



JAI HIND COLLEGE

BASANTSING INSTITUTE OF SCIENCE

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**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 IV

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

Semester IV			
Course Code	Course Title	Credits	Lectures /Week
CBBI401	Business Research Methods – I	3	3
CBBI402	Information Technology in Banking & Insurance-II	3	3
CBBI403	Foundation Course IV-Auditing & Ethics in Banking & Insurance	3	3
CBBI404	Health Insurance	4	4
CBBI405	Rural Banking	4	4
CBBI406	Investment Banking	4	4
CBBI407	Corporate Accounting	4	4

Semester IV

Course Code CBBI401	Business Research Methods- I	3 Credits
	<p>Objectives:</p> <p>Business Research Methods introduces students to the nature, scope, and significance of research and research methodologies. Additionally, the course studies primary and secondary research methods with applications to specific problems, using qualitative and quantitative designs for individual investigation on current problems within a student's area of interest</p> <p>Outcomes:</p> <ul style="list-style-type: none"> • To equip the students with the basic understanding of the research methodology in changing business scenario. • To provide an insight into the application of dynamic analytical techniques to face the stormy challenges, aimed at fulfilling the objective of business decision making 	
	THEORY	60 lectures
Sub Unit	Unit – I: Introduction to Research	20 lectures
1.	Introduction and meaning of research, Objectives of research, Features and Importance of research in Finance, Objectives and --- Types of research - Basic, Applied, Descriptive, Analytical and Empirical Research.-Formulation of research problem : Meaning and Selection & Review of Literature.	
	Unit – II: Rresearch Design in Accounting and Finance	10 lectures
1.	<p>Meaning of Introduction, Need, and Good research design.</p> <p>Hypothesis: Formulation, Sources, Importance and Types</p> <p>Different Research designs</p>	

	Unit – III: Data Collection and Processing	20 lectures
1.	<p>Data Collection: Introduction and meaning, types of data Primary data: Observation, Experimentation, Interview, Schedules, Survey, Questionnaires, Limitations of Primary data Google Docs/ forms- Use and Advantages Secondary data: Sources and Limitations Factors affecting the choice of method of data collection. Sampling: Significance, Methods, Factors determining sample size Data Presentation: Significance in Research, Stages in Data Processing: Editing, Coding, Classification, Tabulation, Graphic Presentation Statistical Analysis: Tools and Techniques, Measures of Central Tendency, Measures of Dispersion, Correlation Analysis and Regression Analysis. Hypothesis testing- Chi-square, t- Test, z-Test, f-Test Use of computer and internet in data collection and processing</p>	
	Unit – IV: Interpretation and Report Writing	10 lectures
	Meaning and techniques of interpretation, Research Report Writing: Importance, Essentials, Structure/ layout, Types	
	<p>Textbooks: Business Research Methods - Cooper Donald Business Research Methods: A South-Asian Perspective -by William G. Zikmund</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

Course Code CBBI402	Information Technology in Banking and Insurance-II (Credits: 03 Lectures / Week :04)	
	<p>Objectives: 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>Outcomes:</p> <ul style="list-style-type: none"> • To provide exposure to the students about information technology, networks and MS Office. • To understand the various concepts of information technology. 	
Unit I	<p>Concept of MIS Reports in Computer Environment</p> <ul style="list-style-type: none"> • Introduction • Concept of MIS • Need for MIS • Characteristic of MIS • Outputs of MIS • Role of MIS • Guidelines for Developing MIS reports • Functional Aspects of the MIS • Problems in MIS 	10 L
Unit II	<p>Advanced Spreadsheet MS-Excel: Creating and Using Templates, Manipulating data, Working with charts, Using formulas and logical operators, what-if analysis; Using Goal Seek Constants, relative, absolute & mixed cell references, (Solve examples based on each topics) Statistical Functions: AVERAGEIF (), COUNT (), COUNTBLANK (), LARGE (), SMALL (). Nested Functions: IF, Nested IF, SUMIF(), SUMIFS(), COUNTIF(), COUNTIFS() Database Functions: VLOOKUP(), HLOOKUP() Financial Functions: PMT(),PPMT(), IPMT(), PV(), FV(), IRR(), NPER(), Rate() Calculation of Interest, Calculation of Installment, Calculation of Cash Flow etc.(Solve Examples based on each topics)</p>	10 L

Unit III	Graphic Designing <ul style="list-style-type: none"> • Coral Draw: Getting to know the workspace and fonts, Using the toolbox, Using color, Drawing and editing objects/Creating a greeting card, Letterhead and data merge, Creating a three-panel brochure for a Business, Making Logos, Create own logo, Create Packaging etc. • Photoshop: Getting Started, Interface Layout, Palettes, Toolbox, Basic Image Editing, layers, Saving Editing Images and Others Effects. 	10 L
Unit IV	Computerized Accounting Software -Tally <ul style="list-style-type: none"> • Need for Accounting, Types of Accounts, Accounting Principles or Standards, Shortcut Keys • Introduction to Tally: Opening Screen of Tally(Gateway of Tally), Creating Company, Selecting Company, Shutting a Company, Altering/ Modifying Existing Company, Configuring Company • Accounting Information: Menu Related to Accounts, Predefined Groups, Groups (Creation, Displaying, Alteration, Deleting), Ledgers(Creation, Displaying, Alteration, Deleting), Buttons on the Button Panels. • Vouchers in Tally: List of Vouchers, Configuring Vouchers, Displaying Vouchers, Altering Vouchers, Duplicating Vouchers, Canceling a Vouchers • Inventory Information: Stock Groups, Stock Categories, Stock Item, Godowns, Voucher Types, Units of Measure 	15 L
Textbook: <ul style="list-style-type: none"> • Information Technology (English, Paperback, Indian Institute Of Banking and Finance) 		

Evaluation Scheme

Evaluation scheme for Theory courses

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

Project/ assignment/ presentation

II. Semester End Examination (SEE)- 60 Marks

Course Code CBBI403	Foundation Course IV (Auditing & Ethics in Banking & Insurance) (Credits: 03 Lectures / Week :04)	
	<p>Objectives: To nurture Auditing and taxation Professionals who will become torch bearers of honesty and integrity and support business world to ensure sustainable socio economic growth of the country</p> <p>Outcomes:</p> <ul style="list-style-type: none"> • Discuss the concepts of Auditing and taxation and the other areas of Commerce • Apply critical thinking skills by identifying and analyzing accounting issues using the relevant accounting framework. • Analyze and evaluate ethical problems that occur at all levels of business decision making 	
Unit I	<p>Introduction & Company Audit</p> <p>Definition, objective of Audit, Advantages and limitation of audit, Types of Audit Basic Principles of governing audit , Internal Control meaning and significance, Organizing audit work: Audit, programme, Audit note book, working papers, routine checking, test checking, surprise checking, commencement of new audit</p>	10 L
Unit II	<p>Vouching , Verification and valuation of assets & Liabilities</p> <p>Meaning and significance – vouching of cash transactions, Meaning and auditor’s duties, Verification and valuation of followings:- Goodwill, Building machinery, Investment, Secured Loans and Contingent Liabilities</p>	10 L
Unit III	<p>Introduction and Overview of Ethics</p> <p>Roles and Responsibilities of Individuals, Corporations, and Governments on Ethics, Ethical Dilemmas and Different Forms of Unethical Behaviors, Sources of Ethics, Concept of Corporate Ethics, code of Ethics-Guidelines for developing code of ethics, Ethics Management Programme, Ethics Committee</p>	10 L
Unit IV	<p>Indian Ethical Practices and Corporate Governance</p> <p>Ethics in Marketing and Advertising, Human Resources Management, Finance and Accounting, Production, Information Technology, Copyrights and Patents , Corporate Governance: Concept, Importance, Evolution of Corporate Governance, Principles of Corporate Governance,</p>	15 L

Additional References:

- Kenneth C. Laudon, E-Commerce : Business, Technology, Society, 4th Edition
- Pearson S. J. Joseph, E-Commerce: an Indian perspective, PHI

Evaluation Scheme

Evaluation scheme for Theory courses

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

Project/ assignment/ presentation

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Course Code CBBI404	Introduction to Health Insurance (Credits: 04 Lectures / Week :04)	
	<p>Objectives:</p> <p>The course will aim at meeting the changing and challenging needs of the Insurance industry by providing the requisite knowledge</p> <p>Outcomes:</p> <ol style="list-style-type: none"> a) To provide an insight into the principles and practices of health insurance b) To provide an overview and understanding of the Indian Insurance Industry in the global set-up c) To give a strong foundation on the fundamentals of Insurance concepts and the regulatory environment for health insurance d) To give an in-depth understanding of the economics, marketing and operational principles of health insurance 	
Unit I	<p>INTRODUCTION TO HEALTH INSURANCE</p> <p>What is health care – Definition of Health Determinants of Health – Levels of Healthcare – Levels of health care – Types of health care – Factors affecting the health systems in India – Evaluation of health insurance in India – Employees State Insurance Scheme - Central Government health scheme – Commercial health insurance - Health Insurance Market – Infrastructure Public health sector - Private sector providers – Pharmaceutical industry – Insurance Providers – Intermediaries – Insurance selling activities – Insurance Servicing activities – financial product distribution – Other important organizations which form part of the health insurance market.</p>	10 L
Unit II	<p>INSURANCE DOCUMENTATION</p> <p>Proposal forms – Standard form of Declaration – Nature of questions in a proposal form - Elements of Proposal – Medical Questionnaire – Role of intermediary - Duty of an intermediary towards prospect (client) – Acceptance of the Proposal –(Underwriting) – Note on underwriting and processing of proposals – Premium receipts – Definition – Payment of premium in advance - Method of payment of premium – Policy Document - Conditions and warranties – Endorsements - Specimen Endorsements – Interpretation of policies – Renewal Notice – Anti –Money laundering and know your customer guidelines .</p>	10 L
Unit III	<p>HEALTH INSURANCE PRODUCTS</p> <p>Classification of health insurance product – Introduction – Definition – Features of health policies – Broad classification of health insurance products – IRDA guidelines on standardization in health insurance – Hospitalization indemnity product – Top up covers or high deductible insurance plans – Senior citizen policy – fixed benefit covers – hospital cash – critical illness – hospital daily cash policy – critical illness policy</p>	10 L

	– long term care insurance – combi-products – Package policies – Micro insurance and health insurance for poor sections – Rashtriya Swasthya Bima Yojana - Pradhan Mantri Suraksha Bima Yojana - Pradhan Mantri Jan-Dhan Yojana – Ayushman Bharat- Personal accident and disability cover- overseas travel insurance – Group health cover – Special products – Key terms in health policies.	
Unit IV	HEALTH INSURANCE CLAIMS Claims management in insurance – stakeholders in claim process – Role of claims management in insurance company - Management of health insurance claims – Challenges in health insurance – claims process in health insurance - Documentation of health insurance claims – Claims reserving – Role of third party administrators – Claims management – personal accident – overseas travel insurance	15 L
<p>Additional References:</p> <ul style="list-style-type: none"> • Avtar Singh, M. N.Srinivasan’s Principles of Insurance Law, Eighth Ed. (2006), Wadhwa& CO. Nagpur. • K. C.Misra& C. S. Kumar, General Insurance- Principles and Practice, (2009), Gengage Learning India Pvt. Ltd. • Indian Institute of Banking & Finance, Mumbai, Insurance Product, Second Ed. (2007), Taxmann. • Murthy, K. S. N. & K. V. S. Sarma, Modern Law of Insurance in India, Fourth Ed. (2002), Butterworths. 		

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

Course Code CBBI405	Fundamentals of Investment Banking (Credits: 04 Lectures / Week :04)	
	<p>Objectives: This course delves into the structure, management and practices of investment banking (IB)— from larger more universal players to boutique operations. It covers the business activities of mergers and acquisitions, financing and investment.</p> <p>Outcomes:</p> <ul style="list-style-type: none"> ➤ The course will provide the intellectual framework used in the investment banking process: financial analysis, valuation and the mechanics of deal structuring. ➤ Other learning outcomes include analysis and valuation in M&A and LBO settings and understanding the sources of capital in the context of these transactions. 	
Unit I	INVESTMENT BANKING – OVERVIEW <ul style="list-style-type: none"> ➤ Meaning ➤ Merchant Banking ➤ American & European Investment banking ➤ Global Industry Structure 	10 L
Unit II	ASSET MANAGEMENT & MUTUAL FUNDS <ul style="list-style-type: none"> ➤ Synergies between Investing & Investment Banking ➤ Types of Asset management ➤ Structure of Mutual Funds ➤ Mutual Fund Regulations 	10 L
Unit III	DOMESTIC ISSUE MANAGEMENT <ul style="list-style-type: none"> ➤ Public Offer ➤ IPO's ➤ Going Public Offer ➤ Follow Up on Public Offer 	10 L
Unit IV	PRIVATE EQUITY & PLACEMENT <ul style="list-style-type: none"> ➤ Private Equity ➤ Venture Capital ➤ Private Placements in Public Equity ➤ Exit Mechanisms 	15 L
<p>Textbook: Investment Banking (Jacob Adolf-Friedrich)</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



Course Code CBBI406	RURAL BANKING (Credits: 04 Lectures / Week :04)	
	<p>Objectives:</p> <p>The course aims to provide the students a basic knowledge about the Rural banking activities in India and its functioning</p> <p>Outcomes:</p> <ul style="list-style-type: none"> • Students are exposed to the framework of modern rural banking activities in India • The course examines the financing need of rural India and how banking institutions can streamline this process 	
Unit I	RURAL INDIA Demographic features, characteristics of rural society, economic features , infrastructure , agriculture economy , rural development policies and rural issues Regional rural bank	10 L
Unit II	FINANCING RURAL DEVELOPMENT Regulation of rural financial services, Rural Credit Institutions , Financing Agriculture / Allied activities , Financing Rural Non – Farm Sector (RNFS) & SME finance	10 L
Unit III	PRIORITY SECTOR FINANCING & GOVT. INTITATIVES Priority Sector Lending, Poverty Alleviation Programmes, Rural Housing & Education Loans in Rural India.	10 L
Unit IV	PROBLEMS & PROSPECTS IN RURAL BANKING Role of Rural banking – emerging trends in rural banking , Transaction Cost and Risk Cost , Financing Poor as Bankable Opportunities micro credit & self help groups.	15 L
<p>Textbook: CAIIB Rural Banking 1st Edition</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



Course Code CBB1407	Corporate Accounting (Credits: 04 Lectures / Week :04)	04 Credits
	<p>Objectives:</p> <ul style="list-style-type: none"> ➤ To provide comprehensive understanding of all aspects relating to the presentation of financial statements of companies. <p>Outcomes:</p> <ul style="list-style-type: none"> ➤ This course provides comprehensive understanding of corporate accounting practices and presentation of financial statements as per legal requirements in the organizations 	
	THEORY	60 lectures
Sub Unit	Unit – I: ISSUE OF CAPITAL	5 lectures
1.	Issue of Shares	
	Unit – II:ISSUE OF DEBENTURES	10 lectures
1.	Issue of Debentures	
	Unit – II: REDEMPTION OF CAPITAL	15 lectures
1.	Buy back of shares	
2.	Redemption of Preference Shares	
	Unit – IV: REDEMPTION OF DEBENTURES	15 lectures
1.	Redemption of debentures	

References:	<p>Text Books</p> <p>1.Jain S.P. &Narang K.L (2010). Corporate Accounting, Kalyani Publishers, REP/Edition, New Delhi.</p> <p>Reference Books:</p> <p>1.Anil Kumar, Rajesh Kumar (2010) Corporate Accounting, Himalayan Publishing House 5th Edition/Student Edition, Mumbai.</p> <p>2.M.C. Shukla, T.S. Grewal& S.C. Gupta (2006) Advanced Accountancy, S. Chand & Company Ltd., 13th Edition New Delhi.</p> <p>3.R.L. Gupta & M. Radhaswamy, Advanced Accountancy,(2008) Sultan Chand & Sons, New Delhi.</p> <p>4. Dr. Maheshwari S.N & Dr. MaheshwariS.K, Advanced Accountancy, (2010), Vol.1, Vol.-2, Vikas Publishing House Pvt. Ltd, New Delhi.</p> <p>5. Mukerjee&Hanif, Modern Accountancy, (2010), Tata McGraw Hill, New Delhi.</p> <p>6. S.K. Paul, Accountancy, (2008). New Central Book Agency (P) Ltd, New Delhi.</p>	
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Evaluation Scheme

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- I. Continuous Assessment (C.A.) - 40 Marks**
Project/ assignment/ presentation/test
- II. Semester End Examination (SEE)- 60 Marks**