



Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

B.COM. (BANKING AND FINANCE) PROGRAM (2018-21) SEMESTER-IV

BCOM401- GENERAL AND COMMERCIAL LAW

SUBJECT CODE	SUBJECT NAME	TEACHING & EVALUATION SCHEME								
		THEORY			PRACTICAL		L	T	P	CREDITS
		END SEM University Exam	Two Term Exam	Teachers Assessment *	END SEM University Exam	Teachers Assessment *				
BCOM401	General and Commercial law	60	20	20	-	-	3	1	-	4

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;
***Teacher Assessment** shall be based on following components: Quiz/Assignment/ Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objectives

To provide to the students basic understanding of some of the general and commercial laws which have a bearing on the conduct of the corporate affairs.

Examination Scheme

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of five questions. Each question will carry 12 Marks and consist of four questions, out of which student will be required to attempt either question number (a) and (b) or question number (c) and (d). Each question i.e. (a), (b), (c) and (d) will be of 6 marks.

Course Outcomes

1. To acquaint the students about various laws which are to be observed in performing the day-to-day business operations.
2. To know about the different latest provisions of the law and on how these can be used in the best interest of the organization without violating them rather than cases

COURSE CONTENT

Unit-I: Law Relating to Contract, General Principles of Contract, Standard Form of Contract: E-contract, Government Contract, Specific Contract: Bailment, Agency etc., International Commercial Contract



Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

Unit-II: General Principles of Company Law, Basic Concepts, Incorporation: Advantages and Disadvantages, Memorandum of Association, Doctrine of Indoor Management, Doctrine of Ultra-vires: Erosion, Evasion and Effects, Prospectus

Unit-III: Company Management and Administration, Director, Company Meetings, Inspection and Investigation, Prevention of Oppression and Mismanagement, Winding Up, Corporate Governance under SEBI Regulations

Unit-IV: Banking Law, Evaluation, Concept and Principles of Banking Law, Negotiable Instruments: Cheque, Banker-Customer Relationship: Loans, RBI, Central Banks and other Functionaries, Recent Trends in Banking System in India, Protection under Consumer Law

Unit-V: International Trade Law, Introduction to ITL, FDI and Technology Transfer, International Commercial Arbitration, Competition Law, WTO, E-commerce

Suggested Readings

1. N.D. Kapoor&RajniAbbi :*General Laws and Procedures*; Sultan Chand & Sons. New Delhi.
2. Taxmann's*General and Commercial Laws*.
3. Avtar Singh, *Mercantile Law*, Eastern Book Company
4. Chandra Bose, (2008) *Business Laws*, PHI.
5. Bulchandani, (2009)*Business Law for Management*, Himalaya Publishing House.
6. Kumar, (2009)*Legal Aspect of Business* 1st,edition
7. M.C. Kuchhal (2008)*Business Legislation for Management* 2nd edition VikasPublishing House.



Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

BCOM402 FINANCIAL SYSTEM & INDIAN BANKING STRUCTURE

SUBJECT CODE	SUBJECT NAME	TEACHING & EVALUATION SCHEME								
		THEORY			PRACTICAL		L	T	P	CREDITS
		END SEM University Exam	Two Term Exam	Teachers Assessment *	END SEM University Exam	Teachers Assessment *				
BCOM402	Financial System & Indian Banking Structure	60	20	20	-	-	3	1	-	4

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;
***Teacher Assessment** shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objectives

The objective of the course is to understand the role of Financial System in Business organizations and to give an insight into the various issues concerning banking system structure.

Examination Scheme

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of five questions. Each question will carry 12 Marks and consist of four questions, out of which student will be required to attempt either question number (a) and (b) or question number (c) and (d). Each question i.e. (a), (b), (c) and (d) will be of 6 marks.

Course Outcomes

1. To develop understanding of financial system.
2. To become familiar with the functioning of various financial institutions.

COURSE CONTENT

Unit-I: Financial System: An Introduction Financial System: Meaning, Characteristics, Significance and Components, Evolution of Financial System in India.

Unit-II: Structure of Indian Financial System: Primary Market, Secondary Market, Stock Exchanges in India, Money Markets, Money Market Organization.



Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

Unit-III: Institutional Structure — Indian Financial Institution: Development Banks- IFCI and SIDBI: Investment Institutions —UTI and other Mutual Funds; Insurance Organization- Life Insurance Corporation of India, General Insurance Corporation of India, SEBI Scope and Functions, Objectives of SEBI.

Unit-IV: Banking structure in India: Reserve Bank of India: Organization, Management, Role & Functions, Credit Control, Commercial Banks: Roles and Functions, Regulations, Regional Rural Banks Objectives, Features. Recent Developments: Investment Banking and Retail Banking. Major RRBs. International banking norms and practices: An overview. Successes and failures: Goldman Sachs, Lehman Brothers etc.

Unit-V: Non-Banking Financial Companies Importance, Scope, Characteristics, Functions, Types: HFC, micro lending institutions, and P2P banks., RBI Assistance, Evaluation, Latest Developments in Indian Banking Industry: Latest private sector banks, Small Finance Banks etc.

Suggested Readings

1. BhartiPathak (2010) -*Indian Financial System* 2/e, Pearson
2. R M Srivastava (2010) *Dynamics of Financial Markets and Institutions in India*, Excel Books
3. Bhole, L M, (2009)- *Financial Institutions and Markets*, 5e TMH
4. Justin Paul (2010) - *Management of Banking and Financial Services*, 2/e, Pearson
5. Jadhav (2007), *Monitory Policy, financial Stability and Central Banking in India*, Macmillan Publishers



Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

BBAI 402 FINANCIAL MANAGEMENT

SUBJECT CODE	SUBJECT NAME	TEACHING & EVALUATION SCHEME								
		THEORY			PRACTICAL		L	T	P	CREDITS
		END SEM University Exam	Two Term Exam	Teachers Assessment*	END SEM University Exam	Teachers Assessment*				
BBAI 402	Financial Management	60	20	20	-	-	4	-	-	4

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;

***Teacher Assessment** shall be based on following components: Quiz/Assignment/ Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objective

The objective of this course is to help the student acquire the basic knowledge of interpretations of financial statement and methods for efficient management of funds of an entity with special reference to corporate form of business organization

Examination Scheme

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of two sections A and B. Section A will carry 24 Marks and consist of three questions, out of which student will be required to attempt any two questions. Section B will comprise of five questions, out of which student will be required to attempt any three cases / problems worth 36 marks.

Course Outcomes

1. Understand the role and importance of a financial manager
2. Identify and evaluate the alternative sources of business finance
3. Discuss and apply working capital management techniques
4. Understand the factors influencing cost of capital and calculating cost.
5. To take decisions on capital structure and evaluate the financial viability of investments

COURSE CONTENT

Unit I: Introduction

1. Concept, Nature, Scope of Financial Management
2. Function and Objectives of Financial Management.
3. Basic Financial Decisions: Investment, Financing and Dividend Decisions.



Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

Unit II: Analysis and Interpretation of financial tools

1. Liquidity, Profitability, Solvency and Efficiency through learning computation
2. Analysis and interpretation of various tools of financial analysis
3. Preparation of Fund Flow Statement as per Accounting Standard and its Analysis

Unit III: Leverage Analysis

1. Developing the Concept of Leverage in Finance.
2. Computation and inferences of Degree of Operating Leverage,
3. Financial Leverage and Combined Leverage.

Unit IV: Capital Budgeting

1. Concept and Computation of Time Value of Money
2. Pay Back Period (PBP)
3. Net Present Value (NPV)
4. Average Rate of Return
5. Internal Rate of Return (Only Simple Problems)

Unit V: Management of Working Capital

1. Concepts, components, Determinants and need of Working Capital.
2. Computation of Working Capital for a Company

Suggested Readings

1. Chandra, Prasanna (2008), *Financial Management: "Theory and Practice"*, Tata McGraw-Hill Education, Latest edition
2. Khan M Y & Jain P K (2011), *Financial Management: Text, "Problems Cases"*, Tata McGraw - Hill Education, Latest edition
3. Pandey I.M.(2015), *Financial Management*, Vikas Publication House, Latest edition
4. Brigham (2013), *Fundamentals of Financial Management*, engage Learning, Latest edition
5. Bose Chandra (2009), *Fundamentals of Financial Management*, PHI, Latest edition, Latest edition



Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

BCOMBF401 BANKING THEORY REGULATORY MECHANISM

SUBJECT CODE	SUBJECT NAME	TEACHING & EVALUATION SCHEME								
		THEORY			PRACTICAL		L	T	P	CREDITS
		END SEM University Exam	Two Term Exam	Teachers Assessment *	END SEM University Exam	Teachers Assessment *				
BCOMB F401	Banking Theory Regulatory Mechanism	60	20	20	-	-	3	1	-	4

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;
***Teacher Assessment** shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objectives

To expose the students with the functioning of banking institutions in India along with various reforms and regulatory mechanism.

Examination Scheme

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of five questions. Each question will carry 12 Marks and consist of four questions, out of which student will be required to attempt either question number (a) and (b) or question number (c) and (d). Each question i.e. (a), (b), (c) and (d) will be of 6 marks.

Course Outcomes

1. Understand the role and importance of a Banking Regulation Act
2. Identify and evaluate the Financial Sector Reforms
3. Discuss the effectiveness of Monetary Policy
4. Evaluate the viability of NBFC in India's Context

COURSE CONTENTS

UNIT I Banking Regulation Act 1949 Title and Scope of The Act, RBI Act 1934, Role of RBI as a Regulatory Mechanism.

UNIT II Financial Sector Reforms SakhmoyChakravarthy Committee 1985, Narasimman committee Report I and II –Prudential norms: Capital Adequacy norms – Classification of Assets and Provisioning. Latest Developments: NPA initiatives, Sarfaesi, SS4, IBC, NCLT etc.



Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

UNIT III Rationalization of Interest Rates – Structures of Interest Rates(Short –Term and Long Term), Impact on Savings and Borrowings.

UNIT IV Monetary Policy –Regulatory Measures, Concept of Money Supply, Regulation of Money Supply through Bank Rate Open Market Operation and CRR and their Effectiveness.

UNIT V Basel I and II, Introduction to Basel III Norms

Suggested Readings

- 1.Laws And Practices Relating to Banking –IIB
2. P.N. Varshney (2017) - **Banking Law and Practice**, Sultan Chand & Sons. New Delhi.
3. M.L. Tannan (2010), **Banking Law and Practice in India**
25thEdition,Lexisnexisbutterworthswadhwa, Nagpur
4. S.R. Myneni (2017)–**Law of Banking**– Asia Law House, Hyderabad
5. Desai K.C -- Bank Documentation –A Practical Approach.
6. <https://www.rbi.org.in/>



Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

BCOMBF402 MARKETING OF BANKING SERVICES

SUBJECT CODE	SUBJECT NAME	TEACHING & EVALUATION SCHEME								
		THEORY			PRACTICAL		L	T	P	CREDITS
		END SEM University Exam	Two Term Exam	Teachers Assessment*	END SEM University Exam	Teachers Assessment*				
BCOMBF402	Marketing of Banking Services	60	20	20	-	-	3	1	-	4

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;

***Teacher Assessment** shall be based on following components: Quiz/Assignment/ Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objective

To expose the students with the marketing of banking services in India along with various marketing techniques and mechanisms.

Examination Scheme

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of five questions. Each question will carry 12 Marks and consist of four questions, out of which student will be required to attempt either question number (a) and (b) or question number (c) and (d). Each question i.e. (a), (b), (c) and (d) will be of 6 marks.

Course Outcomes

1. Understand the role and importance of a Marketing of Banking services
2. To acquire specialized knowledge of marketing of Banking services
3. Discuss the effectiveness of market segmentation
4. Evaluate the viability of market segmentation in India's Context

COURSE CONTENT

UNIT I:Marketing concepts and their Application to Banking Industry, Marketing concepts and Elements, Necessity of Marketing for banks, Special features of Bank Marketing, Product and Service Marketing.

UNIT II: Environmental Scanning –Assessment and Management of Competition –Macro and Micro factors influencing the market goods and services, applicability to Banking, Banking



Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

regulation and its impact on Bankmarketing strategies, Understanding competition, Identification of competition and their focus, Strategic benefits of good competition.

UNIT III: Customer need analysis and customer care: customer focus, Understanding customer need, Consumer motivation and buying behavior, perception / behavior, other factors affecting buying behavior, decision making process, (individual and organizational), selective exposure, selective distortion, and effect on consumer behaviour.

UNIT IV: Market Segmentation(banking), Product Designing, Marketing, feedback and review, purpose and content of product / Marketexpansion, Mass Marketing and Marketing segmentation, Definition of Market segmentation, Characteristics of aviable Market segment – Benefits from Market segmentation, Disadvantages –Market segmentation, techniques for personal and corporate customers.

UNIT V:Market information Research – Definition of marketing research and market research- Differences, Contributions of Marketing Research to a bank, Types of data –primary and secondary, Management Information System and Marketing Research, Need for situation analysis, steps involved in the development of a situation analysis –objective,strategies and tactics, sources of information for situation analysis.

Suggested Readings

1. IIB- (2003) *Marketing of Banking Service*- Macmillan Publishers India (2003)
2. Rajeev Seth (1997), *Marketing of banking services*, Macmillan India limited, Madras, 1997
3. Saxena, K.K. *Bank Marketing*, Skylark Publication, New Delhi, 1998
4. S. M. Jha (2007), *Bank Marketing*, Himalaya Publications, 2nd Edition
5. Macmillan, *Marketing of Banking Services*, Macmillan India Limited.
6. P SarithaSrinivas, *Marketing of Banking Financial Services*, Serial Publications