

॥ सा विद्या या विमुक्तये ॥



स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड

“ज्ञानतीर्थ” परिसर, विष्णुपुरी, नांदेड - ४३१६०६ (महाराष्ट्र)

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY NANDED

“Dnyanteerth”, Vishnupuri, Nanded - 431606 Maharashtra State (INDIA)

ACADEMIC (1-BOARD OF STUDIES) SECTION

Phone: (02462) 229542

Website: www.srtmun.ac.in

E-mail: bos@srtmun.ac.in

Fax : (02462) 229574

वाणिज्य व व्यवस्थापन विद्याशाखेंतर्गत येणाऱ्या संलग्नित महाविद्यालयात पदवी स्तरावरील (सी.बी.सी.एस) पॅटर्न नुसारचा **B. Com. (Banking & Insurance -III year)** अभ्यासक्रम शैक्षणिक वर्ष २०२१-२२ पासून लागू करण्याबाबत.

प रि प त्र क

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, वाणिज्य व व्यवस्थापन विद्याशाखेच्या अभ्यासमंडळाच्या शिफारशीनुसार व मा. विद्यापरिषदेच्या मान्यतेच्या आधीन राहून **B. Com. (Banking & Insurance III year)** या अभ्यासक्रमास शैक्षणिक वर्ष २०२१-२२ पासून लागू करण्यास मान्यता देण्यात आली आहे.

सदरील परिपत्रक व अभ्यासक्रम प्रस्तुत विद्यापीठाच्या www.srtmun.ac.in या संकेतस्थळावर उपलब्ध आहे. तरी सदरील बाब ही सर्व संबंधितांच्या निदर्शनास आणून द्यावी, ही विनंती.

‘ज्ञानतीर्थ’ परिसर,
विष्णुपुरी, नांदेड - ४३१ ६०६.
जा.क्र.: शैक्षणिक-०१/परिपत्रक/वाणिज्य व
व्यवस्थापन- २०२१-२२/८१
दिनांक : २३.०७.२०२१.



आपली विश्वासू,
स्वाक्षरित /—
सहा-कुलसचिव
शैक्षणिक (१-अभ्यासमंडळ) विभाग

प्रत माहिती व पुढील कार्यवाहीस्तव :

- १) मा. अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- २) मा. सहयोगी अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- ३) कुलसचिव यांचे कार्यालय, प्रस्तुत विद्यापीठ.
- ४) मा. संचालक, परीक्षा व मुल्यमापन मंडळ, यांचे कार्यालय, प्रस्तुत विद्यापीठ.
- ५) प्राचार्य, सर्व संबंधित संलग्नित महाविद्यालये, प्रस्तुत विद्यापीठ.
- ६) सिस्टम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ यांना देवून कळविण्यात येते की, सदरील परिपत्रक विद्यापीठाच्या संकेत स्थळावर प्रकाशित करावे.



SWAMIRAMANANDTEERTH MARATHWADA UNIVERSITY

Vishnupuri, Nanded-431606

B.Com. (Banking & Insurance)-III Year (Semester-V)

Choice Based Credit System (C.B.C.S) Syllabus

W.e.f.2021-22

Paper No.	Name of the Paper	Lectur e/ Week	Total Periods	Continuous Assessment (CA)	End of Semester Exam. (ESE)	Total Marks	Total Credit
BC.5.1	Advanced Banking Accounting	4	54	25	75	100	4
BC.5.2	Management Accounting-I	4	54	25	75	100	4
BC.5.3	Banking and Insurance Auditing- I	4	54	25	75	100	4
Discipline Specific Electives-Banking & Insurance (Only for Approved College)							
BC.5.4D	Financial Markets and Institutions in India (B&I-IX)	4	54	25	75	100	4
BC.5.5D	Training and Field Work on Banking & Insurance	4	54	100	--	100	4
Opt. Any one Subject as Generic Elective of the following							
GE-I.1	Retail Banking	4	54	25	75	100	4
GE-I.2	Rural Banking and Financial Inclusion	4	54	25	75	100	4
Opt. Any one Skill Enhancement Course-III (SEC-III)							
SEC-III.1	Self-Employment-I	3	45	25	25	50	2
SEC-III.2	E-Banking	3	45	25	25	50	2
SEC-III.3	Banking Accounting & Tally	3	45	25	25	50	2
Compulsory Paper							
	Environmental Studies	02	45	50	50	50	2

Examination Pattern

Continuous Assessment

1) Core and Elective Subjects (CA)-25Marks

1. TwoClassTestof10MarksEach
2. Assignment/Tutorial/Seminar Presentationfor5Marks in the particular Subject

2) Skill Enhancement Course Subjects (CA)-25Marks

1. TwoTestof05Marks Each
2. Assignment/Tutorial/SeminarPresentationfor15MarksintheparticularSubject

Continuous Assessment of SEC be assessed in particular semester bythesubjectteacher-25Marks

End of Semester Exam.

1) Core and Elective Subjects (ESE)-75 Marks

QuestionNo. 1 is Compulsory on anytopicfor20Marks

Question No. 2 to 4 are alternative type questions for 15 Marks each Question No. 5 is short note any two out of Four for10 Marks

2) Skill Enhancement Course Subjects (ESE)-25 Marks

End of Semester of SEC should be evaluated annually. Semester V and Semester VI are to be assessed by the external examiner at the end of VI semester-25 Marks each semester.

Training and Field Work (CA)-100 Marks for V Semester

Under Training and Field Work each and every student has to complete one-monthtraining and field work under the guidance of concerned subject teacher and should submitTraining Completion Certificate from the concerned firm or Field work completion certificatefromtheconcernedsubjectteacher.Theconcernedsubjectteacherhastoassesstheperformance of Student's Training and Field Work on continuous basis throughout the VthSemesterfor100 Marks.

Project Work (CA)-50 Marks (ESE)-50 Marks for VI Semester

1. Project Work Book Writing based on the completed training and field work under the guidance of concerned subject teacher for 50 Marks (**Continuous Assessment**) by the concerned subject teacher.
2. Viva-Voce Examination on Project Work is to be conducted by the external examiner for 50Marks (**End of Semester Exam**)



B.Com. Third Year (Banking & Insurance)

Semester-V (CBCS Pattern)

BC.5.1 Advanced Banking Accounting

No. of Lectures	54
End of Semester (University Exam.)	75 Marks
Continuous Assessment (CA) Internal	25 Marks
Total	100 Marks
Total Credit	04

Learning Objectives: -The objective of the course is to equip the students with the ability analysis interpret and use accounting information in managerial decision making and auditing. Utility: Student can acquire knowledge of advance level of accounting for professional.

Prerequisite: Basic knowledge Banking and Insurance Sector.

Unit I Accounting Concept and Accounting Standard

Business Entity concept, money measurement concept, Going concern concept, Accounting Business Period concept, Dual aspect concept, Realization concept, Accrual concept, Matching concept. Introduction, significance, scope of Accounting Standards

Unit II Investment Account.

Introduction, need, investment in securities, cum-Interest and ex interest, transactions of purchase and sales, entries for interest received, Brokerage, Expenses on purchase and sales Practical problems on investment Account.

Unit III Single Entry System

Conversion of single Entry into Double Entry. Introduction Preparation of cash book, Total Debtors Account, Total Creditors Account, Final Accounts.

Unit IV Branch Account

Introduction, meaning of Branch Account, Types of Branch Account
Preparation Branch Account as per Debtor's system and Stock and Debtors system only.

Unit V Final Accounts of Banking Company

Legal Provisions in Banking Regulation Act, 1949 relating to Accounts.
Statutory Reserves including Cash Reserve and Statutory Liquidity Ratio.
Bills Purchase and Discounted, Rebate on Bill Discounted.
Final Accounts in Prescribed Form.
Non-performing Assets and Income from Non-performing Assets.
Preparation of Profit and Loss Accounts and Asset Classification - Balance sheet

References

- 1) Advanced Accounting - (S. N. Maheshwari)
- 2) Advanced Accountancy. (S P Jain & KN Narang)
- 3) Advanced Accounts (Mc Shukla & S P Grewal)
- 4) Advanced Accounting (Dr Ashok Sehgal & Dr.Deepak Sehgal)
- 5) Accountancy (Kotalwar)



**B.Com. Third Year(Banking & Insurance) Semester
V(CBCS Pattern)**

BC.5.2 Management Accounting –I

No. of Lectures	54
End of Semester(University Exam)	75Marks
Continuous Assessment (CA)Internal	25Marks
Total	100Marks
Total Credit	04

Learning Objectives:

The Objectives of this paper is to equip the students with the ability to analysis, interpret and use accounting information in Management accounting information in managerial decision-making. The student is expected to have a good working knowledge of the subject. This paper provides the students an understanding of the application of accounting techniques for management.

Prerequisite: Basic knowledge of accounting and mathematics

UNIT-I: Introduction to Management Accounting

No. of Lectures: 11

Meaning - Nature - Scope and Functions of Management Accounting- Role of Management Accounting in Decision-Making-Management Accounting and Financial Accounting

UNIT-II: Fund Flow Statement

11

Introduction- Meaning, Importance and Limitations of Fund Flow Statement- Preparation of Statement of Changes in Working Capital and Fund Flow Statement.

UNIT-III: Cash Flow Statement

11

Meaning, Significance and Limitations of Cash Flow Statement, Preparation of Cash Flow Statement with reference to Accounting Standard No.3 (AS-3) (Indirect method only)

UNIT-IV: Capital Budgeting

11

Meaning & Nature of Capital Budgeting, Importance of Capital Budgeting, Capital Budgeting Process, Methods of Capital Budgeting, Evaluation of Investment Proposal, Traditional Methods, Time Adjusted Methods or Discounted Methods

UNIT-V: Budget and Budgetary Control

10

Meaning, Objective, Advantages and Limitations of Budget and Budgetary Control, Preparation of Production Budget, Sales Budget

Reference:

- 1) Management Accounting by Manmohan Goyal, Sahitya Bhavan Publication, Agra Management Accounting by R.K.Sharma &S.K. Gupta, Kalyani Publication,Ludhiyana.
- 2) Management Accounting by Khan M.Y. & Jain R. K. Tata McGrow Hill, New Delhi.
- 3) Management Accounting by N. Vinayak & I.B. Singh, Himalaya Publication House, Delhi
- 4) Management Accounting by R.S.N. Pillai & V. Bhagvati, S. Chand Publication, Delhi Management Accounting by Dr.
- 5) S.N. Mahaeshwari, Sultan Chand & Sons, Delhi.
- 6) Management Accounting by Dr. H.W. Kulkarni, Dr. V.K. Bhosle, Dr. S.M. Kolhe, Aruna Prakashan, Latur. Management Accounting by Dr. S.S. Agrawal & Dr. S.R. Agrawal Chinmay Prakashan Aurangabad
- 7) Advanced Accounting – Dr. Tanshette R. V., Dr. Tammalwar A.N.
- 8) Dr. Maroti Kachave, Dr. Balaji Kamble, Prof. Shrawan Bansode Management Accounting - Suman Prakashan, Latur.



**B.Com.Third Year (Banking & Insurance)
Semester-V (CBCS Pattern)**

.BC.5.3: Banking and Insurance Auditing-I

No. of Lectures	54
End of Semester (University Exam.)	75 Marks
Continuous Assessment (CA) Internal	25 Marks
Total	100 Marks
Total Credit	04

Objectives: To develop conceptual understanding of the fundamentals of Auditing. To impart skills in Development.

Unit No. I : Introduction to Audit

Meaning, Definition, Salient Features, Objectives of Audit, Scope of Audit, Difference between Auditing and Investigation, Detection and Prevention of Fraud – Kinds of Fraud –Detection of Fraud – Detection of Errors – Kinds of Errors – How to Prevent Errors and Fraud.

Unit No. II : Classification of Audit

Kinds of Audit - Statutory Audit – i) Company Audit, ii) Audit of Trusts, iii) Audit of other Institutions – Private Audit a) Audit of Accounts of sale proprietary concern, b) Audit of Accounts of Partnership Firm, c) Audit of Accounts of Private Individuals and Institutions – Govt. Audit: Objectives of Govt. Audit and Commercial Audit – Internal Audit - Kinds of Audit from Practical Viewpoint – Continuous Audit – Advantages and Disadvantages of Continuous Audit – Remedies to make continuous Audit more Effective – Annual or Periodical Audit – Advantages and Disadvantages of Annual Audit.

Unit No. III : Audit Planning

Audit Program – a) Contents of an Audit Program, b) Essentials of an Audit Program, c) Advantages of Audit Program, d) Disadvantages of Audit Program, e) Remedies to Remove the Drawbacks of Audit Program – Audit Note Book – i) Contents of Audit Note Book, ii) Advantages of Audit Note Book – Working Papers – Importance of Working Papers – Principles of Preparation of working of papers

Unit No. IV : Vouching

Introduction – Meaning of Vouching – Definition – Characteristics and Importance of Vouching – Types of Vouchers – Examples of Vouchers – Objects of Vouching – Difference Between Routine Checking and Vouching, Vouching of Payment Side of Cash – Book – Vouching of Other Subsidiary Books – a) Purchase Book, b) Return Outward Book, c) Sale Book, d) Return Inward Book, e) Bills Receivable Book, f) Bill Payable Bill – Vouching of Journal Proper

Unit No. V : Audit of Ledger:

Introduction : Fraud with Ledger – Audit of Purchase Ledger – Audit of Sales Ledger – Audit of General Ledger – Outstanding Assets and Liabilities –Vouching of Some Items – Outstanding Liabilities – Some Outstanding Liabilities - Contingent Liabilities – Contingent Assets.

Reference Books:

- Contemporary Auditing by Kamal Gupta,Tata Mc-Graw Hill, NewDelhi
- A Hand-Book of Practical Auditing by B.N. Tandon,S. Chand and Company, New Delhi
- Fundamentals of Auditing by Kamal Gupta and Ashok Arora,Tata Mc Graw Hill, NewDelhi
- Auditing: Principles and Practice by Ravinder Kumar, Virender Sharma,PHILearningPvt.Ltd.,New Delhi
- Auditing and Assurance for CA IPCC by Sanjib Kumar Basu, Pearson Education, New Delhi
- Contemporary Auditing by Kamal Gupta, Mc Grow Hill Education Pvt. Ltd.,NewDelhi
- Fundamentals of Auditing by Kamal Arora and Ashok Gupta,Tata Mc Graw Hill ,New Delhi
- Auditing: Principles and Practice by N.K.Jha, CA Purva Jain,Himalaya Publishing Pvt.Ltd.,Mumbai
- Book-Keeping and Accountancy by Dr.S.V. Dongare,Sankalp Publication, Latur



B.Com. Third Year (Banking & Insurance) Semester-V (CBCS Pattern)

Financial Markets and Institutions in India (BI-IX)

No. of Lectures	54
End of Semester (University Exam.)	75Marks
Continuous Assessment (CA)Internal	25Marks
Total	100Marks
Total Credit	04

Objectives

1. To give the students an understanding of the operations and development of Financial Market in India.
2. To enable them to gain an insight into the functioning and role of Financial Institutions in the Indian Economy.

Unit 1: Indian Financial System

Lectures 12

Introduction, Meaning, Significance of financial system, financial institutions – Regulatory, Intermediaries, Non-intermediaries, Financial Markets –Primary and secondary markets, Role of financial system in economic development

Unit 2: Indian Money Market

Lectures 10

Concept of money market, Organized and unorganized money markets, Characteristics, Objectives, Functions of money market, Drawbacks of Indian money market, Money market instruments

Unit 3: Indian Capital Market

Lectures 12

Concept, Structure of capital market, Characteristics of Indian capital market, Functions of capital market, Difference between capital market and money market, Capital market instruments, Stock Exchange – Meaning, Features, Functions

Unit 4: Credit Rating Agencies

Lectures 10

Meaning, Definitions, Objectives and importance of credit rating, Credit Rating Agencies – CRISIL, CARE, ICRA, ONICRA, FITCH.

Unit 5: Reinsurance

Lectures 10

Introduction, Role, Techniques of Reinsurance, Nature of Reinsurance risks, Reinsurance in Indian perspective, Global Reinsurance market, Reinsurance trading

Reference Books:

- 1) Indian Economy – Ashwini Mahajan & Gaurav Dutta, S.Chand and Company
- 2) Indian Financial System – Jaydeb Sarkhel & Seikh Salim, McGraw Hill Education
- 3) Indian Financial System – M.Y.Khan, McGraw Hill Education
- 4) Insurance Principles and Practice – M.N.Mishra, S.Chand Publication

‘Generic Elective’(Any One)
B.Com. Third Year(Banking & Insurance)
Semester-V(CBCS Pattern)

GE-I.1 Retail Banking

No. of Lectures	54
End of Semester (University Exam.)	75 Marks
Continuous Assessment (CA)Internal	25 Marks
Total	100 Marks
Total Credit	04

Learning Objectives: To enable the students familiarising with operational aspects of retail banking products and developing suitable strategies to broaden the retail client base.

Unit-I: Concept of Retail Banking-Distinction between Retail and Corporate/Wholesale Banking; Retail Products Overview: Customer requirements, products development process, Liabilities and Assets Products, Approval process for retail loans, credit scoring.

Unit-II Important Retail asset products: Home loans, Auto/vehicle loans, Personal loans, Educational loans -Study of these products in terms of Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments/Collection;Credit/Debit Cards-Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points; Other products/Remittances/Funds Transfer

Unit-III: Retail Strategies: Tie-up with institutions for retail loans; Delivery Channels-Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking; Selling process in retail products;

Customer Relationship Management-Role and impact of customer relationship management, stages in CRM process; Technology for retail banking

Unit-IV: Trends in Retailing-New products like insurance, D-mat services, online/phone banking, property services, investment advisory/wealth management, Reverse Mortgage-Growth of e-banking, Cross selling opportunities

Unit-V: Recovery of Retail Loans-Defaults, Rescheduling, recovery process-SARAFESI Act, DRT Act, use of Lok Adalat forum, Recovery Agents-RBI guidelines

Suggested Readings:

1. Agarwal, O.P., Fundamentals of Retail Banking, Himalaya Publishing House, Mumbai.
2. Jha, SM, Banking Marketing, Himalaya Publishing House, Mumbai

3. Khan, MY, Indian Financial System, ;Tata McGraw Hill Publishing Company Ltd., New Delhi
4. Uppal;, RK,& Bishnupriya N, Modern Banking in India, New Century Publications, New Delhi
5. Uppal, RK, Banking Services and IT, New Century Publications, New Delhi
6. Guruswamy,S., Banking in the New Millenium, New Century Publications, New Delhi
7. Indian Institute of Banking & Finance, Retail Banking, Mumbai

**‘Generic Elective’(Any One)
B.Com. Third Year (Banking & Insurance)
Semester-V(CBCS Pattern)**

GE-I.2 Rural Banking and Financial Inclusion

No. of Lectures	54
End of Semester (University Exam.)	75 Marks
Continuous Assessment (CA)Internal	25 Marks
Total	100 Marks
Total Credit	04

Learning Objectives: To expose the students with the functioning of rural credit institutions in India along with the prospects and problems of financial inclusion including priority sector.

Unit I – Rural India: Demographic features-Economic features-Rural poverty-main causes and methods of measuring rural poverty-Rural Infrastructure-Rural Development Policy-Govt. policies and programmes-Economic Reforms and its impact on rural economy

Unit II-Financing Rural Development: Functions and policies of RBI and NABARD ;Rural Credit Institutions-Role and functions -Role of Information and Communication Technologies in rural banking- Regulation of Rural Financial Services;

Unit III-Financial inclusion: Concept and its role in inclusive growth- Micro credit, micro insurance scheme - Business Facilitators and Business Correspondents in rural financing-SHG/NGOs, linkages with banking, latest guidelines of GOI and RBI

Unit IV-Priority Sector Financing and Govt. initiatives: Components of priority sector-RBI Guidelines; Government initiatives: Poverty alleviation programmes/Employment programmes/Production oriented programmes-Rural housing and Urban housing schemes under priority sector-Educational loans

Unit V-Problems and prospects of Rural Banking: Problems of rural branches of commercial banks and regional rural banks-emerging trends in rural banking-financing poor as bankable opportunity.

Suggested Books:

1. Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai
2. Khan, M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
3. Pai Panandikar & NC Mehra, Rural Banking, National Institute of Bank Management, Pune
4. Guruswamy, S., Banking in the New Millenium, New Century Publications, New Delhi
5. Uppal RK, & Rimpi Kaur, Banking Sector Reforms in India, New Century Publications, New Delhi

6. Indian Institute of Banking & Finance, Rural Banking, Mumbai
7. Uppal RK & Pooja, Transformation in Indian Banks-Search for better tomorrow, Sarup Book Publisher Private Ltd., New Delhi
8. Shyam Ji Mehrotra, New Dimensions of Bank Management, Skylark Publications, New Delhi

‘Skill Enhancement Course–III’(SEC-III) (Any One)

**B.Com. Third Year (Banking & Insurance)
Semester-V (CBCS Pattern)**

SEC-III.1Self Employment-I

No.of Lectures	45
End of Semester (University Exam.)	25 Marks
Continuous Assessment (CA)Internal	25 Marks
Total	5 Marks
Total Credit	02

Objective: To develop and adopt the various skills in the students for develop their career and take the self-employment skills.

Utility: “self-employment is best employment” to know the advantages of it.

Prerequisite: Employment opportunities and other relevant aspects.

UNIT-I: Introduction

No. of Lectures: 10

Introduction, Meaning and Types of Unemployment, Caused and Remedies on unemployment, Meaning and Characteristic of Self-Employment, Meaning and characteristics of Skills.

UNIT-II: Entrepreneurship for Self-Employment

10

Need & scope of entrepreneurship development, Different approaches of entrepreneurship for self-employment, Entrepreneurship & Skill development, Developing skilled manpower.

UNIT-III: Entrepreneurial Competencies for Self-Employment

12

Motivating youth for self-employment as career option, understanding behavioral competencies for self-employment, Developing behavioral competencies for self-employment.

UNIT-IV: Government of India Support for Entrepreneurship

13

Overview of Startup India, make in India, Atal Innovation Mission (AIM), Support to Training and Employment programme for Women (STEP), Jan Dhan-adhaar- Mobile (JAM), Digital India, Pradhan Mantri Kaushal Vikas Yojana (PMKVY), National Skill Development Mission

ReferenceBooks:

1. SkillforEmployability-ByRosalieMarsh
2. Fundamentalof Entrepreneurship-BySanjayGupta
3. Skill Development &EntrepreneurshipinIndia-ByRameshwari Pandya
4. OpportunitiesforWomenEntrepreneurship-ByNIIR BoardofConsultant andEngineers.
5. ReportonSkill forAllNewApproachestoSkillingIndiaBy:FICCISkill DevelopmentForum.

‘Skill Enhancement Course–III’(SEC-III) (Any One)
B.Com.Third Year(Banking & Insurance) Semester-
V(CBCS Pattern)

SEC-III.2 E-Banking

No.of Lectures	45
End of Semester (University Exam.)	25Marks
Continuous Assessment (CA)Internal	25Marks
Total	50Marks
Total Credit	02

Learning Objectives: To make the students conversant with e-banking products in terms of delivery, security and controls with reference to India.

Unit I: Introduction to E-Banking-

Impact of Information Technology on Banking-Changing

Financial Environment and IT as a strategic response Hardware and Software.

Unit II;Applications in Banking-

Centralized Banking System/Core Banking System/System Administration, Database Administration,

Application Server and Application Administration, Network Administration, Domains, Data

Downloads/Uploads, Band widths, Data Centre, Data Storage Devices, Data Backups/Restoration;

Unit III Delivery Channels-

ATM, EFTPOS, Phone Banking, Internet Banking, SMS Banking, Mobile Banking, Credit/Debit Cards, Smart

Cards E-Commerce-Secure Electronic Transfer(SET), Payment Gateways (Credit card/Debit

cards),Authentication of payments, etc.

Unit –IV: Security, Controls and Guidelines-

Threats to Information System: i)Physical (Insiders/outside) ii) Viruses, Worms, Trojan horse, Malwares,

Software bombs, Phishing,Spoofing, Spamming, denial of service attacks, etc., Information System Security

Measures, policy, controls

Suggested Books:

1. Uppal RK, Banking with Technology, New Century Publications, New Delhi
2. Murdick RG, Ross JHE and Clagget JR, Information System for Modern Management, Prentice Hall of India, New Delhi
3. Kaptan SS, Indian Banking in Electronic Era, New Century Publications, New Delhi
4. Khan M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
5. Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai.
6. Uppal RK, Pooja, Transformation in Indian Banks-Search for Better tomorrow, Sarup Book Publishers Private Ltd., New Delhi

‘Skill Enhancement Course –III’(SEC-III) (Any One)
B.Com. Third Year (Banking & Insurance) Semester-V
(CBCS Pattern)

SEC-III.3 Banking Accounting and Tally

No.of Lectures	45
End of Semester (University Exam.)	25 Marks
Continuous Assessment (CA)Internal	25 Marks
Total	50 Marks
Total Credit	02

Learning Objectives:

To develop the knowledge of student in accounting treatment with the help of computer software technology

Utility: To know the advanced packages and time saving.

Prerequisite: ideologies of computer and accounting knowledge.

Unit-I: -Fundamentals of Accounting

No. of Lectures: 10

Introduction and Meaning of Business, Types of Business Organizations, Basic Accounting Concepts, Meaning of Book-keeping and Accountancy, Branches of Accounting, Systems of Accounting, Meaning and Types of Account, Golden Rules of Accountancy

Unit-II: Maintaining Chart of Accounts

08

Introduction and Opening Screen of Tally, Company Creation, Company Features and Configuration, Meaning and Nature of Group, Predefined Groups in Tally, Ledger Creation, Groups Creation, Practical Assignments

Unit-III: Maintaining Inventory

06

Introduction to Inventory (Skill Academy Books Business), Inventory Masters in Tally, Creation of Stock Group, Creation of Units of Measure, Creation of Stock Item, Creation of Godown, Creation of Stock Category, Practical Assignments.

Unit-IV: Recording Day to Day Transactions

10

Introduction, Source Documents or Vouchers Required for Accounting, Accounting Vouchers, Inventory Vouchers, Practical Assignments

Unit-V: - Advanced Features in TallyErp9

11

Maintaining Bill wise Details in Tally Erp9

New Reference

Against Reference

Advance

On Account

Cost Centers

Cost Category

Cost Center

Creation of Cost Category

Creation of Cost Center

Practical Assignments

References:

- AshokKNadhani-Tally.ERP9-BPBPBublication
- Er.SoumyaRanjanBehera-TallyERP9 withGST-
- ShraddhaSingh,NavneetMehra-ComprehensiveComputerLearningTally
- AshokK. Nadhani-MasteringTallyERP9-BPBPBublication
- Dr.S.K.Khillare,Kale N.B.–Tally–Self-StudyPublication Pune
- Dr.J.J.Ahirrao&Dr.P.N.Totala–I.T.&itsApplicationinBusiness,KailashPublicationAurnagabad



SWAMIRAMANANDTEERTH MARATHWADA UNIVERSITY

Vishnupuri, Nanded-431606

B.Com.-III Year Banking & Insurance (Semester-VI)

Choice Based Credit System (C.B.C.S) Syllabus

W.e.f. 2021-22

Paper No.	Name of the Paper	Lecture/Week	Total Periods	Continuous Assessment (CA)	End of Semester Exam. (ESE)	Total Marks	Total Credit
BC.6.1	Advanced Insurance Accounting	4	54	25	75	100	4
BC.6.2	Management Accounting-II	4	54	25	75	100	4
BC.6.3	Banking and Insurance Auditing-II	4	54	25	75	100	4
Discipline Specific Elective-Banking & Insurance (Only for Approved College)							
BC.6.4A	Legal Aspects of Banking and Insurance in India (BI-X)	4	54	25	75	100	4
BC.6.5A	Project Work on Banking & Insurance	4	54	50	50	100	4
Opt Any one Subject as Generic Elective of the following							
GE-II.1	Bank Marketing	4	54	25	75	100	4
GE-II.2	E - Business	4	54	25	75	100	4
Opt Any one Skill Enhancement Course-IV(SEC-IV)							
SEC-IV.1	Self-Employment Skills-II	3	45	25	25	50	2
SEC-IV.2	PRIORITY SECTOR FINANCING	3	45	25	25	50	2
SEC-IV.3	Insurance Accounting & Auditing Practices	3	45	25	25	50	2



**B.Com.-III Year Banking & Insurance (Semester-VI)
Choice Based Credit System (C.B.C.S)**

BC.6.1 Advanced Insurance Accounting

No. of Lectures	54
End of Semester (University Exam.)	75Marks
Continuous Assessment (CA)Internal	25Marks
Total	100Marks
Total Credit	04

Learning Objectives: -The objective of the course is to equip the students with the ability analysis interpret and use accounting information in managerial decision making and auditing. Utility: Student can acquire knowledge of advance level of accounting for professional.

Prerequisite: Basic knowledge Banking and Insurance Sector.

Unit - I Departmental Account

Meaning&Importance of departmental Account, preparation of departmental Accounts Profit and loss, Balance sheet and General profit and loss Account (with loading, internal transfer)

Unit II Valuation of Shares and Goodwill.

A: - Valuation of Shares-Need for valuation, methods of Valuation of Shares, Net Assets method, Dividend yield method, Return on Capital method, earning yield method, Price/ Earning Method and fair value method.

B: - Valuation of Goodwill - Need for valuation, method of valuing Goodwill - Number of years purchase of average profit Method, Capitalization method, Annuity method, Super Profit Method

Unit - III Insurance Claim

• A claim for loss of stock

Introduction Procedure for calculation, Average clause, treatment of abnormal items of goods, under or overvaluation of stock.

• B claim for loss of profit: Introduction, Indemnity under policy, some important terms Procedure for ascertain terms.

Unit IV. Accounts of General Insurance Company

Meaning, Preparation of Revenue Account for Fire and Marine, Treatment of Reserve or Provision to be Carried Forward, Preparation of Profit and Loss Account in Form B, Preparation of Profit and Loss Appropriation Account in Form C, Preparation of Balance Sheet. (Practical Problems)

Unit -V Voyage Accounts

Meaning, accounting treatment in case of complete voyage & incomplete voyage, Practical Problems.

References

- 1) Advanced Accounting - (S. N. Maheshwari)
- 2) Advanced Accountancy. (SP Jain & KN Narang)
- 3)Advanced Accounts (Mc Shukla & Sp Grewal)

- 4)Advanced Accounting (Dr Ashok Sehgal & Dr.Deepak Sehgal)
- 5) Accountancy KHR Kotal war)
- 6). Principles and Practices of Insurance and Banking. Deep& Deep
Publication. - Bodla, B.S.(2012).
- 7). Banking. Mangalore, United Publishers - Raman B.S.(2014).



B.Com.-III Year Banking & Insurance (Semester-VI)

Choice Based Credit System (C.B.C.S)

BC.6.2 Management Accounting-II

No. of Lectures	54
End of Semester(University Exam.)	75Marks
Continuous Assessment(CA)Internal	25Marks
Total	100Marks
Total Credit	04

Learning Objectives: The Objectives of this paper is to equip the students with the ability to analysis, interpret and use accounting information in Management accounting information in managerial decision-making. The student is expected to have a good working knowledge of the subject. This paper provides the students an understanding of the application of accounting techniques for management.

Utility: Students can take managerial decisions regarding finance of the business

Prerequisite: Basic knowledge of accounting and mathematics

UNIT-I: Financial Statement Analysis

No. of Lectures:11

Meaning, Nature Limitations of Financial Statement, Objective and Methods of Financial Statement Analysis, Comparative Financial Statement, Common Size Financial Statements &Trend Analysis.

UNIT-II: Ratio Analysis

11

Meaning, Advantages and Limitations of Ratio Analysis, Classification of Ratios, Calculation of Rations, Current Ratio, Liquid Ratio, Stock Turnover Ratio, Debtors Turnover Ratio, Credit Turnover Ratio, Operating Ratio, Gross Profit Ratio, Proprietary Ratio, Fixed Assets Turnover Ratio, Debt Equity Ratio, Return of Capital Employed Ration, Capital Grading Ration.

UNIT-III: Working Capital Management

11

Concept, Significance, Nature and Factors determining requirement of Working Capital, Management of Working Capital, Working Capital Forecasting and Techniques of Forecasting Working Capital.

UNIT-IV: Marginal Costing and Break-Even Analysis

11

Meaning, Advantages and Disadvantages of Marginal Costing, Cost Volume Profit Analysis, Break-Even Analysis, Volume Ratio, Marginal Safety and Maintaining Desired Level of Profit

Unit-V: Responsibility Accounting

10

MeaningandConceptofResponsibilityAccounting,Advantagesandlimitation,ProblemsonResponsibilityAccounting.

Reference:

- Cost&Management AccountingbyRavi N.Kishor,PublicationTaxmonth
- EssentialofManagementAccountingbyP.N.Reddy,Himalaya
- AdvancedManagement AccountingbyRobert S.Kailar,Holl
- Financial ofManagement AccountingbyS.R. Varshney,Wisdom
- Introduction ofManagementAccountingbyCharbsT. Horngram,PHILearning
- ManagementAccountingbyJha&Naik,HimalayaPublication



- Cost&ManagementAccountingbyD.K.Mattal,Galgotia
- ManagementAccountingbyKhan&Jain,TataMegaw
- ManagementAccountingbyR.P.Resstogi
- ManagementAccountingbyI.M.Pandey,Vikas
- ManagementAccountingbyManmohanGoyal,SahityaBhavanPublication,Agra,
ManagementAccountingbyR.K.Sharma &S.K.Gupta,Kalyan Publication, Ludhiyana.
- Management AccountingbyKhan M.Y.&JainR.K.TataMcGrowHill, NewDelhi.
- ManagementAccountingbyN.Vinayak&I.B.Singh, HimalayaPublicationHouse,Delhi
- ManagementAccountingbyR.S.N.Pillai&V.Bhagvati,S.ChandPublication,Delhi
- ManagementAccountingbyDr. S.N. Mahaeshwari,Sultan Chand &Sons, Delhi.
- ManagementAccountingbyDr.H.W.Kulkarni,Dr.V.K.Bhosle,Dr.S.M.Kolhe,ArunaPrakashan,Latur.
- ManagementAccountingbyDr.S.S.Agrawal&Dr.S.R.AgrawalChinmayPrakashanAurangabad
- Management Accounting–I –Dr.Tanshette R.V.Dr.Tammalwar A.N.-Aruna PublicationLatur



B.Com.-III Year Banking & Insurance (Semester-VI)

Choice Based Credit System (C.B.C.S)

BC.6.3 Banking and Insurance Auditing-II

No. of Lectures	54
End of Semester (University Exam.)	75 Marks
Continuous Assessment (CA) Internal	25 Marks
Total	100 Marks
Total Credit	04

Unit No. I : Company Audit

No.of Lectures : 10

Introduction, Meaning, Appointment of Company Auditor, Qualification and Disqualification of Company Auditor, Powers and Duties of Company Auditor, New rules regarding company audit.

Unit No. II : Bank Audit

14

Introduction, Meaning, difference between bank audit and company audit, Steps in bank audit, appointment of bank auditor, types of bank audit, Management of Non Performing Assets, impact of NPA, recovery of NPA.

Unit No. III : Audit Evidence

10

Introduction, Evidence for Assertions, Formation of Opinion, Type of Evidence, Audit Techniques of Collecting Audit Evidence, Audit Sampling, Types of Sampling

UNIT IV: Detection and Prevention of Fraud

12

Errors-meaning, Types of Errors -Commission, Omission, Principle and Compensating, Types of Frauds, Auditor's Duties and Responsibilities in Respect of Fraud & errors.

Unit No. V : Standards on Auditing

08

SA-200, SA-230, SA-240, SA-299, SA -300, SA-320, SA-500, SA-580 SA-600, SA-610, SA-620.

ReferenceBooks:

1. AuditingandAssuranceByCAPankajGarg.Taxman
2. AuditingandAssuranceByCARajK.Agrawal.StudyAt Home.
3. AuditingPracticesByAbhishekMittal.PoojaLawPublication
4. AuditingandAssurance ByBestWardPublication
5. AuditingbyDr.JitendraAhirrao,Dr.VasantMahajan,Dr.NandkumarRathi,ChinmayPrakashan,Aurangabad
6. Auditing-Dr.J.P.Bhosle,AthrvPublicaton, Pune
7. T.M.Kothari- Saindane,Prashant Publication, Jalgaon



B.Com.-III Year Banking & Insurance (Semester-VI)

Choice Based Credit System (C.B.C.S)

Legal Aspects of Banking and Insurance in India (BI-X)

No. of Lectures	54
End of Semester (University Exam.)	75 Marks
Continuous Assessment(CA)Internal	25 Marks
Total	100 Marks
Total Credit	04

Objectives

1. To acquaint the student with legal framework of banking and insurance.
2. To provide knowledge of the legal framework of capital and money market in India and familiar with the different agencies of credit rating and settlement

Unit 1: Identification of Customer Needs

Lectures 10

Understanding the customers, Understanding different cultures, Understanding economic background of the customers, finding different needs regarding life and general insurance as per social and economic background

Unit 2: Legal Framework of Insurance Business

Lectures 10

Insurance Act, 1938 – Features, Main provisions, LIC Act, 1956 – Features, Main Provisions, IRDA Act, 1999 – Structure, Powers

Unit 3: Stock Exchanges in India - Working

Lectures 12

Bombay Stock Exchange (BSE) – Working, Calculation of SENSEX, , National Stock Exchange (NSE) – Working, Calculation of NIFTY, OTCEI – Objectives, Advantages & Working, Execution of Transactions – Intraday and deliver, Role of brokers

Unit 4: FEMA 1999 & SEBI 1992

Lectures 12

FEMA - Objectives, History and Background of the Act, Authorities under FEMA, Transactions covered under FEMA, SEBI – Introduction, Powers and Functions of SEBI

Unit 5: Settlement Agencies in Stock Market

Lectures 10

Functioning, Objectives and importance of settlement agencies; NSCCL, NSDL, CDSL

Reference Books:

- 1) Indian Economy – Ashwini Mahajan & Gaurav Dutta, S.Chand and Company
- 2) Indian Financial System – Jaydeb Sarkhel & Seikh Salim, McGraw Hill Education
- 3) Indian Financial System – M.Y.Khan, McGraw Hill Education
- 4) <https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/0FLTP577BF4E172064685A26A73A6BC9210EC>
- 5) Insurance Principles and Practice – M.N.Mishra, S.Chand Publication



Generic Elective (Anyone)

B.Com.-III Year Banking & Insurance (Semester-VI)

Choice Based Credit System (C.B.C.S)

GE-II.1 Bank Marketing

No. of Lectures	54
End of Semester (University Exam.)	75Marks
Continuous Assessment (CA)Internal	25Marks
Total	100Marks
Total Credit	04

Learning Objectives: - Objective: To familiarise the students with the marketing concepts and strategies relevant to banking industry.

Unit I: The Foundation of Bank Marketing:

Introduction-Concept of Bank Marketing-Need for Practicing Marketing in Banks-Distinguishing Bank Marketing with marketing goods

Unit II: Behavioural Profile of Bank Customers:

Customers' behaviour- Behavioural Profile of Corporate Users and Retail Customers-Behavioural influences

Unit III: Market Segmentation:

Concept-Purpose-Importance of segmentation in the Banking services-Segmentation strategy-Agricultural, Industrial, Service, Household, Profession and Institutional sectors.

Unit IV: Marketing Strategy:

Concept-Bank Marketing Strategy-Types of Strategy-Strategic Decisions-Marketing Strategy for Public Sector Banks-Strategies involving the elements-Product-Promotion-Pricing-Place-Physical Evidence and Attractions-People

Unit V: Management of Banker:

Customer Relationship in Banking-Relationship Marketing-CRM in Banks

Text Book:

1. Jha, S.M., Bank Marketing, Himalaya Publishing House, Mumbai

Suggested Reference books”:

1. Sherlekar S.A.,& Krishnamoorthy, R, Marketing Management- Concepts and Cases, Himalaya Publishing House, Mumbai

2. Ramamohanarao, K, Services Marketing, Pearson Education, NewDelhi

3. Ramaswamy and Namakumari, Marketing Management, McMillan, Mumbai.

Generic Elective (Anyone)
B.Com.-III Year Banking & Insurance (Semester-VI)
Choice Based Credit System (C.B.C.S)
GE-II.2 E- Business

No. of Lectures	54
End of Semester (University Exam.)	75Marks
Continuous Assessment (CA) Internal	25Marks
Total	100Marks
Total Credit	04

Learning Objectives: Objective of this course is to provide basic concepts of e-business and equip the student with the skill of integrating business process with electronic technology.

UNIT –I Introduction – Traditional Business Vs E-Business - E-Business, E-Commerce, E- Marketing and M-Commerce –Internet, WWW and Evolution of E-Business – Growth of E-Business in India

UNIT - II Infrastructure for E-Business – Internet Protocols, Web-Based Client/Server, Internet Security, Media Convergence, Multimedia –Architectural Framework for E- Business – WWW as the Architecture

UNIT - III E-Business Models based on Relationship of Transaction Parties and based on Relationship of Transaction Types – E-Business for Service Industry – Travel and Tourism, Employment Placement, Real Estate, Stocks Trading, Publishing - Mobile Commerce through different Apps

UNIT –IV E-Payment Systems – Classification of Payment Systems – Risk and E-Payment Systems – ESecurity – Privacy, Integrity, Authentication, Non Repudiation, Technical Attacks and Non Technical Attacks

UNIT –V E- Advertisement - E-Business Strategies and Implementation – E-Supply Chain Management – Legal Ethical Issues of E-Business

SUGGESTED READINGS :

Ravi Kalakota & Marcia Robinson, E-Business Road map for success, Pearson Education, Asia.

Ravi Kalkota & Andrew B. Whinston, Frontiers of Electronic Commerce, Addison Wesley.

P.T.Joseph, S.J. E-Commerce: An Indian Perspective, Prentice Hall of India

Kenneth C. Laudon, Carol Guercio Traver, E-Commerce: Business, Technology, Society, Pearson Education

Efraim Turban, Jae Lee, David King and H. Michael Chung, Electronic Commerce, Pearson Education

C.S.V. Murthy, e-commerce : concepts, models and strategies, Himalaya Publishing/

C.S. Rayudu, E-Commerce and E-Business, Himalaya Publishing House.

Kamalesh Bajaj and Debjani Nag, E-Commerce, Tata McGraw Hill.

N.Bandopadhyaya, E-Commerce Context, Concepts and Consequences, Tata McGraw Hill.

. Abhjit Choudhary, E-Business and E-Commerce Infrastructure Technologies supporting



Skill Enhancement Course
B.Com.-III Year Banking & Insurance (Semester-VI)
Choice Based Credit System (C.B.C.S)
SEC-IV.1 Self Employment Skill-II

No. of Lectures	45
End of Semester (University Exam.)	25 Marks
Continuous Assessment (CA)Internal	25 Marks
Total	50 Marks
Total Credit	02

Objective: To develop and adopt the various skills in the students for develop their career and take the self-employment skills.

Utility: “self-employment is best employment” to know the advantages of it.

Prerequisite: Employment opportunities and other relevant aspects.

UNIT-I: Interpersonal Skill Development:

No. of Lectures:11

Positive Relationship, Positive Attitudes, Empathies: comprehend other opinions points of views, and face them with understanding, Mutuality, Trust, Emotional Bonding, Handling Situations (Interview).

UNIT-II: Identification of Business Opportunities:

11

Environmental Scanning for identification and selection of business opportunity, Divergent Thinking Mode: Meaning and Objectives –Tools and Techniques, Convergent Thinking Mode: Meaning and objectives-Tools and Techniques.

UNIT-III: Financial Assistance for Small Enterprise:

12

Non-Institutional: Own Fund–Family and Friends, Institutional:(a) Bank Loans–Co-operative Banks-Nationalized Bank–Scheduled Banks, (b)Angel Funding(c)Venture Funding (d) Self-employment Schemes of Government, (e) Government Financial Institutions: Khadi and Village Industries Board (KVIB) –Micro, Small and Medium Enterprises (MSME), Rajeev Gandhi Udyami Mitra Yojana (RUGMY), District Industries Centre (DIC), (f) Prime Minister Employment Generation Programme (PMEGP),(g)Forurban–Seed Capital Schemes.

UNIT-IV: Field Studies

11

Study of the organizations engaged in self-employment activities, Study of the Business Enterprises of the self-employed persons

Reference Books:

1. Entrepreneurship Development –New Venture Creations: ByTaneja Satishand GuptaS.L.
2. Handbook for New Entrepreneurs Entrepreneurship Development: by Jain P.C.
3. Entrepreneurial Development:ByGuptaC.B.& Srinivas.
4. Development of Soft Skill:ByMennaK.andV. Ayothi
5. You Can Win: Shiv Khera



Skill Enhancement Course
B.Com.-III Year Banking & Insurance (Semester-VI)
Choice Based Credit System (C.B.C.S)
SEC-IV.2 PRIORITY SECTOR FINANCING

No. of Lectures	45
End of Semester (University Exam.)	25Marks
Continuous Assessment (CA)Internal	25Marks
Total	50Marks
Total Credit	02

Learning Objectives: To expose the students with the functioning of different priority sector and related the prospects and problems of financial area.

Unit-I Agriculture and allied activities (direct and indirect finance) Implications of priority sector lending socioeconomic policies - Financial inclusion, Agricultural Finance. Farm credit, Agriculture infrastructure and Ancillary activities. Renewable Energy Social infrastructure, Weaker Sections

Unit-II Small Scale Industries (Direct and Indirect Finance) Micro, Small and Medium Enterprises (MSMEs) Manufacturing Sector, Service Sector Self- Employment Schemes - Women Entrepreneurs - Small Scale Industries

Unit- III Small Business / Service Enterprises: Entrepreneurial competence, entrepreneurial environment, business plan preparation, launching of small business and management of small business khadi and Village Industries Sector (KVI), Other Finance to MSMEs Export Finance and export credit.

Unit – IV Micro Credit: Introduction to micro finance, financial and operational evaluation and other evaluations of microfinance, microfinance in India and issues, trends and frontiers of microfinance

REFERENCE:

TEXTBOOKS

1. Hisrich, Entrepreneurship, Tata McGraw Hill, New Delhi, 2001.
2. S.S.Khanka, Entrepreneurial Development, S.Chand and Company Limited, New Delhi, 2001.
3. Indian Institute of Banking and Finance, Micro finance: Perspectives and Operations, Macmillan India Limited, 2011.
4. Beatriz and Jonathan, The Economics of Microfinance, Prentice Hall of India, 2010



Skill Enhancement Course
B.Com.-III Year Banking & Insurance (Semester-VI)
Choice Based Credit System (C.B.C.S)
SEC-IV.3 Insurance Accounting & Auditing Practices

No.of Lectures	45
End of Semester (University Exam.)	25Marks
Continuous Assessment (CA)Internal	25Marks
Total	50Marks
Total Credit	02

Learning Objective:

The objective of this course is to develop the skill of Accounting and Auditing Practices among the students.

Utility: To know the advanced packages and time saving.

Prerequisite: Ideologies of computer and accounting knowledge.

Unit-I: Accounts of Non-Trading Concern.**No. of Lectures:12**

Maintaining Receipts and Payments Accounts and Final accounts of Non-Trading Concern

Unit-II: Accounts of Retail Shopkeepers**11**

Maintaining Cash Book and Personal Accounts of Retail shop keepers.

Unit-III: Auditing standards**11**

Maintaining Final Accounts of the Company considering the provisions of Auditing standards

Unit-IV: Auditing procedure**11**

Vouching, Verification of Assets and Liabilities, Standards on Auditing and preparation of Audit Reports.

References:

1. Advanced Accounting (C.A.Raj K Agrawal):Sahitya Bhavan Publicaiton, Agra
2. Company Accounts & Auditing Practices (Sangeet Kedia's)
3. Corporate Accounting (C.A.Dr. P.C.Tulsian, C.A.Bharat Tulsian)
4. Advanced Accountancy (M. G. Patkar,PhadkePrakashan, Pune)
5. Auditing and Assurance by CAPankaj Garg.Taxman
6. Auditing and Assurance by CA RajK.Agrawal. Study atHome.
7. Auditing Practices by Abhishek Mittal Pooja Law Publication