

B.Com (Regular) Course Structure & Syllabus

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

**B. Com. : Three-Year (6-Semester) CBCS Programme
(Regular Course)**

Programme Structure		
Course No.	Course Title	Course Type
Semester I		
BCM-AE-1014	Business Communication (English/Hindi/MIL)	Ability-Enhancement Compulsory Course (AECC)- 1
COM-RC-1026	Financial Accounting	Core Course C-1
COM-RC-1036	Business Organisation and Management	Core Course C-2
ENG-CC-1016	English Language	Language-1
Semester II		
ENV-AE-2014	Environmental Studies	Ability-Enhancement Compulsory Course (AECC)- 2
COM-RC-2026	Business Law	Core Course C-3
COM-RC-2036	Business Mathematics and Statistics	Core Course C-4
ENG-CC-2016	English-II	Language-2
Semester III		
COM-RC-3016	Company Law	Core Course C-5
COM-RC-3026	Income Tax Law and Practice	Core Course C-6
COM-CC-3036	Hindi/ Modern Indian Language	Language-3
COM-SEC-RC-3044 (A) COM-SEC-RC-3044 (B)	Any one the following Computer Application in Business/ New Venture Planning	Skill-Enhancement Elective Course (SEC)-1
Semester IV		
COM-CC-4016	Soft Skills for Business	Language-4
COM-RC-4026	Corporate Accounting	Core Course C-7
COM-RC-4036	Cost Accounting	Core Course C-8
COM-SEC-RC-4044 (A) COM-SEC-RC-4044 (B)	Any one the following E-Commerce/ E-Filing of Return	Skill-Enhancement Elective Course (SEC)-2
Semester V		
COM-DSE- RC-5016 (A) COM-DSE- RC-5016 (B) COM-DSE- RC-5016 (C) COM-DSE- RC-5016(D)	Any one the following Human Resource Management Principles of Marketing Auditing and Corporate Governance Indian Financial System	Discipline Specific Elective (DSE)-1
COM-DSE- RC-5026 (A) COM-DSE- RC-5026 (B)	Any one of the following Fundamentals of Financial Management Indirect Tax Law	Discipline-Specific Elective (DSE)-2
COM-SEC- RC-5024 (A)/ COM-SEC- RC-5024 (B)	Any one of the following Entrepreneurship Event Management	Skill-Enhancement Elective Course (SEC)-3

COM-GE- RC-5036 (A)/ COM-GE- RC-5036 (B)	Any one of the following Principles of Micro Economics Business Economics	Generic Elective (GE)-1
Semester VI		
	Any one of the following	Discipline-Specific Elective (DSE)-3
COM- DSE- RC-6016 (A)	Advertising	
COM- DSE- RC-6016 (B)	Banking	
COM- DSE- RC-6016 (C)	Management Accounting	
COM- DSE- RC-6016 (D)	Computerised Accounting System	
	Any one of the following	Discipline-Specific Elective (DSE)-4
COM- DSE- RC-6026 (A)	International Business	
COM- DSE- RC-6026 (B)	Office Management and Secretarial Practice	
COM- DSE- RC-6026 (C)	Fundamentals of Investment	
COM- DSE- RC-6026 (D)	Consumer Affairs and Customer Care	
COM- SEC- RC-6034 (A) COM- SEC- RC-6034 (B)	Any one of the following Personal Selling and Salesmanship Retail Management	Skill-Enhancement Elective Course (SEC)-4
COM- GE- RC-6046 (A) COM- GE- RC-6046 (B)	Any one of the following Indian Economy Micro Finance	Generic Elective (GE)-2

COM-DSE-RC-5016(D): 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-RC-6016(B): Banking

Marks: 100

Credit: 6

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-RC-6026 (C): 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.

COM-GE-RC-6046(B): MICRO FINANCE

Marks: 100

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.