



**Hindi Vidya Prachar Samiti's
Ramniranjan Jhunjhunwala College
of Arts, Science & Commerce
(Autonomous College)**

**Affiliated to
UNIVERSITY OF MUMBAI**

Syllabus for the T.Y.B.Com. (B & I)

Program: B. Com Banking and Insurance

Program Code: RJCUBBI

(CBCS 2022-23)

**Refer to page no: 04
highlighting component
of Research Project**

DISTRIBUTION OF TOPICS AND CREDITS**T.Y.B.Com (Banking & Insurance) SEMESTER V**

Course	Nomenclature	Credits	Topics
Elective Courses			
RJCUBBI501	Financial Reporting & Analysis(Corporate Banking & Insurance)	03	1. Final Accounts Of Banking Company 2. Final Accounts Of Insurance Company 3. Preparation Of Final Accounts Of Companies 4. Cash Flow Analysis & Ethical Behaviour And Implications For Accountants 5. Introduction To IFRS
RJCUBBI502	Auditing-I	03	1. Introduction To Auditing 2. Audit Planning, Procedures and Documentation 3. Auditing Techniques And Internal Audit Introduction 4. Auditing Techniques: Vouching 5. Auditing Techniques: Verification

T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

RJCUBBI503	Financial Services Management	03	<ol style="list-style-type: none"> 1. Introduction To Financial Services 2. Mutual Funds, Factoring And Forfeiting 3. Securitisation Of Debts And Derivatives 4. Housing Finance And Consumer Finance 5. Depositories & Pledge
RJCUBBI504	Marketing in Banking & Insurance	03	<ol style="list-style-type: none"> 1. Introduction To Marketing 2. Introduction To Service Marketing 3. Consumer Behaviour 4. Rural Marketing 5. E- Marketing
Core Course			
RJCUBBI505	International Banking and Finance	04	<ol style="list-style-type: none"> 1. Fundamentals Of International Finance 2. International Capital Markets 3. Foreign Exchange Markets 4. Risk Management 5. International Banking Operations
Ability Enhancement Course			
RJCUBBI506	Research Methodology	04	<ol style="list-style-type: none"> 1. Introduction To Research 2. Data Collection And Processing 3. Data Analysis And Interpretation 4. Advanced Statistical Techniques 5. Research Report

RJCUBBI507

Project Work in Banking/ Financial Services ***

*** Note: Project work is a mandatory requirement for all the students enrolled – should be a research work preferably based on the internships or on the job training the student undergoes which will involve a special course involving application of knowledge in Solving/analyzing/exploring a real life situation/ difficult problem. Project work would be considered for 03 additional credits each. A project work may be undertaken in any area of Elective Courses/ Study Area.

DISTRIBUTION OF TOPICS AND CREDITS**T.Y.B.Com (Banking & Insurance) SEMESTER VI**

Course	Nomenclature	Credits	Topics
Elective Courses			
RJCUBBI601	Security Analysis and Portfolio Management	03	<ol style="list-style-type: none"> 1. Portfolio Management – An Introduction & Process 2. Portfolio Management – Valuation 3. Fundamental Analysis 4. Technical Analysis 5. Efficient Market Theory & CAPM
RJCUBBI602	AUDITING - II	03	<ol style="list-style-type: none"> 1. Audit Of Limited Companies 2. Audit Of Banking Companies 3. Audit Of Insurance Companies 4. New Areas Of Auditing 5. Professional Ethics And Misconduct
RJCUBBI603	Wealth Management	03	<ol style="list-style-type: none"> 1. Introduction To Wealth Management 2. Wealth Management Strategy 3. Financial Planning & Financial Mathematics 4. Retirement & Estate Planning

T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

RJCUBBI604	Human Resource Management	03	<ol style="list-style-type: none">1. Framework Of Human Resource Management2. Hr Procurement3. Hr Planning And Recruitment4. Training And Development5. Compensation
Core Course			
RJCUBBI605	Central Banking	04	<ol style="list-style-type: none">1. An Overview of Central Banking2. RBI as the Central Bank of India3. Supervisory Role of RBI4. Central Bank in other Countries5. Central Banking in Cyber World:
Ability Enhancement Course			
RJCUBBI606	Advanced Cost Accounting	04	<ol style="list-style-type: none">1. Absorption Costing2. Process Costing – I3. Process Costing – II (Joint Products and By – Products Costing)4. Contract Costing

SEMESTER V		L	Cr
Financial Reporting and Analysis (Corporate Banking & Insurance)		Paper Code: RJCUBBI501	
		60	3
UNIT I		16	
FINAL ACCOUNTS OF BANKING COMPANY			
1	<ul style="list-style-type: none"> ➤ Legal Provisions in Banking Regulation Act, 1949 relating to Accounts. ➤ Statutory Reserves including Cash Reserve and Statutory Liquidity Ratio. ➤ Bills Purchase and Discounted, Rebate on Bill Discounted. ➤ Final Accounts in Prescribed Form. ➤ Non – performing Assets and Income from Non – performing Assets. ➤ Classification of Advances: Standard, Sub – standard, Doubtful and Provisioning Requirement. 		
UNIT II		12	
FINAL ACCOUNTS OF INSURANCE COMPANY			
1	Preparation and Presentation of Corporate Final Accounts for Insurance Companies.		
2	Final Accounts in accordance with Insurance Legislation		
3	Study of Accounting Policies from Annual Reports of Listed Insurance Companies		
UNIT III		12	
PREPARATION OF FINAL ACCOUNTS OF COMPANIES			
1	Relevant Provisions of Companies Act related to Preparation of Final Account (excluding cash flow statement)		
2	Preparation of Financial Statements as per Companies Act. (excluding cash flow statement)		
3	AS 1 in Relation to Final Accounts of Companies (Disclosure of Accounting Policies) Adjustment for – <ul style="list-style-type: none"> ➤ Closing Stock ➤ Depreciation ➤ Outstanding expenses and income 		

	<ul style="list-style-type: none"> ➤ Prepaid expenses and Pre received income ➤ Proposed Dividend and Unclaimed Dividend ➤ Provision for Tax and Advance Tax ➤ Bill of exchange (Endorsement, Honor, Dishonor) ➤ Capital Expenditure included in Revenue expenditure and vice versa e.g.- purchase of furniture included in purchases ➤ Unrecorded Sales and Purchases ➤ Good sold on sale or return basis ➤ Managerial remuneration on Net Profit before tax ➤ Transfer to Reserves ➤ Bad debt and Provision for bad debts ➤ Calls in Arrears ➤ Loss by fire (Partly and fully insured goods) ➤ Goods distributed as free samples. ➤ Any other adjustments as per the prevailing accounting standard. 		
UNIT IV		12	
CASH FLOW ANALYSIS & ETHICAL BEHAVIOUR AND IMPLICATIONS FOR ACCOUNTANTS			
1	<ul style="list-style-type: none"> ➤ Cash Flow Analysis as per AS 3 (Indirect Method Only) ➤ Ethical Behavior and Implications for Accountants ➤ Introduction, Meaning of Ethical Behavior ➤ Financial Reports – Link between Law, Corporate Governance, Corporate Social ➤ Responsibility and Ethics. ➤ Importance and Relevance of Ethical Behavior in Accounting Profession. ➤ Implications of Ethical Values for the Principles Versus Rule Based Approaches to ➤ Accounting Standards ➤ The Principal Based Approach and Ethics ➤ The Accounting Standard Setting Process and Ethics ➤ The IFAC Code of Ethics for Professional Accountants ➤ Contents of Research Report in Ethical Practices ➤ Implications of Unethical Behavior on Financial Reports ➤ Company Codes of Ethics ➤ The increasing role of Whistle – Blowing ➤ Need to learn ethics. 		
UNIT V		08	

INTRODUCTION TO IFRS	
1	<ul style="list-style-type: none"> ➤ IFRS 1- First Time Adoption of International Financial Reporting Standards Objective, Scope, Definitions, First IFRS Financial Statements, Recognition and Measurement, Comparative Information, Explanation of Transition to IFRS, Reconciliations, Interim Financial Reports, Designation of Financial Assets or Financial Liabilities, Use of Fair Value as Deemed Cost, Use of Deemed Cost, Exceptions to Retrospective Application of other IFRS, Exemptions for Business Combination, Exemptions from other IFRS and Presentation and Disclosure. ➤ IFRS 2- Share Based Payment – Objective, Scope, Definitions, Recognition, Equity Settled Share Based Payment Transactions, Transactions in Which Services are Received, Treatment of Vesting Conditions, Expected Vesting Period, Determining the Fair Value of Equity Instruments granted, Modifications of terms and conditions, Cancellation, Cash Settled Share Based Payment Transactions, Share Based Payment Transactions in Which The Terms of The Arrangement Provide The Counterparty With A Choice of Settlement, Share Based Payment Transactions in which the Terms of the Arrangement Provide the Entity with a Choice of Settlement, Share Based Payment Transactions Among Group Entities (2009 Amendments) Disclosure.

T.Y.BBI	Semester V
RJCUBBI501 Financial Reporting and Analysis (Corporate Banking & Insurance)	<p>Course Outcomes:</p> <ul style="list-style-type: none"> ➤ The course provides a user perspective on the role of accounting and financial reporting in capturing and conveying economic information about an organisation. Through a series of workshops, case studies and exercises, you will acquire confidence in using the concepts and vocabulary of accounting to analyse and communicate about business performance and resource allocation. You will become familiar with the format and use of financial statements and the role of accounting in making business decisions. <p>Learning outcomes:</p> <p>On completion of the course, candidates should be able to:</p> <ul style="list-style-type: none"> ➤ Understand and explain the structure of the framework of International accounting and Indian –AS.

	<ul style="list-style-type: none">➤ Apply relevant financial reporting standards to key elements of financial reports.➤ Identify and apply disclosure requirements for companies in financial reports and notes.➤ Prepare group financial statements (excluding group cash-flow statements), including subsidiaries, associates and JVs.
--	--

SEMESTER V		L	Cr
Auditing-I		Paper Code: RJCUBBI502	60 3
UNIT I		15	
INTRODUCTION TO AUDITING			
1	Basics –Financial Statements, Users of Information, Definition of Auditing, Objectives of Auditing – Primary and Secondary, Expression of Opinion, Detection of Frauds and Errors, Inherent limitations of Audit. Difference between Accounting and Auditing, Investigation and Auditing.		
2	Errors & Frauds –Definitions, Reasons and Circumstances, Types of Error – Commission, Omission, Compensating error. Types of frauds, Risk of Fraud and Error in Audit, Auditors Duties and Responsibilities in Case of Fraud		
3	Principles of Audit –Integrity, Objectivity, Independence, Skills, Competence, Work Performed by Others, Documentation, Planning, Audit Evidence, Accounting System and Internal Control, Audit Conclusions and Reporting		
4	Types of Audit – Meaning, Advantages and Disadvantages of Balance sheet Audit, Interim Audit, Continuous Audit, Concurrent Audit and Annual Audit.		
UNIT II		15	
AUDIT PLANNING, PROCEDURES AND DOCUMENTATION			
1	Audit Planning –Meaning, Objectives, Factors to be Considered, Sources of Obtaining Information, Discussion with Client, Overall Audit Approach.		
2	Audit Program – Meaning, Factors, Advantages and Disadvantages, Overcoming Disadvantages, Methods of Work , Instruction before Commencing Work, Overall Audit Approach		
3	Audit Working Papers - Meaning, Importance, Factors Determining Form and Contents, Main Functions / Importance, Features, Contents of Permanent Audit File, Temporary Audit File, Ownership, Custody, Access of Other Parties to Audit Working Papers, Auditors Lien on Working Papers, Auditors Lien on Client's Books		
4	Audit Notebook – Meaning, Structure, Contents, General Information, Current Information, Importance.		
UNIT III		15	
AUDITING TECHNIQUES AND INTERNAL AUDIT INTRODUCTION			
1	Test Check -Test Checking Vs Routing Checking, Test Check meaning, Features, Factors to be Considered, When Test Checks Can be Used, Advantages, Disadvantages and Precautions.		

T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

2	Audit Sampling -Audit Sampling, Meaning, Purpose, Factors in Determining Sample Size -Sampling Risk, Tolerable Error and Expected Error, Methods of Selecting Sample Items, Evaluation of Sample Results, Auditors Liability in Conducting Audit Based on Sample.		
3	Internal Control -Meaning and Purpose, Review of Internal Control, Advantages, Auditors Duties, Review of Internal Control, Inherent Limitations of Internal Control, Internal Control Samples for Sales and Debtors, Purchases and Creditors, Wages and Salaries. Internal Checks Vs Internal Control, Internal Checks Vs Test Checks.		
4	Internal Audit -Meaning, Basic Principles of Establishing Internal Audit, Objectives, Evaluation of Internal Audit by Statutory Auditor, Usefulness of Internal Audit, Internal Audit Vs External Audit, Internal Checks Vs Internal Audit.		
UNIT IV		08	
AUDITING TECHNIQUES: VOUCHING			
1	Audit of Income - Cash Sales, Sales on Approval, Consignment Sales, Sales Returns Recovery of Bad Debts written off, Rental Receipts, Interest and Dividends Received, Royalties Received.		
2	Audit of Expenditure - Purchases, Purchase Returns, Salaries and Wages, Rent, Insurance Premium, Telephone Expenses, Postage and Courier, Petty Cash Expenses, Travelling Commission, Advertisement, Interest Expenses.		
UNIT V		07	
AUDITING TECHNIQUES: VERIFICATION			
1	Audit of Assets Book Debts / Debtors, Stocks -Auditors General Duties; Patterns, Dies and Loose Tools, Spare Parts, Empties and Containers, Quoted Investments and Unquoted Investment, Trade Marks / Copyrights, Patents, Know-how, Plant and Machinery, Land and Buildings, Furniture and Fixtures.		
2	Audit of Liabilities - Outstanding Expenses, Bills Payable, Secured loans, Unsecured Loans, Contingent Liabilities.		

T.Y.BBI	Semester V
RJCUBBI502 Auditing-I	<p>Course Outcomes:</p> <ul style="list-style-type: none"> ➤ Auditing is by far the most important process in maintaining and evaluating an organization's finances, internal controls, and transparency. Maintaining these parameters will help the organization achieve business objectives, Prevent fraud and misappropriation of assets, monitor compliance with company and government policy and help assure customers, shareholders, and investors. ➤ The process of auditing is complex and organizations seek qualified professionals who can perform internal and external audits. ➤ The course aims to provide you with the skills necessary to carry out audits, corporate governance, evaluate internal controls and identify and mitigate risks by making suitable recommendations. ➤ Our workshop gives you a step-by-step overview of all the modules covered in the exam with detailed courseware and practical exercises. You will learn through live application about auditing financial statements and the steps to be taken to meet the objectives of the International Standards of Auditing. ➤ With auditing forming an important aspect of every organization, this course will open up countless professional opportunities for you. <p>Learning outcomes:</p> <p>On completion of the course, candidates should be able to:</p> <ul style="list-style-type: none"> ➤ The concept and function of audit and assurance, corporate governance, ethics and professional conduct. ➤ How to distinguish between internal and external audits ➤ How to assess misstatements and analyse potential risks arising from fraud How to make appropriate recommendations after exposing potential risks ➤ How to perform IT related audits and review financial statements ➤ How to manage internal audit reports, statutory reports and other types of reports ➤ How to help organizations gain customer and investor assurance ➤ How to help organizations comply with government regulations and

	policies
--	----------

SEMESTER V		L	Cr
Financial Services Management		Paper Code: RJCUBBI503	
UNIT I		60	3
INTRODUCTION TO FINANCIAL SERVICES		12	
1	Financial Services Meaning, Classification, Scope, Fund Based Activities, Non Fund Based Activities, Modern Activities, Sources of Revenue, Need for Financial Innovation, New Financial Products & Services, Innovative Financial Instruments, Challenges Facing the Financial Sector.		
2	Merchant Banking Definition, Origin, Merchant Banking in India, Merchant Banks and Commercial Banks, Services of Merchant Banks, Qualities of Merchant Bankers in Market Making Process, Progress of Merchant Banking in India, Problems, Scope of Merchant Banking in India.		
UNIT II		12	
MUTUAL FUNDS, FACTORING AND FORFEITING			
1	Mutual Funds Introduction to Mutual Funds, Structure of Mutual Fund in India, Classification of Mutual Funds, AMFI Objectives, Advantages of Mutual Funds, Disadvantages of Mutual Funds, NAV Calculation and Pricing of Mutual Funds, Mutual Funds Abroad, Mutual Funds in India, Reasons for Slow growth, Future of Mutual Funds Industry.		
2	Factoring and Forfeiting Factoring, Meaning, Modus Operandi, Terms and Conditions, Functions, Types of Factoring, Factoring vs. Discounting, Cost of factoring, Benefits, Factoring in India, International Factoring, Definition, Types of Export Factoring, Factoring in Other Countries, EDI Factoring, Forfeiting- Definition, Factoring vs. Forfeiting, Working of Forfeiting, Cost of Forfeiting, Benefits of Forfeiting, Drawbacks of Forfeiting.		
UNIT III		12	
SECURITISATION OF DEBTS AND DERIVATIVES			
1	Securitization of Debt Meaning & Definition of Securitization, Securitization vs. Factoring, Modus Operandi, Role of Merchant Banker, Role of Other Parties, Securitization Structure Securitised assets, Benefits of Securitization, Conditions for Successful Securitization, Securitization Abroad, Securitization in India, Reasons for non Popularity of Securitization, Future Prospects of Securitization.		

2	Derivatives Meaning, Types of Financial Derivatives, Options, Futures, Forwards, Swaps, Futures & Options Trading System, Clearing Entities & Their Role.		
UNIT IV		12	
HOUSING FINANCE AND CONSUMER FINANCE			
1	Housing Finance Introduction, Housing Finance Industry, Housing Finance Policy Aspect, Sources of Funds, Market of Housing Finance in India, Major Issues of Housing Finance in India, Growth Factors, Housing Finance Institutions in India, National Housing Bank(NHB), Guidelines for ALM System in Housing Finance Companies, Fair Trade Practice, Code for HFC's, Housing Finance Agencies.		
2	Consumer Finance Introduction, Sources, Types of Products, Consumer Finance Practice in India, Mechanics of Consumer Finance, Terms, Pricing, Marketing & Insurance of Consumer Finance, Consumer Credit Scoring.		
UNIT V		12	
DEPOSITORIES & PLEDGE			
1	Overview of Depository, Key features of Depositories Systems in India, Depository- Bank Analogy, Legal Framework, Eligibility Criteria for A Depository, Agreement between Depository & Issuers, Rights & Obligation of Depositories, Records Maintained by Depository, Services of Depository & Functions of Depository, Organization & Functions of NSDL, Pledge & Hypothecation, Procedure for Pledge/Hypothecation, Procedure of Confirmation of Creation of Pledge/Hypothecations by Pledgee, Closure of A Pledge/Hypothecation by Pledgor, Invocation of Pledge by Pledgee.		

T.Y.BBI	SEMESTER V
RJCUBBI503 Financial Services Management	<p>Course Outcomes:</p> <ul style="list-style-type: none">➤ This course is designed for students to understand the financial system and its components and their working and also the behavioral aspects of finance. Specific topics include: an introduction to the basics of finance, how to evaluate risk and expected return, the behavioral aspect of investment hire purchase, venture capital and how they work and also the legalities in them. <p>Learning outcomes:</p> <p>On completion of the course students would be able to:</p> <ul style="list-style-type: none">➤ Explain the broad features of Indian financial institutions with its apex banks' objectives and purview. Also understand the instruments to control credit in the country.➤ Effectively narrate the kinds and components of money with its regulatory system, be aware of the functions, objectives and Limitations of commercial banks.➤ Identify the existence and development of non-banking financial institutions, know the important role of Mutual funds, LIC, investment companies etc., utilize and effectively participate in the development process.➤ Understand the conditions of financial markets and its impact in the economy.➤ Demonstrate the role and significance of foreign exchange rate and its markets with its impact on various sectors in the economy.

SEMESTER V		L	Cr
Marketing in Banking and Insurance	Paper Code: RJCUBBI504	60	3
UNIT I		12	
INTRODUCTION TO MARKETING			
1	Meaning, Definition, Importance, Marketing Mix, Market Segmentation, Marketing Strategy, Channels of Marketing, Marketing of Banking and Insurance Products, Marketing Research, Introduction, Process and Types.		
UNIT II		12	
INTRODUCTION TO SERVICE MARKETING			
1	Meaning, Concept, Evolution and Characteristics of Service Marketing. Need and Importance of Service Marketing, 7 P's of Services Marketing Mix, Service Marketing Mix Strategies for Banking and Insurance and Marketing Logistics.		
UNIT III		12	
CONSUMER BEHAVIOUR			
1	Introduction to Consumer Behavior, Consumer Expectations, Consumer Buying Behavior, Role of Consumer in Service Delivery, Consumer Responses, Consumer Delight – Concept and Importance.		
2	Consumer Behaviour and Marketing Communications: Introduction, Marketing Communication Flow, Communication Process, Interpersonal Communication, Persuasive Communication, Source, Message, Message Appeals, Communication Feedback.		
UNIT IV		12	
RURAL MARKETING			
1	Rural Marketing -Concept and Scope ,Nature of Rural Markets , Attractiveness of Rural Markets ,Rural Vs Urban Marketing ,Characteristics of Rural Consumers Buying Decision Process ,Rural Marketing Information System ,Potential And Size of Rural Markets.		
2	Pricing Strategy, Pricing Policies, Innovative Pricing Methods for Rural Markets, Promotion Strategy, Appropriate Media, Designing Right		

	Promotion Mix, Promotional Campaigns.		
3	Distribution- Logistics Management, Problems Encountered, Selection of Appropriate Channels, New Approaches to Reach Out Rural Markets – Electronic Choupal Applications.		
UNIT V		12	
E- MARKETING			
1	E-marketing: Scope, Benefits and Problems, E-marketing Techniques, Internet Marketing, Digital Marketing and E-marketing		
2	E-Marketing Mix Strategy , Introduction, Objectives, the 4Ps in E-Marketing, Additional 3Ps in E-Marketing of Services, the 2P+2C+3S Formula in E-Marketing		

T.Y.BBI	SEMESTER V
<p>RJCUBBI504</p> <p>Marketing in Banking and Insurance</p>	<p>Course Outcomes:</p> <ul style="list-style-type: none"> ➤ To achieve business success requires constant review of marketing strategies and maintenance of marketing knowledge. ➤ The Principles of Marketing introduces foundational concepts/frameworks in marketing and develops both strategic and short-term marketing and planning perspectives. ➤ Topics include the marketing environment, market segmentation, new product development and the marketing mix, as well as mix interactions, strategies, implementations and controls. ➤ This course develops communication and team processes which are valued attributes within marketing environments. <p>Learning outcomes:</p> <p>On successful completion of the course students will be able to:</p> <ul style="list-style-type: none"> ➤ Examine and discuss the key concepts and principles of marketing; ➤ Identify and explain the main factors involved in understanding the marketplace; ➤ Demonstrate an integrative understanding of the steps involved in marketing planning; ➤ Analyse the components of the marketing mix; ➤ Access, analyse, evaluate and synthesise information appropriate for marketing activities. ➤ Work collaboratively to challenge and develop ideas, and to

	communicate outcomes in both oral and written contexts.
--	---

SEMESTER V		L	Cr
International Banking and Finance	Paper Code: RJCUBBI505	60	4
UNIT I		12	
FUNDAMENTALS OF INTERNATIONAL FINANCE			
1	Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility. International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, Smithsonian Agreement, SDRs, European Monetary System.		
2	Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float.		
UNIT II		12	
INTERNATIONAL CAPITAL MARKETS			
1	Types of Capital Flows, FDI, FPI, FII Euro Currency Markets, Origin and Reasons of growth, a Brief Understanding of Eurocurrency Deposit, Loans Bonds and Notes Market, Concept of Offshore Banking.		
2	International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR.		
3	International Bond Market, Concepts of Domestic Bond, Concept and Types of Foreign Bonds, Concept and Types of Euro Currency Bonds, Concepts of Foreign Currency Convertible and Foreign Currency Exchangeable Bonds, Participatory Notes.		
UNIT III		12	
FOREIGN EXCHANGE MARKETS			
1	Introduction, Market and Market Participants, Foreign Exchange Management in India, Retail and WholeSale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations.		
2	Foreign Exchange Arithmetic, Exchange Rate Quotations, Direct, Indirect and Cross rate, Percentage Spread, Arbitrage, Geographical, Triangular and Interest Rate (formula method only), Calculation of Forward Rates using Schedule of Swap Points, AFM, Determinants of Exchange Rate – Purchasing Power and Interest Rate Parity.		

<i>UNIT IV</i>		12	
RISK MANAGEMENT			
1	Risk Management and Derivatives, Transaction, Translation and Economic Risk Faced by Corporate, Transaction, Position, Settlement, Pre-settlement, Gap/Mismatch Risk faced by Banks, Internal and External Hedging, Foreign Currency Derivative Instruments for Risk Management, Forward, Futures, Swaps and Options, Country Risk Management.		
<i>UNIT V</i>		12	
INTERNATIONAL BANKING OPERATIONS			
1	Introduction, Definition, Features of International Banking, Reasons for Growth of International Banking, Recent Trends in International Banking, Emergence of Crypto currency - Overview, Brief Overview of Bitcoin and other Crypto Currencies, Note on Mining and CryptoCurrency Exchanges, Advantages, Disadvantages of CryptoCurrency.		
2	Functions of International Banking, Correspondent Banking, International Payment Systems, NRI accounts, Export Finance, Import Finance, International Merchant Banking, Financing Project Exports, Derivative Offering, Remittances, and Compliance related- Interbank Functions, Internal Functions, Letter of Credit and Bank Guarantees.		
3	International Lending Operation, Loan Syndication, Parties Involved, Phases/Stages in Loan Syndication, Types of Syndication, Role of LIBOR, Risk in International Lending, Role of International Credit Rating Agencies.		

T.Y.BBI	SEMESTER V
RJCUBBI505 International Banking and Finance	<p>Course Outcomes:</p> <ul style="list-style-type: none">➤ To develop an understanding of: international financial instruments, markets, and institutions; international trade and capital flows; foreign exchange risks and their management; direct and portfolio investment; implications for the conduct of global business. <p>Learning outcomes:</p> <p>At the end of this course students should be able to:</p> <ul style="list-style-type: none">➤ Identify the key aspects of international trade and calculate its potential gains to participating nations.➤ Describe the characteristics of foreign exchange markets, identify the different currency regimes, and measure the gains/losses from engaging in speculative and arbitrage activities.➤ Judge whether international parity conditions are met and predict the impact of imbalances on foreign exchange markets.➤ Calculate common measures of foreign exchange risk.➤ Illustrate the use of currency derivatives to achieve a desired level of foreign exchange risk exposure.➤ Identify the major elements of long-and short-term international capital movements.➤ Evaluate cross-border investment opportunities, and describe a multinational firm's decision-making process for long-term capital budgeting, short-term cash-flow management, and the management of international taxation.

SEMESTER V		L	Cr
Research Methodology	Paper Code: RJCUBBI506	60	4
UNIT I		10	
INTRODUCTION TO RESEARCH			
1	Meaning, Objectives and Importance of Research		
2	Types of Research		
3	Research Process.		
4	Characteristics of Good Research		
5	Hypothesis-Meaning, Nature, Significance, Types and Sources.		
6	Research Design– Meaning, Definition, Need and Importance, Steps, Scope and Essentials of a Good Research Design.		
7	Sampling– a) Meaning of Sample and Sampling, b)Methods of Sampling ➤ Non-Probability Sampling–Convenient, Judgment, Quota, Snow ball ➤ Probability– Simple Random, Stratified, Cluster, Multi Stage.		
UNIT II		15	
DATA COLLECTION AND PROCESSING			
1	Types of Data and Sources-Primary and Secondary Data Sources		
2	Methods of Collection of Primary data: ➤ Observation- i) structured and unstructured, ii) disguised and undisguised, iii)mechanical observations (use of gadgets) ➤ Experimental i)Field ii) Laboratory ➤ Interview – i) Personal Interview ii) focused group, iii) in- depth interviews Method. ➤ Survey– Telephonic survey, Mail, E-mail, Internet survey, Social media, and Media listening. ➤ Survey instrument– i) Questionnaire designing. ➤ Types of questions–i) structured/close ended and ii) unstructured/ open ended, iii) Dichotomous, iv) Multiple Choice Questions.		

	➤ Scaling techniques- i) Likert scale, ii) Semantic Differential scale.		
<i>UNIT III</i>		15	
DATA ANALYSIS AND INTERPRETATION			
1	Processing of Data– Meaning & Essentials of i) Editing ii) Coding iii) Tabulation		
2	Analysis of Data-Meaning, Purpose, Types.		
3	Interpretation of Data-Essentials, Importance, Significance and Descriptive Analysis		
4	Testing of hypothesis– One Sample T- Test, ANOVA, F- test, Chi Square and Paired Sample Test		
<i>UNIT IV</i>		15	
ADVANCED STATISTICAL TECHNIQUES			
1	<ul style="list-style-type: none"> ➤ Introduction, Characteristics and Application of ➤ Correlation and Regression Analysis ➤ Factor Analysis ➤ Cluster Analysis ➤ Discriminant Analysis ➤ Multidimensional Scaling 		
<i>UNIT V</i>		05	
RESEARCH REPORT			
1	Report writing – i) Meaning, Importance, Structure, Types, Process and Essential of a good Report.		

T.Y.BBI	SEMESTER V
RJCUBBI506 Research Methodology	<p>Course Outcomes:</p> <p>The course has been designed with the certain objectives:</p> <ul style="list-style-type: none">➤ Understand some basic concepts of research and its methodologies.➤ Identify appropriate research topics.➤ Select and define appropriate research problems and parameters.➤ Prepare a project proposal (to undertake a project).➤ Organize and conduct research (advanced project) in a more appropriate manner.➤ Write a research report and thesis. <p>Learning outcomes:</p> <ul style="list-style-type: none">➤ Describe the different types of educational research and the needs of educational research.➤ Discuss the concept of variables and hypotheses, their nature, importance and types.➤ Identify the important conditions conducive to the formulation of hypotheses.➤ Define the term population, sample and describe the steps involved in the process of sampling.➤ Evaluate the different tools of data collection.➤ Apply writing of reports for an educational project.

SEMESTER VI		L	Cr
Security Analysis and Portfolio Management	Paper Code: RJCUBBI601	60	3
UNIT I		12	
PORTFOLIO MANAGEMENT – AN INTRODUCTION & PROCESS			
1	Investment, Meaning, Characteristics, Objectives, Investment V/s Speculation, Investment V/s Gambling and Types of Investors.		
2	Portfolio Management – Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management		
3	Investment Environment in India and Factors Conducive for Investment in India. Portfolio Analysis – Meaning and its Components, Calculation of Expected Return and Risk, Calculation of Covariance, Risk – Return Trade off.		
4	Portfolio Selection – Meaning, Feasible Set of Portfolios, Efficient Set of Portfolios Selection of Optimal Portfolio, Markowitz Model, Limitations of Markowitz Model, Measuring Security Return and Portfolio Return and Risk under Single Index Model and Multi Index Model.		
UNIT II		12	
PORTFOLIO MANAGEMENT – VALUATION			
1	Portfolio Revision – Meaning, Need, Constraints and Strategies.		
2	Portfolio Evaluation – Meaning, Need, Measuring Returns (Sharpe, Treynor and Jensen Ratios) and Decomposition of Performance.		
3	Bond Valuation – Meaning, Measuring Bond Returns, Yield to Maturity, Yield to Call and Bond Pricing. Bond Pricing Theorems, Bond Risks and Bond Duration.		
UNIT III		12	
FUNDAMENTAL ANALYSIS			
1	Economy Analysis – Meaning, Framework, Economic Analysis, Forecasting, Barometric or Indicator Approach, Econometric Model Building and Opportunistic Model Building.		
2	Industry Analysis – Concept of Analysis, Industry Life Cycle, Industry Characteristics		
3	Company Analysis – Vertical Financial Statements, Comparative, Common Size and Trend Analysis of Financial Statements, Ratio Analysis (Practical questions on Debt Equity Ratios, Total Debt Ratio, Proprietary ratios, interest coverage ratio, Profitability ratios related to sales, investment and equity shares Efficiency or Activity Ratios) and Assessment of Risk (Leverages).		

UNIT IV		12	
TECHNICAL ANALYSIS			
1	Dow Theory		
2	Meaning and Principles of Technical Analysis, Price Chart, Line Chart, Bar Chart, Japanese Candlestick Chart, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns and Elliot Wave Theory Mathematical Indicators – Calculation of Moving Averages (Simple and Exponential Moving Average), Oscillators and Relative Strength Index Market Indicators Fundamental Analysis V/s Technical Analysis		
UNIT V		12	
EFFICIENT MARKET THEORY & CAPM			
1	Random Walk Theory		
2	The Efficient Market Hypothesis		
3	Forms of Market Efficiency		
4	Competitive Market Hypothesis		
5	CAPM – Fundamental Notions of Portfolio Theory, Assumption of CAPM, Efficient		
6	Frontier with Riskless Lending and Borrowing, Capital Market Line, Security		
7	Market Line and Pricing of Securities with CAPM.		
8	Arbitrage Pricing Theory (APT) – The Return Generating Model, Factors Affecting		
9	Stock Return, Expected Return on Stock, APT V/s CAPM.		

T.Y.BBI	SEMESTER VI
RJCUBBI601 Security Analysis and Portfolio Management	<p>Course Outcomes:</p> <ul style="list-style-type: none">➤ To acquaint the learners with various concepts of finance.➤ To understand the terms which are often confronted while reading newspapers, magazines, etc for better correlation with the practical world to understand various models and techniques of security and portfolio analysis. <p>Learning outcomes:</p> <ul style="list-style-type: none">➤ Students will understand the characteristics of different financial assets such as money market instruments, bonds, and stocks, and how to buy and sell these assets in financial markets.➤ Students will understand the benefit of diversification of holding a portfolio of assets, and the importance played by the market portfolio.➤ Students will know how to apply different valuation models to evaluate fixed income securities, stocks, and how to use different derivative securities to manage their investment risks.

SEMESTER VI		L	Cr
AUDITING - II		Paper Code: RJCUBBI602	
		60	3
UNIT I		15	
AUDIT OF LIMITED COMPANIES			
1	Qualifications, Disqualifications, Appointment, Removal, Remuneration of		
	Auditors, Audit Ceiling, Status, Power, Duties and Liabilities of Auditors,		
	Branch Audit, Joint Audit, Special Audit. Maintenance of Books of Account		
	–Related Party Disclosures, Segment Reporting, Divisible Profit, Dividend		
	and Depreciation (Companies Act, Standards on Accounting, Legal		
	Decisions and Auditor's Responsibility), Representations by Management,		
	Contents of Annual Report. Definition, Distinction between Report and		
	Certificate, Types of Reports/Opinion.		
UNIT II		15	
AUDIT OF BANKING COMPANIES			
1	Introduction of Banking Companies, Form and Content of Financial Statements,		
	Qualifications of Auditor, Appointment of Auditor, Remuneration of Auditor,		
	Power of Auditor, Auditor's Report, Format of Audit Report, Long Form Audit		
	Report, Conducting an Audit, Initial Consideration by Statutory Audit, Internal		
	Control System, Verifications of Assets and Balances.		
UNIT III		15	
AUDIT OF INSURANCE COMPANIES			
1	Audit of Companies carrying General Insurance Business, Audit of Companies		
	carrying Life Insurance Business, Applicability of Accounting Standards (AS 3,		

	4,9,13,17), Books and Registers to be maintained, Submission of Reports and		
	Returns, Audit of Accounts, Preparation of Audit and Internal Controls.		
<i>UNIT IV</i>			
NEW AREAS OF AUDITING		08	
1	Introduction to Cost Audit, Human Resource Audit, Management Audit,		
	Operational Audit, Forecast Audit, Social Audit, Tax Audit, Forensic Audit and		
	Environmental (Green) Audit.		
	Audit in an EDP Environment, Introduction, General Approach to EDP Based Audit		
	and Special Techniques for Auditing in an EDP Environment.		
<i>UNIT IV</i>		07	
PROFESSIONAL ETHICS AND MISCONDUCT			
1	Introduction, Meaning of Professional Ethics Meaning of Professional Misconduct,		
	Schedules to the Chartered Accountants Act, 1949 Relating to Professional		
	Misconduct, Enquiry into Charges of Misconduct of Chartered Accountants.		

T.Y.BBI	SEMESTER VI
RJCUBBI602 AUDITING - II	<p>Course Outcomes:</p> <ul style="list-style-type: none">➤ Exposes the student to compliance and substantive audit testing techniques. Exposure to these techniques in a Computing environment is available. The documentation of audit work and the accumulation of audit evidence is discussed, particularly in the context of cases.➤ Students will be exposed to the auditing of entities other than public companies.➤ The syllabus aims at the completion of a number of activities designed to cover a variety of topics (and objectives) rather than a single topic per week. This design reflects the nature of auditing & assurance problems likely to be encountered in the workplace. Assessment tasks have been designed to scaffold development of professional research skills and exercise of professional judgment.➤ The dynamic nature of the unit means that you are encouraged to develop strategies for identifying auditing issues as they arise. This is important so you gain an appreciation of being able to respond to issues as professionals so you can offer timely advice to your employer or clients. <p>Learning outcomes:</p> <p>After completion of the course, students will be able to:</p> <ul style="list-style-type: none">➤ Reflect on your learning activities.➤ Document evidence from audit procedures on work papers.➤ Evaluate the evidence documented on work papers.➤ Critically discuss current and public sector auditing events.➤ Orally present your research findings on auditing issues.

SEMESTER VI		L	Cr
Wealth Management			
Paper Code: RJCUBBI603		60	3
UNIT I		15	
INTRODUCTION TO WEALTH MANAGEMENT			
1	Overview:		
	➤ Define Wealth, Meaning & Scope of Wealth Management		
	➤ Wealth cycle		
	➤ Wealth Management Process		
	➤ Introduction to Financial literacy.		
2	Savings and Investments:		
	➤ Introduction, Nature and Scope of Saving Investments		
	➤ Objectives of Saving and Investment (Tax Saving, Income and Growth of		
	➤ Capital),		
	➤ Investment Alternatives		
	➤ Investment Attributes		
	➤ Approaches to investment decision making		
	➤ Qualities for successful investment		
	➤ Alternatives to Investment decision – Direct & Indirect		
UNIT II		15	
WEALTH MANAGEMENT STRATEGY			
1	Wealth Management Strategy:		
	➤ Meaning & scope of wealth management strategy		
	➤ The un-wealthy habits		
	➤ Philosophy of wealth creation & management		
	➤ Need for planning		

2	Investment planning:		
	➤ Types of investment risk		
	➤ Risk profiling of investors & asset allocation (life cycle model)		
	➤ Asset allocation strategies(strategic, tactical, life- cycle based)		
	➤ Goal-based financial planning		
	➤ Active & passive investment strategies		
UNIT III		15	
FINANCIAL PLANNING & FINANCIAL MATHEMATICS:			
1	Financial Planning:		
	➤ Introduction		
	➤ Role of Financial planner		
	➤ Process of financial planning		
	➤ Cash flow analysis		
	➤ Financial Planning in India		
	➤ Financial Blood Test Report		
2	Financial Mathematics:		
	➤ Calculation of returns (CAGR, Post-tax returns, etc.)		
	➤ Calculation of Total assets		
	➤ Net worth calculations		
UNIT IV		15	
RETIREMENT & ESTATE PLANNING			

1	Retirement Planning:		
	➤ Meaning & Objectives of Retirement planning		
	➤ Gifts & Trust, Charity planning		
	➤ Avoidable mistakes in retirement planning		
	➤ Power of attorney for asset management,		
2	Estate Planning:		
	➤ Meaning & scope		
	➤ Need for Estate planning		
	➤ Tools for Estate planning		
	➤ Considerations for personal property and collectibles		
3	Estate Planning:		
	➤ Meaning		
	➤ Basic principles of insurance		
	➤ Functions and Characteristics of Insurance		
	➤ Rights and responsibilities of Insurer and Insured		
	➤ Types of life insurance policies		
	➤ Types of general insurance policies		
	➤ Health insurance – mediclaim – Calculation of Human Life Value / Belth		
	➤ Method CPT		

T.Y.BBI	SEMESTER VI
RJCUBBI603 Wealth Management	<p>Course Outcomes:</p> <p>➤ This course covers the entire spectrum of financial services / products from banking, insurance, pension fund, mutual fund, derivatives, and debt market to micro credit. This comprehensive course aims as under :</p> <ul style="list-style-type: none"> ○ To create a cadre of competent practitioners of financial advisors / counsellors in the country. ○ To provide candidates with competencies required to act as an Independent Financial Advisor. ○ To enable candidates to possess the needed skills and knowledge to understand clients needs, attitudes and fears. ○ To enable candidates to design appropriate finance planning strategies suitable to individual clients. ○ To enable candidates to meet the clients wealth creation and wealth protection needs. ○ To enable candidates to attain high ethical and professional standards. <p>Learning outcomes:</p> <p>On completion of this module, students are expected to be able to:</p> <ul style="list-style-type: none"> ➤ Demonstrate a working understanding of the practical significance of market efficiency within the context of portfolio design and management. ➤ Design and implement effective portfolio management strategies within the context of alternative investment requirements and risk criteria. ➤ Critically evaluate the effectiveness of performance evaluation techniques and apply the various approaches to the portfolio. ➤ Demonstrate and understand the key principles and practices involved in effective wealth management.

SEMESTER VI	L	Cr
--------------------	----------	-----------

Human Resource Management		Paper Code: RJCUBBI604	60	3
UNIT I			15	
FRAMEWORK OF HUMAN RESOURCE MANAGEMENT				
1	Introduction to HRM, Nature of HRM, Scope of HRM, Functions and Objectives of HRM, HRM Policies and Practices, Role and Functions of HR Manager (in Banking and Insurance Sector)			
2	HRM and Strategies , Strategic function of HRM, Understanding and Implementing Global Competitiveness and HR, strategic HR, Linkages of Organizational and HR Strategies.			
UNIT II			10	
HR PROCUREMENT				
1	Job Analysis and Design- Job Analysis, Introduction, Importance, Purpose , Benefits, Job Evaluation, Competency Based Job Analysis			
2	Job Design- Introduction, Characteristics, Factor Affecting Job Design, Job Satisfaction.			
UNIT III			10	
HR PLANNING AND RECRUITMENT				
1	Definition, Objectives, Need and Importance of HR Planning, Preparing Manpower Inventory. Promotions and Transfers.			
2	Recruitment- Strategic Approach to Recruitment, Recruitment Source; Internal and External, Selection Procedure.			
UNIT IV			15	
TRAINING AND DEVELOPMENT				
1	Employee Training and Development - Nature and Process of Training, Training methods, On the job, Off the job.			
2	Management Development Program, Performance Appraisal -Definition, Methods. Advantages and Limitations of Appraisal.			
UNIT V			10	
COMPENSATION				
1	Meaning, Need and Importance, Current Trends in Compensation, Team Based Incentives, Pension Schemes with Reference to Banking and Insurance, Fringe Benefits, Perquisites, Allowances and other Non – Monetary Benefits. Voluntary Retirement Scheme - Concept, Types, Needs, Effects with reference to Banking and Insurance.			

2	Participative Management Meaning, Levels, Types, Employee Welfare, Comparative Study of Working Conditions in Banks, Financial Institutions, Insurance Companies.		
---	--	--	--

T.Y.BBI	SEMESTER VI
RJCUBBI604 Human Resource Management	<p>Course Outcomes:</p> <ul style="list-style-type: none"> ➤ This course is intended for all students, as knowledge of the basic concepts and frameworks of HRM is essential for effective execution of strategies. ➤ Human Resource Management (HRM) is important in all organizations. In order to achieve business and strategic objectives, organizations must optimize their human resource potential. ➤ This course is designed to help students become better leaders by enhancing their effectiveness in managing human resources. <p>Learning outcomes:</p> <p>After learning this course, students will be able to:</p> <ul style="list-style-type: none"> ➤ Understand fundamental HRM frameworks and analyze the overall role of HRM in business. ➤ Improve their ability to think about how HRM should be used as a tool to execute strategies and achieve a competitive advantage. ➤ Understand the key elements of HRM and discuss how they relate to each other and the organizational culture. ➤ Look at numerous HRM issues, their causes, and what strategies should be implemented to achieve solutions.

SEMESTER VI		L	r
Central Banking			
Paper Code: RJCUBBI605		60	4
UNIT I		12	
An Overview of Central Banking			
1	<ul style="list-style-type: none"> ➤ Overview: Concept of Central Banking, Institutional Growth of Central Banking, ➤ The Changing Face of Central Banking. Role of Central Banks: Determination of Goals, Inflation Targeting, Exchange Rate Targeting, Money Supply Targeting, Money Growth Targeting, Viable Alternatives to Central Bank, Central Banking in India. ➤ Contemporary Issues, Autonomy and Independence, Credibility, Accountability and Transparency of a Central Bank. 		
UNIT II		12	
RBI as the Central Bank of India			
1	<ul style="list-style-type: none"> ➤ Policy Framework for RBI: Organizational Framework, Operational Framework – Role as a Central Banker, Promotional Role of RBI, Regulatory Role of RBI. ➤ RBI and Monetary Policy ➤ Macroeconomic Policies: Meaning & Objectives. ➤ Monetary Policy- Meaning & Objectives. ➤ Monetary Policy in India - Goals, Targets and Instruments. ➤ A Brief Overview of Fiscal Policy, Striking Balance between Inflation and Growth through Monetary and Fiscal Policies. 		
UNIT III		12	
Supervisory Role of RBI			
1	<ul style="list-style-type: none"> ➤ Regulation and Supervision: Need for Regulation and Supervision, Banking Regulation Act, 1949, Banking Regulation and Supervision, Functions of the Department of Supervisory, Regulations Review Authority, Unified Regulator v/s Multiple Regulators. ➤ RBI – On-site Inspection and Off-site Monitoring and Surveillance: The Core Principles for Effective Supervision – On-site Examination – Off-site Surveillance On-site Inspection and Off-site Monitoring in India – Off-site Monitoring in Different Countries – Computerized Off-site Monitoring and Surveillance (OSMOS). ➤ RBI and Financial System, Introduction, Functions, Characteristics of Financial System, Role of RBI in Regulating Financial System and Financial Sector 		

	Reforms.		
UNIT IV		12	
Central Bank in other Countries			
1	<ul style="list-style-type: none"> ➤ Federal Reserve System – Bank of England – The European Central Banking, Bank of Japan, People's Bank of China. ➤ Interconnectivity of Central Banks with Other International Financial. ➤ Institutions, ADB, IMF, World Bank, and BIS,(Objectives, Role and Functions) 		
UNIT V		12	
Central Banking in Cyber World:			
1	<ul style="list-style-type: none"> ➤ E -Banking, E- money, IT induced Changes and Monetary Policy, E- payments. ➤ Risks in the New IT Era, Impact of IT, Globalization and Central Banks. 		

T.Y.BBI	SEMESTER VI
RJCUBBI605 Central Banking	<p>Course Outcomes:</p> <p>The course is aimed at providing knowledge to students on:</p> <ul style="list-style-type: none"> ➤ Background and the working of the Reserve Bank of India ➤ The significance monetary policy ➤ The feasibility of monetary policy's application and the difficulties in applying it and achieving the proposed objectives. <p>Learning outcomes:</p> <p>After learning the course, students will have a clearer view of:</p> <ul style="list-style-type: none"> ➤ The functions of central banks. ➤ Banking sector reforms. ➤ How effectively it is involved in controlling credit and inflation. ➤ How it acts as the savior of the government by being its banker and lending as and when it requires.

SEMESTER VI	L	Cr
--------------------	----------	-----------

Advanced Cost Accounting		Paper Code: RJCUBBI606	60	4
UNIT I			10	
Absorption Costing				
1	<ul style="list-style-type: none"> ➤ Introduction ➤ Elements of Cost ➤ Cost Sheet ➤ Utility of Cost Sheet ➤ Objective or Purpose of Cost Sheet ➤ Proforma of Cost Sheet and Solved Problems 			
UNIT II				
Process Costing – I			20	
1	<ul style="list-style-type: none"> ➤ Introduction ➤ Basic Terms ➤ Objectives of Process Costing ➤ Accounting Procedure ➤ Normal Loss, Abnormal Loss and Abnormal Gain Concepts ➤ Basics Steps for Solution of Problems in Process Costing 			
UNIT III			15	
Process Costing – II (Joint Products and By – Products Costing)				
1	<ul style="list-style-type: none"> ➤ Introduction ➤ Joint Products ➤ Features of Joint Products ➤ By – Products ➤ Features of By - Products ➤ Methods of Joint Cost Allocation ➤ Accounting Treatment ➤ Solved Problems 			
UNIT IV			15	
Contract Costing				
1	<ul style="list-style-type: none"> ➤ Introduction ➤ Contract Costing ➤ Objectives of Contract Costing ➤ Utility of Contract Costing 			

	<ul style="list-style-type: none"> ➤ Basic Terms ➤ Sub-Contracting ➤ Cost Plus Contract ➤ Profit on Incomplete Contract ➤ Work Certified and Uncertified Terms ➤ Accounting Procedure and Practice Problems 		
--	---	--	--

T.Y.BBI	SEMESTER VI
<p>RJCUBBI606</p> <p>Advanced Cost Accounting</p>	<p>Course Outcomes:</p> <ul style="list-style-type: none"> ➤ The course provides a user perspective on the role of accounting and financial reporting in capturing and conveying economic information about an organisation. ➤ Through a series of workshops, case studies and exercises, you will acquire confidence in using the concepts and vocabulary of accounting to analyse and communicate about business performance and resource allocation. ➤ You will become familiar with the format and use of financial statements and the role of accounting in making business decisions. <p>Learning outcomes:</p> <ul style="list-style-type: none"> ➤ Understand the terminology and concepts in identifying and classifying costs. ➤ Demonstrate the use of cost-volume-profit analysis in decision making and planning. ➤ Use methods focusing on cost accumulation and product costing for inventory valuation and income determination. ➤ Understand and use activity-based costing and the cost hierarchy approach in allocating costs to products and services. ➤ Understand and apply process costing using various costing methods and distinguish and account for spoilage in process costing procedures. ➤ Understand and apply Contract costing using various costing methods and distinguish and account for spoilage in Contract costing procedures. ➤ Describe and use various methods for estimating a cost function. ➤ Understand and compare/contrast variable costing and absorption costing and prepare income statements using both methods. ➤ Measure and identify relevant costs for different types of managerial decisions. ➤ Understand various methods for pricing products and services and

	<p>recommend a pricing strategy based on various considerations.</p> <ul style="list-style-type: none">➤ Prepare a master budget and supporting schedules for an organization.➤ Develop flexible budgets and compute/interpret variances from the flexible budget.
--	---

Reference Books and Reading Material

Financial Reporting & Analysis (Corporate Banking & Insurance)
<ul style="list-style-type: none">● <i>Ashish K. Bhattacharyya – “Financial Accounting for Business Managers”, Prentice Hall of India Pvt. Ltd.</i>● <i>Shashi K. Gupta – “Contemporary Issues in Accounting”, Kalyani Publishers.</i>● <i>R. Narayanaswamy – “Financial Accounting”, Prentice Hall of India, New Delhi</i>● <i>Ashok Sehgal – “Fundamentals of Financial Accounting”, Taxmann’s Publishers</i>● <i>IFRS – Dr Ram Mohan Bhawe and Dr Anjali Bhawe</i>
Auditing – I
<ul style="list-style-type: none">● <i>CA Surbhi Bansal – Audit and Assurance</i>● <i>Taxmann – Auditing</i>● <i>Dr.S Meenakumari – Fundamentals of Auditing</i>● <i>Baldev Sachdeva & Jagwant Singh Pardeep Kumar – Auditing theory & Practice</i>
Financial Services Management
<ul style="list-style-type: none">● <i>Financial Services, Dr.S Gurusamy, The Mcgraw Hill companies, 2 edition (26 June 2009).</i>● <i>Financial Markets and Financial services, Vasant Desai, Himalaya Publishing House, First Edition edition (2010).</i>● <i>Financial Services, M.Y.Khan, Tata Mc-Graw Hill Publishing Company Ltd, Ninth edition (2017).</i>● <i>Financial Markets and Services –E.Gordon and K.Natarajan,Himalaya Publishing House, TenthEdition edition (2016)</i>
Marketing in Banking & Insurance
<ul style="list-style-type: none">● <i>Marketing Management -Philip Kotler, PrenticeHall of India New Delhi.</i>● <i>Service Marketing- S.M.Jha,Himalaya Publishing House, Mumbai.</i>● <i>Essence of Service Marketing- Adrian Payne, Prentice Hall of India New Delhi.</i>● <i>Service Marketing- Hellen Woodruffle,Macmillan Publishers,India, Delhi.</i>● <i>E- Marketing - Judy Strauss, Raymond Frost, Pearson Prentice Hall, 2009, 5th Edition</i>● <i>Marketing Management – An Asian Perspective Philip Kotler, Gary Armstrong, Prafulla Y. Agnihotri, Ehsan UlHaque – Pearson Education 2010.</i>● <i>Rural Marketing – Text and Cases , C.S Krishnamacharayu and Lathiha Ramkrishnan, Pearson Education.</i>● <i>Service Marketing – Christopher Loveloca, Pearson Education</i>
International Banking and Finance

- *Apte P.G. International Finance – A Business Perspective, New Delhi, TATA McGraw Hill , McGraw Hill Education; 2 edition, July 2017.*
- *Bhalla .V.K. international Financial Management- S.Chand Publishing,*
- *International Banking Operations- IIBF- MacMillan Publishers, 2007*
- *International Banking Legal and Regulatory Aspects- IIBF- MacMillan Publishers, 2007*

Research Methodology

- *Exploratory and Confirmatory Factor Analysis- Understanding Concepts and Applications(2004) – Bruce Thompson First Edition*
- *Interpreting Economic and Social Data – A Foundation of Descriptive Statistics (2009) - Othmar W. Winkler - Springer*
- *Regression Modelling Strategies (2015) – Frank E Harrell, Jr Springer Series in Statistics.*
- *Research Methodology (2014) – Deepak Chawla and Neena Sondhi, Vikas Publishing House.*

Reference Books and Reading Material

Security Analysis and Portfolio Management
<ul style="list-style-type: none">● <i>Blake, David 1992, Financial Market Analysis , McGraw Hill London</i>● <i>Francis J.C Investments, Analysis and Management McGraw Hill New York.</i>● <i>Pistolese Clifford Using Technical Analysis Vision Books</i>● <i>Reilly Frank K and Keith Brown Investment Analysis and Portfolio Management.</i>
Auditing – II
<ul style="list-style-type: none">● <i>Auditing Principles & Practices – SK Basu</i>● <i>Sharma, T.R., Auditing Principles & Problems, SahityaBhavan, Agra</i>● <i>Spicer & Pegler, Practical Auditing</i>● <i>Woolf, Emile, Auditing Today</i>● <i>Basu, Sanjib Kumar, Fundamentals of Auditing, Pearson</i> <p><i>Auditing Assurance Standards and Guidelines issued by IC</i></p>
Wealth Management
<ul style="list-style-type: none">● <i>Wealth Management- Dun & Brastreet, Tata McGrawHill</i>● <i>Wealth Management- S.K .Bagachi, Jaico publishing house</i>● <i>Wealth Management- Suyash Bhat, Excel Books</i>● <i>Wealth Management- Harold Evensky, Tata McGrawHill</i>● <i>Investment Analysis & Portfolio Management- Prasanna Chandra, Tata McGrawHill</i>● <i>NCFM- Module of wealth management</i>
Human Resource Management
<ul style="list-style-type: none">● <i>Human Resources Management, Gary Dessler</i>● <i>Personnel Management – C.B Mamoria</i>● <i>Managing Human Resources , R.S. Dwivedi</i>● <i>Human Resources Management, V.P. Michael</i>● <i>Human Resources Management – Dr.P.C.Pardeshi</i>● <i>Human Resources Management – Mirza & Zayadin</i>● <i>Human Resources Management – L.M.Prasad</i>
Central Banking
<ul style="list-style-type: none">● <i>Central Banking- IIBF- MacMillan Publishers, 2011</i>● <i>Central Banking – ICFAI Press, 2008</i>● <i>Theory and Practice of Central Banking in India- V.A.Avadhani, Second Edition,</i>

Published by Somaiya Publications Pvt. Ltd.

- *Central Banking- M H deKock, Publisher Staples Press.*
- *Central Banking in Planned Economy- The Indian Experiment- C.R. Basu, Edition 2, Publisher Tata McGraw-Hill Publishing . Co, 1977.*

Advanced Cost Accounting

- *Lectures on Costing by Swaminathan: S. Chand and Company (P) Ltd., New Delhi*
- *Cost Accounting by C.S. Rayudu, Tata Mc. Grow Hill and Co. Ltd., Mumbai*
- *Cost Accounting by Jawahar Lal and Seema Srivastava, Tata Mc. Grow Hill and Co. Ltd., Mumbai*

B. Com. (Banking and Insurance)

Programme

Guidelines for Project Work

at

Third Year

Semester V

**Under Choice Based Credit, Grading and
Semester System**

(To be implemented from Academic Year 2022-2023)

Introduction

Inclusion of project work in the course curriculum of the B.Com. (Banking and Insurance) programme is one of the ambitious aspects in the programme structure. The main objective of inclusion of project work is to inculcate the element of research analysis and scientific temperament challenging the potential of the learner as regards to his/ her eagerness to enquire and ability to interpret particular aspects of the study. It is expected that the guiding teacher should undertake the counselling sessions and make the learners aware about the methodology of formulation, preparation and evaluation pattern of the project work.

- There are two modes of preparation of project work
 1. Project work based on research methodology in the study area
 2. Project work based on internship in the study area

Guidelines for preparation of Project Work

1. General guidelines for preparation of project work based on Research Methodology

- The project topic may be undertaken in any area of Elective Courses.
- Each of the learners has to undertake a Project individually under the supervision of a teacher-guide.
- The learner shall decide the topic and title which should be specific, clear and with definite scope in consultation with the teacher-guide concerned.
- University/college shall allot a guiding teacher for guidance to the students based on her / his specialization.
- The project report shall be prepared as per the broad guidelines given below:
 - Font type: Times New Roman
 - Font size: 12-For content, 14-for Title
 - Line Space : 1.5-for content and 1-for in table work
 - Paper Size: A4
 - Margin : in Left-1.5, Up-Down-Right-1
 - The Project Report shall be bound.
 - The project report should be 80 to 100 pages

Format

1st page (Main Page)

Title of the problem of the Project

A Project Submitted to

**University of Mumbai for partial completion of the degree of
Bachelor in Commerce (Banking and Insurance)**

Under the Faculty of Commerce

By

Name of the Learner

Under the Guidance of

Name of the Guiding Teacher

Name and address of the College

Month and Year

2nd Page

This page to be repeated on 2nd page (i.e. inside after main page)

On separate page

Index

Chapter No. 1	Title of the Chapter	Page No.
(sub point 1.1, 1.1.1, And so on)		
Chapter No. 2	Title of the Chapter	
Chapter No. 3	Title of the Chapter	
Chapter No. 4	Title of the Chapter	
Chapter No. 5	Title of the Chapter	

List of tables, if any, with page numbers.

List of Graphs, if any, with page numbers.

List of Appendix, if any, with page numbers.

Abbreviations used:

Structure to be followed to maintain the uniformity in formulation and presentation of Project Work

(Model Structure of the Project Work)

Chapter No. 1: Introduction

In this chapter Selection and relevance of the problem, historical background of the problem, brief profile of the study area, definition/s of related aspects, characteristics, different concepts pertaining to the problem etc can be incorporated by the learner.

Chapter No. 2: Research Methodology

This chapter will include Objectives, Hypothesis, Scope of the study, limitations of the study, significance of the study, Selection of the problem, Sample size, Data collection, Tabulation of data, Techniques and tools to be used, etc can be incorporated by the learner.

Chapter No. 3: Literature Review

This chapter will provide information about studies done on the respective issue. This would specify how the study undertaken is relevant and contribute for value addition in information/ knowledge/ application of study area which ultimately helps the learner to undertake further study on the same issue.

Chapter No. 4: Data Analysis, Interpretation and Presentation

This chapter is the core part of the study. The analysis pertaining to collected data will be done by the learner. The application of selected tools or techniques will be used to arrive at findings. In this, tables of information, presentation of graphs etc. can be provided with interpretation by the learner.

Chapter No. 5: Conclusions and Suggestions

In this chapter of project work, findings of work will be covered and suggestions will be enlisted to validate the objectives and hypotheses.

Note: If required more chapters of data analysis can be added.

Bibliography

Appendix

Title of the Project

On separate page

Name and address of the college

Certificate

This is to certify that Ms/Mr _____ has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of

“_____ and her/his project is entitled, _____” under

my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.



Name and Signature of
Guiding Teacher

Date of submission:

On separate page

Declaration by learner

I the undersigned Miss / Mr. *Name of the learner* here by,
declare that the work embodied in this project work titled “_____”
Title of the Project ”,

forms my own contribution to the research work carried out under the guidance of *Name of the guiding teacher* is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Name and Signature of the learner

Certified by

Name and signature of the Guiding Teacher

On separate page

Acknowledgment

(Model structure of the acknowledgement)

To list who all have helped me is difficult because they are so numerous and the depth is so enormous.

I would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

I take this opportunity to thank the **University of Mumbai** for giving me the chance to do this project.

I would like to thank my **Principal**, _____ for providing the necessary facilities required for completion of this project.

I take this opportunity to thank our **Coordinator** _____, for her moral support and guidance.

I would also like to express my sincere gratitude towards my project guide _____ whose guidance and care made the project successful.

I would like to thank my **College Library**, for having provided various reference books and magazines related to my project.

Lastly, I would like to thank each and every person who directly or indirectly helped me in the completion of the project especially **myParents and Peers** who supported me throughout my project

2. Guidelines for Internship based project work

- Minimum 20 days/ 100 hours of Internship with an Organisation/ NGO/ Charitable Organisation/ Private firm.
- The theme of the internship should be based on any study area of the elective courses
- Experience Certificate is Mandatory
- A project report has to be brief in content and must include the following aspects:
 - Executive Summary:**

A bird's eye view of your entire presentation has to be precisely offered under this category.
 - Introduction on the Company:**

A Concise representation of the company/ organization defining its scope, products/ services and its SWOT analysis.
 - Statement and Objectives:**

The mission and vision of the organization need to be stated enshrining its broad strategies.
 - Your Role in the Organisation during the internship:**

The key aspects handled, the department under which you were deployed and brief summary report duly acknowledged by the reporting head.
 - Challenges:**

The challenges confronted while churning out theoretical knowledge into practical world.
 - Conclusion:**

A brief overview of your experience and suggestions to bridge the gap between theory and practice.
- The project report based on internship shall be prepared as per the broad guidelines given below:

- Font type: Times New Roman
 - Font size: 12-For content, 14-for Title
 - Line Space : 1.5-for content and 1-for in table work
 - Paper Size: A4
 - Margin : in Left-1.5, Up-Down-Right-1
 - The Project Report shall be bound.
 - The project report should be of minimum 50 pages
-

Evaluation pattern of the project work

The Project Report shall be evaluated in two stages viz.	
<input type="checkbox"/> Evaluation of Project Report (Bound Copy)	60 Marks
<input type="checkbox"/> Introduction and other areas covered	20 Marks
<input type="checkbox"/> Research Methodology, Presentation, Analysis and interpretation of data	30 Marks
<input type="checkbox"/> Conclusion & Recommendations	10 Marks
<input type="checkbox"/> Conduct of Viva-voce	40 Marks
<input type="checkbox"/> In the course of Viva-voce, the questions may be asked such as importance / relevance of the study, objective of the study, methodology of the study/ mode of Enquiry (question responses)	10 Marks
<input type="checkbox"/> Ability to explain the analysis, findings, concluding observations, recommendation, limitations of the Study	20 Marks
<input type="checkbox"/> Overall Impression (including Communication Skill)	10 Marks

Note: *The guiding teacher along with the external evaluator appointed by the University/ College for the evaluation of project shall conduct the viva-voce examination as per the evaluation pattern*

T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

1. Two Internals of 20 marks each. Duration 30 min for each.
2. One External (Semester End Examination) of 60 marks. Duration: 2 hours.
3. Minimum marks for passing Semester End Exam is an aggregate 40% -score of internal examination +external examination.
4. Students must appear for at least one of the two Internal Tests to be eligible for the Semester End Examination.
5. For any KT examinations, there shall be ODD-ODD/EVEN-EVEN pattern followed.
6. HOD's decision, in consultation with the Principal, shall remain final and abiding to all.

Question Paper Pattern

(Practical Courses)

Maximum Marks: 60

Questions to be set: 04

Duration: 2 Hrs.

All Questions are Compulsory Carrying 15 Marks each.

Question No	Particular	Marks
Q-1	Full Length Practical Question OR	15 Marks
Q-1	Full Length Practical Question	15 Marks
Q-2	Full Length Practical Question OR	15 Marks
Q-2	Full Length Practical Question	15 Marks
Q-3	Full Length Practical Question OR	15 Marks
Q-3	Full Length Practical Question	15 Marks
Q-4	Full Length Practical Question OR	15 Marks
Q-4	Short Notes To be asked 05 To be answered 03	

Note: Practical questions of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks. If the topic demands, instead of practical questions, appropriate theory questions may be asked.

Question Paper Pattern

(Theoretical Courses)

Maximum Marks: 60

Questions to be set: 04

Duration: 2 Hrs.

All Questions are Compulsory Carrying 15 Marks each.

Question no.	Particular	Marks
Q-1	Full Length Question	15 Marks
Q-1	OR Full Length Question	15 Marks
Q-2	Full Length Question	15 Marks
Q-2	OR Full Length Question	15 Marks
Q-3	Full Length Question	15 Marks
Q-3	OR Full Length Question	15 Marks
Q-4	Theory questions Theory questions	08 Marks
Q-4	OR Short Notes To be asked 05 To be answered 03	07 Marks 15 Marks

Note: Theory questions of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.

Mapping of the Courses to Employability / Entrepreneurship / Skill Development**TYBBI Semester- V**

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	Financial Reporting Analysis	RJCUBBI501	Unit 1: Final Accounts Of Banking Company	Employability and Skill development
TYBBI	Financial Reporting Analysis	RJCUBBI501	Unit 2: Final Accounts Of Insurance Company	Employability and Skill development
TYBBI	Financial Reporting Analysis	RJCUBBI501	Unit 3: Preparation Of Final Accounts Of Companies	Employability and Skill development
TYBBI	Financial Reporting Analysis	RJCUBBI501	Unit 4: Cash Flow Analysis and Ethical Behavior and Implications for Accountants	Employability and Entrepreneurship
TYBBI	Financial Reporting Analysis	RJCUBBI501	Unit 5: Introduction To IFRS	Employability and Entrepreneurship

T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	Auditing-I	RJCUBBI502	Unit 1: Introduction to Auditing	Employability and Entrepreneurship
TYBBI	Auditing-I	RJCUBBI502	Unit 2: Audit Planning, Procedures and Documentation	Employability and Entrepreneurship
TYBBI	Auditing-I	RJCUBBI502	Unit 3: Audit Techniques and Internal Audit Introduction	Employability and Entrepreneurship
TYBBI	Auditing-I	RJCUBBI502	Unit 4: Audit Techniques- Vouching	Employability, Skill development and Entrepreneurship
TYBBI	Auditing-I	RJCUBBI502	Unit 5: Audit Techniques- Verification	Employability, Skill development and Entrepreneurship

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	Financial Services Management	RJCUBBI503	Unit 1: Introduction to Financial Services	Employability and Entrepreneurship
TYBBI	Financial Services Management	RJCUBBI503	Unit 2: Mutual Funds, Factoring and Forfeiting	Employability and Entrepreneurship
TYBBI	Financial Services Management	RJCUBBI503	Unit 3: Securitization of Debts and Derivatives	Skill development and Entrepreneurship

T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

TYBBI	Financial Services Management	RJCUBBI503	Unit 4: Housing Finance and Consumer Finance	Employability and Entrepreneurship
TYBBI	Financial Services Management	RJCUBBI503	Unit 5: Depositories and Pledge	Employability and Entrepreneurship

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	Marketing in Banking and Insurance	RJCUBBI504	Unit 1: Introduction to Marketing	Skill development, Employability and Entrepreneurship
TYBBI	Marketing in Banking and Insurance	RJCUBBI504	Unit 2: Introduction to Service Marketing	Skill development, Employability and Entrepreneurship
TYBBI	Marketing in Banking and Insurance	RJCUBBI504	Unit 3: Consumer Behavior	Skill development and Entrepreneurship
TYBBI	Marketing in Banking and Insurance	RJCUBBI504	Unit 4: Rural Marketing	Skill development and Entrepreneurship
TYBBI	Marketing in Banking and Insurance	RJCUBBI504	Unit 5: E-Marketing	Skill development, Employability and Entrepreneurship

T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	International Banking and Finance	RJCUBBI505	Unit 1: Fundamentals Of International Finance	Employability and Entrepreneurship
TYBBI	International Banking and Finance	RJCUBBI505	Unit 2: International Capital Markets	Employability and Entrepreneurship
TYBBI	International Banking and Finance	RJCUBBI505	Unit 3: Foreign Exchange Markets	Employability and Entrepreneurship
TYBBI	International Banking and Finance	RJCUBBI505	Unit 4: Risk Management	Employability and Entrepreneurship
TYBBI	International Banking and Finance	RJCUBBI505	Unit 5: International Banking Operations	Employability and Entrepreneurship

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	Research Methodology	RJCUBBI506	Unit 1: Introduction to Research	Skill development
TYBBI	Research Methodology	RJCUBBI506	Unit 2: Data Collection and Processing	Skill development
TYBBI	Research Methodology	RJCUBBI506	Unit 3: Data Analysis and Interpretation	Skill development
TYBBI	Research Methodology	RJCUBBI506	Unit 4: Advanced Statistical Techniques	Skill development
TYBBI	Research Methodology	RJCUBBI506	Unit 5: Research Report	Skill development

TYBBI Semester- VI

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	Security Analysis and Portfolio Management	RJCUBBI601	Unit 1: Portfolio Management- An Introduction and Process	Employability
TYBBI	Security Analysis and Portfolio Management	RJCUBBI601	Unit 2: Portfolio Management- Valuation	Employability and Skill development
TYBBI	Security Analysis and Portfolio Management	RJCUBBI601	Unit 3: Fundamental Analysis	Employability and Entrepreneurship
TYBBI	Security Analysis and Portfolio Management	RJCUBBI601	Unit 4: Technical Analysis	Employability and Entrepreneurship
TYBBI	Security Analysis and Portfolio Management	RJCUBBI601	Unit 5: Efficient Market Theory and CAPM	Employability

T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	AUDITING - II	RJCUBBI602	Unit 1: Audit of Limited Companies	Employability and Entrepreneurship
TYBBI	AUDITING - II	RJCUBBI602	Unit 2: Audit of Banking Companies	Employability
TYBBI	AUDITING - II	RJCUBBI602	Unit 3: Audit of Insurance Companies	Employability
TYBBI	AUDITING - II	RJCUBBI602	Unit 4: New Areas of Auditing	Employability and Entrepreneurship
TYBBI	AUDITING - II	RJCUBBI602	Unit 5: Professional Ethics and Misconduct	Employability and Entrepreneurship

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	Wealth Management	RJCUBBI603	Unit 1: Introduction to Wealth Management	Employability and Entrepreneurship
TYBBI	Wealth Management	RJCUBBI603	Unit 2: Wealth Management Strategy	Employability and Entrepreneurship
TYBBI	Wealth Management	RJCUBBI603	Unit 3: Financial Planning and Financial Mathematics	Employability, Skill development and Entrepreneurship
TYBBI	Wealth Management	RJCUBBI603	Unit 4: Retirement and Estate Planning	Employability and Entrepreneurship

T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	Human Resource Management	RJCUBBI604	Unit 1: Framework Of Human Resource Management	Employability and Entrepreneurship
TYBBI	Human Resource Management	RJCUBBI604	Unit 2: HR Procurement	Employability and Entrepreneurship
TYBBI	Human Resource Management	RJCUBBI604	Unit 3: HR Planning and Recruitment	Employability, Skill development and Entrepreneurship
TYBBI	Human Resource Management	RJCUBBI604	Unit 4: Training and Development	Employability, Skill development and Entrepreneurship
TYBBI	Human Resource Management	RJCUBBI604	Unit 5: Compensation	Employability and Entrepreneurship

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	Central Banking	RJCUBBI605	Unit 1: An Overview of Central Banking	Employability and Entrepreneurship
TYBBI	Central Banking	RJCUBBI605	Unit 2: RBI as the Central Bank of India	Employability
TYBBI	Central Banking	RJCUBBI605	Unit 3: Supervisory Role of RBI	Employability and Entrepreneurship
TYBBI	Central Banking	RJCUBBI605	Unit 4: Central Bank in other Countries	Employability

TYBBI	Central Banking	RJCUBBI605	Unit 5: Central Banking in Cyber World	Employability and Entrepreneurship
-------	-----------------	------------	--	------------------------------------

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	Advanced Cost Accounting	RJCUBBI606	Unit 1: Absorption Costing	Employability and Entrepreneurship
TYBBI	Advanced Cost Accounting	RJCUBBI606	Unit 2: Process Costing – I	Employability and Entrepreneurship
TYBBI	Advanced Cost Accounting	RJCUBBI606	Unit 3: Process Costing – II (Joint Products and By – Products Costing)	Employability, Skill development and Entrepreneurship
TYBBI	Advanced Cost Accounting	RJCUBBI606	Unit 4: Contract Costing	Employability and Entrepreneurship