



**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 and Insurance

Semester II

**Credit Based Semester and Grading System (CBGS) with effect
from the academic year 2020-21**

Bachelors in Banking and Insurance Syllabus

F.Y.B.B.I- II Syllabus

Academic year 2020-21

Semester II			
Course Code	Course Title	Credits	Lectures /Week
CBBI201	EFFECTIVE COMMUNICATIONS- II	03	4
CBBI202	FOUNDATION COURSE-II (ORGANISATIONAL BEHAVIOUR)	02	3
CBBI203	BUSINESS ORGANISATION AND MANAGEMENT	03	4
CBBI204	PRACTICES OF BANKING	03	4
CBBI205	INTRODUCTION TO LIFE INSURANCE	03	4
CBBI206	QUANTATIVE METHODS -II	03	4
CBBI207	BUSINESS ECONOMICS – II	03	4

Semester II

Course: CBBI201	EFFECTIVE COMMUNICATIONS - II (Credits : 03 Lectures / Week : 04)	
	<p>Objectives:</p> <ul style="list-style-type: none"> ➤ Get exposure to business writing, preparation of reports and presentations. ➤ Get hands on experience of group discussions, personal interview ➤ Basic knowledge of Verbal ability skills to help with competitive exams <p>Outcomes: To develop advanced communication skills in the students and enable them to communicate appropriately in the corporate and social world</p>	
Unit I	<p>Group discussions</p> <ol style="list-style-type: none"> a) Introduction-meaning of GD –Features, Advantages b) Tips in GD-types of GD-Skills required in GD Consequences of GD Behaviour in a GD- essential Elements of a GD-different characters in GD c) Traits treated in GD- GD etiquette –areas to be concentrated while d) preparing for a GD- Initiating a GD-Non-Verbal Communication 	15 L
Unit II	<p>Personal Interviews</p> <ol style="list-style-type: none"> a) Introduction-types of interview-Interview Panel- Attending Job Fair- Typical questions asked- Telephonic interview – b) Dress code at a interview-how does one follow up?-reasons for rejecting a candidate-Types Of Interviews 	15 L
Unit III	<p>Debates and Elocutions</p> <p>DEBATES:</p> <p>CONCEPT, Meaning, Purpose PRACTICAL</p> <p>ELOCUTION:</p> <p>CONCEPT, Meaning, Purpose PRACTICAL</p>	15 L

Unit IV	Verbal Ability a) Critical reasoning b) Paragraph completion, Vocabulary based questions c) Grammar usage (including grammar errors, confusing words & phrasal verbs), d) Grammar sentence correction.	15 L
<p>Textbook:</p> <ol style="list-style-type: none"> 1. C.S.Rayudu COMMUNICATION (9 ed.), Himalayas Publishing House.(2012), <p>Additional References:</p> <ol style="list-style-type: none"> 2. Dr. K. Alex, <i>Soft Skills</i>, Sultan Chand Publications, New Delhi. 3. Steve Mandel, <i>Effective Presentation Skills</i> 4. R.C. Sharma & Krishna Mohan BUSINESS CORRESPONDENCE AND REPORT WRITING. Tata McGraw Hill Publishing Company Limited. 5. K.K. Sinha, BUSINESS COMMUNICATION, Galgotia Publishing Co., Karol Bagh, New Delhi. 6. Rajendra Pal and J. S. Korlahalli, BUSINESS COMMUNICATIONS. 7. Urmila Rai BUSINESS COMMUNICATION (2 Ed.).Himalayas Publishing House.(2013). 8. Dr.Partho Pratim Roy: BUSINESS COMMUNICATION – THE BASICS, Himalayas Publishing House. 		

Evaluation Scheme

[A] Evaluation scheme for Theory courses

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

- (i) C.A.-I: Test – 20 Marks of 40 mins. duration
- (ii) C.A.-II: Type Name (Like Assignment/Project etc.)

II. Semester End Examination (SEE) - 60 Marks: instead of having a 60 marks paper can we have practical sessions on GD & PI and an objective based paper for verbal ability & reasoning

Course: CBBI202	FOUNDATION COURSE – II (ORGANISATIONAL BEHAVIOUR) (Credits : 02 Lectures / Week : 03)	
	<p>Objectives:</p> <ul style="list-style-type: none"> ➤ To expose students to the areas in OB theory, concepts, and research through this course. ➤ To provide the knowledge base for understanding behaviour within organizations. ➤ To provide basic knowledge about different personalities in organisations and how to deal with each of them ➤ To help students understand organisational culture, building of the culture and maintaining them. <p>Outcomes: Students will be able to understand various concepts and theories of organizational behaviour to apply them in predicting and influencing individual and group behaviour in organizations.</p>	
Unit I	Introduction To Organizational Behaviour a) Meaning of Organizational Behaviour– Nature of OB research b) Disciplines that contribute to OB – challenges and opportunities for OB – Developing an OB Model.	10 L
Unit II	Diversity In Organisations a)Diversity – Biographical characteristics: Age, Gender, Tenure, Religion, Caste etc. b)Ability: Intellectual and physical abilities – Diversity Management	10 L
Unit III	Personality And Values a) Meaning of Personality – MBTI – Big Five Personality Model – Locus of control – Core Self Evaluation – Self Concept – Machiavellianism – Narcissism – Type A and Type B personalities b)Importance of values – Terminal and Instrumental Values – Values across cultures: Hofstede and Globe frameworks	15 L
Unit IV	Organizational Culture a) Defining Organizational Culture – Importance, Merits, Demerits, Culture’s functions – b) Climate – creating and sustaining culture – Organizational culture. Culture management and Cross- culture management.	10 L

Additional References:

1. Stephen P. Robbins “*Organizational Behavior*” Prentice Hall of India Private Ltd.
2. Mirza S. Saiyadain “*Organizational Behaviour*” Tata Mc. Graw Hill.
3. John Bratton “*Work and Organizational Behaviour*” Militza Callinan Carolyn Forshaw and Peter Sawchuk Palgrave Macmillan, New York.
4. Margie Parikh and Rajen Gupta “*Organizational Behaviour*” Tata Mc. Graw Hill Education Private Limited, New Delhi.
5. Suja Nair “*Organizational Behaviour*” Himalaya Publishing House, Mumbai.

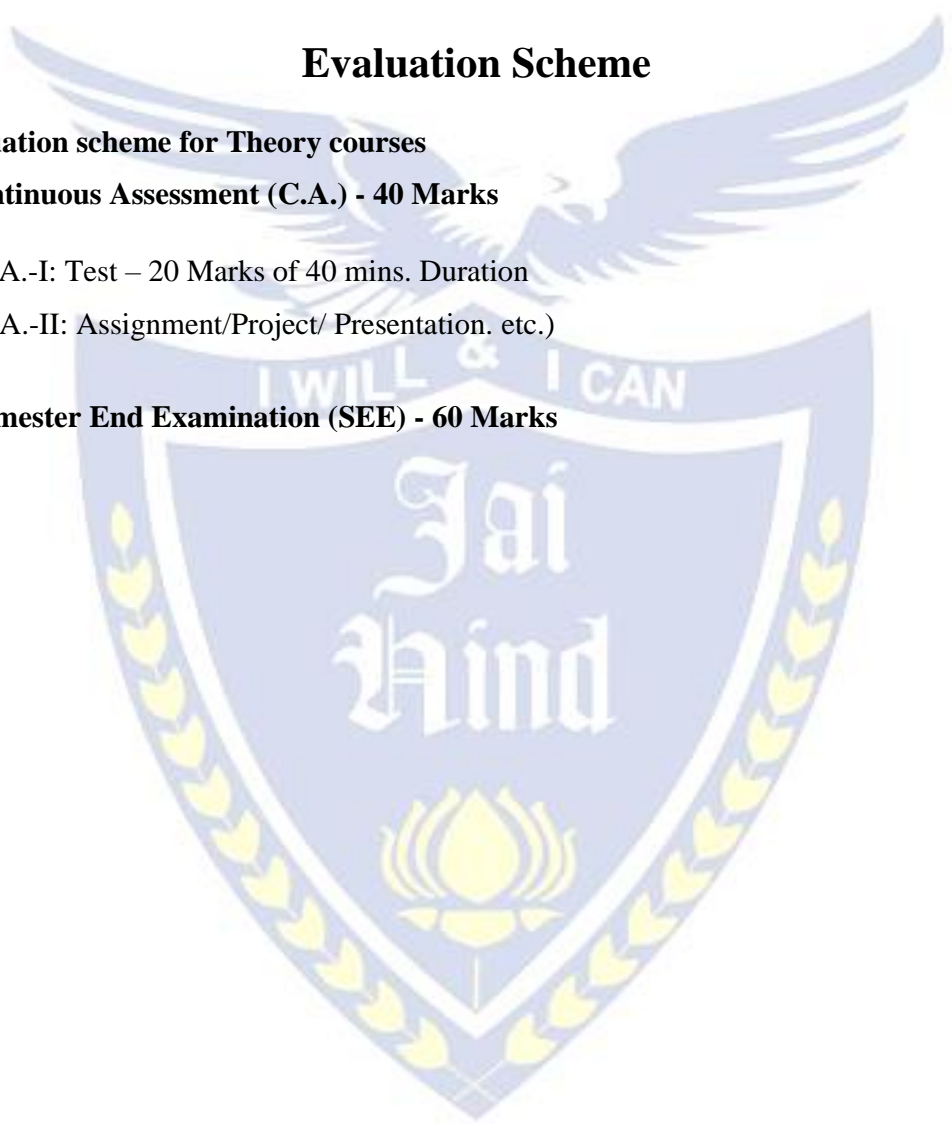
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II. Semester End Examination (SEE) - 60 Marks



Course: CBBI203	BUSINESS ORGANISATION AND MANAGEMENT (Credits: 03 Lectures / Week: 04)	
	<p>Objectives:</p> <ul style="list-style-type: none"> ➤ To introduce the theory and practice of management and its development phases till date. ➤ To discover, nourish and nurture managerial traits and talents among the students. ➤ To enable students to learn about business management and its development ➤ Inculcating basic management principles and application <p>Outcomes:</p> <p>This course is designed to introduce the theory and practice of management & business organization</p>	
Unit I	<p>Nature and importance of management</p> <ol style="list-style-type: none"> a) Introduction, meaning of management, definition of management, functions of management b) Levels of management, importance of management, managerial roles and skills. c) Difference between administration and management. d) Mintzberg's Managerial Roles. e) Recent paradigm shifts / trends in business strategies and management practices 	15 L
Unit II	<p>Planning and decision making</p> <ol style="list-style-type: none"> a) Planning - meaning, definition, characteristics, objectives, need and importance of planning b) Types / hierarchy of plans, steps in the process of planning, advantages of planning, limitations of planning c) Obstacles in planning, essentials of a good plan. Management by Objectives, SWOT Analysis. <p>Decision Making</p> <ol style="list-style-type: none"> a) Decision making - meaning, definition, characteristics of decision making, principles of decision-making, process of decision making b) types of decisions – programmed and non-programmed, decision making styles, c) Characteristics of good / effective decisions. 	15 L
Unit III	<p>Organising and Directing</p> <ol style="list-style-type: none"> a. Organization - Importance - Principles of Organizing. Delegation & Decentralization – Departmentation b. Span of Management. Organizational structure - line & staff and functional 	15 L

	<p>c. organizational charts and manual -making organizing effective</p> <p>d. Staffing - recruitment -selection - Training, promotion and appraisal.</p> <p>e. Function of directing - Motivation - Theories of motivation (Maslow, Herzberg and Vroom's theories)</p> <p>f. Motivation techniques. Communication - Function - Process</p> <p>g. Barriers to effective communication.</p> <p>h. Leadership- Definition- Theories and approach to leadership- styles of leadership –Types</p>	
Unit IV	<p>Controlling and Operations</p> <p>a) Controlling - meaning, definition, control process, types of control (feedback, concurrent, feed forward),</p> <p>b) Control techniques (budgetary and non-budgetary), problems of control process</p> <p>c) Requirements of an effective control system</p> <p>Operations</p> <p>a) Operation functions</p> <p>b) Decision making in operations</p> <p>c) Six-sigma and total quality management</p>	15 L
<p>Additional References:</p> <ol style="list-style-type: none"> 1. Shukla, M C, <i>Business Organisation and Management</i>, 18th Edition, S.Chand Publishing, New Delhi, 2008 2. Gupta, R N, <i>Business Organisation and Management</i>, 2nd Edition, S.Chand Publishing, New Delhi, 2008 3. Singla R.K, <i>Business Organisation and Management</i>, V.K. Publications 4. Sherlekar&Sherlekar, <i>Business Organisation and Management</i>, Himalaya Publications 5. Dasgupta S, <i>Business Organisation and Management</i>, SreeNiwas Publications 		

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II. Semester End Examination (SEE)- 60 Marks

Course: CBBI204	PRACTICES OF BANKING (Credits : 03 Lectures / Week : 04)	
	<p>Objectives:</p> <ul style="list-style-type: none"> ➤ Create awareness among students about the banking systems ➤ Knowledge relating to banking regulations ➤ Updating students with the various technologies used in banking <p>Outcomes:</p> <p>Awareness about the back end functions of banks and regulations. Awareness about recent developments in Banking and Financial Services.</p>	
Unit I	<p>Introduction</p> <ul style="list-style-type: none"> a) Role of RBI, b) Commercial Banks, c) NBFCs, PDs, d) FIs, Cooperative Banks, e) CRR, SLR; 	15 L
Unit II	<p>Banking Regulation</p> <ul style="list-style-type: none"> a) Constitution, Objectives b) Functions of RBI c) Tools of Monetary Control d) Regulatory Restrictions on Lending 	15 L
Unit III	<p>Global Banking</p> <ul style="list-style-type: none"> a) Universal banking b) Global Scenarios in Banking c) Basel Norms 	15 L
Unit IV	<p>Digitization in Banking</p> <ul style="list-style-type: none"> a) NEFT And RTGS b) IMPS And Mobile Banking C) Internet Banking 	15 L
<p>Additional References:</p> <ol style="list-style-type: none"> 1. Principles and Practices of Banking by Indian Institute of Banking & Finance (IIBF) 2015 (3rd edition) published by Macmillan Education 2. Principles and Systems of Banking by G. S. Popli and Anuradha Jain published by Prentice-Hall of India Pvt. Ltd. 3. Banking Principles and Practice: Modern Business by Edward Lloyd Stewart Patterson published in 2010 by Kessinger Publishing, UK. 4. The Principles and Practice of Banking by James William Gilbert published in 2015 by Arkose Press. 		

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II. Semester End Examination (SEE)- 60 Marks



Course: CBBI205	INTRODUCTION TO LIFE INSURANCE (Credits : 03 Lectures / Week : 60/4)	
	<p>Objectives:</p> <ul style="list-style-type: none"> ➤ To introduce students to various types of life insurance ➤ To create awareness regarding the need for life insurance <p>Outcomes: Awareness of life insurance, its types, premiums and various riders.</p>	
Unit I	<p>Introduction</p> <ul style="list-style-type: none"> a) Concept, Definition, Basic Principles of Life Insurance b) Total Personal Financial Planning, c) Risk Management- loss of life, loss of health, retirement. 	15 L
Unit II	<p>Basic Plans</p> <ul style="list-style-type: none"> a) Whole Life Term, Endowment, and Unit Linked b) Emergence and Nature of New Products in Advanced Countries: c) Flexible Premium Plans, Universal Life Policy 	15 L
Unit III	<p>Health Insurance</p> <ul style="list-style-type: none"> a) Coverage and plans; Annuities – characteristics and Types. b) Group Life and Health Insurance- Types, Characteristics, Disadvantages and Advantages 	15 L
Unit IV	<p>Life Insurance Finance</p> <ul style="list-style-type: none"> a) Elementary Principles b) Investments c) Compliance – I 	15 L
<p>Additional References:</p> <ol style="list-style-type: none"> 1) Inside the Insurance Industry by Kevin Glaser 2) The Breakthrough Insurance Agency: How to Multiply Your Income, Time and Fun by Bart Baker 3) Going Tradigital: Social Media Made Easy for Insurance Agents by Nadeem Damani and Angela Johnson 4) Paychecks and Playchecks: Retirement Solutions for Life by Tom Hegna 		

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- (ii) C.A.-II: Assignment/Projects/Presentations etc.

II. Semester End Examination (SEE)- 60 Marks



Course Code CBAF206	QUANTITATIVE METHODS -II (Credits: 03 Lectures / Week : 04)	
	<p>➤ Objectives: This course prepares students to learn to apply commonly used mathematical concepts and statistical methods in business contexts and how to interpret analyses performed by others</p> <p>➤ Outcomes: To equip the student with a broad based knowledge of mathematics with emphasis on business application</p>	
Unit I	<p>Probability and Probability Distribution Concept of Sample Space, Concept of Event, Definition of Probability, Addition and Multiplication Laws of Probability, Baye’s Theorem(only concept), Expectation and variance of a random variable, Probability distribution(only concept)</p> <p>Decision Theory – Probabilistic and non-probabilistic criterions of decision making, Pay off tables, decision criterion, decision trees.</p>	15 L
Unit II	<p>Matrices and Determinants Matrices – Types (Row Matrix Column, Zero or Null, Square, Diagonal, Upper Triangular, Lower Triangular, Scalar, Unit Matrix, Singular and Non-Singular)Operations - Addition of Matrices, Multiplication of a Matrix by a Scalar, Multiplication of Matrices.</p> <p>Determinants – Determinants of order two or three, results of determinants, solving a system of linear equations using Cramer’s Rule, Inverse by adjoint method.</p>	15 L
Unit III	<p>Functions – Algebraic functions and the functions used in business and economics, Break-even and Equilibrium point.</p> <p>Derivatives and its Application Derivatives of basic types of functions, rules of derivatives, second order derivatives, Maxima and Minima, Average Cost and Marginal Concept, Price elasticity of Demand</p>	15 L
Unit IV	<p>Linear programming formulation and solution: Formulation of LP problem; Characteristics of LP Problem; Solution by graphical method; Dual of a linear programming; sensitivity analysis</p>	15 L

Additional References:

1. Aggarwal, S., & Bhardwaj, S. *Business Statistics*. Ludhiana: Kalyani. (2014).
2. Wilson, M. *Business Statistics*. Mumbai: Himalaya publishing house. (2014).
3. Levin, R. I., & Rubin, D. S. *Statistics for management*. Delhi: Pearson. (2014).
4. Gupta, S.C., & Gupta, I. *Business statistics*. Mumbai: Himalaya publishing house (2014).
5. C.M.Chikkodi, & Satyaprasad, B. *Business statistics*. Mumbai: Himalaya publishing house. (2014).

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Course: CBBI207	BUSINESS ECONOMICS – II (Credits : 03 Lectures / Week : 04)	
	<p>Objectives:</p> <ul style="list-style-type: none"> ➤ Business Economics - II deals with the functioning of the economy as a whole, including how the economy's total output of goods and services and employment of resources is determined and what causes these totals to fluctuate. <p>Outcomes:</p> <ul style="list-style-type: none"> ➤ To provide a systematic introduction to mainstream approaches to the study of economics. 	
Unit I	<p>Introduction to Macroeconomic Data and Theory</p> <ul style="list-style-type: none"> a) Macroeconomics: Meaning, Scope and Importance. b) Circular flow of aggregate income and expenditure: closed and open economy models c) The Measurement of national product: Meaning and Importance - conventional and Green GNP and NNP concepts - Relationship between National Income and Economic Welfare. d) Short run economic fluctuations : Features and Phases of Trade Cycles e) Changes in Income and Output f) The Keynesian Principle of Effective Demand: Aggregate Demand and Aggregate Supply - Consumption Function - Investment function - effects of Investment Multiplier on 	15 L
Unit II	<p>Money, Inflation and Monetary Policy</p> <ul style="list-style-type: none"> a) Money Supply: Determinants of Money Supply - Factors influencing Velocity of Circulation of Money b) Demand for Money : Classical and Keynesian approaches and Keynes' liquidity preference theory of interest c) Money and prices : Quantity theory of money - Fisher's equation of exchange - Cambridge cash balance approach d) Inflation- Demand Pull Inflation and Cost Push Inflation - Effects of Inflation- Nature of inflation in a developing economy. e) Monetary policy : Meaning, objectives and instruments, inflation targeting 	15 L
Unit III	<p>Constituents of Fiscal Policy</p> <ul style="list-style-type: none"> a) Role of a Government to provide Public goods-Principles of Sound and Functional Finance b) Fiscal Policy: Meaning, Objectives - Contra cyclical Fiscal Policy 	15 L

	<p>and Discretionary Fiscal Policy</p> <p>c) Instruments of Fiscal policy : Canons of taxation - Factors influencing incidence of taxation - Effects of taxation significance of Public Expenditure</p> <p>d) Social security contributions: Low Income Support and Social Insurance Programs - Public Debt - Types, Public Debt and Fiscal Solvency, Burden of debt finance</p>	
Unit IV	<p>Open Economy : Theory and Issues of International Trade</p> <p>a) Basis of International trade : Ricardo's Theory of comparative cost advantage - Heckscher – Ohlin theory of factor endowments - terms of trade - meaning and types - Factors determining terms of trade - Gains from trade - Free trade versus protection</p> <p>b) Foreign Investment : Foreign Portfolio investment- Benefits of Portfolio capital flows-Foreign Direct Investment - Merits of Foreign Direct Investment - Role of Multinational corporations</p> <p>c) Balance of Payments: Structure - Types of Disequilibrium - Measures to correct disequilibrium in BOP.</p>	15 L
<p>Additional References:</p> <ol style="list-style-type: none"> 1. Principles of Microeconomics, Textbook by N. Gregory Mankiw, 1996 2. Concise Guide to Macroeconomics, Book by David A. Moss, 2007 3. Modern Principles: Macroeconomics, Textbook by Alex Tabarrok and Tyler Cowen, 2009 4. Macroeconomics, Textbook by Paul Krugman and Robin Wells, 2004 5. Macroeconomic policy, Book by Farrokh K. Langdana, 2002 		

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