



The University of Mysore

**UNIVERSITY OF MYSORE**

**B.COM. DEGREE SYLLABUS**

**NEP 2020**

***IMPLEMENTED FROM THE***

***ACADEMIC YEAR 2021-22***

**DEPARTMENT OF COMMERCE**

**Manasa Gangothri, Mysuru – 570 006**



**UNIVERSITY OF MYSORE**  
**SYLLABUS FOR B.COM DEGREE AS PER NEP – 2020**  
**REGULATIONS**  
**IMPLEMENTED FROM THE ACADEMIC YEAR 2021-22**

**I. OBJECTIVES:**

1. To develop the skills required for the application of accounting concepts and techniques learned in the classroom at the workplace.
2. To provide competent and technical skills personnel to the industry in the area of Accounting, Finance, Taxation, Cost and Management Accounting.
3. To enhance the employability skills of the commerce students.
4. To enhance the capability of the students improve their decision-making skills.
5. To enhance the capability of the students to make decisions at personal and professional level.
6. To encourage entrepreneurship among students pursuing education in the field of Commerce.
7. To empower students for pursuing professional courses like Chartered Accountancy, Cost and Management Accountancy, Company Secretary, etc.,
8. To ensure holistic development of Commerce students.

**II. ELIGIBILITY FOR ADMISSION:**

Candidates who have passed Two Year Pre University Course of Karnataka State in any discipline or its equivalent (viz., 10+2 of other states, ITI, Diploma etc.) are eligible for admission into this program.

**III. DURATION OF THE PROGRAM:**

The program of study is Four years of Eight Semesters. A candidate shall complete his/her degree within eight academic years from the date of his/her admission to the first semester. The NEP 2020 provides multiple exit options for students as specified below:

**EXIT OPTION:**

- a. The students who successfully complete ONE year/ 2 Semesters and leave the program, will be awarded Certificate in Commerce.
- b. The students who successfully complete TWO years/ 4 Semesters and leave the program, will be awarded Diploma in Commerce.
- c. The students who successfully complete THREE years/ 6 Semesters and leave the program, will be awarded Bachelors Degree in Commerce ( B.COM )
- d. An option is given to the students to continue their education to the Fourth year and those who successfully complete FOUR years/ 8 Semesters will be awarded Bachelors Degree in Commerce (Hons) . [B.COM (Hons)]

#### **IV. MEDIUM OF INSTRUCTION**

The medium of instruction shall be English. However a candidate will be permitted to write the examination either in English or in Kannada.

#### **V. ATTENDANCE**

- a. For the purpose of calculating attendance, each semester shall be taken as a Unit.
- b. A student shall be considered to have satisfied the requirement of attendance for the semester, if he/she has attended not less than 75% in aggregate of the number of working periods in each of the subjects compulsorily.
- c. A student who fails to complete the course in the manner stated above shall not be permitted to take the University Examination.

#### **VI. TEACHING AND EVALUATION**

M.Com graduates with B.Com, BBM/BBA and BBS as basic degree from a recognized university are only eligible to teach and to evaluate all the Commerce courses including Digital Fluency (except Languages, Constitution of India, Environmental Studies, Health Wellness/Social and Emotional learning, Sports/NCC/NSS/Other)

#### **VII. SKILL DEVELOPMENT / RECORD MAINTENANCE**

- a. Every college is required to establish a dedicated business lab for the purpose of conducting practical/ assignments to be written in the record.
- b. In every semester, the student should maintain a record book in which a minimum of 5 exercise or activities per course are to be recorded.

#### **VIII. SCHEME OF EXAMINATION**

- a. There shall be an University examination at the end of each semester. The maximum marks for the university examination in each paper shall be 60 marks for DSC, DSE, Vocational, SEC and OEC.
- b. Internal Assessment 40 marks for DSC, DSE, Vocational, SEC and OEC.

#### **Guidelines for Continuous Internal Evaluation and Semester End Examination:**

The CIE and SEE will carry 40% and 60% weightage each, to enable the course to be evaluated for a total of 100 marks, irrespective of its credits. The evaluation system of the course is comprehensive & continuous during the entire period of the Semester. For a course, the CIE and SEE evaluation will be on the following parameters:

<b>Sl. No.</b>	<b>Parameters for the Evaluation</b>	<b>Marks</b>
	<b>Continuous Internal Evaluation (CIE)</b>	
1	Continuous & Comprehensive Evaluation (CCE) – (A)	20 Marks
2	Internal Assessment Tests (IAT) –(B)	20 Marks
	Total of CIE (A+B)	40 Marks
3	Semester End Examination (SEE) – (C)	60 Marks
	Total of CIE and SEE (A + B + C)	100 Marks

### **Continuous Internal Evaluation:**

- a. **Continuous & Comprehensive Evaluation (CCE):** The CCE will carry a maximum of 20% weightage (20 marks) of total marks of a course. Before the start of the academic session in each semester, a faculty member should choose for his/her course, minimum of four of the following assessment methods with 5 marks each ( 4x5=20 marks)
- i. Individual Assignments
  - ii. Seminars/Class Room Presentations/ Quizzes
  - iii. Group Discussions /Class Discussion/ Group Assignments
  - iv. Case studies/Case lets
  - v. Participatory & Industry-Integrated Learning/ Industrial visits
  - vi. Practical activities / Problem Solving Exercises
  - vii. Participation in Seminars/ Academic Events/Symposia, etc.
  - viii. Mini Projects/Capstone Projects
- b. **Internal Assessment Tests (IAT):** The IAT will carry a maximum of 20% weightage (20 marks) of total marks of a course. Under this component, two tests will have to be conducted in a semester for 30 marks each and the same is to be scaled down to 10 marks each.

## **Internal Assessment Test**

**Course Code:**

**Name of the Course:**

**Duration: 1 Hour**

**Total Marks: 30**

### **PART-A**

Answer any one of the following questions. 5 marks

(1x 5 = 5)

1.-----

2.-----

### **PART- B**

Answer any one of the following questions. 10 marks

(1x 10 = 10)

3.-----

4.-----

### **SECTION- C**

Answer any one of the following questions. 15 marks

(1x 15 = 15)

5,-----

6.-----

### **SEMESTER END EXAMINATION (SEE):**

The Semester End Examination for all the courses for which students who get registered during the semester shall be conducted. SEE of the course shall be conducted after fulfilling the minimum attendance requirement as per the University norms. The BOS of the University has prepared the SEE framework and the question paper pattern for SEE is presented below for 60 marks.

# PATTERN OF QUESTION PAPER

TIME : 3 HOURS

MARKS: 60

## PART – A

Answer any FIVE of the following questions. Each question carries 2 marks.

(5x2= 10)

1. -----
2. -----
3. -----
4. -----
5. -----
6. -----
7. -----

## PART – B

Answer any TWO of the following questions. Each question carries 10 Marks.

(2x10 =20)

8. -----
9. -----
10. -----
11. -----

## PART – C

Answer any TWO of the following questions. Each question carries 15 Marks

(2x15=30)

12. -----
13. -----
14. -----
15. -----

### **Minimum Marks for a Pass:**

Candidates who have obtained a minimum of 35% marks in semester end examination i.e. 21 marks out of 60 marks of theory examination and 40% in aggregate i.e. total 40 marks out of 100 marks of Semester End Examination marks and Continuous Internal Evaluation marks.

**PROGRAM STRUCTURE**  
**Proposed Scheme of Teaching and Evaluation for B.Com (Basic/Hons)**  
**with Commerce as Core Subject**

<b>I SEMESTER B.COM</b>								
<b>Sl. No.</b>	<b>Course Code</b>	<b>Title of the Course</b>	<b>Category of Courses</b>	<b>Teaching Hours per week (L+T+P)</b>	<b>SEE</b>	<b>CIE</b>	<b>Total Marks</b>	<b>Credits</b>
1	Lang 1.1	Language – I	AECC	3+1+0	60	40	100	3
2	Lang 1.2	Language - II.	AECC	3+1+0	60	40	100	3
3	B.Com 1.1	Financial Accounting – I	DSC	3+2+0	60	40	100	4
4	B.Com 1.2	Management Principles and Applications	DSC	3+2+0	60	40	100	4
5	B.Com 1.3	Principles of Marketing	DSC	3+2+0	60	40	100	4
6	B.Com 1.4	Digital Fluency	SEC-SB	1+0+2	60	40	100	2
7	B. Com1.5	A. Basics of Accounting* <b>OR</b> B. Managing Workforce*	OCE	3+0+0	60	40	100	3
<b>Sub-Total (A)</b>					<b>420</b>	<b>280</b>	<b>700</b>	<b>23</b>
<b>II SEMESTER B.COM</b>								
8	Lang 2.1	Language –I	AECC	3+1+0	60	40	100	3
9	Lang 2.2	Language –II	AECC	3+1+0	60	40	100	3
10	B.Com 2.1	Financial Accounting – II	DSC	3+2+0	60	40	100	4
11	B.Com 2.2	Company Law	DSC	3+2+0	60	40	100	4
12	B Com 2.3	Law and Practice of Banking	DSC	3+2+0	60	40	100	4
13	B.Com 2.4	Health Wellness/Social and emotional Learning	SEC-VB	1+0+2		100	100	2
14	B.Com 2.5	Environment Studies	AECC	2+0+0	60	40	100	2
15	B.Com 2.6	A. Financial Literacy** <b>OR</b> B. Retail Management**	OEC	3+0+0	60	40	100	3
<b>Sub-Total (B)</b>					<b>420</b>	<b>380</b>	<b>800</b>	<b>25</b>

**EXIT OPTION WITH CERTIFICATION – with ability to solve well defined problems**

## Acronyms Expanded

- AECC : Ability Enhancement Compulsory Course
- DSC : Discipline Specific Course
- SEC-SB/VB : Skill Enhancement Course-Skill Based/Value Based
- OEC : Open Elective Course
- DSE : Discipline Specific Elective
- SEE : Semester End Examination
- CIE : Continuous Internal Evaluation
- L+T+P : Lecture + Tutorial + Practical(s)

## Notes:

- One Hour of Lecture is equal to 1 Credit.
- Two Hours of Tutorial is equal to 1 Credit (Except Languages).
- Two Hours of Tutorial is equal to 2 Hours of Teaching
- Two Hours of Practical is equal to 1 Credit.
- Two Hours of Practical is equal to 1 Hour of Teaching
- Practical Classes may be conducted in the Business Lab or in Computer Lab or in Class room depending on the requirement. One batch of students should not exceed half (i.e., 30 or less than 30 students) of the number of students in each class/section. 2 Hours of Practical Class is equal to 1 Hour of Teaching, however, whenever it is conducted for the entire class (i.e., more than 30 students) 2 Hours of Practical Class is equal to 2 Hours of Teaching.



**I Semester**

**Discipline Specific Course (DSC)**

**1.1 FINANCIAL ACCOUNTING – I**

**LTP: 3+2+0**

**5 Hours per week**

**OBJECTIVE:**

- To enable the students to understand the system of preparing financial statement of sole trading concern and to create an awareness in the students about Financial Reporting Standards.

**OUTCOME:**

- The students will be able to prepare and analyse financial statements of sole trading concerns.

**UNIT – I Introduction to Financial Accounting:** Meaning, Definition and scope of Accounting – Objectives of Accounting – Functions of Accounting – Branches of Accounting – Accounting Principles - Accounting Concepts and Conventions – Accounting Standards: Meaning and Objectives - Indian Accounting Standards, IND AS, IFRS – Distinction between IND AS and IFRS.

**UNIT – II Accounting for Hire Purchase System:** Meaning – Features of Hire purchase system – Calculation of interest under different methods – ascertainment of cash price of an asset – repossession (theory) - problems on hire purchase system (assets accrual method only)

**UNIT – III Accounting for Instalment System:** Meaning – Features of instalment system – differences between hire purchase and instalment system – problems on instalment system.

**UNIT – IV Royalty Accounts:** Meaning and Definition – Terms used – Royalty – Minimum rent – Short workings – surplus royalty – recoupment of short workings – stoppage of work due to abnormal causes – problems on royalty including minimum rent account.

**UNIT – V Final accounts of Sole Trading Concern:** Financial statements – Preparation of Trading and Profit and loss account and Balance sheet with adjustments.

**SKILL DEVELOPMENT**

1. Visit three Sole Trading Concerns and Collect the Financial Statements of a Sole Trading concerns.
2. Collect a copy of Hire Purchase agreement.
3. Identify the businesses where Royalty accounting is applied
4. Prepare Royalty Analytical Table with imaginary figures.
5. Identify the differences between IND AS and IFRS with respect to IAS 1, IAS 16, IAS 36, IAS 37 and IAS 38

**Books for Reference:**

1. Accounting Principles; Anthony, R.N. and Reece, J.S.: Richard Irwin Inc.
2. Financial Accounting; Gupta, R.L and Radhaswamy, M: Sultan Chand and Sons, New Delhi.
3. Financial Accounting; Prof B.H Suresh and Dr. G.H Mahadevaswamy
4. Advanced Accounts; Shukla. M.C., Grewal T.S., and Gupta, S.C.: S. Chand & Co. New Delhi.
5. Compendium of Statement and Standards of Accounting: The Institute of Chartered Accountants of India, New Delhi.
6. Financial Accounts, Mishra A.K.: Sahitya Bhawan Publishers and Distributors.

**I Semester**

**Discipline Specific Course ( DSC )**

**1.2 Management Principles and Applications**

**LTP: 3+2+0**

**5 Hours per week**

**OBJECTIVE:**

- To enable the students to understand the various functions of management • various types of organisations and to create an awareness in the students about application of management principles in business organizations.

**OUTCOMES:**

- The students will be able to understand and identify the different theories of organization, which are relevant in the present context.
- Compare and chose the different types of motivation factors and leadership styles.

**UNIT – I Introduction to Management:** Meaning and Definition – Nature and Characteristics of Management – Scope of Management – Levels of Management - Administration Vs. Management – Functions of Management – Evolution of management thought: contributions of F.W. Taylor and Henry Fayol.

**UNIT – II Planning:** Meaning and Definition – Characteristics of Planning, Importance and Benefits of Planning – Steps in planning – Types of Planning – Limitations of Planning – Decision making concept.

**UNIT – III Organizing:** Meaning and Definition – Principles of Organisation – Formal Vs. Informal Organisation - Types of Orgnisation - Functional Organisation – Matrix Organisation – Team based Organisation – Departmentation – Decentralisation and Delegation of authority.

**UNIT – IV Leadership:** Meaning – Qualities of a good leader – Types of Leadership styles – Motivation concept and theories – Maslow’s hierarchy of needs – Herzberg’s dual factor theory – McGregor’s theory X and theory Y.

**UNIT – V Controlling:** Meaning and Definition – Importance of control – Steps in controlling - techniques of control – PERT, CPM, JIT – Co-ordination – Need for Co-ordination - Principles of Co-ordination.

**SKILL DEVELOPMENT**

1. Visit any business organization and collect the type of planning adopted by them.
2. Collect bio-data and photographs of any two leading contributors of management thoughts.
3. Analyse the leadership styles of any selected five companies of different sectors.
4. Visit any manufacturing unit and identify the controlling system followed.
5. Draw the Organisation chart of any two business concern.

**Books for Reference:**

1. Principles of Management by Koontz and O’Donnell, McGraw Hill Education.
2. Business Management by C.B.Gupta, Sultan Chand and sons
3. Principles and practice of Management by L.M. Prasad, Sultan Chand and Sons
4. Management, Stoner A F and Freeman R.E, Prentice Hall
5. P.C. Tripathi & P N Reddy, Principles of Management, TMH Publications
6. Management: Principles and Practices by Ricky W. Giffin



## I Semester

## Open Elective Course ( OEC )

### 1.5 A. Basics of Accounting

**LTP: 3+0+0**

**3 Hours per week**

#### **OBJECTIVE:**

- To enable the students to understand the basics of accounting, need for accounting in business and the system of preparing financial statements - to create an awareness in the students about Financial Reporting Standards

#### **OUTCOME:**

- The students will be able to prepare subsidiary books and to prepare and analyse financial statements of sole trading concern.

**UNIT – I. Introduction to Accounting:** Meaning – Need for accounting – Internal and External users of Accounting – Accounting Concepts and Conventions – Indian Accounting Standards ( IND AS ) – International Financial Reporting Standards ( IFRS ) Distinction between IND AS and IFRS.

**UNIT – II – Accounting Systems and Process:** Nature of accounting – Systems of accounting: Single entry and Double entry – Process of accounting – Business transactions – Journal entries - Ledger ( simple problems )

**UNIT – III. Subsidiary Books:** Sales book – Sales returns book – Purchases book – Purchase returns book – Bills Receivable book – Bills Payable book – Cash book – Petty Cash book – Journal proper – Problems on preparation of Sales book, Sales returns book, Purchases book, Purchase returns book, Cash book ( single column, double column, three column ) and Petty Cash book ( simple problems )

**UNIT – IV. Final Accounts of Sole Trading Concern:** Preparation of Trial Balance – Preparation of Trading and Profit and Loss account and Balance sheet ( simple problems )

#### **SKILL DEVELOPMENT**

1. Collect the final accounts of a Sole Trading concern.
2. Prepare Subsidiary books with imaginary figures.
3. Collect Cash book prepared by Sole Trading Concern.
4. Identify the businesses where Single entry and Double entry systems of Book-keeping is followed.

#### **Books for Reference:**

1. Accounting Principles; Anthony, R.N. and Reece, J.S.: Richard Irwin Inc.
2. Financial Accounting; Gupta, R.L and Radhaswamy, M: Sultan Chand and Sons, New Delhi.
3. Accountancy; B.S.Raman, United Publishers, Mangalore.
4. Advanced Accounts; Shukla. M.C., Grewal T.S., and Gupta, S.C.: S. Chand & Co. New Delhi.
5. Compendium of Statement and Standards of Accounting: The Institute of Chartered Accountants of India, New Delhi.

## **I Semester**

## **Open Elective Course ( OEC )**

### **1.5 B. Managing Workforce**

**LTP: 3+0+0**

**3 Hours per week**

#### **OBJECTIVE:**

- To enable the students to understand the basics of managing workforce at work place and know the process of selection, training and development.

#### **OUTCOME:**

- The students will be able to manage themselves at work place and know the nuances of managing human resources.

**UNIT – I Introduction:** Concepts of human resource management- Meaning - Objectives-Scope and functions.

**UNIT – II Human Resources Planning and Procurement:** Human resource planning - importance- objectives and problems. Recruitment-meaning - recruitment policy - sources –factors affecting recruitment - selection decision - selection procedure.

**UNIT - III Human Resource development:** Meaning-concepts of HRD-objectives of training-organization of training programmers – methods of training - advantages and limitations of training

**UNIT - IV Compensation:** Meaning - Factors determining employee compensation and rewards - dearness allowance - employee benefits-bonus and social security - managerial compensation. Performance Appraisal: concepts - objectives - Types

#### **SKILL DEVELOPMENT**

1. Collect information regarding the recruitment and selection process adopted by any one of the Companies/organisations located in your District.
2. Visit and collect the training method adopted by a company.
3. Visit and collect the methods of compensation adopted by any company.
4. Identify the methods of Performance appraisal adopted by any company.

#### **Books for Reference:**

1. Human Resource Management- P.Subba Rao
2. Human Resource Management -Dr.Ashwathappa
3. Personnel and Human Resource Management -D.A. Deonz and F.P. Robins
4. Human Resource Management – Prasanna Chandra.

## II Semester

## Discipline Specific Course ( DSC )

### 2.1 FINANCIAL ACCOUNTING – II

LTP: 3+2+0

5 Hours per week

#### OBJECTIVE:

- To enable the students to understand the maintaining of accounts for various types of business firms including non- profit organizations.

#### OUTCOME:

- The students will be able to prepare the final accounts of business firms and NPO and they will be able to account for loss of stock.

**UNIT – I Branch Accounts:** Meaning – Objectives – Types of Branches – Dependent Branches – Features – Goods Sent to branch at Cost price and Invoice price – Preparation of Branch account and other relevant ledger accounts in the books of Head Office ( Debtors system only )

**UNIT – II Departmental Accounts:** Meaning – Objectives – Basis of apportionment of expenses and incomes – Preparation of Trading and Profit and loss account in columnar method and Common Balance sheet ( Sole trading concerns only )

**UNIT – III Consignment Accounts:** Meaning – Consignor – Consignee – Goods consigned at Cost price and Invoice price – Commission – Types of Commission - Abnormal loss – Valuation of Stock – creation of stock reserve account – Problems on Consignment both Cost price and Invoice price.

**UNIT – IV Fire Insurance Claims:** Meaning of fire insurance – need – Loss of stock by fire – steps involved in the computation of fire claims – Average clause – Treatment of abnormal line goods – Problems on computation of fire insurance claims including average clause and abnormal line of goods.

**UNIT – V Final accounts of Non-Profit Organisations:** Meaning of Non-profit organisations – objectives – need – capital receipts and capital expenditure - revenue receipts and revenue expenditure – treatment of special items – Problems on preparation of Income and Expenditure account and Balance sheet from Receipts and Payments account.

#### SKILL DEVELOPMENT

1. Preparation of account sales with imaginary figures.
2. Calculation of fire insurance claims with imaginary figures.
3. Collection of final accounts of a Non-Profit Organisation and identifying Capital and revenue items
4. Visit any branch and collect the financial statements of the branch.
5. Preparation of Departmental Trading and Profit/Loss account with imaginary figures.

#### Books for Reference:

1. Accounting Principles; Anthony, R.N. and Reece, J.S.: Richard Irwin Inc.
2. Financial Accounting; Gupta, R.L and Radhaswamy, M: Sultan Chand and Sons.
3. Financial Accounting; Prof B.H Suresh and Dr. G.H Mahadevaswamy
4. Compendium of Statement and Standards of Accounting: The Institute of Chartered Accountants of India, New Delhi.
5. Financial Accounts, Mishra A.K.: Sahitya Bhawan Publishers and Distributors.
6. Financial Accounting – II: S.Anil kumar, V. Rajesh kumar and B.Mariappa, Himalaya Publishing House.

## II Semester

## Discipline Specific Course ( DSC )

### 2.2 Company Law

LTP: 3+2+0

5 Hours per week

#### OBJECTIVE:

- To enable the students to understand the types of companies incorporated in India and the promoters involved in forming a company and Company administration till its Liquidation.

#### OUTCOMES:

- The students will understand the frame work of Companies Act of 2013.
- Identify the stages of formation and documents involved in the formation of a company.
- Role of Managerial Personnel and procedure of conducting company meetings.

**UNIT – I Introduction to Company:** Meaning and Definition – Features of Companies Act of 2013 – Types of Companies –Private Company - Public Company - Company Limited by Shares – Company Limited by Guarantee – Unlimited Companies – One Person Company – Holding and Subsidiary Companies – Government Company - Associate Company.

**UNIT – II Formation of Companies:** Introduction – Steps involved in formation of a company – Position and Functions of Promoters – Meaning and contents of Prospectus, Memorandum of Association and Articles of Association – Alteration of MOA and AOA - Certificate of Commencement of Business – Formation of Global Companies – Features – Legal formalities.

**UNIT – III Company Administration:** Managerial Personnel – Managing director appointment, powers, duties and responsibilities – Whole time Director – Independent Director – Auditor’s appointment: Qualification, duties and responsibilities – Company Secretary: Qualifications, Appointment, Rights, Duties, Liabilities and Removal.

**UNIT – IV Company Meetings:** Meaning – Types of company meetings – Importance — Requisites of a valid meeting – Notice – Quorum – Resolutions – Voting - Proxy – Role of a Company Secretary in convening the meetings.

**UNIT – V Liquidation of Companies:** Meaning – Modes of Liquidation – Consequence of Liquidation – Appointment of Official Liquidator – Duties and Responsibilities of Liquidator.

#### SKILL DEVELOPMENT

1. Collect the Prospectus, Memorandum of Association and Articles of Association of a Company.
2. Collect a notice of a meeting from any company.
3. List the names of Directors and Managing Director of any five companies.
4. List the names of full time company secretaries in India.
5. Name any five companies liquidated during last 2 years in India.

#### Books for Reference:

1. Company Law and Secretarial Practice by N.D. Kapoor, Sultan Chand and Sons
2. Company Law and Secretarial Practice by S.C. Kuchal
3. Elements of Corporate Law by S.N.Maheshwari, Himalaya Publication House
4. Corporate Administration by K.Venkataramana, SHBP
5. Business Law for Management by Balachandran, Himalaya Publishing House.

## II Semester

## Discipline Specific Course ( DSC )

### 2.3 Law and Practice of Banking

LTP: 3+2+0

5 Hours per week

**OBJECTIVE:** To enable students to acquire specialized knowledge of law and practice relating to Banking.

**OUTCOME:** Students will understand the conceptual frame work of Banking, classification of Banking, banker and customer relationship and E-Banking services.

**UNIT – I Introduction to Banking:** Origin and Evolution of banks - Meaning and definition of banking - Classification of Banks – Commercial Bank, Investment/Industrial Bank- Co-operative Bank - Land Development Bank -Exchange Bank - Central Bank -Saving Bank. Banking system – Branch Banking, Unit Banking, Group Banking, Chain Banking, Mixed Banking, Narrow Banking, Universal Banking and offshore Banking

**UNIT – II Reserve Bank of India:** – Constitution – Nationalisation – Management of RBI – organisation restructuring – Main functions of RBI – Measures of Credit control. RBI and Agricultural credit – RBI and Industrial Finance. Demonetisation and its impact.

**UNIT – III Banking Regulation Act, 1949:** Origin of the Act - objectives and features. Banking sector reforms - Narasimhan Committee Report I and II – Prudential norms: Capital Adequacy norms. NPA: – Meaning - factors contributing to NPAs- remedies available- recent measures.

**UNIT – IV Banker and Customer:** – Banker - Customer – the relationship between a banker and a customer: general relationship and special relationship. Cheque: – statutory obligation to honour cheques- bankers lien- A bankers duty to maintain secrecy of customer's account-right to claim incidental charges- right to charge compound interest.

**UNIT – V E –Banking:** Meaning - traditional banking v/s E- banking- Electronic delivery channels- facets of E –banking- E-banking transactions – Truncated cheque and Electronic Cheque – Mobile Banking – Inter Bank Mobile Payment Service (IMPS) – Virtual Currency – Models for E-banking – Advantages of E-Banking – Constraints in E-Banking – Security Measures – Real Time Gross Settlement (RTGS) – National Electronic Fund Transfer (NEFT).

### SKILL DEVELOPMENT

1. Identify the Commercial Banks in your area
2. List out the Investment Banks in your District
3. Visit a Bank and list out the steps followed to avail E-Banking facility
4. Visit a Bank and prepare a report with respect to NPA
5. Identify the beneficiaries of MUDRA Scheme in your locality

### Books for Reference:

1. Banking Theory, Law and Practice - E.Gordan and K.Natarajan
2. Money, Banking, International Trade and Public Finance – M L Jhingan
3. Indian Financial System - Vasanth Desai
4. Marketing of Financial Services - V.A. Avadhani
5. Indian Financial System - Varshenoy and Mittal
6. The Law and Practice of Banking – J M Holden



7.

## II SEMESTER

## Open Elective Course (OEC)

### 2.6 A. Financial Literacy

**L+T+P: 3+0+0**

**3 Hours per week**

#### **OBJECTIVE:**

- To create awareness in student about the need for possessing financial literacy education.

#### **OUTCOMES:**

- The students will be able to understand the importance of financial literacy and prepare financial plans and budgets.
- The student will be able to describe the importance of insurance services as social security measures.

**UNIT – I Introduction:** Financial Literacy- Meaning and Importance - Components of Financial Literacy- Financial Institutions : Meaning, Banking and Non Banking Financial Institutions, Post offices . Investment: Meaning, Difference between Investment Vs Gambling- Risk and Return - Principles of investment - Investment Avenues –Financial Planning and Budgets , Family Budget, Business Budget and National Budget. Budget deficit and Surplus.

**UNIT – II Banking:** Meaning and Types of Banks, Various services offered by banks, types of bank deposit accounts, Formalities to open various types of bank accounts, KYC norms. Various types of Loans: Short-term, Medium term and Long term loans. Cashless banking, e-banking, Check counterfeit currency, CIBIL, ATM, Debit and Credit cards, banking Complaints and Ombudsman.

**UNIT – III Financial Services from Post Office:** Post office Savings Schemes: Savings account - Recurring deposit -Term Deposit - Monthly Income Scheme - Kissan Vikas Pathra – NSC – PPF - Senior Citizen Savings Scheme - Sukanya Samriddhi Yojana/Account - Indian Post Payments Bank - Money Transfer - Money Order - E- Money Order - Instant Money Order - Collaboration with the Western Union Financial Services - MO Videsh - International Money Transfer Service - Indian Postal Order.

**UNIT – IV Insurance Services:** Life Insurance – Life Insurance Policies - Term Insurance and Endowment Policies - Pension Policies - Health Insurance Plans – ULIP - Property Insurance - General Insurance - Types, Postal Life Insurance Schemes- Housing Loans - Institutions providing Housing Loans, Pradhanmantri Awas Yojana: Rural and Urban.

#### **SKILL DEVELOPMENT**

1. Visit a nationalized bank near your area and collect information regarding services offered by the bank.
2. Visit a post office in your area and collect information about various deposit schemes available.
3. Collect an account opening form from a nationalized bank and fill up the form with necessary enclosures. Collect an account opening form from a post office and fill the form.
4. Prepare an annual family budget considering the income of your family. Also prepare a personal budget for six months.
5. Visit a LIC branch in your area and collect information regarding any five insurance policies (with its features).

## Books for Reference:

1. Avadhani, V A (2019), Investment Management , Mumbai: Himalaya Publishing House Pvt Ltd
2. Chandra, P (2012), Investment Game: How to Win . New Delhi: Tata McGraw Hill Education.
3. Kothari , R (2010), financial Services in India: Concept and application. New Delhi: Sage Publication India Pvt td
4. Milling B. E, (2003), The Basics of Finance: Financial Tools for Non Financial Managers, Indiana : Universe Company.
5. Zokaityte , A (2017), Financial Literacy Education. London: Palgrave Macmillan.

## II SEMESTER Open Elective Course (OEC)

### 2.6 B. Retail Management

**L+T+P: 3+0+0**

**3 Hours**

**per week**

#### OBJECTIVE:

- To enable students to understand how the retail business functions and highlight the scope of retail business in India and across the world

#### OUTCOME:

- Students will be able to acquire skills required for managing retail business and start their own retail business in the future

**UNIT I Retailing:** Meaning –Definition - Nature - Importance - Functions of Retailing - Factors influencing retailing - Types of Retailing – Forms of Retail Business ownership, Theory of Retail Development - Wheel of Retailing - Retail Life Cycle - Retail Business in India - Globalization of Retailing - Reasons for globalization - Problems in Globalisation of Retailing .

**UNIT II Retail Organisation and Management:** Introduction - Classification of Retail Organization. Store Operations: Retail Store Planning - Factors influencing location of a store - Store Layout – Merchandise Management - Category Management - Shelf Management - POS (Point of Sale) /Cash Process.

**UNIT III Human Resource Management in Retailing:** Manpower Planning – Recruitment in Retail sector - Problems in Retail Recruitment - Retail Training - Retail Managers : Roles – Skill - Employment Opportunities in Retail Industry.

**UNIT IV E-Retailing:** Meaning of E Retailing - Types of Technology in Retailing - Factors Influencing use of IT in Retailing - Electronic Article Surveillance – Electronic Shelf Labels - Effective Management of Online catalogues - Customer Relationship Management: Customer

data base - Identifying information - Analysing customer data base and identifying target customers - Customer pyramid - Customer retention.

### **SKILL DEVELOPMENT**

1. Visit a modern retail store in your area and identify its organization structure
2. Visit a mall and identify the various types of shops in the mall
3. Name any ten e-retailers in the world
4. Visit a super market in your area and collect information about the roles and responsibilities of the manager
5. Name any Ten Global retailers.

### **Books for Reference:**

1. Suja R Nair , Retail Management, V Edition, HPH, Mumbai, 2006
2. Swapna Pradhan , Retailing Management -Text and Cases, II Edition, Tata Mc Graw Hill, India, 2007
3. S. K. Pradhan and Others, Retail Management , VPH.
4. Piyush Kumar Sinha and Dwarika Prasad Uniyal- Managing Retailing, Oxford University Press, Delhi
5. R. S. Tiwari, Retail Management , Himalaya Publishing House.
6. Levy Michael, Weitz Barton - Retailing Management, V Edition, Tata McGraw Hill, New York, 2006
7. Lucas G.H., Bush Robert, Gresham Larry- Retailing, Houghton Mifflin Company, Boston, 1994.