



॥ 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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विद्यापीठ आनुदान आयोगाने मान्यता दिलेल्या व्होकेशनल कोर्सेसच्या द्वितीय वर्षाचे अभ्यासक्रम शैक्षणिक वर्ष २०२१-२२ पासून लागू करणेबाबत.

प रि प त्र क

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, दिनांक ०९.०९.२०२१ रोजीच्या वाणिज्य व व्यवस्थापन विद्याशाखेच्या बैठकीतील शिफारसी प्रमाणे व दिनांक २१ सप्टेंबर २०२१ रोजीच्या संपन्न झालेल्या ५२ व्या मा. विद्या परिषद बैठकीतील ऐनवेळचा विषय क्र. ०२/५२-२०२१ च्या ठरावानुसार वाणिज्य व व्यवस्थापन विद्याशाखेअंतर्गत येणाऱ्या सर्व संलग्नित महाविद्यालयातील व्होकेशनल कोर्सेसच्या खालील अभ्यासक्रमास शैक्षणिक वर्ष २०२१-२२ पासून मान्यता देण्यात आली आहे.

1) B. Voc. II year (Banking Finance Services and Insurance/Banking & Taxation/Insurance Good and Service Tax (GST) Account Assistant/Life Insurance Agent) Second year (Advance Diploma) III & IV Sem.

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

'ज्ञानतीर्थ' परिसर,
विष्णुपुरी, नांदेड - ४३१ ६०६.
जा.क्र.: शैक्षणिक-०१/परिपत्रक/बी.व्होक/वाणिज्य व
व्यवस्थापन अभ्यासक्रम/२०२१-२२/२२३
दिनांक : १८.११.२०२१.



स्वाक्षरित/-
सहा.कुलसचिव
शैक्षणिक (१-अभ्यासमंडळ विभाग)

प्रत माहिती व पुढील कार्यवाहीस्तव :

- १) मा. अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- २) मा. सहयोगी अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- ३) मा. संचालक, परीक्षा व मूल्यमापन मंडळ, प्रस्तुत विद्यापीठ.
- ४) अधिष्ठाता, वाणिज्य व व्यवस्थापन परीक्षा विभाग प्रस्तुत विद्यापीठ.
- ५) मा. प्राचार्य, शिवाजी महाविद्यालय, हिंगोली.
- ६) सिस्टम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ यांना देवून कळविण्यात येते की, सदरील परिपत्रक विद्यापीठाच्या संकेत स्थळावर प्रकाशित करावे.



Swami Ramanand Teerth Marathwada University, Nanded

Syllabus

UGC Sanctioned Vocational Course

Curriculum based on the

Choice Based Credit System (CBCS Pattern)

w.e.f. 2021-22

Name of the Programme:

B. Voc. (Banking Finance Services and Insurance/Banking & Taxation/Insurance/Goods and Service Tax [GST] Account Assistant/Life Insurance Agent)

Second Year (Advance Diploma) {Sem. III & IV}

Programme Code: B. Voc. (BFSI/BT/INSU/GSTAA/LIA)

Examination Pattern

Continuous Assessment:

Core and Elective Subjects

1. Two Class Test of 10 Marks Each
2. Assignment / Tutorial / Seminar Presentation for 05 Marks in the

Particular Subject:

End of Semester Examination (ESE)

1. Question No. 1 Compulsory for 20 Marks on any Topic
2. Question No. 2 to Question No. 4 Alternative type Questions carrying 15 Marks each
2. Question No. 5 will be short Notes on any two of the given Four for 10 Marks

B. Voc. Banking Finance Services and Insurance

Second Year (Advance Diploma)

Subject Name List

Sr. No.	Subject Name	Marks
<u>Semester III</u>		
1	A) Ability Enhancement Course: 1. Compulsory English III (Communication Skill III) 2. Principles of Business Management	100 100
2	B) Core Subject: 1. Value Education & Human Rights 2. Indian Economy and Social Changes 3. Research Methodology 4. Financial Management	100 100 100 100
3	C) Elective (Any One): 1. Financial Statement Analysis 2. Stock Market Operations	100 100
4	D) Skill Enhancement Course: Online Trading	50
<u>Semester IV</u>		
1	A) Ability Enhancement Course: 3. Compulsory English IV (Communication Skill IV) 1. Business Management	100 100
2	B) Core Subject: 1. Indian Security Market II 2. Indian Financial System 3. Principles and Practices of Insurance 4. Legal & Regulatory Aspects of Banking	100 100 100 100
3	C) Elective (Any One): 1. Business Laws 2. Bank Credit Management	100 100
4	D) Skill Enhancement Course: Corporate Social Responsibilities	50

Semester III

A) Ability Enhancement Course:

4. Compulsory English III (Communication Skill III)
5. Principles of Business Management

1. Compulsory English III (Communication Skill III):

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Syllabus as per the Guidelines of Board of Humanities provided to all Disciplinary Studies.

2. Principles of Business Management:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objectives:

1. To make students capable of understanding the evolution of management.
2. To help the students to gain the knowledge of the functions and uses of management principles in organisations.
3. To study the systems and processes of effective Controlling in organisation.

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Syllabus Content:

UNIT – I: Introduction of Management Introduction to management: Definition of management, functions of management, nature of management, scope of management, role of management.

UNIT – II: Managerial Planning and Decision Making Managerial Planning: The concept of planning, nature, importance of planning, benefits of planning, types of planning. Decision Making: Definition and concept of decision making, process of decision making.

UNIT – III: Organising and Staffing Organising: Definition of organising, importance, principles of organization, types of organization, centralization and decentralization – its advantages & disadvantages. Staffing: Definition of staffing, nature of staffing, functions of staffing, steps in selection process.

UNIT – IV: Directing and Leading Directing: Definition, nature of directing, principles of directing, importance of directing Leading: Definition, importance of leadership, types of leadership, qualities of leadership.

UNIT – V: Motivating and Controlling Motivation: Definition, characteristics of motivation, importance of motivation, types of motivations Controlling: Definition, characteristics of controlling, importance of controlling, controlling process.

Recommended Books:

1. Principles of Management – T. Ramasamy – Himalaya Publishing House
2. Principles of Management – Govindrajan & Natrajan – PHI Learning
3. Principles of Management – R.N. Gupta – Sultan Chand & Sons
4. Principles of Management – P. Subbarao – Himalaya Publishing House.

B) Core Subject:

1. Value Education and Human Rights:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objective: The course aims to provide a sharp insight into the importance of human values, ethics, morality and above all the full growth of personality to ensure some total development of the human mind.

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Syllabus Content:

UNIT – I Concept of Human Values, Value Education Towards Personal Development, Aim of education and value education; Evolution of value oriented education; Concept of Human values; types of values; Components of value education. Personal Development, Character Formation Towards Positive Personality, Value Education Towards National and Global Development, National and International Values, Social Values, Professional Values , Religious Values, Aesthetic values.

UNIT – II Impact of Global Development on Ethics and Values, Conflict of cross – cultural influences, mass media, cross – border education, materialistic values, professional challenges and compromise, Modern Challenges of Adolescent Emotions and behavior; Sex and spirituality, Adolescent Emotions.

UNIT – III Therapeutic Measures – Control of the mind through: Simplified physical exercise, Meditation – Objectives, types, effect on body, mind and soul, Yoga – Objectives, Types, Asanas, Activities: Moralization of Desires, Neutralization of Anger, Eradication of Worries, Benefits of Blessings.

UNIT – IV Human Rights – concepts & evolution, Definitions under Indian and International documents, Broad classification of Human Rights and Relevant Constitutional Provisions

UNIT – V Human Rights of Women and Children, Institutions for Implementation, Violations and Redressal.

Books Recommended:

Value education and human rights, By R. P. Shukla, Sarup & Sons

Value Education And Education For Human Rights, By V.C. Pandey, Gyan Publishing House.

Education for Values, Environment and Human Rights, By Y. K. Sharma, Published by Deep and Deep Publications.

Human Rights: Twenty First Century Challenges, edited by V.N. Viswanathan (ed. By), Gyan Publishing House.

2. Indian Economy & Social Changes:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objectives: The subject aims to cover a broad canvas of the Indian economy from independence to the present era including the possible social changes witnessed over the period of time.

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Syllabus Content:

UNIT - I Indian Economy on the eve of Independence, British rule and its impact on Indian Economy, Emergence and development of Planning exercise in India - historical debates, plan models and shift in focus over time

UNIT - II Output (National Income) and Employment Structure of Indian Economy; Composition and relative rates of growth of agriculture, industry and services sectors; Sub - sectoral analysis. Trends and patterns in structure of population over time - growth

rate, gender, rural - urban, literacy, regional; Structure and trends of Poverty and Inequality (interpersonal and regional);

UNIT - III Inflation - trends, structure and causes; Unemployment - trends, structure and types. Trends in Agricultural Production and Productivity; Land Reforms - Genesis, Progress and current status; Green Revolution - Measures and its effects. Trends and Patterns of Industrial Sector; Changes in the structure of Indian Industry; Small Scale Industries - Growth, Structure and its contribution in national economy.

UNIT - IV Public Sector - Growth, Structure, Historical role, Evolution and Dilution. Trends in Exports and Imports; Composition and Direction of Foreign Trade; Balance of Payments - Current Status

UNIT - V Introduction to different theories of social change, Social conditions and religious thought.

Books Recommended:

- R Dutta and K P M Sundaram: Indian Economy, S Chand
- N. Agarwal: Indian Economy, Problems of Development and Planning, New Age.
- Mishra and Puri: Indian Economy, Himalaya.
- Planning Commission: Eleventh Five Year Plan, Vol I, II and III, Academic Foundation.

3. Research Methodology:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objectives: The course aims to teach the students to read, understand and explore something new from the conventional material before they climb up the ladder for more progressive research works.

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Syllabus Content:

UNIT - I Foundations of Research: Meaning, Objectives, Motivation, Utility. Concept of theory, empiricism, deductive and inductive theory. Characteristics of scientific method - Understanding the language of research - Concept, Construct, Definition, Variable. Research Process (10%)

UNIT - II Problem Identification & Formulation - Research Question - Investigation Question - Measurement Issues - Hypothesis - Qualities of a good Hypothesis - Null Hypothesis & Alternative Hypothesis. Hypothesis Testing - Logic & Importance (10%)

UNIT - III Research Design: Concept and Importance in Research - Features of a good research design - Exploratory Research Design - concept, types and uses,

UNIT - IV Descriptive Research Designs - concept, types and uses. Experimental Design: Concept of Independent & Dependent variables.

UNIT - V Qualitative and Quantitative Research: Qualitative research - Quantitative research - Concept of measurement, causality, generalization, replication. Merging the two approaches.

Books Recommended:

- Research methodology by P. K. Manoharam
- Research methodology by Dr. C. Rajindra Kumar
- Research methodology methods and techniques by C. R. Kothari

4. Financial Management:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objective: To make the students acquire an adequate knowledge, the course is structured and divided into different stages of finance in the current market operation

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Syllabus Content:

UNIT – I Basic Understanding of Financial Management: Definition, Importance, Scope, Organization of Finance Function.

UNIT – II Project Appraisal and Analytical Tools in Financial Management: Time Value of money

UNIT – III Capital budgeting techniques, risk analysis and capital rationing.

UNIT – IV Policy matters in Financial Management: Dividend policy decision, Capital structures.

UNIT – V Working Capital Management: Inventory management, cash management, receivable management.

Books Recommended:

- Financial Accounting – P. C. Tulsian
- Financial Accounting – Prof. KishorNikam, Mr. SantoshBhange.
- Financial Accounting – Prof. Y. R. Thorat, Dr. N. M. Nare, Dr. D. B. Bharti, Prof. B. L. Jagtap.
- Financial Accounting – M. G. Patkar

C) Elective (Any One):

1. Financial Statement Analysis:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objective: The course will enable the students to understand, assimilate and apply the various dimensions of business and its associated affairs in the socio economic, socio cultural and socio political ambience.

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Syllabus Content:

UNIT – I Overview of Financial Statements: Meaning, Objectives, Nature and Limitations of financial statements, Qualitative characteristics of financial statements. Understanding the balance sheet and income statement as per revised schedule VI of Indian companies Act

UNIT – II Analysis and Interpretation of Financial Statements: - Meaning, Types and Methods of financial analysis, Comparative statements, Common size statements, Trend analysis

UNIT – III Financial Ratio Analysis: Return-on-Investment ratios, Liquidity ratios, Profitability ratios, Activity ratios, Financial leverage ratios, Ratios for shareholders

UNIT – IV Working Capital Analysis: Meaning and types of working capital, Factors affecting working capital, Sources of financing working capital- Long term and Short term.

UNIT – V Analysing Working Capital through Fund Flow Statement: Preparation of fund flow statements – Uses and significance.

Books Recommended:

- Maheswari, S.N., “Principles of Management Accounting”, Sultan Chand & Sons, New Delhi
- Vashisht, C.D. and Sexana, V.K., “Advanced Management Accounting”, Sultan Chand & Sons, New Delhi
- Gowda, J.M., “Management Accounting”, Himalaya Publishing House, New Delhi.
- Dr. S. S. Agrawal; Dr. Sachin R. Agrawal, “Management Accounting”, Chinmay Prakashan, Aurangabad (MS) .

2. Stock Market Operations:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objectives: The course aims at a comprehensive understanding of the fundamental concept of mutual fund and the risk involved in the matter of investment in the market.

Syllabus Content:

UNIT – I Structure and constituents of Mutual Funds: Definition of Mutual Fund, Organization of Mutual Fund, Types of Mutual Funds, Advantages and Limitations of Mutual Funds.

UNIT – II Mutual fund products: Kinds of Mutual Fund – Fixed Income category, Govt. Bonds, Corporate Bonds, Debt Instruments, Indexed Funds, Balanced Funds, Money Market Funds..

UNIT – III Applicable NAV and cut– off time: Defining NAV, components of NAV, Calculation of NAV. Factors to be considers for NAV calculation.

UNIT – IV Purchase, redemption and systematic transactions: Mutual Fund fees, Mutual Fund Purchase, (direct Purchase, and Purchase through broker).

UNIT – V Redemption Procedure or Buy Back, Systematic Investment in Mutual Funds.

Books Recommended:

Khan, M.Y., “Financial Services”, Tata McGraw Hill, New Delhi.

Gurusamy, S., “Financial Services and System”, 2004, Vijay Nicole Imprints Pvt. Ltd., Chennai.

D) Skill Enhancement Course:

Online Trading

Practical (CA)	50 Marks
Total	50Marks
Total Credit	02

Objectives: The aim of the course is to focus on the need to learn and apply the basic as well as the professional skills required in the online trading in recent times.

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Syllabus Content:

UNIT – I Meaning of financial market, Types of traders, Types of trade, Brokerage calculation.

UNIT – II Depository: An Introduction. Practical aspects and background of Depositories: NSDL, CDSL. Statements: Holding Statement, Transaction Statement. Dematerialization Procedure

UNIT – III DEMAT: Account Opening Procedure, Nomination Practices; Off line Demat Account & Online Demat Account. Clearing & Settlement Procedure Delivery Instruction Slip Practices for Depository Participants & Beneficial Owner.

UNIT – IV Trader Work station: User Interface, Practical terminology and operation of work stations. Trading on stock exchange: Online trading, Internet trading. Understanding Composition of Sensex , Nifty and Sectoral indices.

Books Recommended:

- Rahul Saraogi, “Investing in India”, Wiley Finance Series.
- Jitendra Gala, “Guide to Indian Stock Market”, Buzzingstock Publishing House, Mumbai.

Semester IV

A) Ability Enhancement Course:

1. Compulsory English IV (Communication Skill IV)
2. Business Management

1. Compulsory English II (Communication Skill II):

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Syllabus as per the Guidelines of Board of Humanities provided to all Disciplinary Studies

2. Business Management:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objectives

- 1) Student would made to understand the history of Business Management
- 2) It would be expose to the function of Business Management
- 3) To understand the Internal and external environment in an organizational function

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Syllabus Content:

UNIT – I: Management Thinkers & Theories Henry Fayol and his 14 principles of management, F.W. Taylor and his principles of scientific management, Peter F. Drucker and his contribution to management, Abraham Maslow’s theory of

motivation, Herzberg's two factor theory, McGregor's X and Y Theory, McClelland's theory of needs.

UNIT – II: Training & Development Meaning of training, definition, importance of training, nature of training, types of training, evaluation of training programme, objectives of development, process of development.

UNIT – III: Performance Appraisal Meaning, need of performance appraisal, purpose of performance appraisal, process of performance appraisal, methods of performance appraisal, advantages of performance appraisal.

UNIT – IV: International Business Management Meaning, characteristics of international company, modes of entering the international business market, factors behind the growth of international business, SAARC, NAFTA, ASEAN

UNIT – V: Recent Development in Management Total Quality Management, Quality Circle, Management Information System, Bench Marking.

Recommended Books:

1. Principles of Management – T. Ramasamy – Himalaya Publishing House
2. Principles of Management – Govindrajana & Natrajan – PHI Learning
3. Principles of Management – R.N. Gupta – Sultan Chand & Sons
4. Principles of Management – P. Subbarao – Himalaya Publishing House

B) Core Subject:

1. Indian Security Market II:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objectives: The course is a total package including the elements of security at both the advanced business and financial strata of the recent market policy.

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Syllabus Content:

UNIT – I The markets for security & its structure, The Primary Market for securities, The Secondary Market for securities

UNIT – II Efficient Market Hypothesis– concept, implication, Technical analysis – assumption tools, Fundamental analysis – economic, industry, company analysis.

UNIT – III Financial instruments – bonds, equity, debentures, mutual funds, money market instruments. Valuation of equity, risk and return measurement.

UNIT – IV Portfolio construction – selection of portfolio, approaches, portfolio selection models – Markowitz portfolio model, Sharpe index model.

UNIT – V CAPM, Arbitrage Pricing Theory, Multi Index Model; Portfolio performance evaluation, Role and function of SEBI.

Books Recommended:

- Cirvante, V.R., The Indian Capital Market (Geoffrey Cumberlege Oxford University Press, Bombay, 1956).
- Simha, S.L.N., The Capital Market of India (Vora& Co., Publishers Pvt. Ltd., Bombay, 1960).
- Barker, Barry., Investment In India (Bombay, 1961).
- Shroff, K.R.P., History and Present Position of The Stock Market In India (The Stock Exchange Bombay, 1962)

2. Indian Financial System:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objective: The objective of this paper is to make student understand the different components of Indian Financial System.

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Syllabus Content:

UNIT - I Introduction to Financial Markets: Money Market and Capital Market; Primary market and Secondary Market

UNIT - II Framework of Financial Services, Financial Instruments, Different participants of financial system, Specialized Institutions

UNIT - III Mutual Funds: Objectives, Importance, Organisation, Categories, RBI and SEBI guidelines

UNIT - IV Venture Capital: Meaning, features, need, RBI guidelines

UNIT - V Credit Rating: Meaning, objectives, benefits, types. CRISIL, ICRA, CARE

Books Recommended:

Cliffton, Davis S. and Fylie, David E. , Project Feasibility Analysis, John Wiley, New York, 1977.

Desai A. N., Entrepreneur and Environment, Ashish, New Delhi, 1990.

3. Principles and Practices of Insurance:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objective: The study of principles of insurance sector and relevant practices which are helpful in getting acquaint with the insurance sector.

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Syllabus Content:

UNIT - I Introduction: Introduction to insurance; Evolution, Purpose and need/role of insurance; Insurance industry in India.

UNIT - II Regulatory Framework: Insurance Regulatory and Development Authority (IRDA), Insurance Act 1938.

UNIT - III Fundamentals of Risk Management: Definition of risk, Classification of risks, Definition of risk management, Stages of risk management.

UNIT – IV Insurance Contract, Terminology, Elements and Principles: Contract terminology, Elements of a valid contract, Distinguishing characteristics of insurance contracts, Common clauses and sections in insurance contract.

UNIT - V General Insurance: Classification- Life insurance and non life insurance, Non life insurance classification- Property insurance, Personal insurance and Liability insurance. Types of property insurance- Fire insurance, Marine insurance, Various types of engineering insurance, Marine cargo insurance, Features of motor insurance, Burglary insurance, Money insurance.

Books Recommended:

- Gupta, P.K., “Principles and Practice of Non life Insurance”, 2006, Himalaya Publications
- Periasamy, P., “Principles and Practice of Insurance”, 2010, Himalaya Publication.
- Gupta, P.K., “Insurance and Risk Management”, 2010, Himalaya Publication.
- Gopal Krishan, G., “Insurance Principles and Practice”, 1994, Sterling Publishers, New Delhi.

4. Legal & Regulatory Aspects of Banking:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objectives: To make the students acquire an adequate knowledge, the course is structured and divided into different stages of regulatory and legal phenomenon in the banking business.

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Syllabus Content:

UNIT – I Regulation and Compliance: Provisions of RBI Act 1935, Banking Regulation Act 1949.

UNIT – II Government and RBI's Power: Opening of new banks and branches, Banks shareholders and their rights, CRR/SLR concepts, Submission of returns to RBI, Corporate Governance.

UNIT – III Legal Aspects of Banking Operations: Responsibilities of paying/collecting banker, Indemnities and guarantees.

UNIT – IV Laws Relating to Securities- Modes of charging securities- Lien, Pledge, Mortgage, Hypothecation etc.

UNIT – V Banking Related Laws: Law of limitation, Special Features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993, SARFAEI Act, 2002, Banking ombudsman, Anti money laundering.

Books Recommended:

- IIBF, “Principles and Practices of Banking”, 2nd Edition, McMillian Publishers.
- Paul and Suresh, “Management of Banking and Financial Services”, 2007, Pearson Education.
- Sunderam and Varshney, “Banking Theory Law and Practices”, 2004, Sultan Chand and Sons.
- Varshney, P.N, “Banking Law and Practice”, 2012, Sultan Chand and Sons

C) Elective (Any One):

1. Business Laws:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objective: This course will help the students to digest the basic features of the subject apart from a handful of laws included in the course, before the students stamp their feet on the business sector.

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Syllabus Content:

UNIT – I Law of Contract (1872): Nature of contract, Classification, Offer and acceptance, Capacity of parties to contract, Free consent, Consideration, Legality of object, Agreement declared void, Performance of contract, Discharge of contract, Remedies for contract.

UNIT – II Contracts of Indemnity and Guarantee: Contracts of indemnity, Characteristics of indemnity, Rights of indemnity holder, Rights of Indemnifier, Contracts of guarantee, Revocation of continuing guarantee, Essential requirements of a valid guarantee, distinction between indemnity and guarantee, Kinds of guarantee, Rights of surety, Discharge of surety from liability.

UNIT – III Pledge: Meaning, Rights of pledger or pawnor, Rights of a pledgee or pawnee, Duties of pledger and pledge.

UNIT – IV Sales of Goods Act (1930): Formation of contracts of sale; Goods and their classification, Price conditions and warranties, Transfer of property in goods, Performance of the contract of sales, Unpaid seller and his rights, Sale by auction, Hire purchase agreement.

UNIT – V The Consumer Protection Act (1986): Definition, Consumer protection councils, Consumer disputes redressal agencies, District Forums, State commission and National commission, their powers etc.

Books Recommended:

- Aggarwal, S.K., “Business and Corporate Laws”, Galgotia Publications private Limited, New Delhi.
- Singh, Avtar, “The Principles of Mercantile Law”, Eastern Bok Company, Lucknow.
- Kapur, N.D., “Business Law”, Sultan Chand & Sons, New Delhi.
- Tulsian, P.C., “Business Law”, Tata McGraw Hill, New Delhi.

2. Bank Credit Management:

End of Semester (University Exam)	75 Marks
Practical (CA)	25 Marks
Total	100 Marks
Total Credit	04

Objectives: The course comprises the basic concept of credit aspect, its various forms to control and manage the concept in banking field.

Syllabus Content:

UNIT – I Credit Management: Principles of credit management, Credit appraisal techniques, Credit monitoring.

UNIT – II Factoring and Forfaiting: Concept and Mechanism of factoring, Nature of factoring services, Functions of a factor, Cost of services, Types/ Forms of factoring, Legal aspects of factoring, Factoring vis a vis Bill discounting, Factoring in India, RBI guidelines, Operational problems. Forfaiting-Meaning, Forfaiting vs. Export factoring, Advantages and evaluation.

UNIT – III Structuring a Credit Proposal - Working capital concept and management, Appraisal techniques for different constituents, Trade cycle.

UNIT – IV Documentation: Different types of documents, Documentation procedure, Securities: Different modes of charging, Types of collateral and their characteristics.

UNIT – V Bank Finance for Working Capital: Forms of bank finance- Overdraft, Cash credit, Purchase or discounting of bills, Letter of credit, Working capital loan. Security required in bank finance, Regulation of bank finance, Guidelines for bank finance.

Books Recommended:

- Basu, Sam N “Strategic Credit Management”, Wiley Publications.
- Bullivant, Glen “Credit Management” Gower Publications.
- Edwards, Burt “Credit Management Handbook” Gower Publications.
- Khan, M.Y. “Financial Services”, Tata McGraw Hill Publications, New Delhi.

D) Skill Enhancement Course:

Corporate Social Responsibility

Practical (CA)	50 Marks
Total	50Marks
Total Credit	02

Objectives: The course imparts an advanced training on the areas of social responsibilities to the students in the corporate sector to deal with the social values effectively in the recent time.

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Syllabus Content:

UNIT – I Business Ethics: Definition and nature, Importance of business ethics, Emerging business ethics issues, Business ethics in a global economy.

UNIT – II Environmental ethics, Marketing ethics, Corporate ethics, Ethical issues in HRM.

UNIT – III Ethical theories; Ethical dilemmas, Sources and their resolutions. Individual factors: Moral philosophies, Organizational factors: The role of ethical culture and relationships. Value based organizations.

UNIT – IV Concept of Corporate Social Responsibility (CSR), Historical phases of CSR, Perspectives on CSR, CSR models, Drivers of CSR, CSR: Within the organisation, CSR and Society. Corporate social responsibility practices in India.

Books Recommended:

- Roa, F.C. “Business Ethics and Social Responsibility”, Rex Book Store, Manila, Philippines.
- Ghosh, B.N., “Business Ethics and Corporate governance”, Tata McGraw Hill.