

Syllabus & Course Outcome (OB & CBCS)

Faculty of Commerce

Session: **2024-25**

Class: **B Com Semester 4**

Semester – IV

Bachelor of Commerce
B.Com.(CBCS) – Sem. IV
Course Type : Core Course
Course Name : Monetary Economics - II
Course Code 4T2

Course outcomes

C01	The students will be able to get knowledge of commercial banks and identify causes of Non-performing Assets
C02	The students will be able to demonstrate Core banking and will be able to differentiate between different types of Cards.
C03	The students will be able to identify role of monetary policy and Fiscal policy.
C04	The students will get knowledge about bank and customer relationship and will be able to open any type of account in banks.
C05	The students will get familiarise with work of central bank and will able to calculate different ratios of credit control.

Unit I: Commercial Banking Evolution, Meaning, Functions of Commercial Banks. Role commercial banks in a developing economy. Process of Credit Creation by Commercial Banks & its Limitations, Investment Policy of Commercial Banks. Non-Performing Assets- Meaning, Criteria and Causes.

Unit II: E-Banking & Core Banking Meaning, Features, Advantages & Disadvantages of ATM (Automated Teller Machines.) Meaning, Features, Merits and Demerits of Credit cards, Plastic cards, Smart cards, e-purse, Laser cards. EFT (Electron Fund Transfer), ECS (Electronics clearing system).

Unit III: Banks and Customers Relationship and Services Introduction, Meaning of Customer. Bank & Customer Relationship- Debtor & creditor, Trustee and Beneficiary, Agent and Principal, Bailor and Bailee. Opening, operating and closing of various bank accounts. Demat Account -Advantages, Opening and Operation of Demat Account. Methods of Calculating Interest Rates on deposits and on loans.

Unit : IV Central Bank Meaning, Objectives, Functions, Role of Central Bank. Credit Control- Meaning, Objectives, Methods : Quantitative- Bank Rate, Open Market Operations, Cash Reserve Ratio(CRR), Statutory Liquidity Ratio(SLR), Repo Rate. Qualitative – Varying margin requirement, Regulation of consumer's credit, Issuing directives, Publicity measure, Moral suasion, Credit rationing and limitations.

Books Recommended:

1. Monetary Economics, RR Paul, Kalyani Publishers.
2. Money, Banking and International Trade, K.P.M. Sundaram , Sultan Chand, New Delhi.
3. Macroeconomics, Mankiw, N. Gregory, Macmillan Worth Publishers New York, Hampshire U.K.
4. Financial Institutions and Markets , Agrawal & Gupta, Kalyani Publishers.
5. Modern Banking ,Vaish, M.C, Oxford & IBH Publishing Co., New Delhi

6. Money and Financial System P.K. Deshmukh, Phadke Prakashan.
7. Monetary Economics, Rashi Arora, Sheth Publishers, Mumbai

Question Paper Pattern

Monetary Economics- II

N.B. – 1) All questions are compulsory.

2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV 08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5

a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

Bachelor of Commerce
B.Com.(CBCS) – Sem. IV
Course Type : Ability Enhancement Course
Course Name : Banking Procedures and Practices
Course Code: 4T5-B

Course Outcome

CO1	The students will be able to get familiarise with types of banks and will get knowledge about its influence on economic development
CO2	The students will be able to demonstrate with types of account and will get knowledge about opening of these account
CO3	The students will be able to understand types of cheques and cards and will able to use them.
CO4	The student will relate with the concept of mobile banking
CO5	The student will be able to identify and avoid frauds in using mobile banking

Unit One: Introduction

- Bank –Meaning, Definition, importance
- Types of banks –commercial banks-Universal Banking - Central Bank - Credit control measures.
- Structure of Indian Banking, Central banking VS Commercial Banking, nationalisation of commercial banks
- Role of Banks in Economic Development

Unit Two: Bank Account

- Types of bank account, steps in opening of saving and current account
- Bank Lending, Lending Sources, Bank Lending Principles, Forms of lending, Loan evaluation process, securities of lending, Factors influencing bank lending
- Special types of Accounts - Minor - Lunatic - Partnership Firm - Joint Stock Company and contains KYC forms
- General and Special relationship between Banker and Customer

Unit Three: NEGOTIABLE INSTRUMENTS

- Cheque - Essentials of a Cheque
- Crossing of a Cheque, General Crossing ,Special Crossing
- Payment of Cheque ,Collection of Cheque, Endorsement
- Types of cards Debit Card, Credit Card ,Green Card - Smart Card, their utility and significance

Unit Four: E-banking

- Meaning, Services, e-banking and Financial Services
- Challenges, Opportunities and frauds of Internet Banking, Internet Banking Vs Traditional Banking
- Mobile Banking ,Meaning, Features, Services

- Electronic Funds Transfer (ETF) System, Meaning, Steps - Benefits

Reference Books

- ❖ Sundaram, K.P.M.&Varshney, (2003), Banking Theory Law & Practice, Sultan Chand & Sons, New Delhi.
- ❖ Gordon, E.Natarajan, (2005), Banking Theory Law & Practice, Himalaya Publishing House, Mumbai.
- ❖ Radhasamy & Vasudevan (2003), A Text Book of Banking, Sultan Chand & Sons, New Delhi.
- ❖ S.N. Maheshwari Banking and Law Theory and Practices, Kalyani Publication

Question Paper Pattern
Banking Procedure and Practice
N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5 a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

Bachelor of Commerce
B.Com.(CBCS) – Sem. IV
Course Type : Skill Enhancement Course
Course Name : Insurance Procedures and Practices
Course Code: 4T6-B

Course Outcome

CO1	The students will be able to gain knowledge about Insurance sector and will be familiar with the latest scenario of the insurance sector
CO2	The student will be able to gain knowledge about life insurance and will be able aware of documentation of Life insurance policy
CO3	The students will be able to different types of insurance Policies
CO4	The student will be aware about the procedure of becoming Life insurance Agent
CO5	The student will be aware about the code of conduct and will be able to calculate the remuneration of insurance agent

Unit One: Introduction

- Insurance: - Evolution & meaning of Insurance, need for insurance,
- Nature, functions of insurance, Scope of Insurance,
- Privatisation of Insurance sector, current scenario of Insurance Sector In India
- Principle of Protection and Investment

Unit Two: Life Insurance — Practices

- Life Insurance Organization; Premiums and Bonuses;
- Plans of Life insurance; Annuities;
- Life Insurance Policies; Applications and Acceptance; Policy Documents; Premium payment,
- Life Insurance Corporation (L.I.C) of India; Policy Lapse and Revival; Assignment, Nomination and Surrender of policy; Policy Claims.

Unit Three: GENERAL INSURANCE

- Introduction to General Insurance; Policy Documents and forms;
- Underwriting; Ratings & Premiums; Claims;
- Principles, products fire, marine, motor vehicles, public utility, third party insurance,
- Group insurance, burglary insurance. Claims Settlements

Unit Four: Insurance Agency as a Career

- Definition-Authority of an agent, Procedure for becoming an agent Agency as a Profession
- Functions of agent, Remuneration of agent
- Code of conduct for agent, procedure regarding the settlement of insurance claim
- After-sale service to policy holders.

Reference Books

- ❖ M. N. Srinivasan : Principles of Insurance Law, Wadhwa & Co.
- ❖ Rajiv Jain : Insurance Law and Practice, Vidhi Publication Private Limited

- ❖ Taxmann : Insurance Manual, Taxmann Publication Private Limited
- ❖ Bharat : Manual of insurance Laws, Bharat Publication Private limited
- ❖ Dr. Avtar Singh : Law of Insurance, Universal Publication Pvt. Limited
- ❖ George E. Rejda : Principles of Risk Management and Insurance

Question Paper Pattern
Insurance Procedure and Practice
N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5

a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

With effect from 2023-24

Bachelor of Commerce
B.Com.(CBCS) – Sem. IV
B.Com. Second Year Semester – IV
Course Type : Core Course
Course Name : Financial Accounting – II
Course Code 4T1

Course Outcomes

CO1	Student would be able to gain knowledge about functioning of bank, and will be able to prepare Annual accounts as per Banking Companies Regulation Act 1949.
CO2	Student would be able to identify the types of General insurance and terms like unexpired Risk, and will be able to the prepare Final accounts as per IRDA Regulation 2002.
CO3	Student will be able to recognize the factors influencing the valuation of Goodwill and will be able to calculate it by different method.
CO4	Student will be able to gain knowledge about Process of Liquidation of Company, and will be able to prepare Liquidators Final Statement.
CO5	Students will be able to evaluate the financial statements of Banking and General Insurance companies.

Unit-1: Final Accounts of Banking Companies:

Meaning of Banking Companies, Functions of Banking, Restrictions for a Banking Company, Provision of the Banking Companies Regulation Act 1949, Preparation of Annual accounts as per Banking Companies Regulation Act 1949 as per amendment by RBI. (Theory & Numerical)

Unit-II: Final Accounts of General Insurance Companies:

Introduction, Types of General Insurance, Important Terms- Reserve for unexpired Risk, Reinsurance Claims, Reinsurance Premium, Commission, Bonus in Reduction of Premium and preparation of final accounts ~~as per IRDA Regulation 2002~~ ^{as per IRDA Regulation 2002} (Theory & Numerical) *gled*

Unit-III: Valuation of Goodwill:

Meaning, Characteristics of Goodwill, Factors influencing the value of goodwill, Need for Valuation of goodwill. Valuation of goodwill as per -Average Profit Method, Weighted Average Profit Method, Super Profit Method, Capitalization Method. (Problems based on the Indian companies Act, 2013)(Theory & Numerical)

Unit-IV: Liquidation of Company :

Meaning Types of Liquidation, Steps in voluntary Liquidation, Functions of Liquidator, Liquidators remuneration and Commission. Preparation of Liquidators Final Statement of Account only. (Problems based on the Indian companies Act, 2013)(Theory & Numerical)
The Financial year ends on 31st March.

Books Recommended

01. Gupta R. L.-Advanced Financial Accounting-S. Chand & Sons
02. Kumar, Anil S.-Advanced Financial Accounting-Himalaya Publication House
03. Shukla and Grewal : Advanced Accounts (S. Chand & Ltd. New Delhi)
04. Jain and Narang: Advanced Accounts (Kalyani Publishers, Ludhiana)
05. Sr. K. Paul: Accountancy, Volume-I and II (New Central Book Agency.Kolkata)

W. J.
DR. M. L. VANJARI

CB
C. A. DIXIT

Phili
V. R. BONDH

German
DR. PAULAY DRAY

gled
DR. R. Karmore
Chairman.

Bunde
DR. B. B. KAKDE

06. R. K... Lele and Jawaharlal: Accounting Theory (Himalaya Publishers)
07. Dr. L. S. Porwal : Accounting Theory (Tata McGraw Hill)
08. Dr. Vijay Bagde, Dr. Pramod Fating. Dr. Prashant Gulhane: Financial Accounting-III
(Sir Sahitya Kendra, Nagpur)

Question Paper Pattern
B.Com. Second Year Semester –IV
3T1 : Financial Accounting – II

- N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q. No. 1 – Unit I

- a) Theory 08 Marks
b) Problem 08 Marks

OR

- c) Problem 16 Marks

Q. No. 2 – Unit II

- a) Theory 08 Marks
b) Problem 08 Marks

OR

- c) Problem 16 Marks

Q. No. 3 – Unit III

- a) Theory 08 Marks
b) Problem 08 Marks

OR

- c) Problem 16 Marks

Q. No. 4 – Unit IV

- a) Theory 08 Marks
b) Problem 08 Marks

OR

- c) Problem 16 Marks

Q. No. 5

- a) Unit-I Problem 04 Marks
b) Unit –II Problem 04 Marks
c) Unit-III Problem 04 Marks
d) Unit-IV Problem 04 Marks

(Signature)
CDR. M. L. VANJARI
(Signature)
CDR. B. B. KAWDE
C.A. DINT

(Signature)
DR. R. Karmore
Chairman

B.Com
Semester IV
4T5- Compulsory English

Unit 1: Prose

1. Gifts-Ralph Waldo Emerson
2. India, What Can It Teach Us?-Max Muller
3. Why we Travel-Pico Iyer

Unit 2: Prose

1. the Doll's House- Katherine Mansfield
2. The Globe of Gold-Bankim Chandra Chattopadhyay
3. The Beggar-Anton Chekhov

Unit 3: Poetry

1. The Ballad of Father Gilligan-William Butler Yeast
2. God's Grandeur-Gerard Manley Hopkins
3. The Soul's Prayer- Sarojini Naidu

Unit 4: Writing Skills

1. Comprehension
2. Summary Writing
3. Writing Dialogue
4. Group Discussion

Unit 5: Language Study

1. Voice
2. Direct/Indirect Narration

Prescribed Text: Igniting Minds , Published by Orient BlackSwan

Edited by: Dr.Indrajeet Orke, Dr.Manjushree Sardeshpande, Dr.Maroti Wagh, Dr.Narayan Mehare, Dr.Veena Ilame, Dr. Subhashree Mukherjee

Reference Books

1. Learner's English Grammar & Composition by Dr. N.D.V.Prasada Rao (S.Chand)
2. Word Power Made Easy- Norman Lewis
3. 151 Essays, S.C.Gupta, Arihant Publications
4. Powerful Vocabulary Builder –Anjana Agarwal-New Age Publishers

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B.Com
Question Paper Pattern
4T5-Compulsory English
Semester IV

N.B: SAQ – Short Answer Questions to be answered in about 75-100 words

VSAQ- Very Short Answer Question to be answered in two or three sentences

PRQ- Personal Response Question to be answered in about 75- 100words

Time: 3 Hrs

Total 80 Marks

- Q.1. (A) Three VSAQ out of Five based on Prose (Unit 1) (3x 2) - (06Marks)
(B) One SAQ out of Two based on Prose (Unit1) (05Marks)
(C).One PRQ out of Two based on Prose (Unit1) (05Marks)
- Q.2. (A) Three VSAQ out of Five based on Prose (Unit 2) (3x 2) - (06Marks)
(B) One SAQ out of Two based on Prose (Unit 2) (05Marks)
(C).One PRQ out of Two based on Prose (Unit 2) (05Marks)
- Q.3. (A) Three VSAQ out of Five based on prescribed Poems (Unit 3) (3x 2) - (06Marks)
(B) One SAQ out of Two based on prescribed Poems (Unit 3) (05Marks)
(C).One PRQ out of Two based on prescribed Poems (Unit 3) (05Marks)
- Q.4. (A).One passage for Comprehension (05Marks)
(B)Summary Writing of the above passage in 4(A) (05Marks)
(C) Dialogue Writing or Group Discussion
(At least 3 Dialogues to be exchanged) (3x2) (06Marks)
- Q.5.(A)i)Idioms and Phrases-Make Sentences(03) One Word Substitute(03 Words) (06Marks)
ii)True and False(Textual based on Unit II & III) -4 Items (02Marks)
(B) Voice (04Marks)
(C) Direct/Indirect Narration (04Marks)

INTERNAL ASSESSMENT : 20 MARKS

The Internal Assessment would be done on the basis of the assignments submitted by the student and his/her performance, attendance and conduct during the Semester. The concerned teacher shall provide, in advance, a list of topics based on the Units prescribed in the textbook. Students shall finalize 2 topics/items from 2 different units with the approval of the concerned teacher and submit the same within the prescribed deadline as Assignments.

Students may be given freedom to submit a creative writing assignment on human values/world peace/environmental issues inspired by or related to the lessons/poems prescribed in the syllabus and give a **Power Point Presentation/Oral** Presentation of the same.

2 Assignments – 5+5 = 10 Marks

Power Point Presentation/Oral Presentation– 5 Marks

Attendance - 5 Marks TOTAL – 20 MARKS

Handwritten signatures and dates:
19/11/22
25.7.22
27/08/22

१. पाठ्यपुस्तक : शब्दसाधना - भाग २
२. रोजगाराभिमुख मराठी - व्यावहारिक कौशल्ये

अनुक्रमणिका

Unit - I : गद्य विभाग

- | | |
|---------------------------------------|---------------------|
| १. खरे विद्यापीठ कोणते? | - लोकमान्य टिळक |
| २. संस्कार | - वामन चोरघडे |
| ३. नक्षत्रांचे देणे | - श्रीनिवास ठाणेदार |
| ४. बिल्व | - सुप्रिया अय्यर |
| ५. श्रीकृष्ण : बहुआयामी व्यक्तिमत्त्व | - श्याम मोहरकर |
| ६. यमाजीची गोष्ट | - संजय बोरुडे |

Unit - II : पद्य विभाग

- | | |
|--------------------------|-----------------------|
| १. तीन अभंग | - संत सेना न्हावी |
| २. द्यावे ज्ञान मला | - पठ्ठे बापूराव |
| ३. दैवजात दुःखे भरतां... | - ग. दि. माडगूळकर |
| ४. कष्टाचें गीत | - शरच्चंद्र मुक्तिबोध |
| ५. जीजामाता | - मिर्झा रफी अहमद बेग |
| ६. पाखरू ... | - लक्ष्मीकमल गोडाम |

Unit - III : व्यावहारिक मराठी

- | | |
|--|---------------------|
| १. इंटरनेट आणि मराठी भाषा | - डॉ. नंदकुमार मोरे |
| २. इंग्रजी शब्दसंक्षेप व मराठी शब्दविस्तार | |

Unit - IV : रोजगाराभिमुख मराठी - व्यावहारिक कौशल्ये

१. PPT (पॉवर पॉइंट प्रेझेंटेशन)
२. ऑनलाईन कौशल्य - (अ) ऑनलाईन व्यवहार, (ब) संकेतस्थळ (वेबसाईट) विश्लेषण

25.7.22
W
A. S. S.
J. S. S.
V. S. S.

राष्ट्रसंत तुकडोजी महाराज नागपूर विद्यापीठ, नागपूर
Bachelor of Commerce (B. Com.) Part 1 & 2
Semester 1 to 4

(२०२२-२३ पासून लागू)

मराठी

अभ्यासक्रम

१. पाठ्यपुस्तक : शब्दसाधना - भाग १ व २ (सत्र १ ते ४)
२. रोजगाराभिमुख मराठी - व्यावहारिक कौशल्ये

प्रश्नपत्रिकेचे स्वरूप

वेळ : ३ तास)

(एकूण गुण : ८०)

प्रश्न १ -	गद्यावर आधारित दीर्घ प्रश्न	किंवा	
	गद्यावर आधारित दीर्घ प्रश्न		१०
प्रश्न २ -	पद्यावर आधारित दीर्घ प्रश्न	किंवा	
	पद्यावर आधारित दीर्घ प्रश्न		१०
प्रश्न ३ -	खालीलपैकी कोणत्याही एका गटातील सर्व प्रश्न सोडवा. अ गट - गद्यावर आधारित चार प्रश्न	किंवा	
	ब गट - गद्यावर आधारित चार प्रश्न		१६
प्रश्न ४ -	खालीलपैकी कोणत्याही एका गटातील सर्व प्रश्न सोडवा. अ गट - पद्यावर आधारित चार प्रश्न	किंवा	
	ब गट - पद्यावर आधारित चार प्रश्न		१६
प्रश्न ५ -	अ. खालीलपैकी कोणत्याही एका गटातील सर्व प्रश्न सोडवा. १. व्यावहारिक मराठी २. व्यावहारिक मराठी ३. व्यावहारिक मराठी	किंवा	
	१. व्यावहारिक मराठी २. व्यावहारिक मराठी ३. व्यावहारिक मराठी		१२
	ब. खालील बहुपर्यायी प्रश्नांपैकी योग्य पर्याय निवडा.		१६
	रोजगाराभिमुख मराठी - व्यावहारिक कौशल्ये यावर बहुपर्यायी ८ प्रश्न		

गुणांचे विभाजन

गद्य विभाग	-	२६
पद्य विभाग	-	२६
व्यावहारिक मराठी	-	१२
रोजगाराभिमुख मराठी - व्यावहारिक कौशल्ये	-	१६
एकूण गुण	-	८०

(अंतर्गत मूल्यमापन : उपस्थिती - ५ गुण, गृहपाठ ५ गुण, वाचन कौशल्य ५ गुण, मौखिकी ५ गुण = एकूण २० गुण)

25.7.22
[Signatures]