
<b>2.</b>	Estimation / Projection of Working Capital Requirement in case of Trading and Manufacturing Organization	
<b>3.</b>	Operating Cycle Practical Problems	
<b>References:</b>	1. Introduction to Management Accounting - Horngreen and Sundlem 2. Principles of Management Accounting - Manmohan & Goyal 3. Cost and Management Accounting - S.M.Inamdar 4. Management Accounting - Dr. Mahesh Kulkarni 5. Management Accounting 3rd Ed. - Khan & Jain 6. Theory & Problems in Management & Cost Accounting - Khan & Jain	

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