



स्वामी रामानंद तीर्थ
मराठवाडा विद्यापीठ, नांदेड

॥ सा विद्या या विमुक्तये ॥

स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड

'ज्ञानतीर्थ', विष्णुपुरी, नांदेड - ४३१ ६०६ (महाराष्ट्र राज्य) भारत

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

'Dnyanteerth', Vishnupuri, Nanded - 431 606 (Maharashtra State) INDIA

Established on 17th September, 1994, Recognized By the UGC U/s 2(f) and 12(B), NAAC Re-accredited with 'B++' grade

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वाणिज्य व व्यवस्थापन विद्याशाखे
अंतर्गत राष्ट्रीय शैक्षणिक धोरण
२०२० नुसार पदव्युत्तर द्वितीय वर्षाचे
अभ्यासक्रम (Syllabus) शैक्षणिक वर्ष
२०२४-२५ पासून लागू करण्याबाबत.

प रि प त्र क

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, दिनांक १५ मे २०२४ रोजीच्या मा. विद्यापरिषद बैठकीतील विषय क्रमांक १७/५९-२०२४ च्या ठरावानुसार वाणिज्य व व्यवस्थापन विद्याशाखेतील एम. कॉम. द्वितीय वर्षाचे अभ्यासक्रम (Syllabus) शैक्षणिक वर्ष २०२४-२५ पासून लागू करण्यास मा. विद्यापरिषदेने मान्यता प्रदान केली आहे. त्यानुसार वाणिज्य व व्यवस्थापन विद्याशाखेतील खालील एम. कॉम. द्वितीय वर्षाचे अभ्यासक्रम (Syllabus) लागू करण्यात येत आहेत.

- 1) M. Com. II year (Affiliated College)
- 2) M. Com. II year (New Model College Hingoli.)
- 3) M. Com. II year (University Campus & Sub-Campus, Latur, Parbhani.)
- 4) M. Com. II year Banking & Insurance (Affiliated College)

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

'ज्ञानतीर्थ' परिसर,
विष्णुपुरी, नांदेड - ४३१ ६०६.
जा.क्र.:शै-१/एनइपी/एम.कॉम - II/२०२४-२५/१०४
दिनांक १०.०६.२०२४

डॉ. सरिता लोसरवार

सहा.कुलसचिव

शैक्षणिक (१-अभ्यासमंडळ)

विभाग

- प्रत : १) मा. आधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
२) मा. संचालक, परीक्षा व मुल्यमापन मंडळ, प्रस्तुत विद्यापीठ.
३) मा. प्राचार्य, सर्व संबंधित संलग्न महाविद्यालये, प्रस्तुत विद्यापीठ.
४) मा. संचालक, सर्व संकुले परिसर व उपपरिसर, प्रस्तुत विद्यापीठ
५) मा. प्राचार्य, न्यू मॉडल डिग्री कॉलेज हिंगोली.
६) सिस्टीम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ. याना देवून कळविण्यात येते की, सदर परिपत्रक संकेतस्थळावर प्रसिध्द करण्यात यावे.

SWAMI RAMANAND TEERTH
MARATHWADA UNIVERSITY, NANDED - 431 606



**(Syllabus of Two Years PG Program in
Commerce (Banking & Insurance) with
Multiple Entry and Exit Option)**

**M.Com.(Banking & Insurance)
(2nd Year): Semester III & IV (Level
6.5)**

Subject: Banking & Insurance

**Under the Faculty of
FACULTY OF COMMERCE & MANAGEMENT**

Effective from Academic year 2024-2025
(As per NEP-2020)

From Dean's Desk:

To meet the challenge of ensuring excellence in Commerce and Management education, the issue of quality needs to be addressed, debated, and taken forward in a systematic manner. Accreditation is the principal means of quality assurance in higher education. The major emphasis of accreditation process is to measure the outcomes of the program that is being accredited. In line with this Faculty of Commerce and Management of SRTM University of Nanded has taken a lead in incorporating philosophy of outcome-based education in the process of curriculum development. Faculty of Commerce and Management, SRTM University, Nanded in one of its meetings unanimously resolved that, each Board of Studies shall prepare some Program Objectives (PO's) and give freedom to affiliated Institutes to add few (PO's) and course objectives and course outcomes to be clearly defined for each course, so that all faculty members in affiliated institutes understand the depth and approach of course to be taught, which will enhance learner's learning process. It was also resolved that, maximum senior faculty from colleges and experts from industry to be involved while revising the curriculum. I am happy to state that, each Board of studies has adhered to their solutions passed by Faculty of Commerce and Management, and developed curriculum accordingly. In addition to outcome-based education, semester-based credit and grading system is also introduced to ensure quality of Commerce and Management education.

Semester based Credit and grading system enables a much-required shift in focus from teacher-centric to learner-centric education since the workload estimated is based on the investment of time in learning and not in teaching. It also focuses on continuous evaluation which will enhance the quality of education. SRTM University, Nanded has taken a lead in implementing the system through its affiliated Colleges and Faculty of Commerce and Management has devised a transparent credit assignment policy an adopted ten points scale to grade learner's performance. Credit assignment for courses is based on 15 weeks teaching learning process, however content of courses is to be taught in 12-13 weeks and remaining 3-2 weeks to be utilized for revision, guest lectures, coverage of content beyond syllabus etc.

Prof. D M Khandare,
Dean,
Faculty of Commerce and Management,

Prof. H S Patange,
Associate Dean,
Faculty of Commerce and Management,
Swami Ramanand Teerth Marathwada University, Nanded

Chairman's Desk.....

Education is the movement which brings the students, people, and the whole society from darkness to light. Education is a natural melodious and enlightened development of man's instinctive supremacies. Education is the dynamic process which activates the inbuilt traits and develops the child according to the needy situation and time. Commerce and Management education is the platform for any common man to conduct the various business activities smoothly and progressively. Commerce and Management education is basically that form of instruction which directly and indirectly prepares the businessman for his work. Commerce and Management education is a living discipline and is totally different from other disciplines. Hence it must charter new routes to service the aspirations of the nation.

A PG Program in Commerce (i.e., M Com) must therefore have a mission statement which is in conformity with program objectives and program outcomes that are expected of the educational process. The outcomes of a program must be measurable and must be assessed regularly through proper feedback for improvement of the programme. There must be a quality assurance process in place within the Institute to make use of the feedback for improvement of the programme. The curriculum must be constantly refined and updated to ensure that the defined objectives and outcomes are achieved. Students must be encouraged to comment on the objectives and outcomes and the role play individual courses in achieving them. In line with this Faculty of Commerce and Management in Swami Ramanand Teeth Marathwada University - Nanded.

We the chairmen of Board of Studies in 01) Accounts and Applied Statistics 02) Business Economics 03) Business Studies 04) Commercial and Mercantile Law 05) Management Science and Business Administration (Including NGO) Swami Ramanand Teerth Marathwada University - Nanded, happy to state here that, Program Objectives were finalized in a meeting where more than 60 members from different Institutes were attended, who were either Heads or their representatives of All Five Board of Studies .The Program Objectives and Program Outcomes are finalized listed below:

Programme Objectives:

1. Establish broad and coherent knowledge of the theoretical and professional disciplines of banking, finance, investment analysis, portfolio management, accountancy, economics, quantitative methods, law, and the Financial Services Industry.
2. To equip students with quantitative techniques for business to solve complex problems, analyze data, and make informed business decisions.
3. To Exercise informed commercial judgment within a professional setting which emphasizes ethical and responsible decision making.
4. To Integrates technical and conceptual knowledge, interpersonal and intrapersonal skills to work effectively in the Financial Services Industry.
5. To develop proficiency in accounting for managerial decisions, enabling students to interpret financial information, make strategic business decisions, and assess the financial performance of organizations.
6. To Think creatively and work collaboratively to identify better solutions in the real world business constraints.
7. To Communicate and explain specialized techniques, knowledge and ideas, to professionals and non-experts involved in the Financial Services and Investment Industries.
8. To Impart the students with higher level knowledge and understanding of contemporary trends in commerce and business finance
9. To Prepare the students to apply Statistical methods and proficient use of tools for modelling and analysis of business data
10. To Develop competency in the students about the laws and regulations, and roles of commercial,

government and central banks in controlling money market and inflation
11. To Prepare the students for an in-depth analysis of investment, portfolio management and investment banking
12. To Develop an in-depth knowledge, understanding and skills in Insurance Markets.
13. To develop the skills and knowledge among the students required in the area of accounting, taxation, business management, financial management, marketing management, human resource management, insurance, banking, finance, etc.
14. To develop essential skill set to cater to various positions in the Insurance sector.

Programme Outcomes:

1. To develop the basic institutional and practical knowledge supported by text books including up-to-date information in the field of Banking and Insurance.
2. To keep up with developments in financial markets and to analyze risks and financial problems and to carry out financial analysis of banks and insurance companies.
3. To express their opinions about banking and insurance in written and oral form, based on the basic knowledge and skills they acquire.
4. Evaluate investments in working capital, long-term assets and determine discount/hurdle rates.
5. Demonstrate proficiency in valuation techniques and apply the contingent claims approach for valuation
6. Demonstrate a systematic understanding of their knowledge in the finance, banking and insurance disciplines. Critically understand the theories, concepts and legal implications related to finance, banking and insurance subject areas.
7. Demonstrate their ability to apply a range of analytical frameworks to problems, policy issues, case studies and other forms of assessment (including examinations).
8. Student will understand organizational behaviour theories and apply them to enhance managerial effectiveness and promote a positive work culture.
9. It will be provided the practical hands-on training to the students in the area of Banking & Insurance etc.
10. It will be provided the job opportunities to the students in insurance, banking, finance, etc.
11. The skills and knowledge will be developed among the students which required in the area of insurance, banking, finance, etc.
12. Student will develop proficiency in Marketing Management, Human Resource Management and Banking Procedure and Practice.

Dr. R S Pawar - Chairman, BOS in Accounts and Applied Statistics

Dr. C K. Harnawale - Chairman, BOS in Business Economics

Dr. P T Pawar - Chairman, BOS in Business Studies

Dr. D S Yadav - Chairman, BOS in Commercial and Mercantile Law

Dr. M S Rode - Chairman, BOS in Management Sci. and Business Administration (Including NGO)

M.Com. (2ndYear): Semester III(Banking & Insurance) (Level 6.5) AY 2024-25

Teaching Scheme

Course Type	Course code	Course Title	Teaching Hours/Week		Credits Assigned		Total Credits
			Theory	Practical	Theory	Practical	
Discipline Specific Core (DSC)	CBAIC1501	FINANCIAL DERIVATIVES	4	--	4	--	4
	CBAIC1502	RURAL BANKING	4	--	4	--	4
	CBAIC1503	COST & MANAGEMENT ACCOUNTING- I	4	--	4	--	4
Discipline Specific Elective (DSE) (Any one)	CBAIE1501	HUMAN RESOURCE MANAGEMENT	4	--	4	--	4
	CBAIE1502	RISK MANAGEMENT IN INDIAN BANK					
<i>Research Project</i>	CBAIP1501	RESEARCH PROJECT (FIELD WORK/ SURVEY)	--	08	--	04	4
Total			16	08	16	04	20

Examination Scheme

Course Type	Course code	Course Title	Theory Marks		Practical Marks		Total Marks
			CA (Continuous Assessment)	ESE (End of Semester Examination)	CA (Continuous Assessment)	ESE (End of Semester Examination)	
Discipline Specific Core (DSC)	CBAIC1501	FINANCIAL DERIVATIVES	20	80	--	--	100
	CBAIC1502	RURAL BANKING	20	80	--	--	100
	CBAIC1503	COST & MANAGEMENT ACCOUNTING- I	20	80	--	--	100
Discipline Specific Elective (DSE) (Any one)	CBAIE1501	HUMAN RESOURCE MANAGEMENT	20	80	--	--	100
	CBAIE1502	RISK MANAGEMENT IN INDIAN BANK					
<i>Research Project</i>	CBAIP1501	RESEARCH PROJECT (FIELD WORK/ SURVEY)	--	---	50	50	100
Total			80	320	50	50	500

NOTE:

1. Learner / student must pass (with minimum 40%marks) separately in CA and ESE

2. 1 Credit = 25 Marks, Weekly 1 hour (60 min.) for Theory & 2 hours (120 min.) for practical.

M.Com. (2ndYear): Semester IV (Banking & Insurance) (Level 6.5) AY 2024-25

Teaching Scheme

Course Type	Course code	Course Title	Teaching Hours/Week		Credits Assigned		Total Credits
			Theory	Practical	Theory	Practical	
Discipline Specific Core (DSC)	CBAIC1551	MARKETING OF BANKING SERVICES	4	--	4	--	4
	CBAIC1552	COST & MANAGEMENT ACCOUNTING- II	4	--	4	--	4
Discipline Specific Elective (DSE) (Any one)	CBAIE1551	BUSINESS ENTREPRENEURSHIP	4	--	4	--	4
	CBAIE1552	GST LAW AND PRACTICE					
<i>Research Project</i>	CBAIP1551	RESEARCH PUBLICATION ETHICS	2	--	2	--	2
	CBAIP1552	RESEARCH PROJECT REPORT/ DISSERTATION	--	12	--	6	6
Total			14	12	14	06	20

Examination Scheme

Course Type	Course code	Course Title	Theory Marks		Practical Marks		Total Marks
			CA (Continuous Assessment)	ESE (End of (Semester Examination)	CA (Continuous Assessment)	ESE (End of (Semester Examination)	
Discipline Specific Core (DSC)	CBAIC1551	MARKETING OF BANKING SERVICES	20	80	--	--	100
	CBAIC1552	COST & MANAGEMENT ACCOUNTING- II	20	80	--	--	100
Discipline Specific Elective (DSE) (Any one)	CBAIE1551	BUSINESS ENTREPRENEURSHIP	20	80	--	--	100
	CBAIE1552	GST LAW AND PRACTICE					
<i>Research Project</i>	CBAIP1551	RESEARCH PUBLICATION ETHICS	10	40	--	--	50
	CBAIP1552	RESEARCH PROJECT REPORT/ DISSERTATION	--	--	100	50	150
Total			70	280	100	50	500



**Swami Ramanand Teerth Marathwada
University, Nanded**

**(Syllabus of Two Years PG Program in Commerce
(Banking & Insurance) with Multiple Entry and Exit
Option)**

**M.Com.(Banking & Insurance)
(2nd Year): Semester III (Level 6.5)**

Subject: Banking & Insurance

**Under the Faculty of
FACULTY OF COMMERCE & MANAGEMENT**

Effective from Academic year 2024-2025
(As per NEP-2020)



Swami Ramanand Teertha Marathwada University, Nanded

(Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (2nd Year): Semester III (Level 6.5)

Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: FINANCIAL DERIVATIVES

(Discipline Specific Core)

Course Code: CBAIC1501

Course Prerequisites:	Basic knowledge of Business, Classroom, Blackboard, E-materials, Books etc.
Course Objectives:	<ol style="list-style-type: none"> To understand the basics of derivatives To apply skills required for calculating option prices To understand the basics of working of financial derivatives markets and pricing of futures To acquire practical knowledge and understanding over swaps
Course Outcomes:	<ol style="list-style-type: none"> Students would be acquainted with business objectives, dynamics of business and Derivatives Students would recall and relate various concepts and practice knowledge of derivatives trading

Course Teaching and Evaluation Scheme

<u>Teaching Scheme</u>				<u>Evaluation Scheme</u>					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Total (Marks)			
04	--	60	--	10	10	20	80	--	100

Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		INTRODUCTION TO DERIVATIVES	12
		Development and growth of derivative markets, types of derivatives uses of derivatives, fundamental linkages between spot & derivative markets, the role of derivatives market, uses and misuses of derivatives.	
2.0		FUTURE AND FORWARD MARKET	12
		Structure of forward and future markets, mechanics of future markets hedging strategies, using futures, determination of forward and future prices, interest rate futures currency futures and forwards.	
3.0		BASIC OPTION STRATEGIES	13
		Options, distinguish between options and futures, structure of options market, principles of option pricing. Option pricing models: the binomial model, the Black-Scholes Merton model. Basic option strategies, advanced option strategies, trading with options, hedging with options, currency options.	
4.0		COMMODITY MARKET DERIVATIVES	11
		Introduction, types, commodity futures and options, swaps commodity	

		exchanges multi commodity exchange, national commodity derivative exchange role, functions and trading.	
5.0		SWAPS	12
		Concept and nature, evolution of swap market, features of swaps, major types of swaps, interest rate swaps, currency swaps, commodity swaps, equity index swaps, credit risk in swaps, credit swaps, using swaps to manage risk, pricing and valuing swaps.	
		Total	60 Hrs

Reference Books:

- Kumar S.S.S, (2007), “Financial Derivatives” Prentice Hall India Learning Private Limited, Netherland.
- Gupta S.L, (2017), “Financial Derivatives Theory Concepts and Problems” PHI Learning Pvt Ltd, New Delhi.
- Prakash B Yaragol, (2018),” Financial Derivatives: Text and Cases”, Vikas Publishing House, Kolkatta.

Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.

2. Assignment/ Tutorial: At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students’ centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 questions.



Swami Ramanand Teertha Marathwada University, Nanded

(Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (2nd Year): Semester III (Level 6.5)

Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: RURAL BANKING

(Discipline Specific Core)

Course Code: CBAIC1502

Course Prerequisites:	Basic knowledge of Banking
Course Objectives:	<ol style="list-style-type: none"> To understand the democratic features of rural population To evaluate the various Government initiatives for inclusive financial system To gain knowledge on rural financing and development policy To understand the different models of microfinance To acquire practical knowledge on problems and prospects in rural banking
Course Outcomes:	<ol style="list-style-type: none"> Summarise the demographic features and economic life of rural population. Develop skills in addressing issues in Indian agriculture. Recall the regulation of rural financial services. Analyse the microfinance models and Structure. Evaluate the performance of rural banking, problems and prospects

Course Teaching and Evaluation Scheme

<u>Teaching Scheme</u>				<u>Evaluation Scheme</u>					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Total (Marks)			
04	--	60	--	10	10	20	80	--	100

Course Contents

Module No.	Topic	Teaching Hours
1.0	OVERVIEW AND GROWTH OF RURAL BANKING	10
	<p><i>Overview of Rural Banking</i> Introduction, Objectives, Rural Banking: Meaning and Important Activities, Project Counselling, Loan Syndication, Management of Public Issues</p> <p><i>Growth of Rural Banking in India</i> Introduction, Objectives, Meaning, Importance and Implication, Need for Control: Types, Scope and Control Features, Role of SEBI (Securities and Exchange Board of India) in Regulating Rural Banking Industry, Role of National Stock Exchange of India (NSE), Role of OTC Exchange of India</p>	
2.0	CAPITAL ISSUE RELATED ACTIVITIES OF A RURAL BANKER & CORPORATE SECURITIES	10

	Introduction, Objectives, Capital Issues, Changing Structure of Indian Capital Market, Management of Pre-Issue Activities, Types and Characteristics of Securities, Marketing of Corporate Securities, Steps to be taken by the Issuing Company, Lead Manager and Underwriting	
3.0	MISCELLANEOUS ACTIVITIES OF A RURAL BANKER AND MUTUAL FUND	15
	Introduction, Objectives, Venture Capital and its Administration, Origin, Types of Venture Capital Financing, Mutual Funds, Kinds of Mutual Fund Schemes, Types of Mutual Funds, Factoring: Mechanism and Types of Factoring, Cash Management: Meaning, Importance and Objectives, ST/MT Funding	
4.0	CASH FLOW CYCLE AND LIQUIDITY MANAGEMENT	10
	Introduction, Objectives, Cash Flow Budgeting and Forecasting, Electronic Cash Management, Securitization, Term Loans, Capital Budgeting, Profit and Cost Centre, Projected Cash and Core Sources, Maturity Ladder, Contingency Plans, Need and Significance of Internal and External Audit, Objectives and Scope of an Audit, Advantages of an Audit, Classification of Audit: External and Internal Audit	
5.0	MANAGEMENT OF POST-ISSUE AND SERVICE ORIENTED ACTIVITIES OF A RURAL BANKER	15
	Introduction, Objectives, Processing of Data and Allotment of Shares, Under Subscription, Bridge Loans, reporting to SEBI, Listing on Stock Exchanges, Merger and Amalgamation: Meaning and Purpose, Types of Merger	
	Total	60 Hrs

Reference Books:

1. Rais Ahmad (2012), "Agriculture, Rural Banking & Micro Finance in India", New Century Publications, New Delhi.
2. Bishoyi T.K., (2010), "Rural Credit, Regional Rural Banks and Micro-Finance", Abhijit Publications, New Delhi.
3. Karmakar K.G, (2008), "Micro Finance in India" Sage Publication India Pvt.Ltd., New Delhi.
4. Robinson, Marguerite S. (2001), "The micro finance revolution: sustainable finance for the poor", World Bank Publications.
5. Beatriz Armendáriz de Aghion, Beatriz Armendáriz, Jonathan Morduch, "The Economics of Micro Finance" The MIT Press Cambridge, London.
6. Frances Sinha, (2009), "Microfinance Self-Help Groups in India", Practical Action Publishing, UK

Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.

2. Assignment/ Tutorial: At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 questions.



Swami Ramanand Teertha Marathwada University, Nanded

(Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (2nd Year): Semester III (Level 6.5)

Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: COST & MANAGEMENT ACCOUNTING- I

(Discipline Specific Core)

Course Code: CBAIC1503

Course Prerequisites:	Basic knowledge of Insurance Sector
Course Objectives:	<ol style="list-style-type: none"> To help students to explain basic concepts, importance & functions of Cost & Management Accounting. To help the students to illustrate the format of Vertical Financial Statements, analysis and interpretations of Financial Statement and Costing Process. To enable students to calculate the various ratios and interpret it. To enable students to prepare Cash flow statements using Indirect method. To enable students to calculate the estimated working capital requirements of the entity.
Course Outcomes:	<ol style="list-style-type: none"> Students would explain the significance of basic concept, importance & functions of Management Accounting. Students would illustrate the Vertical format of financial statements, and also tools of financial analysis such as Trend Analysis, Comparative Analysis and Common Size Statement. Students would calculate the various ratios and would be able to discuss the significance and use of the various ratios. Students would be able to prepare cashflow statements using Indirect method. Students would calculate the estimated working capital requirement of the entity

Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Total (Marks)			
04	--	60	--	10	10	20	80	--	100

Course Contents

Module No.	Topic	Teaching Hours
1.0	INTRODUCTION TO COST AND MANAGEMENT ACCOUNTING	10
	<p>Cost Accounting: Evolution, Meaning, Objectives and Scope, Concepts of Costs , Classifications and Elements of Cost, Cost Centre and Cost Unit Methods and Techniques of Costing, Cost Accounting Standards, Installation of a Costing System, Practical Difficulties in Installing a Costing System Role of Cost Accountant in Decision Making</p> <p>Management Accounting: Evolution, Meaning, Objectives and Scope, Tools and Techniques of Management Accounting, Relationship of Cost Accounting, Financial Accounting, Management Accounting and Financial Management Conflicts in Profit versus Value Maximisation Principle, Role of Management Accountant in Decision Making</p>	
2.0	STATEMENT OF COST	10

	Introduction - Meaning - Elements of Cost - Direct Cost - Indirect Cost - Overheads - Prime Cost - Works Cost - Cost of Production - Cost of Sales - Importance of Cost Sheet - Specimen Format of Cost Sheet - Preparation of Cost Sheet (Problems)	
3.0	JOB, BATCH AND PROCESS COSTING	10
	Introduction - Meaning - Features of Job Order Costing - Objectives of Job Order Costing – Prerequisite for Job Order Costing - Advantages and Disadvantages of Job Order Costing - Procedure for Job Order Cost System; Batch Costing - Meaning - Features - Determination - Difference between Job Costing and Batch Costing - Advantages and Disadvantages - Problems and Solutions; Process Costing - Meaning - Application of Process Costing - Job Costing Vs Process Costing - Calculation of Normal Process Loss and Abnormal Process Loss - Procedure for Preparation of Process Costing - Problems.	
4.0	MARGINAL COSTING AND COST VOLUME PROFIT ANALYSIS	15
	Meaning of Marginal Cost and Marginal Costing - Features of Marginal Costing – Absorption Costing - Absorption Costing Vs Marginal Costing - Differential Costing - Meaning – Marginal Costing Vs Differential Costing - Advantages of Marginal Costing - Limitations of Marginal Costing - Cost Volume Profit Analysis - Meaning - Objectives - Marginal Cost Equations - Contribution - Break Even Analysis - Profit Volume Ratio (PN Ratio) - Margin of Safety – Break Even Chart - Cash Break Even Point - Advantages - Limitations - Problems.	
5.0	COST AUDIT	15
	Cost Audit - Meaning and Definition - Difference between Financial Audit and Cost Audit Purposes or Objectives of Cost Audit - Protective Purpose - Constructive Purpose - Circumstances Under Which Cost Audit is Desirable - Types of Cost Audit - Efficiency Audit - Propriety Audit - Statutory Audit - Advantages or Usefulness of Cost Audit - Usefulness to the Management - To the Government - To the Shareholders; Cost Audit Programme - Areas of Cost Audit Programme is carried out - Advantages - Disadvantages -	
	Total	60 Hrs

Reference Books:

- N.S. Zad : Cost & Management Accounting Taxmann Publications Pvt. Ltd.
- Deepak Jain : Cost & Management Accounting Taxmann Publications Pvt. Ltd.
- S.P. Jain & K.L. Narang : Cost and Management Accounting; Kalyani Publishers, 23, Daryaganj, New Delhi-110 002.
- V.K. Saxena & C.D. Vashist : Cost and Management Accounting; Sultan Chand & Sons, 23, Daryaganj New Delhi -110 002.
- S.N. Maheshwari : Cost and Management Accounting; Sultan Chand & Sons, 23, Daryaganj New Delhi -110 002.

Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.

2. Assignment/ Tutorial: At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 questions.



Swami Ramanand Teertha Marathwada University, Nanded

(Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (2nd Year): Semester III (Level 6.5)

Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: HUMAN RESOURCE MANAGEMENT

(Discipline Specific Elective)

Course Code: CBAIE1501

Course Prerequisites:	Basic knowledge of Bank and Finance etc.
Course Objectives:	<ol style="list-style-type: none"> 1. The functions, systems, policies and applications of Human Resource Management in organizations. 2. An overview of theoretical foundations of key areas associated with HR development in the organizations, 3. HR skills and their ability to assess the constraints and opportunities associated with managing employees in different socio-economic and political context. 4. The functions, systems, policies and applications of Personnel Management and Work Force Management
Course Outcomes:	<ol style="list-style-type: none"> 1. Integrated perspective on role of HRM in modern business. Ability to plan human resources and implement techniques of job design 3. Rational design of compensation and salary administration 4. Ability to handle employee issues and evaluate the new trends in HRM

Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Total (Marks)			
04	--	60	--	10	10	20	80	--	100

Course Contents

Module No.	Topic	Teaching Hours
1.0	Human Resource Management (HRM)	12
	Concept, Nature, Scope, Importance and Challenges, HR Profession and HR Department, Line Management Responsibility in HRM, HR Philosophy, Policies, Procedures and Practice, Designing HR Systems, Functional Areas of HRM, Human Resource Development; Values and Tools, HR as a Factor of Competitive Advantage.	
2.0	Planning	13
	Manpower Planning, Job Analysis, Recruitment and Selection Process, Induction - Performance and Potential Appraisal; Coaching and Mentoring; HRM issues and practices in the context of Outsourcing as a strategy.	
3.0	Training and Development	14

	Methods, Design & Evaluation of Training & Development Programmes; Career Development - Promotions and Transfers; Personnel Empowerment; Retirement and other Separation Processes.	
4.0	Compensation Management	10
	Principles, Factors and Types, Job Evaluation - Concept and Methods, Employee Morale and Motivation, Stress Management and Quality of Work Life, Work life Balance, Human Resource Information System (HRIS), Knowledge Management and Human Resource Audit..	
5.0	Industrial Relations	11
	Meaning and Characteristics - Parties to Industrial relations, Trade Unions - Nature, Problems and Types, Industrial Disputes - Causes and Settlement of Industrial Disputes, Collective Bargaining - Features, Pre-requisites and process of Collective Bargaining, Workers Participation in Management - Objectives and Forms for Successful Participation	
	Total	60 Hrs

Reference Books:

1. A framework for Human Resource Management : Desseler, Gary, Published by Pearson education (2010), 7th Edition.
2. Human Resource Management Text and Cases : Rao, VSP, Excel Books (2010) 3rd Edition
3. Training for Development : Lynton R. P., Pareek Udai. Sage Publication India Pvt. Ltd (2011) 3rd Edition
4. Human Resource Development : Rohmetra Neelu, Anmol Publication House Pvt. Ltd. (2005) 1st Edition
5. Strategic Thought in the New Age Management : Rohmetara Neelu, Dhotra, J. R. Excel Books (2006)
6. Managing Human Resources : Cascio W. F., Nambudiri Rajeev, Tara Mc Graw - Hill (2010) 8th Edition
7. Business Dynamics : Contemporary Issues and Challenges : Rohmetrea Neelu, Singh B. P. and Sharma. Vishal., Excel Books, New Delhi 2014
8. Sustainable Business Practices : Rohmetra Neelu, Singh B. P. and Sharma Vishal Excel Books 2014
9. Managing Human Resouves : Mejia L.R.G. Balkin D.B. Cardy R. L., PHI Learning Private Limited (2012) 7th Edition
10. Human Resource Development in Commerical Banks in India : Rohmetra Neeru Ashgate Publishing Co., UK (1998)

Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.

2. Assignment/ Tutorial: At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting and innovative.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 questions.



Swami Ramanand Teertha Marathwada University, Nanded
(Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (2nd Year): Semester III (Level 6.5)

Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: RISK MANAGEMENT IN INDIAN BANK

(Discipline Specific Elective)

Course Code: CBAIE1502

Course Prerequisites:	Basic knowledge of Business Stat & math.
Course Objectives:	<ol style="list-style-type: none"> To gain a detailed knowledge pertaining to Risk Management in Banking Industry. To emphasizes on how different types of Risk may affects banking industry and how these risks can be managed. To provide deep knowledge of Risk and Risk management to business students so that they can apply the same for managing the Risk in Banking Industry.
Course Outcomes:	<ol style="list-style-type: none"> Identify what are the different types of Risk, how they affect banking industry and what are the techniques for Risk Management. Evaluate Asset Liability Management (ALM) for measuring, monitoring and managing the market Risk of a bank. Conceptualize different components of Risk Modeling in Banking Industry. Assess different types of regulations pertaining to Risk Management in Banking Industry. Gain knowledge on Risk Management Processes for managing Risks in Banking Sector.

Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Total (Marks)			
04	--	60	--	10	10	20	80	--	100

Course Contents

Module No.	Topic	Teaching Hours
1.0	Introduction	10
	The Concept, Types of Risk in Bank, Need of Risk Management in Banks, Objectives of Risk Management, Role, Goals, Process, Principles of Risk Management, Principles of Management of Liquidity Risk, Interest rate risk, Credit risk, Operational risk	
2.0	Credit and Market Risk	10
	Credit Risk: Credit Risk Management, Need, Definition and Components, Techniques and Instruments, CRF, Credit Risk Model, Credit Audit Market Risk: Introduction, Need, Component, Architecture, Asset liability Management System, Management of Liquidity Risk, Intrest rate risk, Foreign Exchange Risk, Equity Price Risk, Commodity Price Risk,	
3.0	Operational Risk	15

	Introduction, Need, Components, Management of Operational Risk, Loss event,	
4.0	Quantitative Risk Measurement	10
	Introduction, Importance, Indicators for Quantitative Risk Measurement, Measuring Uncertainty, Stress Test, Worst Case Scenario, Sensitivity Analysis, Downside Risk, Potential Loss, VaR, CaR, RAROC	
5.0	Risk Based Supervision of Bank	15
	Introduction, Need, Objectives, Process, Bank Level Preparation, Risk Profiling Technique for RBS Developed by RBI, Risk Focused Internal Audit,	
	Total	60 Hrs

Reference Books:

1. Joel Bessis, "Risk Management in Banking", John Wiley & Sons, LTD, Second Edition, 8th April, 2002.
2. Mishra, I.S Yadav and A. P Kumar, "Risk Management in Banking, Insurance and Financial Services, Academic Foundations, 2014.
3. Michel Crouhy, Dan Galai and Robert Mark "The essentials of Risk Management", Mc Graw Hill Education.
4. Dr. K. M., Bhattacharya "Risk Management in Indian Banks", Himalaya Publishing House, 2012

Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.

2. Assignment/ Tutorial: At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 questions.



Swami Ramanand Teertha Marathwada University, Nanded
(Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (2nd Year): Semester III (Level 6.5)

Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: Research Project (Field Work/ Survey)

Course Code: CBAIP1501

Course Prerequisites:	Basic Knowledge of Research Methodology, Research Laboratory, Library, Internet Facility etc.
Course Objective:	1. To make acquaint the student with practical application of research methodology. 2. To develop the research skill and attitude among the students to solve the problems of the society. 3. To make the career of student in Research and development Sector.
Course Outcomes	1. The students will be acquainted with practical application of research methodology. 2. It will be developed the research skill and attitude among the students to solve the problems of the society. 3. The students will be made their career in Research and development Sector.

Course Teaching and Evaluation Scheme

<u>Teaching Scheme</u>				<u>Evaluation Scheme</u>		
Credits Assigned		Teaching Hours		Continuous Assessment	End of Semester Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Assignments of Field Work/ Survey	Practical/ Oral Presentation of Field Work	
-	04 Cr.	--	120 Hours	50 Marks	50 Marks	100 Marks

Course Contents

In the subject of Research Project (Field Work or Survey), each student has to register his/her research topic and prepare and submit a Short Resume of Research Project (Research Proposal) towards the Concerned Teacher/Supervisor/Guide for partial fulfilment of M Com Degree under the guidance/supervision of Concerned Teacher/Guide/Supervisor at the beginning of M Com. III Semester. After Research Proposal student has to develop Research Design and prepare field work/ survey instruments like questionnaire, interview schedule etc. for collection of primary data. Student has to undertake field work or survey for collection of the data(Primary and Secondary) required as per research objectives and hypothesis under the guidance/supervision of Concerned Teacher/Guide/Supervisor. At the end, student has to make the presentation on the field work/ survey done by him/her in front of external examiner.

Continuous Assessment (CA):

Assignments of Field Work/ Survey by Concerned Teacher/Supervisor/Guide for 50 Marks

1. Preparation of Research Proposal, Research Design, Questionnaire, Interview Schedule etc.
2. Collection of Data (**Primary/Secondary**)

End of Semester Examination (ESE) Practical Exam by external examiner for 50 Marks

Student has to make the presentation on the field work/ survey done by him/her in front of external examiner at the end of the year i.e. IV Sem.



**Swami Ramanand Teerth Marathwada
University, Nanded**

**(Syllabus of Two Years PG Program in Commerce
with Multiple Entry and Exit Option)**

**M.Com.(Banking & Insurance)
(2nd Year): Semester III (Level 6.5)**

Subject: Banking & Insurance

**Under the Faculty of
FACULTY OF COMMERCE & MANAGEMENT**

Effective from Academic year 2024-2025
(As per NEP-2020)



Swami Ramanand Teertha Marathwada University, Nanded
(Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (2nd Year): Semester IV (Level 6.5)

Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: MARKETING OF BANKING SERVICES

(Discipline Specific Core)

Course Code: CBAIC1551

Course Prerequisites:	Basic knowledge of Mathematics and Statistics.
Course Objectives:	<ol style="list-style-type: none"> To explain the meaning and concepts of marketing and financial services. To impart knowledge about the concept of Product research and development, Product life cycle and Product modification, diversification, packaging, and branding of financial products. To familiarize with the concepts of pricing, distribution, and promotion of financial services. To equip the students with the knowledge of Management Information System and Marketing of allied activities i.e. mutual funds, credit cards, personal loans etc.
Course Outcomes:	<ol style="list-style-type: none"> Capability to identify key issues in marketing of financial services. In depth knowledge of key external influences in marketing of financial services. Skill to understand and articulate the process of product development, product pricing and its distribution. Ability to comprehend the concepts and marketing of Mutual funds, credit cards, housing finance, personal loans and factoring services.

Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Total (Marks)			
04	--	60	--	10	10	20	80	--	100

Course Contents

Module No.	Topic	Teaching Hours
1.0	BASICS OF MARKETING OF BANKING SERVICES	10
	Marketing, Meaning, Importance of Marketing, Modern Marketing Concept, Features of the Modern Marketing Concept- Marketing and Selling Social Marketing, Demarketing, Remarketing- Relevance of marketing to banking, Marketing environment for a banker, Marketing Mix of a banker, Marketing Plan, Bank's business objectives, Marketing Audit, SWOT Analysis, Marketing Objectives and Marketing.	
2.0	MARKETING MIX	10
	Market Segmentation, Bases, Marketing outlet for a banker, Suitable location for a bank branch, Branch Layout. Product Mix: Product Line of a banker, New Product Development, Constraints on Product Development, Product Management, Non-Fund Based Business. Meaning, Importance, Implication, Need–Types- Scope, Features Management of change Price Mix: Meaning, Importance, Factors affecting price of a product, pricing objectives	

3.0	PROMOTIONAL AND PRICING MIX	15
	Pricing Policies, Deregulation of Interest rates, Service Charges, Promotion Mix: Meaning, Objectives, Methods, Factors affecting Promotion Mix of a Banker, Personal Promotional Efforts, Direct Marketing Public Relations, Societal Banking, Customers Meets, Customer Service.	
4.0	MARKETING	10
	Advertising, Publicity, Good Promotional Meaning, Importance, Implication, Need, Types, Scope, Features Management of change, Bank Marketing Personnel, Selection, Meaning, Importance, Implication, Need, Types, Scope, Features Management of change	
5.0	MOTIVATION AND TRAINING.	15
	Introduction, Objectives, Motivation, Training and Development: Meaning, Importance of Training, Implication of Training, Need of Training, Types of Training, Scope of Training, Features of Management of Change	
	Total	60 Hrs

Reference Books:

- Ramasamy, V. S., S. Namakumari. 2018. Marketing Management: Indian Context Global Perspective. New Delhi: Sage Publications India Pvt Ltd.
- Kotler, Philip, Keller, Koshy, Jha. 2017. Marketing Management. London: Pearson Education
- Kotler Philip, Gary Armstrong, Prafulla Agnihotri. 2018. Principles of Marketing. London: Pearson Education.
- Kumar, M. A. 2013. Bank Marketing Mix: New Strategy In Today Banking Sector. BPR Technologia, 1-10.
- Luliana, C. 2007. Price Strategies in Banking Marketing. Research Gate, 1-9. www.pwc.in. (2019). Retrieved from PWC.

Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.

2. Assignment/ Tutorial: At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 questions.



Swami Ramanand Teertha Marathwada University, Nanded
(Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (2nd Year): Semester IV (Level 6.5)

Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: Cost & Management Accounting II

(Discipline Specific Core)

Course Code: CBAIC1552

Course Prerequisites:	Basic knowledge of Accountancy.
Course Objectives:	1. To help students to explain basic concepts, importance & functions of Cost & Management Accounting.
	2. To help the students to illustrate the format of Vertical Financial Statements, analysis and interpretations of Financial Statement and Costing Process.
	3. To enable students to calculate the various ratios and interpret it.
	4. To enable students to prepare Cash flow statements using Indirect method.
	5. To enable students to calculate the estimated working capital requirements of the entity.
Course Outcomes:	1. Students would explain the significance of basic concept, importance & functions of Management Accounting.
	2. Students would illustrate the Vertical format of financial statements, and also tools of financial analysis such as Trend Analysis, Comparative Analysis and Common Size Statement.
	3. Students would calculate the various ratios and would be able to discuss the significance and use of the various ratios.
	4. Students would be able to prepare cashflow statements using Indirect method.
	5. Students would calculate the estimated working capital requirement of the entity

Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Total (Marks)			
04	--	60	--	10	10	20	80	--	100

Course Contents

Module No.	Topic	Teaching Hours
1.0	FINANCIAL STATEMENTS ANALYSIS AND INTERPRETATION	10
	Introduction - Meaning of Income Statements, Balance Sheet and Statement of Retained Earnings Nature of Financial Statements - Objectives of Financial Statements - Limitations of Financial Statements; Analysis and Interpretation - Meaning - Types of Analysis and Interpretations – Internal Analysis - External Analysis - Horizontal Analysis - Vertical Analysis - Rearrangement of Income Statements - Income Statement Equations - Rearrangement of Balance Sheet - Balance Sheet Equations - Methods of Analysis and Interpretations - Comparative Financial Statements – Common Size Statements - Trend Analysis	
2.0	FUND FLOW STATEMENT	13
	Introduction - Meaning of Fund, Flow of Fund and No Flow of Fund - Statement of changes in Financial Position - Flow of Funds chart - No Flow of Funds Chart - Examples of Flow of Fund - Components of Flow of Funds - Current Assets - Current Liabilities - Non-current Assets - Non-current Liabilities - Fund Flow	

	Statement - Meaning - Difference between Fund Flow Statement and Income Statement - Fund Flow Statement Vs Balance Sheet - Preparation of Fund Flow Statement; Fund From Operations - Statement of Changes in Working Capital - Fund Flow Statement - Meaning - Specimen Format - Purposes - Calculation of Fund From Operations - Illustrations - Solutions - Rules for Preparation of Working Capital Statement - Specimen Form - Illustrations - Sources of Fund and Applications of Fund - Components of Sources of Fund and Applications of Fund - Calculation of Sources and Application of Fund -	
3.0	CASH FLOW STATEMENT	12
	Meaning - Purpose of Cash Flow Statement - Difference between Cash Flow Statement and Fund Flow Statement - Limitations - Preparation of Cash Flow Statement - Flow of Cash Under Non-Current Items - Flow of Cash due to Operations - Non-cash Items - Specimen Format - Calculation of Cash Received from Operations (AS-3)	
4.0	RATIO ANALYSIS	13
	Meaning and Definition of Analysis and Interpretations of Ratios; Principles of Ratio Selection - Advantages - Limitations of Ratio Analysis; Classification of Ratios - Liquidity Ratio; Current Ratio - Quick Ratio - Absolute Liquid Ratio; Profitability Ratio; Gross Profit Ratio - Operating Ratio - Operating Profit Ratio - Net Profit Ratio - Return on Investment Ratio - Return on Capital Employed Ratio - Earning per Share Ratio - Dividend Yield Ratio - Price Earning Ratio - Net Profit to Net Worth Ratio; Turnover Ratio; Stock Turnover Ratio - Debtors Turnover Ratio – Debt Collection Period Ratio - Creditor's Turnover Ratio - Average Payment Period - Working Capital Turnover Ratio - Fixed Assets Turnover Ratio - Capital Turnover Ratio; Solvency Ratios; Debt Equity Ratio - Proprietary Ratio - Capital Gearing Ratio - Debt Service Ratio; Overall Profitability Ratio;	
5.0	REPORTING TO MANAGEMENT	12
	Introduction - Definition of Management Reporting - Objectives of Management Reporting - Essentials of Good Reporting System - Classification of Management Reporting - According to Objectives, Period, Functions - Report Meant for the Top Level of Management, Middle Level Management and Junior Level Management	
	Total	60 Hrs

Reference Books:

1. I.M. Pandey : Management Accounting; Vikas Publishing House (P) Ltd. A-22, Sector 4, Noida – 201 301
2. Ravi M. Kishore : Advanced Management Accounting; Taxmann's, Taxmann Publication (P) Ltd. 59/32, New Rohtak Road, New Delhi – 110 005.
3. M.Y. Khan & P.K. Jain : Theory and Problems of Management and Cost Accounting; McGraw-Hill Education (India) Ltd. B-4, Sector 63, Gautam Budh Nagar, Noida – 201 301.
4. JawaharLal : Cost Accounting; McGraw-Hill Education (India) Ltd. B-4, Sector 63, GautamBudh Nagar, Noida – 201 301.
5. C.T. Horngren : Cost and Management Accounting - A Managerial Emphasis; Pearson Education Asia, 482, F.I.E. Patparganj, Delhi-110 092.

Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.

2. Assignment/ Tutorial: At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 questions.



Swami Ramanand Teerth Marathwada University, Nanded

(Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (2nd Year): Semester IV (Level 6.5)

Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: BUSINESS ENTREPRENEURSHIP

(Discipline Specific Elective)

Course Code: CBAIE1551

Course Prerequisites:	Basic knowledge of Entrepreneurship.
Course Objectives:	<ol style="list-style-type: none"> To explain concepts of Entrepreneurship and build an understanding about business situations in which entrepreneurs act To qualify students to analyse the various aspects, scope and challenges under an entrepreneurial venture To explain classification and types of entrepreneurs and the process of entrepreneurial project development. To discuss the steps in venture development and new trends in entrepreneurship.
Course Outcomes:	<ol style="list-style-type: none"> Learners will pick up about Foundation of Entrepreneurship Development and its theories. Learners will explore entrepreneurial skills and management function of a company with special reference to SME sector. Learners will identify the type of entrepreneur and the steps involved in an entrepreneurial venture. Learners will understand various steps involved in starting a venture and to explore marketing methods & new trends in entrepreneurship Learners will pick up about Foundation of Entrepreneurship Development and its theories.

Course Teaching and Evaluation Scheme

<u>Teaching Scheme</u>				<u>Evaluation Scheme</u>					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Total (Marks)			
04	--	60	--	10	10	20	80	--	100

Course Contents

Module No.	Topic	Teaching Hours
1.0	Introduction to Entrepreneurship	10
	Entrepreneur, Entrepreneurship and Enterprise, Concept of an Entrepreneur, Significance of Entrepreneurship, Entrepreneurship Development, Some Models for Entrepreneurship Development, Entrepreneurship in Developing Countries	
2.0	Understanding Entrepreneurship & Entrepreneur	10
	Entrepreneurship: Concept and Growth, Dimensions of Entrepreneurship Development, Entrepreneurship and Management Distinction between an Entrepreneur and a Manager, The Entrepreneurial Personality, Entrepreneurial Mindset, Entrepreneurial Functions	
3.0	Entrepreneurial Career	15

	Charms of Being an Entrepreneur, A Journey Towards Entrepreneurship Career, Myths of Entrepreneurship, Problems Faced by Entrepreneurs, The Dark Side of Entrepreneurship	
4.0	Theories of Entrepreneurship	15
	Economic Theories of Entrepreneurship, Sociological Theories of Entrepreneurship, Cultural theories of Entrepreneurship, Psychological Theories of Entrepreneurship, Conceptual Models of Entrepreneurship	
5.0	Classification of Entrepreneurs	10
	Danhof's Classification Based on Adaptability, Singh's Classification Based on Nature of Economy, Gupta's Classification From Development Angle, Arthur Cole's Classification, Classification Based, on Motives, Classification by Behavioral Scientists, Classification by Ubasaran, Alsos, Westhead, and Wright, Raj Shankar's Classification, Classification Based on Expertise, Classification Based, on Motivation Levels, Classification Based on Type of Business, Joe Abraham's Classification, Zimmerer and Scarborough's Classification Based on Cultural Diversity, Schollhammer's, classification Based on Entrepreneurship Practice, Robert Hisrich's Classification of Start-up Enterprises, Classifications Based on New Trends, Other Classifications	
	Total	60 Hrs

Reference Books:

1. Deshpande Manohar U., Entrepreneurship of Small Scale Industry, Deep and Deep Publications, 1984
2. Khanka S.S., Entrepreneurial Development, S. Chand and Co., New Delhi, 1999
3. Mohanty Sangram Keshari, Fundamentals of Entrepreneurship, PHI Learning, New Delhi, 2010
4. Zimmerer Thomas W., Scarborough Norman M., Essentials of Entrepreneurship and Small Business Management, PHI Learning Pvt. Ltd., 2011
5. Hisrich Robert D., Peters Michael P., Shepherd Dean A., Entrepreneurship, Tata McGraw Hill Education Pvt. Ltd., New Delhi, 2010
6. Shankar Raj, Entrepreneurship Theory and Practice, Vijay Nicole Imprints Pvt. Ltd., Chennai, 2012

Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.

2. Assignment/ Tutorial: At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 questions.



Swami Ramanand Teertha Marathwada University, Nanded

((Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (2nd Year): Semester IV (Level 6.5)

Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: GST LAW AND PRACTICE

(Discipline Specific Elective)

Course Code: CBAIE1552

Course Pre-requisites:	Basic knowledge of Enterprise, classrooms, black boards, E- materials, Books etc.
Course Objectives:	<ol style="list-style-type: none"> To give an overview of the concept of GST. To acquaint the students with provisions of input tax credit and payment of GST. To impart knowledge about procedure compliances under GST. To familiarize students with impact of GST on specific sectors and compensation to the states.
Course Outcomes:	<ol style="list-style-type: none"> Acquire knowledge about recent changes taking place in GST Law, Understand the background for introduction of GST in India; Know about eligibility and conditions for availing input tax credit; Learn about registration requirements, maintenance of books of accounts and assessment under GST; Understand impact of GST and compensation to states on account of an loss that occurs due to introduction of GST in the states;

Course Teaching and Evaluation Scheme

<u>Teaching Scheme</u>				<u>Evaluation Scheme</u>					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Total (Marks)			
04	--		--	10	10	20	80	--	100

Course Contents

Module No.	Topic	Teaching Hours
1.0	INTRODUCTION TO GOODS AND SERVICES TAX	12
	Concept; Genesis of GST in India; Legislative framework of GST; Advantages of GST; Composition scheme; Reverse charge mechanism; Exemption from GST; Supply: meaning, scope, composite and mixed supply, time and value of supply; Import and export of goods and services under GST; Impact of GST on E-commerce market place sellers; E-way bill.	
2.0	INPUT TAX CREDIT AND PAYMENT OF GST	12
	Eligibility and conditions for taking input tax credit; Apportionment of credit and blocked credits; Credit in special circumstances; Distribution of credit by input service distributor; Recovery of Credit; Reversal of credit; ITC Utilisation; Tax Invoice; Credit Notes; Debit Notes, Electronic Cash Ledger; Electronic Credit Ledger; Electronic liability ledger; Manner of payment of Tax-Tax	

	Deduction at Source; Collection of Tax at Source; Refunds.	
3.0	PROCEDURAL COMPLIANCE UNDER GST	13
	Registration: Person liable, compulsory registration, deemed registration person not liable, procedure, casual taxable person, non-resident taxable person, amendment of registration, cancellation of registration, revocation of cancellation; Furnishing details of supplies; Returns; Accounts and records; Assessment: Overview of various types of assessment.	
4.0	IMPACT OF GST ON INDUSTRY	13
	GST impact on Health care services; GST impact on Hotels and restaurants; GST impact on education and commercial coaching/training; GST impact on services and service providers; GST impact on exports and special economic zones; GST impact on Goods transport agency;	
5.0	COMPENSATION TO STATES	10
	Compensation to states: levy and collection of cess, GST compensation fund, Compensation payable to states.	
	Total	60 Hrs

Reference Books:

1. GST Bare Act
2. Datey, V.S, GST Ready Reckoner, Taxmann, New Delhi.
3. GST Act with Rules and Forms- Taxmann, New Delhi.
4. Gupta, V and Gupta, N.K, GST- Law, Practice and Procedures, Bharat Publications, New Delhi.
5. Mehrotra, H.C and Agarwal, V.P, Goods and Service Tax, Sahitya Bhawan Publications, Agra

Note : Latest edition of the books may be preferred

Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.

2. Assignment/ Tutorial: At least 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 questions.



Swami Ramanand Teerth Marathwada University, Nanded
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Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: RESEARCH PUBLICATION ETHICS

Research Project

Course Code: CBAIP1551

Course Prerequisites:	Basic Knowledge of Banking, Insurance etc. for Internship / Apprenticeship.
Course Objectives:	1. To impart knowledge and skills required for research
	2. To provide students with the fundamental knowledge of basics of philosophy of science and ethics, research integrity, publication ethics.
	3. To Provide Hands-on sessions are designed to identify research misconduct and predatory publications.
	4. To Impart knowledge about Indexing and citation databases, open access publications, research metrics (citations, hindex, Impact Factor etc).
Course Outcomes:	1. Apply theories and methods in ethics, research ethics and scientific conduct.
	2. Understand the philosophy of science and ethics, research integrity and publication ethics.
	3. Identify software tools in open access publishing to check publisher copyright, predatory publications and journal suggestions.
	4. Acquire skills of presenting arguments and results of ethical inquiries and understand the usage of plagiarism tools.
	5. Utilize the indexing, citation databases and research metrics (citations, h-index, impact Factor, etc.).

Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						
Credits Assigned		Teaching Hours		(CA)			(ESE)			Total (Marks)
Theory	Practical	Theory	Practical	Tests (Marks)	Assignment (Marks)	Total (CA) (Marks)	Theory Exam (Marks)	Practical Exam (Marks)	Total (ESE) (Marks)	
02	--	02	--	--	10	10	--	40	40	50

Course Contents:

Module No.	Topic	Teaching Hours
1.0	Philosophy and Ethics	05
	1. Introduction to philosophy: definition, nature and scope, concept, branches, 2. Ethics: Definition, moral philosophy, nature of moral judgements and reactions	
2.0	Scientific Conduct	06
	1. Ethics with respect to science and research 2. Intellectual honesty and research integrity 3. Scientific misconducts: Falsification, Fabrication and Plagiarism (FFP) 4. Redundant publications, Duplicate and overlapping publications, salami slicing	

	5. Selective reporting and misrepresentation of data	
3.0	Publication Ethics	10
	<ol style="list-style-type: none"> 1. Publication ethics: definition, introduction and importance 2. Best practices/ Standards setting initiatives and guidelines: COPE, WAME, etc. 3. Conflicts of interest 4. Publication misconduct: Definition, concept, problems that lead to unethical behaviour and vice versa, types 5. Violation of publication ethics, authorship and contributorship. 6. Identification of publication misconduct, complaints and appeals 7. Predatory publishers and Journals 	
4.0	Open Access Publishing	04
	<ol style="list-style-type: none"> 1. Open access publications and initiatives 2. SHERPA/RoMEO online resource to check publisher copyright & self- archiving policies 3. Software tool to identify predatory publications developed by SPPU 4. Journal finder/ Journal suggestion tools viz. JANE, Elsevier Journal Finder, Springer Journal Suggested, etc. 	
5.0	Databases, Software Tools and Research Metrics	05
	<p>A. Databases (2 hrs)</p> <ol style="list-style-type: none"> 1. Indexing databases 2. Citation databases: Web of Science, Scopus, tec. <p>B. Software tools (2 hrs)</p> <ol style="list-style-type: none"> 1. Use of Plagiarism software like Turnitin, Urkund and other open-source software tools <p>C. Research Metrics (1 hrs)</p> <ol style="list-style-type: none"> 1. Impact Factor of journal as per Journal citation Report, SNIP, SJR, IPP, Cite Score 2. Metrics: h-index, G index, i10 index, altmetrics 	
	Total	30 Hrs

Continuous Assessment (CA):

1. Assignment/ Tutorial: At least 01 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

End of Semester Examination (ESE for 2 Credit Course):

1. Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
2. Attempt any 3 questions (from Q.2 to Q.7) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 4 questions.

Swami Ramanand Teertha Marathwada University, Nanded
(Syllabus of Two Years PG Program in Commerce (B&I) with Multiple Entry and Exit Option)

M.Com. (B&I) (2nd Year): Semester IV (Level 6.5)

Subject: Banking & Insurance

Under Faculty of Commerce and Management

Effective from Academic Year 2024 – 2025 (As per NEP-2020)

Course Title: Research Project / Dissertation

Course Code: CBAIP1552

Course Prerequisites:	Basic knowledge of Research, Classroom, E-materials, Books etc.
Course Objectives:	1. To identify and discuss the role and importance of research in the social sciences.
	2. To identify and discuss the issues and concepts salient to the research process.
	3. To identify and discuss the complex issues inherent in selecting a research problem, selecting an appropriate research design, and implementing a research project.
	4. To identify and discuss the concepts and procedures of sampling, data collection, analysis and reporting.
Course Outcomes:	1. Student will undertake problem identification, formulation and solution.
	2. Student will design solutions to complex problems utilising a systems approach.
	3. Student will be able to choose an appropriate topic for study and will be able to clearly formulate & state a research problem
	4. Based on the analysis and interpretation of the data collected, student will be able to arrive at logical conclusions and propose suitable recommendations on the research problem

Course Teaching and Evaluation Scheme

<u>Teaching Scheme</u>				<u>Evaluation Scheme</u>		
Credits Assigned		Teaching Hours		Continuous Assessment	End of Semester Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Research Project/ Dissertation	Practical/ Oral Viva- Voce	
-	06 Crs.	--	180 Hours	100 Marks	50 Marks	150 Marks

Continuous Assessment (CA):

01) Research Project Report/ Dissertation 100 Marks by Internal Examiner.

End of Semester Examination (ESE):

01) Practical/ Oral/ Viva-voce Exam 50 Marks by External Examiner

Course Content

In the subject of Research Project/ Dissertation, each student has to prepare and submit a detailed Research Project Report/ Dissertation for partial fulfilment of M Com Degree. It is expected to submit in typed/handwritten and binding format under the guidance/supervision of Concerned Teacher/Guide/Supervisor on the topic selected and the data collected through field work and survey in M Com. III Semester. The format or structure of Research Project Report/Dissertation is required in the following format.

Format of Research Project Report/ Dissertation

• Title Page
• Declaration by the Candidate
• Certificate by the Guide
• Preface – noting collaborations, and contributions to authorship
• Acknowledgements
• List of Tables
• List of Figures
• Chapter Scheme
1. Introduction: (Statement of Problem, Significance of Topic, Research Objectives, Hypothesis, Scope and Limitations etc.)
2. Literature Review
3. Research Methodology
4. Analysis and Interpretation of Data
5. Findings, Conclusions and Recommendations
Annexures: A) Bibliography or list of references
B) Questionnaire / Interview Schedule

Title Page Format

<p>(----- Topic/Title -----)</p> <p>A Dissertation / Research Project Report</p> <p>Submitted To</p>  <p>Swami Ramanand Teertha Marathwada</p> <p>University, Nanded</p> <p>For the Partial Fulfilment of Degree of Master of Commerce</p> <p>In the Subject of Commerce</p> <p>Under the Faculty of Commerce and Management</p> <p>Submitted by</p> <p>-----</p> <p>Under the Supervision of</p> <p>-----</p>

Declaration by the Candidate

I hereby declare that the Research Project Report/ Dissertation entitled Submitted by me for the partial fulfilment of Post Graduate Program in Commerce i.e. Master of Commerce is the work carried out by me during the Academic Year..... under the supervision ofand has not formed the basis for the award of any degree, diploma or fellowship in this or any other University or other institution of higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in this Report/Dissertation.

Place:

Date:

Sign. & Name of the Student/Researcher

Certificate by the Guide

This is to certify that the work incorporated in the Research Project Report/ Dissertation entitled Submitted by is an authentic record of research work carried out by his/her at the Post Graduation Department of Commerce, (.....College Name.....) affiliated to Swami Ramanand Teerth Marathwada University Nanded under my guidance and that no part thereof has been presented earlier for any other degree, diploma or fellowship. The material obtained from other sources has been duly acknowledged by the researcher in the Report/Dissertation.

Place:

Date:

Sign. & Name of the Guide/Supervisor
