

B.Com (Hons) Course Structure & Syllabus

This is approved in the Academic Council held on 08/11/2019

B. Com. (Hons.): Three-Year (6-Semester) CBCS Programme

Course Structure		
Semester I		
BCM-AE-1014	Business Communication (English/Hindi/MIL)	Ability-Enhancement Compulsory Course (AECC)-1
COM-HC-1026	Financial Accounting	Core Course C-1
COM-HC-1036	Business Law	Core Course C-2
COM-GE-1046(A) COM-GE-1046(B)	Any one of the following Micro Economics Investing in Stock Markets	Generic Elective (GE)-1 Generic Elective (GE)-1
Semester II		
ENV-AE-2014	Environmental Studies	Ability-Enhancement Compulsory Course (AECC)-2
COM-HC-2026	Corporate Accounting	Core Course C-3
COM-HC-2036	Corporate Laws	Core Course C-4
COM-GE-2046(A) COM-GE-2046(B)	Any one of the following Macro Economics Insurance & Risk Management	Generic Elective (GE)-2 Generic Elective (GE)-2
Semester III		
COM-HC-3016	Computer Applications in Business	Core Course C-5
COM-HC-3026	Income-tax Law and Practice	Core Course C-6
COM-HC-3036	Management Principles and Applications	Core Course C-7
COM-GE-3046 (A) COM-GE-3046 (B)	Any one of the following Business Statistics/ Operation Research in Business	Generic Elective (GE)-3
COM-SEC-HC-3054 (A) COM-SEC-HC-3054 (B)	Any one of the following Entrepreneurship/ New Venture Planning	Skill-Enhancement Elective Course (SEC)-1
Semester IV		
COM-HC-4016	Cost Accounting	Core Course C-8
COM-HC-4026	Business Mathematics	Core Course C-9
COM-HC-4036	Human Resource Management	Core Course C-10
COM-GE-4046 (A) COM-GE-4046 (B)	Any one of the following Indian Economy/ Micro Finance	Generic Elective (GE)-4
COM-SEC-HC-4054 (A) COM-SEC-HC-4054 (B)	Any one of the following E-Commerce/ E-Filing of Returns	Skill-Enhancement Elective Course (SEC)-2
Semester V		
COM-HC-5016	Principles of Marketing	Core Course C-11
COM-HC-5026	Fundamentals of Financial Management	Core Course C-12

	DSE-1 (<i>Any one of Group A other than the subject selected under DSE-2</i>)	Discipline Specific Elective (DSE)-1
	DSE-2 (<i>Any one of Group A other than the subject selected under DSE-1</i>)	Discipline Specific Elective (DSE)-2
	Discipline Specific Elective (DSE) Group A	
COM-DSE-HC-5036 (A)	Management Accounting	
COM-DSE- HC-5036 (B)	Advanced Financial Accounting	
COM-DSE- HC-5036 (C)	Advertising	
COM-DSE- HC-5036 (D)	Banking	
COM-DSE- HC-5036 (E)	Computerised Accounting System	
COM-DSE- HC-5036 (F)	Indian Financial System	
Semester VI		
COM-HC-6016	Auditing and Corporate Governance	Core Course C-13
COM-HC-6026	Indirect Tax Laws	Core Course C-14
	DSE-3 (<i>Any one of Group B other than the subject selected under DSE-4</i>)	Discipline Specific Elective (DSE)-3
	DSE-4 (<i>Any one of Group B other than the subject selected under DSE-3</i>)	Discipline Specific Elective (DSE)-4
	Discipline Specific Elective (DSE) Group B	
COM-DSE- HC-6036 (A)	Fundamentals of Investment	
COM-DSE- HC-6036 (B)	Consumer Affairs and Customer Care	
COM-DSE- HC-6036 (C)	Advanced Corporate Accounting	
COM-DSE- HC-6036 (D)	International Business	
COM-DSE- HC-6036 (E)	Industrial Relations and Labour Laws	
COM-DSE- HC-6036 (F)	Business Research Methods and Project Work	

Objective: This paper intends to provide basic skills to operate in stock markets and the ways of investing in it. It will enable the student to take up investment in stock markets independently.

Contents

Unit I: Investing Fundamentals**15 Lectures**

Types of Investment- Equity shares, IPO/FPO, Bonds, Indian Securities Market: the market participants, trading of securities, security market indices. Sources of financial information; Stock exchanges in India; BSE, NSE, MCX, Buying and selling of stocks: using brokerage and analysis recommendations. Use of limit order and market order.

Unit II: Stock Analysis and Valuation**20 Lectures**

Online trading stock. Understanding stock quotations, types and placing of order. Risk its valuation and mitigation. Analysis of the company; financial characteristics (as explained by ratio analysis, future prospects of the company, assessing quality of management using financial and non-financial data, balance sheet and quarterly results, cash flows and capital structure). Comparative analysis of companies. Stock valuation, using ratios like PF ration PEG ratio and price revenue ratio. Use of historic prices, simple moving average, basic and advanced interactive charts. Examining the shareholding pattern of the company.

Pitfalls to avoid while investing: high P/E stocks, low price stocks, stop loss, excess averaging.

Unit III: Investing in Mutual Funds**15 Lectures**

Background of Mutual Funds: Needs and advantages of investing in Mutual Funds. Net Asset Value. Types of Mutual Funds; Open ended, closed ended, equity, debt, hybrid, money market. Load vs no load funds. Factors affecting choice of mutual funds CRISIL Mutual Fund Ranking and its Usage.

Unit IV: understanding Derivatives**15 Lectures**

Futures, Options, trading in futures and options. Understanding stock market quotes on futures and options. Types of orders, Put and Call options: how Put and Call options work. Commodities, Derivatives of commodities, trading of commodity derivatives on MCX, Currency, derivatives and its trading.

Suggested Readings:

1. Gitman and Joehnk, Fundamentals of Investing, Pearson.
2. Madura, Jeff, Personal Finance, Pearson.
3. Chandra, Prasanna, Investment Analysis and Portfolio Management, Tata McGraw Hill.
4. Damodaran, Aswath, Investment Valuation Tool and Techniques for Determining.

COM-GE-2026: Insurance & Risk Management

Marks: 100

Credit: 6

Lectures 65

Objective: To develop an understanding among students about identifying, analyzing and managing various types of risk. Besides, the students will be in a position to understand principles of insurance and its usefulness in business along with its regulatory framework.

Unit I:

15 Lectures

Concept of Risk, Types of Risk, Managing Risk, Sources and Measurement of Risk, Risk evaluation and Prediction Disaster Risk Management, Risk Retention and transfer.

Unit II:

15 Lectures

Concept of Insurance, Need for Insurance, Globalization of Insurance Sector, Reinsurance, Co-insurance, Assignment Endowment.

Unit III:

20 Lectures

Nature of Insurance Contract, Principle of utmost Good Faith, Insurable Interest, proximate cause, contribution and subrogation, indemnity, Legal Aspect of insurance contract. Types of insurance: Life and Fire Insurance, Health insurance, Marine Insurance, Automobile Insurance.

Unit IV:

15 Lectures

Control of Malpractices, Negligence, Loss Assessment and Loss Control, Exclusion of Perils, Actuaries, Computation of Insurance Premium.

Regulatory Framework of Insurance: Role, Power and Functions of IRDA, Composition of IRDA, IRDA Act, 1999.

Suggested Readings:

1. George, E. Rajda, Principles of Risk Management and Insurance, Pearson Education.
2. Dorfman, Marks S., Introduction to Risk Management and Insurance, Pearson.
3. All the three modules of Insurance and Risk Management by Institute of Chartered Accountants of India.
4. Gupta P.K. Insurance and Risk Management, Himalay Publishing House.
5. Mishra, M.N. Principles and Practices of Insurance, S. Chand and Sons.
6. Dinsdale, W.A. Elements of Insurance, Pitman
7. Black, K. and H.D. Skipper, Life and Health Insurance, Pearson Education.
8. Crane, F., Insurance Principles and Practices, John Wiley and Sons, New York
9. Vaughan, E.J. and Vaughan T., Fundamentals of Risk & Insurance, Wiley and Sons, New York.
10. Hansell, D.S. Element of Insurance, MacDonalld and Evans Ltd.

Note: Latest edition of test book may be used.

COM-GE-4046 (B): MICRO FINANCE

Credit 6

Credit: 6

Lectures 65

Course Objective: The course aims to make the students understand the basic concepts of micro-finance and its importance, institution structure, management of micro-finance institutions and microfinance in Indian context.

Course Content:

Unit I: Micro Finance - Meaning and Concept, Nature and Scope, Objectives of micro finance, micro finance and micro credit, Evolution and characteristics of micro finance, Benefits of micro finance, Development of micro finance in India. **13 Lectures**

Unit II: Micro finance Institutions- Structure of micro finance institutions, various models of micro finance institutions and their functions, sources of fund, credit delivery mechanism for micro credit, Non-financial services and MFIs. **13 Lectures**

Unit III: Micro finance in India- Indian financial sector- financial inclusion, micro finance movement in India, demand for and supply of micro financial services, Role of NABARD for micro finance, Problems and Prospects of MF in India. **13 Lectures**

Unit IV: Management of MFIs- Fund Management, Various types of risk in MFIs and their management, Performance Management- measurement of operational efficiency and productivity, Impact Assessment and Social Assessment of MFIs. **13 Lectures**

Unit V: Legal and Regulatory Framework for Micro Finance, Need for Regulation of MF and MFIs, Various Laws governing MF activities in India, The Cooperative society Act., The RBI Act, The Banking Regulation Act, The Micro Finance Institutions (Development and Regulation) Bill 2012. **13 Lectures**

Suggested Books:

1. Micro Finance: Perspectives and Operations, IIBF, Macmillan, 2009.
2. Micro Finance-Redefining the Future, V. Somnath, Excel Books.
3. Fundamentals of Micro Finance, D.Das and R Tiwari, Global Publishing House, Guwahati (India).
4. Understanding Micro Finance, D. Panda, Wiley India Pvt. Ltd., 2009.
5. The Economics of Microfinance, Armendr Z, Beatriz, Morduch and Jonathan, PHI.
6. Micro Finance: Impacts and Insight, Rajgopalan S and Nirali Parikh, ICFAI Press.

COM-DSE-HC-5036 (D): BANKING

Credit 6

Total Marks: 100

Lectures 65

UNIT-I

13

Introduction: Bank-Meaning and functions, Origin and development of banking in India, Types of banks, Structure of commercial banks in India - public and private sector banks, Scheduled and Non-scheduled Banks; E-Banking-meaning, different types of services and products like ATM, debit and credit cards, phone banking, internet banking, EFT-RTGS and NEFT.

UNIT-II

13

Banker –customer relationship; Definition of banker and customer, general relationship, rights and obligations of a banker, Garnishee order. Banking Ombudsman Scheme.

Customers' account with the banker- fixed deposit account, savings account, current account- opening and operation of savings and current account, account facilities available for NRIs, KYC Guidelines

Special types bank customers – minor, illiterate persons, joint account, partnership account, Joint Stock Company.

UNIT-III

13

Employment of bank funds; Liquid assets- significance of liquidity in banking, cash balance, statutory reserve in the RBI; Loans and advances- principles of sound lending, types of credit, cash credit system, overdraft, loan system; Pledge, hypothecation and mortgage, collateral security.

UNIT-IV

13

Negotiable Instruments- Definition, features, types of negotiable instruments, holder and holder in due course, payment in due course; endorsements- meaning, kinds; crossing of cheque- types, significance, payment, collection of cheque, precautions, material alterations, statutory protection to paying and collecting banker.

UNIT-V

13

Banking Regulation Act; requirements as to minimum paid-up capital and reserves, constitution of Board of Directors, loans and advances, licensing of banking companies, accounts and audit, powers of the RBI, Banking Sector Reforms and Governance: prudential norms relating to capital adequacy, income recognition, asset classification.

SUGGESTED READINGS:

1. D.M. Mithani and E. Gordon, Banking and Financial System, Himalaya Publishing House.
2. D. Muraleadharn, Modern Banking, Prentice Hall of India, New Delhi.
3. Indian Institute of Banking and Finance, Principles of Banking, Macmillan.
4. K. C. Sekhar and L.Sekhar, Banking Theory and Finance, Vikas Publishing House.
5. P.N. Varshney, Banking Law & Practice, Sultan Chand & Sons
6. S.N. Maheswari & S.K. Maheswari, Banking Law & Practice, Kalyani Publishers
7. S. Natarajan and R. Parameswaram, Indian Banking, Sultan Chand & Sons.

COM-DSE-HC-5036(F): Indian Financial System

Marks: 100

Credit: 6

Lectures: 65

Objective: To provide students the basic knowledge of Indian Financial System and its components, institutions and their functions.

Contents

Unit-1: Introduction

Lectures 10

Financial System-Meaning, Components of Financial system, Functions of Financial System, Financial System and Economic Development, Overview of Indian Financial System.

Unit – 2: Financial markets

Lectures 15

Financial Market- Classifications of Financial Markets; Money market- its constitutions, functions and significance; Capital Market- Primary and secondary market, functions of capital market and its significance.

Unit-3: Financial Institutions

Lectures 15

Banking Financial Institutions- Types of Banks, Functions of Banks, Structure of Indian Banking System; Non-Banking Financial institutions, types and structure; Mutual Funds, Insurance Companies and Pension Funds.

Unit-4: Financial Services

Lectures 10

Meaning, features and importance, Types of Financial Services- Factoring, Leasing, Venture Capital, Consumer Finance and Housing Finance.

Unit-5: Regulatory Institutions

Reserve Bank of India- organization, objectives, Role and Functions; Securities and Exchange Board of India- Organization and objectives; Insurance Regulatory and Development Authority of India; Pension Fund Regulatory and Development Authority.

Lectures 15

Recommended Books:

1. The Indian Financial System by Bharati Pathak, Pearson Education.
2. Financial Institutions and Markets by L M Bhole, Tata MC Graw Hill.
3. Dynamics of Financial Markets and Institutions in India by R M Srivastava and Divya Nigam, Excel Books.
4. Indian Financial System by H R Machiraju, Vikas Publishing House.
5. The Indian Financial System and Development by Vasant Desai, Himalaya Publishing House.
6. Indian Financial System by P N Varshney and D K Mittal, Sultan Chand & Sons.

COM-DSE-HC-6036(A): FUNDAMENTALS OF INVESTMENT

Marks: 100

Credit: 6

Lectures: 65

Objective: To familiarize the students with different investment alternatives, introduce them to the framework of their analysis and valuation and highlight the role of investor protection.

Contents

Unit 1: The Investment Environment (10 Lectures)

The investment decision process, Types of Investments – Commodities, Real Estate and Financial Assets, the Indian securities market, the market participants and trading of securities, security market indices, sources of financial information, Concept of return and risk, Impact of Taxes and Inflation on return.

Unit 2: Fixed Income Securities (15 Lectures)

Bond features, types of bonds, estimating bond yields, Bond Valuation types of bond risks, default risk and credit rating.

Unit 3: Approaches to Equity Analysis (15 Lectures)

Introductions to Fundamental Analysis, Technical Analysis and Efficient Market Hypothesis, dividend capitalisation models, and price-earnings multiple approach to equity valuation.

Unit 4: Portfolio Analysis and Financial Derivatives (15 Lectures)

Portfolio and Diversification, Portfolio Risk and Return; Mutual Funds; Introduction to Financial Derivatives; Financial Derivatives Markets in India

Unit 5: Investor Protection (10 Lectures)

Role of SEBI and stock exchanges in investor protection; Investor grievances and their redressal system, insider trading, investors' awareness and activism

Suggested Readings

1. C.P. Jones, *Investments Analysis and Management*, Wiley, 8th ed.
2. Prasanna Chandra, *Investment Analysis and Portfolio Management*, McGraw Hill Education
3. R.P. Rustogi, *Fundamentals of Investment*, Sultan Chand & Sons, New Delhi.
4. N.D. Vohra and B.R. Bagri, *Futures and Options*, McGraw Hill Education
5. Mayo, *An Introduction to Investment*, Cengage Learning.