HSNC University Mumbai

(Established by Government of Maharashtra vide notification dated 30th October, 2019 under section 3(6) of Maharashtra Public Universities Act)



Ordinances and Regulations

With Respect to

Choice Based Credit System (CBCS)

For the Programmes

Under

The Faculty of Commerce & Management

With effect from the

Academic year 2023-24



Board of Studies in the Subject of Banking, Insurance and Financial Markets

- 1) Name of Chairperson/Co-Chairperson/Coordinator:
 - a) **Dr. Tasneem Razmi**, **Chairperson**, Assistant Professor- Accounting and Finance, HR College, HSNC University Churchgate, Mumbai –400 020. Email ID-tasneemrazmi@gmail.com Mobile no-9820478500
 - b) **Dr. Ritika Pathak, Co- Chairperson**, Assistant Professor and Head-Department of BAF/BBI/BFM/BMS, KC College, HSNC University Churchgate, Mumbai –400 020. Email ID- ritika.pathak@kccollege.edu.in, Mobile no-9819690065.
- 2) Two to five teachers each having minimum five years teaching experience amongst the full-time teachers of the Departments, in the relevant subject.
 - a) **Ms. Bharti Jethani**, Assistant Professor- HR College, HSNC University, Churchgate, Mumbai –400 020 Email ID bharti_jethani06@yahoo.co.in, Mobile No-9665403944
 - b) **Dr. Riya Nathani**, Assistant Professor- KC College, HSNC University Churchgate, Mumbai 400 020. Email ID riya.nathani@kccollege.edu.in, Mobile No-8698908583
 - c) **Ms. Sneha Singh,** Assistant Professor- KC College, HSNC University Churchgate, Mumbai 400 020. Email ID Sneha.singh@kccollege.edu.in, Mobile No-9004004767
 - d) **Mr. Vicky Karnani**, Assistant Professor-HR College, HSNC University, Churchgate, Mumbai –400 020, Email Id: Vicky.karnani@hrcollege.edu.in, Mobile No 9820289580
 - e) **Ms. Bhakti Mulchandani**, Assistant Professor-HR College, HSNC University, Churchgate, Mumbai –400 020, Email Id: bhakti.mulchandani@hrcollege.edu / bhaktimulchandani@gmail.com, Mobile No- 9552447447
 - f) **Mr. Rahul Mishra** Assistant Professor-HR College, HSNC University, Churchgate, Mumbai –400 020, Email Id: rahul.mishra@hrcollege.edu, Mobile No. 8108588601

- 3) One Professor / Associate Professor from other Universities or professor / Associate Professor from colleges managed by Parent Body;
- a) **Prof. Sundar Ram Korivi**, Professor, Senior Consultant, NIFM, Email IDsundfina9@gmail.com, Mobile No- 9987296128
- 4) Four external experts from Industry / Research / eminent scholar in the field relevant to the subject nominated by the ParentBody;
 - a) **Mr. Kunal Rambhia,** Fund Manager, The Streets, Mumbai, Email ID <u>kunal@thestreets.co.in</u>Mobile no-9820368847
 - b) **Mr. Tushar Desai,** Ex MD Goldman Sachs, Email ID-tushardesai31@gmail.com, Mobile No-9902173030
 - c) Mr. Bhavin Doshi, Email ID- bhavin.doshi@sharekhan.com Mobile No- 9870974813
 - **5.)** Top rankers of the Final Year Graduate and Final Year Post Graduate examination of previous year of the concerned subject as invitee members for discussions on framing or revision of syllabus of that subject or group of subjects for one year.
 - a) **Mr. Pasan Chokshi**, AVP- Trading, Ujjivan Small Finance Bank Ltd. ,Email <u>id-pasanchoksi@gmail.com</u> Mobile no- 92207 27759
 - b) **Ms Mohini Mahadevia**, Proprietor, Soulfin financial planners, Email ID-mohinimahadevia@gmail.com ,Mobile no- 983314032
 - c) Ms. Shweta Anchan, Senior team Member, JPMorgan Chase & Co, Email ID: shwetaanchan2811@gmail.com, Mobile No- 8452805085



HSNC University Mumbai (2021-2022)

Ordinances and Regulations
With Respect to

Choice Based Credit System (CBCS)

For the Programmes

Under

The Faculty of Commerce & Management

For the Programme

Bachelors of Banking and Insurance

Curriculum- First Year Undergraduate Programme

Semester-I and Semester -II

INDEX

Semester I

Subjects

- I. Major:
 - 1. Environment and Management of Financial Services
 - 2. Financial Accounting I
- II. Minor:
 - 1. Business Finance- Principles of Business and Management
- III. <u>Vocational Course</u>: Financial Mathematics and Statistics using MS-Excel
- **IV.** Ability enhancement course: Communication Skills in English I
- V. Value Added Course: contemporary India: values and issues -I
- VI. Indian Knowledge system
- VII. Open Elective

Semester II

Subjects

- I. Major:
 - 1. Principles and Practices of Banking and Insurance
 - 2. Financial Accounting II
- II. Minor:
 - 1. Business Finance- Customer Relationship Management
- **III.** Vocational Course: Financial Mathematics and Statistics with Ms Excel
- IV. Ability enhancement course-Communication Skills in English –II
- V. Value Added Course: contemporary India: values and issues -II
- VI. <u>Indian Knowledge system</u>
- VII. Open Elective

Preamble

The B.Com (Banking and Insurance) program is started with an aim to make the students employable and impart industry-oriented training.

BBI is decade long popular course aiming at all-round development of students with Curricular, Co-Curricular and Extra-Curricular activities. It has All Market and Career Oriented subjects opted with innovative methodology. Experienced & Industry based faculty grooming. Which makes teaching-learning more relevant in today's BFSI World. The course is very professionally and effectively conducted, with highly qualified academics and professionals from the industry conducting the classes.

This course aims to impart students with strong foundational knowledge in the field of Banking, Finance, Insurance as well as other related fields like Business Communication, Insurance Law, and Accounting etc. You will not only learn the theoretical aspects of the subjects but will be equipped with various practical applications of new banking policies, various regulatory acts in insurance, market reforms, and much more. The major focus on the theoretical front will be easily neutralized through interesting and interactive case studies as well as industry visits.

The teaching methodology includes classroom discussions and debates, role play, case studies and paper presentations, in addition to the conventional chalk-and-talk method. While the course is primarily theoretical, there is a good blend of projects, case studies, moot courts, court visits and industrial visits to enable a student to get hands on experience in the functioning of the Industry. The department also conducts various seminars and workshops to make them well – versed in global Banking and Insurance markets.

It has a strong emphasis on developing analytical skill and offers a solid grounding and professional competence in all aspects of commerce required for careers in the business and corporate sectors.BBI is an extremely vibrant department that believes in providing holistic education and regularly conducts events and organises activities to achieve this goal.

BBI realizes the importance of interaction between the juniors and seniors and organizes industrial visits and field trips in each semester. This gives the students a chance to bond and gives them a chance to discover solutions to real world situations.

Part 2- The Scheme of Teaching and Examination is as under:

Semester – I

Summary

Sr.	Choice Based Credit System	Subject Code	Remark
No			s
1	Major Course		
1	Nagor Course		
	Environment and Management of Financial Services	UC-FBI-101	
	Financial Accounting I	UC-FBI-102	
2	Minor Course		
	Business Finance- Principles of Business and	UC-FBI-103	
	Management		
3	Vocational Course: Financial Mathematics and Statistics	UC-FBI-104	
	using MS-Excel		
4	Ability Enhancement Courses (AEC): Communication	UC-FBI-105	
	Skills in English – I		
5	Value Added Course: Contemporary India: values and	UC-FBI-106	
	issues -I		
6	Indian Knowledge system	UC-FBI-107	
7	Open Elective		
		l	

<u>First Year Semester I Formative and Summative Detail Scheme</u>

Sr.	Subject	Subject Title	Per	iods Pe	r W	eek			,	Seaso	nal Ev	valuat	ion	Total
No.	Code										Scher	ne		Marks
				T	1	1	1			ı	1	T	T	
			Units	S. L.			_		S.		Т	AP	SEE	
					L	T	P	Credit	L.	CT	A			
									Е					
	UC-	Environment	4	20%					10			05		
	FBI-	and		*										
1	101	Management of			4	0	0	4		15	10		60	100
		Financial												
		Services												
	UC-	Financial	4	20%				4	10			05		
2	FBI-	Accounting I		*	4	0	0			15	10		60	100
	102													
	UC-	Business	4	20%				4	10	15		05		
	FBI-	Finance-		*										
3	103	Principles of			4	0	0				10		60	100
		Business and												
		management												
	UC-	Vocational	5	20%				1	10	15				
	FBI-	Course:		*										
4	104	Financial			1	0	0							25
4		Mathematics and			1									23
		Statistics using												
		MS-Excel												
	UC-	Ability	3	20%				2	10					
5	FBI-	Enhancement		*	1	1	0				10		30	50
	105	Courses				_								
		(AEC):												

		Communicatio n Skills in English – I												
6	UC- FBI- 106	Value Added Course Contemporary India: values and issues -I	3	20%	2	0	0	2	10		10		30	50
7	UC- FBI- 107	Indian Knowledge system	2	30%	1	0	0	1	10	15				25
8		Open Elective						2						50
	Total Hours / Credit				I	I	I	20			Tot	al Ma	rks	500

^{*}One to two lectures to be taken for CONTINUOUS self -learning evaluation

- Lecture Duration 60 Minutes
- One Credit = 15 hours of lectures, 30 hours practicals

L: Lecture: Tutorials P: Practical Ct-Core Theory, Cp-Core Practical, SLE- Self learning evaluation CT-Commutative Test, SEE- Semester End Examination , TA-Teacher Assessment, AP- Active Participation

<u>First Year Semester – I Units – Topics – Teaching Hours</u>

S.N	Subject Code		Subject Unit Title	Lect ures	Total No. of lectur	Credit	Total Marks
					es		
1	UC-	I	Introduction of Financial System	15			
	FBI-101	II	Phases of Development in B&I	15	60	4	100 (60+40)
		III	Management, Regulation & Development	15			(00+40)
		IV	Regulatory & Development Framework	15			
2	UC-FBI -102	Ι	Intro to IND AS and Inventory Valuation	15	60	4	100
		II	Fire Insurance Claims	15			(60+40)
		III	Issue of Shares and Debentures	15			
		IV	Final Accounts	15	-		
3	UC-	I	Business and its environment	15			
	FBI-103	II	Nature of Management	15	60	4	100 (60+40)
		III	Elements of Management	15			(00140)
		IV	Entrepreneurship	15			
4	UC-	I	Introduction to Excel	3			
	FBI-104	II	Time value of money, annuities and loan amortization	3	15	1	25
		III	Matrices, simultaneous equations, LPP	3			
		IV	Data representation using diagrams	3			
			Revision / Extra Practicals				
5	UC-	Ι	Letters	5	15	2	50
	FBI-105	II	Data Interpretation	5			(30+20)
		III	Essay	5			
6	UC-	I	Understanding India, Environment:	15	30	2	50
	FBI-106		Ethical concerns				(30+2 0)
		II	Ethics in Digital Technology, Ethical	15			
			concerns in social media				
7		I	Indian Knowledge Systems	09	15	1	25

	UC- FBI-107	II	Indian Knowledge system: An aesthetic approach	06			
8			OPEN ELECTIVE		30	2	50
			Total			20	500

- Lecture Duration 60 Minutes
- One Credit = 15 hours of lectures, 30 hours practicals

DETAILED SYLLABUS

SEMESTER 1

Course Code: UC-FBI-101

Environment and Management of Financial Services

1. Course objective:

- 1.1 To describe the general structure of Financial System Financial Institution, Financial Instruments, Financial Markets, Financial Services & in particular understand the functioning of Banking & Insurance industry
- 1.2 To Understand the Development, Management, & working of Banking & Insurance industry
- 1.3 To provide basic understanding relating to the role of Regulating Agencies like RBI, SEBI, IRDA
- 1.4 To Equip students with the Risk Management practices being followed

2. Learning Outcomes

- 2.1 Students will be able to describe the general structure of Financial System Financial Institution, Financial Instruments, Financial Markets, and Financial Services and in particular understand the functioning of Banking & Insurance industry.
- 2.2 The knowledge gained will help students understand the development, management, & working of Banking & Insurance sector.
- 2.3 The subject will provide basic understanding relating to the role of Regulating Agencies like RBI, SEBI, IRDA.
- 2.4 It will introduce students to the Risk Management practices being followed in the financial sector.

SR.NO	Modules/ Units	No. of
		Lectures
1	Introduction of Financial System	15
	1.1. Market Structure	
	1.2. Instruments	
	1.3. Financial Services- fund based and fee based	
2	Phases of Development in B&I	15
	2.5 Importance 2.6 Role of B&I in savings, Investments & Economic growth	

	2.7 Functions of B&I Companies	
3	Management, Regulation & Development	15
	3.1 Risk Management within B&I	
	3.2 Asset, Liability Management in B&I	
	3.3 RBI – functions, regulatory powers	
	3.4 SEBI – functions, regulatory powers	
	3.5 IRDA – functions, regulatory powers	
4	Regulatory & Development Framework	15
	4.1 Banking Companies Act, 1999	
	4.2 Development activities of RBI, SEBI & IRDA	
	4.3 Prudential Norms	

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	Introduction to Financial system, Financial markets
2	4	RBI SEBI IRDA functions

Online Resources

Online Resources
https://nptel.ac.in/corses/110/105/110105121/
https://swayam.gov.in/explorer?searchText=financial+markets
https://www.classcentral.com/course/swayam-financial-institutions-and-markets-12986
https://nptel.ac.in/courses/110/105/110105121/

Evaluation Pattern

For 40 Marks

Internal assessment is as follows:

Sr. No.	Particulars	Marks
1	ONE class test	20 Marks
2	Self-Learning Evaluation 15 marks + Active Participation in routine class instructional deliveries 05 Marks	20 Marks

For 60 Marks

Semester End Examination

Question Paper Pattern

- N. B. 1. All questions are Compulsory.
 - 2. All questions carry equal marks.
- Q. 1 Answer any Two of the following (out of Three) From Module I Marks 15
- Q. 2 Answer any Two of the following (out of Three) From Module II Marks 15
- Q. 3 Answer any Two of the following (out of Three) From Module III Marks 15
- Q. 4 Answer any Two of the following (out of Three) From Module IV Marks 15

Reference Books:

Time: 2 hours

- Essentials of Business Finance: R H Srivastava, Himalaya
- Management of Financial Institution: R N Srivastava, Himalaya
- Investment Management:,Preeti Singh ,Himalaya
- Modern Banking: R Sayers
- Investment Analysis and Securities in India . V A Avadhani
- Modern Life Insurance M J Oster and W,Robert,Macmillan,NY
- Capital Market in Planned Economy, NCAERT, Delhi
- Life Insurance Corporation Act, 1956
- Insurance Regulatory Development Act, 1999.

UC-FBI-102 Financial Accounting I

1. Course objective:

- Accounting involves dealing with real revenues, actual transactions and observable finance.
- This subject will make students acquire knowledge about the laws that govern business, typical business administration schemes, ethics of accountancy, statistics and accounting theory.

2. Learning Outcomes:

- The students will be able to read financial statements and interpret it as per applicable Ind AS
- They will be equipped to prepare accounts of a manufacturing concern

Sr.	Modules / Units	No of lectures
No.		
1.	 Intro to IND AS and Inventory Valuation Introduction to Indian Accounting Standards: (Meaning & Scope) IND AS 1 Presentation of financial statements IND AS 8 Accounting policies, Changes in Accounting IND AS 2: Inventories Practical problems on Inventory valuation 	15
2.	 Fire Insurance Claims Computation of Loss of Stock by Fire Ascertainment of claim as per the Insurance Policy Exclude: Loss of Profit and Consequential Loss 	15
3.	 Issue of Shares and Debentures Introduction to issue of Shares and Debentures Relevant journal entries and balance sheet post issue. 	15
4.	 Final Accounts Introduction to Final Accounts of a Sole Proprietor Rectification of Errors Manufacturing Accounts, Trading Account, Profit and Loss Account and Balance Sheet 	15

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	Introduction to Accounting standards and inventory valuation

Online Resources

https://nptel.ac.in/courses/110/101/110101131/

Evaluation Pattern

For 40 Marks

Internal assessment is as follows:

Sr. No.	Particulars	Marks
1	ONE class test / online examination to be conducted in the given semester	20 Marks
2	Self-Learning Evaluation 15 marks + Active Participation in routine class instructional deliveries 05 Marks	20 Marks

For 60 Marks

Semester End Examination

REFERENCES:

- Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
- Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi

Time: 2 hours

- Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Financial Accounting by LesileChandwichk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi
- Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai
- Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi
- Accounting Principles by R.N. Anthony and J.S. Reece, Richard Irwin, Inc
- Financial Accounting by Monga, J.R. Ahuja, Girish Ahuja and Ashok Shehgal, Mayur Paper Back, Noida
- Compendium of Statement and Standard of Accounting, ICAI
- Indian Accounting Standards, Ashish Bhattacharya, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Financial Accounting by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Company Accounting Standards by ShrinivasanAnand, Taxman, New Delhi Financial Accounting by V. Rajasekaran, Pearson Publications, New Delhi
- Introduction to Financial Accounting by Horngren, Pearson Publications, New Delhi
- Financial Accounting by M. Mukherjee and M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi
- Financial Accounting a Managerial Pers\pective, Varadraj B. Bapat, MehulRaithatha, Tata McGraw Hill Education Pvt. Ltd.. New Delhi

UC-FBI-103 Business Finance- Principles of Business and Management

1. Course objective:

- The program seeks to develop in students the competencies and attitude in playing the various roles in the business world
- To introduce Business and its environment
- Explain the nature and different Management Concepts
- Discuss the Importance of Entrepreneurship and Factors contributing to growth of Entrepreneurship

2. Learning Outcomes:

- The students will be able to identify the various factors affecting business environment.
- The students will be able to carry out various functions of management.
- The students will be equipped to understand the entrepreneurial landscape.

Sr.	Modules/units	No. of Lectures
No.		
1.	Business and its environment	15
	1.1Introduction to Business: concepts	
	1.2 Functions of Business	
	1.3 Scope and significance of Business	
	1.4 Objectives of Business	
	1.5 Dynamics of business and its environment.	
	1.6 Types of business environment.	
	1.7 Factors of Environmental analysis	
	1.8 PESTEL	
	1.9 SWOC	
	1.10 Latest Trends in Business	
2.	Nature of Management	15
	2.1 Management Concepts (POSDCORB)	
	2.2 Managerial skills	
	2.3 Levels of management	
	2.4 Managerial Roles by Henri Mintzberg	
	2.5 modern management theory-Peter Drucker	
	2.6 Planning : Meaning	

	2.7 Importance of Planning	
	2.8 Process of Planning	
	2.9 MBO,MBE, OGSM model	
	2.10 Decision Making –Meaning and Importance	
	2.11 Technique of Decision making.	
3.	Elements of Management	15
	3.1 Organising: Concepts and Meaning	
	3.2 Structure of an Organization(formal and informal, line	
	and staff and matrix)	
	3.3 Departmentation : Meaning	
	3.4 Basis and significance of Departmentation	
	3.5 Centralization v/s Decentralization	
	3.6 Delegation, Authority and responsibility relationship	
	3.7 Staffing: Importance of Staffing	
	3.8 Directing: Meaning of Directing	
	3.9 Process of Directing	
	3.10 Leadership and motivation :	
	3.11 Meaning of Leadership	
	3.12 Qualities of good leader	
	3.13 Styles of Leadership	
	3.14 Meaning and significance of Motivation	
	3.15 Co-ordination: Concept and importance	
	3.16 Controlling: Meaning	
	3.17 Techniques of Controlling	
4	Entrepreneurship	15
	4.1 Concepts in Entrepreneurship	
	4.2 Importance of Entrepreneurship	
	4.3 Factors contributing to growth of Entrepreneurship	
	4.4 Entrepreneur vs Intrapreneur	
	4.5 qualities and skills of Entrepreneur	
	4.6 Micro, Small and Medium Enterprise Development (MSMED)	

4.7 Entrepreneurial ecosystem- Introduction to concepts -
bootstrapping, Venture capitalists, Angel investors, crowd
funding, incubation center.

Self-Learning topics (Unit wise):

Sr. No	Uni	Торіс
	t	
1	1	Business Environment
2	2	Evolution, theory, and elements of management

Evaluation Pattern

For 40 Marks

Internal assessment is as follows:

Sr. No.	Particulars ONE class test / online examination to be conducted in the	Marks
1	given semester	20 Marks
2	Self-Learning Evaluation 15 marks + Active Participation in routine class instructional deliveries 05 Marks	20 Marks

For 60 Marks

Semester End Examination

Time 2 hours

Question Paper Pattern:

- N. B. 1. All questions are Compulsory.
 - 2. All questions carry equal marks.
- Q. 1 Answer any Two of the following (out of Three) From Module -I Marks -15
- Q. 2 Answer any Two of the following (out of Three) From Module II Marks 15
- Q. 3 Answer any Two of the following (out of Three) From Module III Marks 15
- Q. 4 Answer any Two of the following (out of Three) From Module IV Marks 15

Online Resources

http://ugcmoocs.inflibnet.ac.in/ugcmoocs/view_module_pg.php/389

http://ugcmoocs.inflibnet.ac.in/ugcmoocs/view_module_pg.php/384

Reference Books

- Business Environment Text and Cases by M.B. Shukla, Taxman Publications, New Delhi Business Environment: Text and Cases by Francis Cherunilam, Himalaya Publication House, Mumbai
- Essentials of Business Environment by K. Aswathappa, Himalaya Publication House, Mumbai
- Business Environment by Justin Paul, Tata McGraw Hill Education Pvt. Ltd., New Delhi
- Entrepreneurial Development by S.S. Khanka, S. Chand and Company Pvt. Ltd., New Delhi
- Dynamics of Entrepreneurship by Vasanta Desai, Himalaya Publishing House, Mumbai
- Entrepreneurship and Small Development Business Management by C.B. Gupta and S.S. Khanka, Sultan Chand and Sons, New Delhi
- Entrepreneurship by David H. Holt, PHI Learning Pvt. Ltd., New Delhi
- Management of Small-Scale Industries by Vasant Desai, Himalaya Publishing House, Mumbai

UC-FBI-104 Financial Mathematics and Statistics using MS-Excel

1. Course objective:

- To develop an understanding of MS-Excel
- To develop the ability to construct diagrams and graphs which can be applicable to real life in the fields of commerce, economics and management.
- To learn how to convert the given mathematical and statistical problems into data in MS-Excel and then apply functions and commands to get the desired solutions.

2. Learning Outcomes: At the end of the course, students will be able to

- Use Ms-Excel fairly easily
- Represent data using frequency tables, graphs and diagrams.
- Solve mathematical and statistical problems easily using the software through hands on training during the practicals.

		No. of
Unit	Content	Practicals
I	Introduction to Excel	3
	 1.1 Workbook, worksheets, cells, types of data, cell references, cut, copy, paste (paste-special, values, formulas), conditional formatting 1.2 Operators- Arithmetic operators, Relational operators, Logical operators, creating formulas, functions, working with excel sheets – freeze panes, sort, custom sort, filter, find and replace, IF and Nested IF and Functions. 	
II	Time value of money, annuities and loan amortization	3
	2.1 Compound interest, discrete and continuous compounding, nominal and effective rate of interest	
	2.2 Regular annuity, future and present value of annuity, equated monthly	
	Instalments, amortization.	
III	Matrices, simultaneous equations, LPP	3
	3.1 Matrices types, operations on matrices – scalar multiplication, addition, subtraction, product of matrices, determinants, inverse of a matrix 3.2 Simultaneous Equations construction and solving 3.3 Linear Programming Problems in two variables, formulation of LPP and	
IV	solving graphically Data representation using diagrams:	3
•	4.1 Constructing frequency tables Making bar charts, pie charts and histograms	J
V	Revision / Extra Practicals	3

List of Practicals:

- 1. Working with Excel sheets.
- 2. Conditional Formatting, Sort and Filter.
- 3. Working with Formulas and Logical Operators.
- 4. Time Value of Money.
- 5. Annuities.
- 6. Loan Amortization.
- 7. Working with Matrices I
- 8. Working with Matrices II
- 9. Simultaneous Equations.
- 10. Linear Programming Problems.
- 11. Data Representation using Diagrams I
- 12. Data Representation using Diagrams II

Assessment/Evaluation:

The course will be assessed for a total of 25 marks and will consist of:

- Journal consisting of output of at least 9 practicals 5 marks
- Practical examination at end of Semester 20 marks exam

UC-FBI-105 Ability enhancement course: Communication Skills in English – I

1. Course objective:

The main objectives of the course are:

- To strengthen language proficiency by providing adequate exposure to reading, speaking, listening and writing skills
- To complete various communication tasks effectively
- To develop a comprehensive understanding of the oral aspects of communication
- To develop skills in communication like writing letters, emails, essays and reports
- To enhance the range of lexical resources of the learners through a variety of exercises

2. Learning Outcomes

On successful completion of the course learners are expected -

- To become proficient in reading, writing, speaking and listening skills
- To efficiently perform various communication tasks
- To be competent in the various aspects of oral communication
- To be able to write letters, emails, essays and reports effectively
- To broaden their language proficiency and the range of their lexical resources

Unit UNIT I:	Content Letters 1. Job Application Letter with Resume 2. Statement of Purpose 3. Letters to the Editor 4. Sales/Promotion Letters	No. of Lectures 5
UNIT II:	Data Interpretation Students will learn to read and interpret maps, pie charts, tables, line and bar graphs, and flow charts and express the same in a paragraph form. (Note: Other important forms of visual communication may also be introduced to students. However, they will be tested only on the above forms in the examination.)	5
UNIT III	Essay 1. Reflective 2. Analytical 3. Persuasive/Argumentative	5

Reference Books

- Bansal, R.K. and J.B. Harrison, *Spoken English: A Manual of Speech and Phonetics*New Delhi: Orient Black Swan, 4th edn, 2013).
- Bellare, Nirmala. Reading Strategies. Vols. 1 and 2. New Delhi. Oxford University
 Press, 1998. Bhasker, W. W. S & Prabhu, N. S.: English through Reading, Vols. 1
 and 2. Macmillan, 1975. Brown, Ralph: Making Business Writing Happen: A Simple
 and Effective Guide to Writing Well.
- Sydney: Allen and Unwin, 2004.
- Dev, Anjana Neira (2009). Creative Writing: A Beginner's Manual. Pearson, Delhi,
 2009. Doff, Adrian and Christopher Jones. Language in Use (Intermediate and Upper Intermediate).
- Cambridge: CUP, 2004.
- Doughty, P. P., Thornton, J. G. Language in Use. London: Edward Arrold, 1973. Eastwood, John. (2005) Oxford Practice Grammar. Oxford, OUP
- Freeman, Sarah. Written Communication. New Delhi: Orient Longman, 1977.
- Glendinning, Eric H. and Beverley Holmstrom. Second edition. Study Reading: A
 Course in Reading Skills for Academic Purposes. Cambridge: CUP, 2004
- Grellet, F. Developing Reading Skills, Cambridge: Cambridge University Press, 1981.
- Hamp-Lyons, Liz and Ben Heasiey. Second edition. Study Writing: A Course in Writing Skills for Academic Purposes. Cambridge: CUP, 2006
- Jakeman, Vanessa and Clare McDowell. Cambridge Practice Test for IELTS 1.
 Cambridge: CUP, 1996.
- Maley, Alan and Alan Duff. Second Edition. Drama Techniques in Language Learning
- Cambridge: CUP, 1983.
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- Reading & Thinking in English, Four volumes The British Council Oxford University Press, 1979-1981.
- Lesikar, R.V. & Flatley, M.E.; *Basic Business Communication Skills for Empowering the Internet Generation*, Tata McGraw Hill Publishing Company Ltd. New Delhi.

- Ludlow, R. & Panton, F.; *The Essence of Effective Communications*, Prentice Hall of India Pvt.
- Ltd., New Delhi.
- Sasikumar, V., Kiranmai Dutt and Geetha Rajeevan. A Course in Listening and Speaking I & II.
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- Savage, Alice, et al. Effective Academic Writing. Oxford: OUP,
 2005. Wallace, Michael. Study Skills. Cambridge: CUP, 2004.
- Widdowson, H. G.: English in Focus. English for Social Sciences. Oxford University Press

Webliography:

- 1. http://www.onestopenglish.com
- 2. www.britishcouncil.org/learning-learn-english.htm
- 3. http://www.teachingeng1ish.org.uk
- 4. http://www.usingenglish.com?
- 5. Technical writing PDF (David McMurrey)
- 6. http://www.bbc.co.uk/
- 7. http://www.pearsoned.co.uk/AboutUs/ELT/
- 8. http://www.howisay.com/
- 9. http://www.thefreedictionary.com/
- 10.https://www.merriam-webster.com/games
- 11.https://www.nytimes.com/puzzles/letter-boxed
- 12. Jon Ingold Sparkling Dialogue: A Masterclass." *YouTube*, 1 Dec. 2018, www.youtube.com/watch?v=_vRfNtvFVRo.

Summative Assessment:

QUESTION PAPER PATTERN

Communication Skills in English – I

Marks: 30

- Q.1 Letters (1 out of 2) [Unit I] (10 marks)
- Q.2 Data Interpretation (150 words) [Unit II] (10 marks)

(Students will present a summary of the visual data given)

Q.3 Essay (1 out of 2) (200-250 words) [Unit III] (10 marks)

Total Marks: 50

i) Summative Assessment: 30 marks Duration: 1 hour Pattern: 3 Questions of 10 marks each

Time: 1 hour

ii) Formative Assessment: 20 marks

UC-FBI-106 Value Added Course: Contemporary India: values and issues -I

1. Course objective:

- To gain an understanding about the Indian state, its values and diversity of Indian society.
- To learn about environmental ethics and movements.
- To have key understanding of digital space and its usage.

2. Learning Outcomes:

- An improved understanding of values and social aspects of Indian society.
- Awareness of environmental ethics and Indian environmental movements.
- Mindfulness of engagement with digital space.

Unit	Content	No. of Lectures
UNIT I:	A. Understanding India 1.1. Society and State- Religion, caste, rural, urban and tribal, gender and sex ratio 1.2. Appreciating values of pluralism/ diversity and challenges to pluralism- regionalism, linguism and ethnic conflicts. B. Environment: Ethical concerns 1.3. Environmental Ethics - Deep Ecology, Eco-Feminism, 1.4. Eco-Tourism, Environmental Movements in independent India.	15
UNIT II:	A. Ethics in Digital Technology 2.1. Artificial Intelligence (AI)- Case Study on ChatGPT. 2.2. Cyber Security- hacking, malware, phishing, internet shopping/ banking. B. Ethical concerns in social media 2.3. Issues in social media- cyber bullying, trolling, identity theft, 2.4. Abuse of social media accounts- Facebook, Twitter and other.	15

Self-Learning topics (Unit wise)

Sub	Topics
Unit	
1. A	Challenges to National Integration
	https://nios.ac.in/media/documents/331courseE/L-
	25%20NATIONAL%20INTEGRATION%20CONCEPT%20AND%20CHALLENGE.pd
	<u>f</u>
	https://egyankosh.ac.in/bitstream/123456789/16217/1/Unit-21.pdf
	https://egyankosh.ac.in/bitstream/123456789/16216/1/Unit-20.pdf
1. B	Sustainability on everyday life
	https://nptel.ac.in/courses/124106157
2. A	An introduction to Artificial Intelligence (AI)

	https://nptel.ac.in/courses/106102220 (Module 1)
2.B	Privacy in social media
	https://archive.nptel.ac.in/courses/106/106/106106146/

References:

- Ahuja Ram (2014), Social Problems in India, Jaipur: Rawat Publication.
- Chandra Bipan (1984), Communalism in Modern India, Delhi: Vikas Publishing House.
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- Furer Christoph Von-Haimendorf (1992), *Tribes of India, the Struggle for Survival*, Berkely: University of California Press.
- Ganesh, Kamala, Thakkar (2005), "Culture and the making of Identity in Contemporary India" Usha, Sage Publication, New Delhi.
- Harvey Carol P and Allard June M (2005), *Understanding and managing Diversity Readings Cases, and Exercises*; New Delhi: Prentice Hall of India.
- Managi and Kumar (2009), *The Economics of Sustainable Development: The Case of India*, New York: Springer.
- Patra, A.D. (2010), *Infrastructure, Development and Regional Disparity: An interstate analysis,* Indian Economics Association, Deep and Deep Publications.
- Roy, Gaurav K. (2020), *Cyber Security and Digital Privacy a universal approach*, Highbrow Scribes Publications.
- Suresh Jayshree, Raghavan, B.S (2003), *Human Values and Professional Ethics*. New Delhi: S. Chand
- Shinde, Anand (2021), Introduction to Cyber Security Guide to the world of Cyber Security.

II Journals and Magazines

- AIDWA
- Economic and Political Weekly of India
- Frontline
- India Today
- Man and Development

EVALUATION CRITERIA AND QUESTION PAPER PATTERN:

Part A

Summative assessment **Time**: One hour **Marks**:30

- Q. 1 A OR Q.1 B 10 Marks
- Q. 2 A OR Q. 2 B 10 Marks
- Q.3. Short notes: Any two from four (5 marks each) 10 Marks

Part B

 $Formative\ assessment\ -20\ marks\ -15m - SLE/MCQ/Class\ Test/\ Projects + 5m\ (class\ participation)$

UC-FBI-107 Indian Knowledge system

1. Course objective:

- To understand the concept and relevance of knowledge systems.
- To get familiar with the elements of India's rich culture and heritage.
- To explore opportunities for resolving modern day issues by gaining an insight in our history.

2. Learning Outcomes

- Improved understanding of India's socio-cultural past and its varied traditions.
- Respect for the tradition of coexistence built into the Indian culture since time immemorial.
- High regard for the diversity in the Indian culture and society.

Unit	Content	No. of Lectures
UNIT I:	Introduction to Indian Knowledge Systems a. Concept, relevance and methodology b. Darshanas of the Hindu Philosophy, questioning set paradigms through Buddhism and Jainism c. Transmission of knowledge - oral, guru-shishya Parampara, ancient centres of higher education, experiential learning (Bhakti and Sufi movement) d. Contribution of women scholars in early India.	9
UNIT II:	Indian Knowledge system: An aesthetic approach a. Natyashastra,	6
	b. Indian music tradition (gharana system),	
	c. culinary traditions, paintings and textiles.	

READINGS:

- Basham, A. L. (1987), The Wonder that was India, Sidgwick & Jackson Ltd., London
- Chattopadhyaya, Deviprasad (1977), Science and Society in Ancient India, Research India Publications
- Jha, Amit (2009), Traditional Knowledge System in India, Atlantic Publishers, New Delhi.
- Jha, D. N. (2004), Early India, A Concise History, Manohar Publishers & Distributors.
- Jha, D. N. (1993), Economy and Society in Early India: Issues and Paradigms, Munshiram Manoharlal Publishers
- Singh, Sahana (2022), Revisiting the Educational Heritage of India, Global Collective Publishers.

- Sen, Amartya (2005), Argumentative Indian, Allan Lane.
- Singh, Upinder (2008), A History of Ancient and Early Medieval India: From the Stone Age to the 12th Century, Pearson Education India.
- Thapar, Romila (2018), *Indian Cultures as Heritage: Contemporary Pasts*, Aleph Book Company.
- Thapar, Romila (2014), *The Past as Present: Forging Contemporary Identities Through History*, Aleph Book Company.

Evaluation Criteria –

25 Marks: Formative assessment

20 marks-Internal assessment that can include project submission/ debate/ group discussion/ presentation and online learning from Swayam portal 05 marks- class participation

$\underline{Semester-II}$

Summary

Sr.	Choice Based Credit System	Subject Code	Remark
No			S
1	Major Course		
1	Wajor Course		
	Principles and Practices of Banking and Insurance	UC-FBI-201	
	Financial Accounting II	UC-FBI-202	
2	Minor Course		
	Business Finance- Customer Relationship management	UC-FBI-203	
3	Vocational Course: Financial Mathematics and Statistics	UC-FBI-204	
	using MS-Excel		
4	Ability Enhancement Courses (AEC): Communication	UC-FBI-205	
	Skills in English – II		
5	Value Added Course: Contemporary India: values and	UC-FBI-206	
	issues -II	110 551 205	
6	Indian Knowledge system	UC-FBI-207	
7	Open Elective		

<u>First Year Semester II Formative and Summative Detail Scheme</u>

Sr.	Subjec	Subject Title	Peri	ods Pe	er W	eek			Seasonal Evaluation			Total		
No	t Code								Scheme			Mark		
														S
			Unit	S.				G 11	S.			A	SE	
			S	L.	L	Т	P	Credi	L.	С	T	P	Е	
								t	Е	Т	A			
	UC-	Principles and	4	20					1			05		
1	FBI-	Practices of		%				4	0	1.5	10		60	100
1	201	Banking and Insurance		*	4	0	0	4		15	10		60	100
	UC-	Financial	4	20				4	1			05		
2	FBI-	Accounting II		%	4	0	0		0	15	10		60	100
	202			*										
	UC-	Business	4	20				4	1	15		05		
	FBI-	Finance-		%					0					
3	203	Customer		*	4	0	0				10		60	100
		relationship												
		Management												
	UC-	Vocational	2	20				1	1	15				
4	FBI-	Course: Maths		%	0	0	1		0					25
'	204	and Statistics		*			1							23
		with excel												
	UC-	Ability	3	20				2	1					
	FBI-	Enhancement		%					0					
	205	Courses		*										
5		(AEC):			1	1	0				10		30	50
		Communicatio												
		n Skills in												
		English – II												

6	UC- FBI- 206	Value Added Course Contemporary India: values and issues -II	3	20 % *	2	0	0	2	1 0		10		30	50
7	UC- FBI- 207	Indian Knowledge system	2	30 %	1	0	0	1	1 0	15				25
8	TD. A. I.	OPEN ELECTIVE						2			TD: 4	134		50
	Total	Hours / Credit						20			Tota	al Ma	rks	500

^{*}One to two lectures to be taken for CONTINUOUS self -learning evaluation

- Lecture Duration 60 Minutes
- One Credit = 15 hours or 30 hours of practicals

L: Lecture: Tutorials P: Practical Ct-Core Theory, Cp-Core Practical, SLE- Self learning evaluation CT-Commutative Test, SEE- Semester End Examination , TA-Teacher Assessment, AP- Active Participation

<u>First Year Semester –II Units – Topics – Teaching Hours</u>

S. N	Subject Code		Subject Unit Title	Lect ures	Total No. of lectures	Cre dit	Total Marks
1	UC-FBI- 201	I	Introduction to Banking	15	60	4	100
	201	II	Banking Scenario in India	15		-	(60+40)
		III	Introduction to Insurance	15			
		IV	Insurance Business Environment in India	15			
2	UC-FBI -	I	Corporate Accounting	15	_		
	202	II	Investment Accounting	15	60	4	100 (60+40)
		III	Redemption of Shares and	15			(00110)
			Debentures				
		IV	Buyback of Equity shares	15			
3	UC-FBI- 203	I	Introduction to Customer Relationship Management	15	60	4	100
		II	CRM as a Business Strategy	15			(60+40)
		III	Technological support in Customer Relationship Management	15			
		IV	Customer Relationship Management (CRM) in Banking and Insurance Sector	15			
4	UC-FBI- 204	I	Measures of Central Tendency	3	15	1	25
		II	Measures of Dispersion	3	-		
		III	Correlation and Regression	3			
		IV	Time Series and Index Numbers	3			
		IV	Revision / Extra Practicals		1		
5	UC-FBI-	I	Emails	5		2	50
	205	II	Report Writing	5	15		(30+20)
	LIC EDI	III	Creative Writing	5	20	2	50
6	UC-FBI- 206	I	Constitution of India -I, Constitution of India -II	15	30	2	50 (30+20)
		II	Environmental commitments., Yoga	15	1		
7	UC-FBI-	I	Overview of Indian scientific thought	7	15	1	25
	207	II	Katha'	8			
8			OPEN ELECTIVE		- 30	2	50

	Total		20	500

- Lecture Duration 60 Minutes
- One Credit = 15 hours of lectures, 30 hours practicals

SEMESTER 2

DETAILED SYLLABUS

Course Code: UC-FBI-201

Principles and Practices of Banking & Insurance

1. Course objective:

- To acquire the skills necessary to work in Financial Service Industry Particularly Banking & Insurance,
- To describe and apply financial concepts, theories, and tools.
- To facilitate learning of industry practices with special focus on Banking & Insurance industry.

2. Learning Outcomes

- Students will be able to understand the general structure & the functioning of Banking & Insurance industry
- The course will give students an insight into the Development, Management, & working of Banking & Insurance sector.
- It will provide students a basic understanding relating to the role of Regulating Agencies like RBI, IRDA.
- Students will be able to understand the Principles of insurance and need and Scope of insurance in India.
- Learners will identify the Banking Operations and Banking Services and get insight into the Current Scenario of the banking sector in India.

Sr.No.	Modules/ Units	No. of Lectures
1	Introduction to Banking	15
	1.1 Basic Concepts: Origin, Need, Types,	
	1.2 Scope and Functions of Banking –	
	1.3 Need for Regulation and Supervision	
	1.4 Financial inclusion: Meaning, Scope & Importance	
	1.5 Current Scenario	
2	Banking Scenario in India	15
	2.1 Banking Operations	
	2.2 Types of accounts	
	2.3 Banking Services - Current Scenario	
	2.4 Banking Regulations	
	2.5 Role of RBI	
3	Introduction to Insurance	15
	3.1 Understanding Risk - Kinds of business risks	
	3.2 Need and Scope of insurance	

	3.3 Evolution of insurance	
	3.4 Principles of insurance	
	3.5 Types of insurance and policies	
	3.6 Risk and Return relationship	
4	Insurance Business Environment in India	15
	4.1 Growth of Insurance Business	
	4.2 Actuarial Role	
	4.3 Claim and Settlement Procedures	
	4.4 Insurance regulations	
	4.5 Role of IRDA	
	4.6 Time Value of Money	

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	Introduction to banking
2	3	RBI structure objective function

Online Resources

https://swayam.gov.in/nd2_cec20_mg08/preview	
https://nptel.ac.in/courses/110/105/110105121/	

Evaluation Pattern

For 40 Marks

Internal assessment is as follows:

Sr. No.	Particulars	Marks
1	ONE class test / online examination to be conducted in the given semester	20 Marks
2	Self-Learning Evaluation 15 marks + Active Participation in routine class instructional deliveries 05 Marks	20 Marks

For 60 Marks

Semester End Examination **Time**: 2 hours

Question Paper Pattern

N. B. 1. All questions are Compulsory.

- 2. All questions carry equal marks.
- Q. 1 Answer any Two of the following (out of Three) From Module -I Marks -15
- Q. 2 Answer any Two of the following (out of Three) From Module II Marks 15
- Q. 3 Answer any Two of the following (out of Three) From Module III Marks 15
- Q. 4 Answer any Two of the following (out of Three) From Module IV Marks 15

Reference Books

- Business Environment Text and Cases by M.B. Shukla, Taxman Publications, New Delhi
- Global Economy and Business Environment by Francis Cherunilam, Himalaya Publication House, Mumbai
- Business Environment: Text and Cases by Francis Cherunilam, Himalaya Publication House, Mumbai
- Indian Economy by Dutt and Sundaram, S. Chand and Company Pvt. Ltd., New Delhi
- Essentials of Business Environment by K. Aswathappa, Himalaya Publication House, Mumbai
- Business Environment by Justin Paul, Tata McGraw Hill Education Pvt. Ltd., New Delhi
- Indian Economy by Misra and Puri, Himalaya Publishing House, Mumbai
- Entrepreneurial Development by S.S. Khanka, S. Chand and Company Pvt. Ltd., New Delhi
- Dynamics of Entrepreneurship by Vasanta Desai, Himalaya Publishing House, Mumbai
- Entrepreneurship and Small Development Business Management by C.B. Gupta and S.S. Khanka, Sultan Chand and Sons, New Delhi
- Entrepreneurship by David H. Holt, PHI Learning Pvt. Ltd., New Delhi
- Management of Small-Scale Industries by Vasant Desai, Himalaya Publishing House, Mumbai
- Business and Government by Francis Cherunilam, Himalaya Publishing House, Mumbai
- Corporate Governance in India by Jayati Sarkar and Subrata Sarkar, Sage Publications, New Delhi.
- Corporate Governance: Principles, Policies and Practices by A.C. Fernando, Pearson Education India, New Delhi

UC-FBI-202 Financial Accounting II

1. Course objective:

- Accounting involves dealing with real revenues, actual transactions, and observable finance.
- This subject will make students acquire knowledge about the laws that govern business, typical business administration schemes, and ethics of accountancy, statistics and accounting theory.

2. Learning Outcomes

• The students will have a comprehensive knowledge of corporate accounts and other corporate actions such as issue and redemption of preference shares and debentures, accounting for investments and buying back of its own shares.

Detailed Syllabus

Sr	Modules/Units	No. of Lectures
no		
1.	 Corporate accounting Preparation of corporate financial statements in vertical form schedule 3 Closing entries and adjustments 	15
2.	 Investment Accounting Meaning and Objectives of Investments Types/ Classifications of Investments Important Terms and Accounting Procedure 	15
3.	 Redemption of preference shares and debentures Company law / legal provisions for redemption of preference shares in companies act, sources of redemption including divisible profits and proceeds of fresh issue of shares, premium on redemption from security premium and profits of company. Capital redemption reserve account –creation and use Redemption of debentures by payment from sources including out of capital / or out of profits. Debenture redemption reserve and debenture redemption sinking fund excluding insurance policy Redemption of debentures by conversion into new class of shares or debentures with options – including at par premium and discount. 	15
4.	 Buyback of equity shares Company law / legal provisions (including creation of capital redemption reserve account). Compliance of conditions including sources, maximum limits and debt equity ratio. 	15

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic]
1	1	Corporate Accounting(understanding balance sheet and profit and loss items)]

Online Resources

https://nptel.ac.in/courses/110/101/110101131/

Evaluation Pattern

For 40 Marks

Internal assessment is as follows:

Sr. No.	Particulars	Marks
1	ONE class test / online examination to be conducted in the given semester	20 Marks
2	Self-Learning Evaluation 15 marks + Active Participation in routine class instructional deliveries 05 Marks	20 Marks

For 60 Marks

Semester End Examination

REFERENCE BOOKS

Time: 2 hours

- Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
- Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
- Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
- Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Financial Accounting by LesileChandwichk, Pentice Hall of India Adin Bakley (P) Ltd.,
 New Delhi
- Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai
- Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi
- Accounting Principles by R.N. Anthony and J.S. Reece, Richard Irwin, Inc
- Financial Accounting by Monga, J.R. Ahuja, Girish Ahuja and Ashok Shehgal, Mayur Paper Back, Noida
- Financial Accounting by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Financial Accounting by V. Rajasekaran, Pearson Publications, New Delhi
- Introduction to Financial Accounting by Horngren, Pearson Publications, New Delhi

- Financial Accounting by M. Mukherjee and M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi
- Financial Accounting a Managerial Perspective, Varadraj B. Bapat, MehulRaithatha, Tata McGraw Hill Education Pvt. Ltd., New Delhi

UC-FBI-203 Business Finance- Customer Relationship Management

COURSE OUTCOMES:

After completion of this course, the student will be able to:

- 1. To understand key concepts and identify benefits of value creation for the customers.
- 2. Implement how CRM practices and technologies enhance the achievement of marketing, sales and service objectives throughout the customer life-cycle stages of customer acquisition, retention and development whilst simultaneously supporting broader organizational goals.
- 3. Students will be able to understand the need and importance of CRM in B2B markets
- 4. design customer relationship management strategies by understanding customers' preferences for the long-term sustainability of the Organizations.

Detailed syllabus

Unit	Content	No. of Lecture s
Ι	Introduction to Customer Relationship Management	15
	Meaning, Definition of CRM, Development in CRM, Benefits of CRM, Effective CRM through Customer Knowledge Management, CRM Cycle, Winning market through effective CRM, CRM programmes, Relationship marketing & effectiveness of Relationship marketing, Factors responsible for growth of Customer Relationship Management (CRM) Building Customer Relationship, Customer Profiling and Segmentation, Recent trends, challenges and opportunities.	
II	CRM as a Business Strategy	15
	CRM - Issues and Strategies; Winning Markets through Effective CRM; CRM as a business strategy, CRM Process, Effective Customer Relation Management through Customer Knowledge Management; Customer Acquisition Strategies, Customer Retention, Customer Interaction Management, Call Centre management in CRM. Customer Centricity in CRM-Concept of Customer centricity, Customer touch points, Customer Service, Measuring Customer life time value Customer life cycle Management.	
III	Technological support in Customer Relationship Management	15
	Introduction, Technological application in CRM, Types of Technological application in CRM ,Data Mining for CRM - Some Relevant Issues; Structuring a Customer Focused IT Organization to Support CRM; Organizational Framework for Deploying Customer Relationship; measuring profitability CRM implementation –set by step process	
	E-CRM – Introduction, Importance, Challenges, Strategies, e-marketing and e-CRM.	
	E- CRM in Banking and Insurance	
	Ethics in e-CRM	

IV	Customer Relationship Management (CRM) in Banking and Insurance	15
	Sector Building customer loyalty, B2B Commerce, B2B relationship with intermediaries Status of Customer Relationship Management in service industry in India; Customer Relationship Management in Banking and Financial Services; CRM in Insurance Sector, Supply Demand Mismatches and their impact on CRM; The Past, Present and Future of CRM; CRM vs Digital Marketing, Future of CRM	

Self-Learning topics (Unit wise):

Sr.N	Unit	Topic
0		
1	3	Relationship Marketing and CRM
2	3	Ethics in e-CRM
3	4	Customer Relationship Management in Indian Banking and Insurance sector

Online Resources

https://nptel.ac.in/courses/110/105/110105145/

Evaluation Pattern

For 40 Marks

Internal assessment is as follows:

Sr. No.	Particulars	Marks
1	ONE class test / online examination to be conducted in the given semester	20 Marks
2	Self-Learning Evaluation 15 marks + Active Participation in routine class instructional deliveries 05 Marks	20 Marks

For 60 Marks

Semester End Examination

Question Paper Pattern

- N. B. 1. All questions are Compulsory.
- Q. 1 Answer any Two of the following (out of Three) From Module -I Marks -15
- Q. 2 Answer any Two of the following (out of Three) From Module II Marks 15
- Q. 3 Answer any Two of the following (out of Three) From Module III Marks 15
- Q. 4 Answer any Two of the following (out of Three) From Module IV Marks 15

References

• Baran Roger J. & Robert J. Galka (2014), Customer Relationship Management: The Foundation of Contemporary Marketing Strategy, Routledge Taylor & Francis Group.

Time: 2 hours

- Anderrson Kristin and Carol Kerr (2002), Customer Relationship Management, Tata McGraw-Hill.
- Ed Peelen, Customer Relationship Management, Pearson Education
- BhasinJaspreetKaur (2012), Customer Relationship Management, Dreamtech Press.
- Judith W. Kincaid (2006), Customer Relationship Management Getting it Right, Pearson Education. Jill Dyche' (2007), The CTM Handbook: A Business Guide to Customer Relationship Management,
- UrvashiMakkar and Harinder Kumar Makkar (2013), CRM Customer Relationship Management,
- Customer Relationship Management: Concepts and Cases (Second Edition)-PHI Learning Alok Kumar Rai
- Customer Relationship Management- Routledge Inc. Simon Knox, Adrian Payne, Stan Maklan: Customer Relationship Management (Wiley Dreamtech) . Bhasi

UC-FBI-204 Financial Mathematics and Statistics using MS-Excel

1. Course Objectives:

- To develop an understanding of MS-Excel
- To develop the ability to construct diagrams and graphs which can be applicable to real life in the fields of commerce, economics and management.
- To learn how to convert the given mathematical and statistical problems into data in MS-Excel and then apply functions and commands to get the desired solutions.

2. Learning Outcomes:

- At the end of the course, students will be able to use Ms-Excel fairly easily
- Represent data using frequency tables, graphs and diagrams.
- Solve mathematical and statistical problems easily using the software through hands on training during the practicals.

		No. of
Unit	Content	Practicals
I	Measures of Central Tendency	3
	1.1 Mean	
	1.2 Median, Quartiles Deciles and Percentiles	
	1.3 Mode	
II	Measures of Dispersion	3
	2.1 Range and coefficient of range	
	2.2 Quartile Deviation and coefficient of quartile deviation	
	2.3 Mean Deviation and coefficient of mean deviation	
	2.4 Standard deviation and coefficient of variation	
III	Correlation and Regression	3
	3.1 Scatter plot, Karl Pearson's formula, Rank Correlation, Spearman's coefficient	
	3.2 Linear Regression, forecasting	
IV	Time Series and Index Numbers	3
	4.1 Time Series Analysis, forecasting using time series	
	4.2 Index Numbers unweighted and weighted, Laspeyre, Paasche, Fischer,	
	Marshall-Edgeworth and Dorbish-Bowley index numbers	
V	Revision / Extra Practicals	3

List of Practicals

- 1. Mean, Median and Mode.
- 2. Quartiles, Percentiles and Deciles.
- 3. Range, Quartile Deviation and their coefficients
- 4. Mean deviation from mean, median, mode and their coefficients
- 5. Standard deviation, variance, coefficient of variation
- 6. Scatter plots
- 7. Karl Pearson and Spearman's coefficients
- 8. Plotting linear equations
- 9. Linear Regression
- 10. Calculating moving averages
- 11. Forecasting using time series
- 12. Index numbers

Reference Books

- 1. Microsoft Excel 2016 Bible by John Walkenbach, Wiley India
- 2. Microsoft Excel 2016 for Dummies by Greg Harvey, Wiley
- 3. Excel 2016 from scratch: Excel Course with Demos and Exercises by Peter Kalmstrom and Kate Kalmstrom
- 4. Mathematics for Economics and Finance Methods and Modelling by Martin Anthony and Norman Biggs, Cambridge University Press
- 5. Business Mathematics by D.C.Sancheti and V.K.Kapoor, Sultan Chand & Sons
- 6. Mathematics for Business and Economics by J.D.Gupta, P.K.Gupta and ManMohan, TataMc-Graw Hill Publishing Co.Ltd.
- 7. Quantitative Methods-Part-I by S.Saha and S.Mukerji, New Central Book Agency
- 8. Investments by J.C.Francis & R.W.Taylor, Schaum's Outlines, Tata Mc-GrawHill
- 9. Operations Research by Gupta and Kapoor
- 10. Statistical Methods by S.G.Gupta, S.Chand &Co
- 11. Statistics for Management by Levin & Rubin, Prentice Hall of India
- 12. Statistics Theory, Method & Applications by D.S.Sancheti & V.K.Kapoor
- 13. Modern Business Statistics (Revised) by B.Pearles & C.Sullivan Prentice Hall of India.
- 14. Business Mathematics & Statistics by B Aggarwal, Ane Book Pvt.Limited

UC-FBI-205 Ability enhancement course: Communication Skills in English – II

Course objective:

The main objectives of the course are:

- To strengthen language proficiency by providing adequate exposure to reading, speaking, listening and writing skills
- To complete various communication tasks effectively
- To develop a comprehensive understanding of the oral aspects of communication
- To develop skills in communication like writing letters, emails, essays and reports
- To enhance the range of lexical resources of the learners through a variety of exercises

Learning Outcomes

On successful completion of the course learners are expected -

- To become proficient in reading, writing, speaking and listening skills
- To efficiently perform various communication tasks
- To be competent in the various aspects of oral communication
- To be able to write letters, emails, essays and reports effectively
- To broaden their language proficiency and the range of their lexical resources

Unit UNIT I:	Content Emails	No. of Lectures
<u>011111</u> .	1. Enquiry	3
	2. Invitation	
	3. Thank You	
	4. Permission	
UNIT II:	Report Writing 1. Eyewitness Report 2. Activity Report 3. Newspaper Report	5
UNIT III	Creative Writing 1. Story Writing 2. Dialogue Writing 3. Blog Writing	5

Reference Books

- Bansal, R.K. and J.B. Harrison, Spoken English: A Manual of Speech and Phonetics
 New Delhi: Orient Black Swan, 4th edn, 2013).
- Bellare, Nirmala. Reading Strategies. Vols. 1 and 2. New Delhi. Oxford University Press, 1998. Bhasker, W. W. S & Prabhu, N. S.: English through Reading, Vols. 1 and 2. Macmillan, 1975. Brown, Ralph: Making Business Writing Happen: A Simple and Effective Guide to Writing Well.
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- Dev, Anjana Neira (2009). Creative Writing: A Beginner's Manual. Pearson, Delhi,
 2009. Doff, Adrian and Christopher Jones. Language in Use (Intermediate and Upper Intermediate).
- Cambridge: CUP, 2004.
- Doughty, P. P., Thornton, J. G. Language in Use. London: Edward Arrold, 1973. Eastwood, John. (2005) Oxford Practice Grammar. Oxford, OUP
- Freeman, Sarah. Written Communication. New Delhi: Orient Longman, 1977.
- Glendinning, Eric H. and Beverley Holmstrom. Second edition. Study Reading: A
 Course in Reading Skills for Academic Purposes. Cambridge: CUP, 2004
- Grellet, F. *Developing Reading Skills*, Cambridge: Cambridge University Press, 1981.
- Hamp-Lyons, Liz and Ben Heasiey. Second edition. Study Writing: A Course in Writing Skills for Academic Purposes. Cambridge: CUP, 2006
- Jakeman, Vanessa and Clare McDowell. Cambridge Practice Test for IELTS 1.
 Cambridge: CUP, 1996.
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- Cambridge: CUP, 1983.
- Mohan Krishna & Banerji, Meera: Developing Communication Skills. New Delhi: Macmillan India, 1990.
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 Cambridge, New York, 2007. Narayanaswami, V. R. Organised Writing, Book 2.
 New Delhi: Orient Longman.
- Reading & Thinking in English, Four volumes The British Council Oxford University Press, 1979-1981.
- Lesikar, R.V. & Flatley, M.E.; *Basic Business Communication Skills for Empowering the Internet Generation*, Tata McGraw Hill Publishing Company Ltd. New Delhi

• Ludlow, R. & Panton, F.; *The Essence of Effective Communications*, Prentice Hall of India

Pvt. Ltd., New Delhi.

- Sasikumar, V., Kiranmai Dutt and Geetha Rajeevan. *A Course in Listening and Speaking I & II*. New Delhi: Foundation Books, Cambridge House, 2006.
- Savage, Alice, et al. *Effective Academic Writing*.

Oxford: OUP, 2005. Wallace, Michael. Study Skills.

Cambridge: CUP, 2004.

• Widdowson, H. G.: *English in Focus. English for Social Sciences*. Oxford University Press

Webliography:

- 13. http://www.onestopenglish.com
- 14. www.britishcouncil.org/learning-learn-english.htm
- 15. http://www.teachingeng1ish.org.uk
- 16. http://www.usingenglish.com?
- 17. Technical writing PDF (David McMurrey)
- 18. http://www.bbc.co.uk/
- 19. http://www.pearsoned.co.uk/AboutUs/ELT/
- 20. http://www.howisay.com/
- 21. http://www.thefreedictionary.com/
- 22.https://www.merriam-webster.com/games
- 23.https://www.nytimes.com/puzzles/letter-boxed
- 24. Jon Ingold Sparkling Dialogue: A Masterclass." *YouTube*, 1 Dec.

2018, www.youtube.com/watch?v=_vRfNtvFVRo.

Formative Assessment: (for both semesters) (20 marks per semester)

Any one of the following methods of assessment may be undertaken:

- 1. Class Test
- 2. Online Exam
- 3. Assignment/Project
- 4. Presentation

Summative Assessment:

Question paper pattern

Semester I (Sem-end Exam) Communication Skills in English – I

Duration: 1 hour **Marks:** 30

- Q.1 Letters (1 out of 2) [Unit I] (10 marks)
- Q.2 Data Interpretation (150 words) [Unit II] (10 marks) (Students will present a summary of the visual data given)
- Q.3 Essay (1 out of 2) (200-250 words) [Unit III] (10 marks)

Semester II (Sem-end Exam)

Communication Skills in English

- II Duration: 1 hour

Marks: 30

- Q.1 Emails (1 out of 2) [Unit I] (10 marks)
- Q.2 Reports (1 out of 2) [Unit II] (10 marks)
- Q.3 Creative Writing (1 out of 2) (200-250 words) [Unit III] (10 marks)

UC-FBI-206 Value Added Course: Contemporary India: values and issues -II

1. Course objective:

- To gain an understanding about the Indian state, its values and diversity of Indian society.
- To learn about environmental ethics and movements.
- To have key understanding of digital space and its usage.

2. Learning Outcomes:

- An improved understanding of values and social aspects of Indian society.
- Awareness of environmental ethics and Indian environmental movements.
- Mindfulness of engagement with digital space.

		No. of
Unit	Content	Lectures
UNIT I:	A. Constitution of India -I	15
	1.1. Introduction to Constitution – Basic structure.	
	1.2. Constitutional Values-secularism, equality, liberty,	
	fraternity, federalism, unity and integrity, sovereignty.	
	B. Constitution of India -II	
	1.3. Fundamental Rights	
	1.4. Directive Principles of State Policy	
	·	
UNIT II:	A. Environmental commitments.	15
	2.1. Disaster Management- natural and human-made disasters,	
	mitigation measures.	
	2.2. Green Business and Green consumerism.	
	B. Yoga	
	2.3. Basics of Yoga - Definition, goal and purpose, benefits	
	and limitations of Yoga. Patanjali's Ashtanga Yoga.	
	2.4. Yoga for wellness and health- WHO definition of health,	
	classification for health, diet for health, management of stress	
	through yoga.	

Self-Learning topics (Unit wise)

Sub	Topics
Unit	
1. A	Preamble to the Indian Constitution
	https://egyankosh.ac.in/bitstream/123456789/57869/1/Unit3.pdf
1. B	Fundamental Duties
	https://egyankosh.ac.in/bitstream/123456789/57885/1/Unit6.pdf
2. A	Green Accounting
	https://egyankosh.ac.in/bitstream/123456789/60546/2/Unit-7.pdf
	https://egyankosh.ac.in/bitstream/123456789/61594/1/Unit-14.pdf
2.B	Yoga practice for Self
	https://egyankosh.ac.in/bitstream/123456789/46358/1/BESL-124B2E.pdf (only Unit 4)

Readings:

- Baruah, A. (2007). Preamble of the constitution of India: An Insight and comparison with other constitutions. Deep & Deep.
- Basu, D. D., & Lakshmanan, A. (2009). *Shorter constitution of India*. LexisNexis Butterworth Wadhwa Nagpur.
- Bhargava, R. (2010). *Politics and ethics of the Indian Constitution*. Oxford University Press.
- Bhogal, R. S., *Yoga and mental health*, published by Kaivalyadhama.
- Chandoke, Neera (1999), *Beyond secularism: The rights of religious minorities*. Delhi: Oxford University Press.
- Choudhry, S., Khosla, M., & Mehta, P. B. (2016). *The Oxford Handbook of the Indian constitution*. Oxford University Press.
- DE, R. (2018). A people's constitution. Princeton University Press.
- Furer Christoph Von-Haimendorf (1992), *Tribes of India, the Struggle for Survival*, Berkely: University of California Press.
- Gadgil Madhav & Guha Ramchandra (1995), *Ecology and Equity: The Use and Abuse of Nature in Contemporary India*, Penguin Books India.
- Jahanbegloo, R., & Thapar, R. (2008). *India revisited: Conversations on contemporary India*. Oxford University Press.
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- Rathore, A. S. (2022), Ambedkar's Preamble: A secret history of the constitution of India. Vintage Books.
 - o Nagratna, R. Dr. & Nagendra, H. R. Dr *Positive Health*, published by SVYASA, Bangaluru.

EVALUATION CRITERIA AND QUESTION PAPER PATTERN:

Part A) Summative Assesment –Time: One hour

Q. 1 A OR Q.1 B

Q. 2 A OR Q. 2 B

Q. 3. Short notes: Any two from four (5 marks each)

10 Marks

10 Marks

Part B) Formative assessment – <u>20 marks</u> - 15m – SLE/MCQ/Class Test/ Projects

+ 5m (class participation)

UC-FBI-207 Indian Knowledge system

1. Course objective:

- To understand the concept and relevance of knowledge systems.
- To get familiar with the elements of India's rich culture and heritage.
- To explore opportunities for resolving modern day issues by gaining an insight in our history.

2. Learning Outcomes

- Improved understanding of India's socio-cultural past and its varied traditions.
- Respect for the tradition of coexistence built into the Indian culture since time immemorial.
- High regard for the diversity in the Indian culture and society.

Unit	Content	No. of Lectures
UNIT I:	Overview of Indian scientific thought	7
	a. Mathematics, Geometry, Astronomy, Chemistry,	
	b. Health sciences	
	c. Yoga.	
I INTERIO	(YZ AL 9	0
<u>UNIT II</u> :	'Katha' a.	8
	a. Tales, stories and storytelling tradition of India- Indian Folk	
	tales	
	b. Buddhist Jataka stories, Gatha Saptasahati,	
	Hitopadesha, Panchatantra	
	c. Folklore from North East India	

READINGS

- Basham, A. L. (1987), The Wonder that was India, Sidgwick & Jackson Ltd., London
- Chattopadhyaya, Deviprasad (1977), *Science and Society in Ancient India*, Research India Publications
- Jha, Amit (2009), *Traditional Knowledge System in India*, Atlantic Publishers, New Delhi.
- Jha, D. N. (2004), Early India, A Concise History, Manohar Publishers & Distributors.
- Jha, D. N. (1993), Economy and Society in Early India: Issues and Paradigms, Munshiram Manoharlal Publishers
- Singh, Sahana (2022), *Revisiting the Educational Heritage of India*, Global Collective Publishers.
- Sen, Amartya (2005), Argumentative Indian, Allan Lane.
- Singh, Upinder (2008), A History of Ancient and Early Medieval India: From the Stone Age to the 12th Century, Pearson Education India.
- Thapar, Romila (2018), *Indian Cultures as Heritage: Contemporary Pasts*, Aleph Book Company.
- Thapar, Romila (2014), *The Past as Present: Forging Contemporary Identities Through History*, Aleph Book Company.

Evaluation Criteria -

25 Marks: Formative assessment (CAE)

20 marks-Internal assessment that can include project submission/ debate/ group discussion/ presentation and online learning from Swayam portal 05 marks- class participation

Dr Tasneem Razmi

N Pazmi

Chairperson – BOS (Banking Insurance and Financial Markets)