

Semester II

Course Nomenclature: Principles and Practices of Banking and Insurance

Course Code: JBUCBBI201

Course Outcomes:

1. The Syllabus focuses on the various types of insurance scheme and banking trends.
2. The students will be helped to understand the recent banking reforms and upcoming opportunities in both the sectors.
3. Students will get an idea about the future picture of banking and insurance industry

Unit No	Modules/Units	No. of Lectures
1	Introduction to banking	15
	Basic Concepts: Origin, Need, Types, Scope and Functions of Banking - Need for Regulation and Supervision	
2	Banking Scenario in India	15
	Banking Operations -Types of accounts - Banking Services - Current Scenario- Introduction to Neo – banks, Fintech and Digi banks, Digi banks vs Neo Banks, Financial Inclusion and Banking Regulations & Role of RBI. -	
3	Introduction to Insurance	15
	Understanding Risk - Kinds of business risks - Need and Scope of insurance - Evolution of. insurance - Principles of insurance - Types of insurance and policies - Risk and Return relationship	
4	Insurance Business Environment in India	15
	Growth of Insurance Business - Actuarial Role - Claim and Settlement Procedures - Insurance Regulations Role of IRDA.	

References

1. Dr. K.M.Bhattacharaya & O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House
2. Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House
3. V.S. Gopal & Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.
4. Dr. Seethalekshmy & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House
5. Dr. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House
6. M.N. Mishra, Insurance Principles and Practices, S.Chand & Company Ltd.
7. Nalini Tripathy, Insurance Theory and Practices, Prentice Hall of India Ltd. New Delhi

Semester II

Course Nomenclature: Business Law

Course Code: JBUCBBI202

Course Outcomes:

1. The syllabus focuses on various laws related to the business world which includes various commercial laws.
2. The students will develop Legal aptitude related to various regulatory aspects.
3. Students will get idea about the utility of law in business

Unit No	Modules/Units	No. of Lectures
1	Introduction to Law & the Constitution of India	10
	Meaning, Definition, Features, Types, Sources & Classification Preamble & Basic structure of the Constitution, Feature of the Constitution, Fundamental Rights, Writs, Principles of Natural Justice, Special Leave to appeal to Supreme Court Banking Ombudsman Scheme 2006-Overview, Appointment and Tenure, Powers and Duties of Banking Ombudsman, Award, Appeal and Appellate Authority	
2	The Indian Contract Act, 1872	25
	Formation & essentials of contract; Consideration; Capacity to contract; Free Consent; Legality of object & consideration; Void agreements; Contingent contracts; Performance of contract; Discharge of contract; Quasi contract; Remedies for breach of contract; Contract of Indemnity & Guarantee; Bailment & Pledge; Agency	
3	The Sale of Goods Act, 1930	10
	Introduction, Meaning, Features, Terms, Goods classification; Sale & Agreement to sell; Conditions & Warranty; Unpaid seller, Auction sale	
4	Negotiable Instruments Act, 1881 & Information Technology Act, 2000	15

	<p>Features, Promissory Note, Bill of Exchange, Cheque; Distinguish, Acceptance, Crossing, Dis-honor, Position of banker; Privileges, payment in & out of due course; Types of Instruments, Penalties for dis-honor, Endorsement;</p> <p>Objectives of Information Technology Act, 2000; Digital signature, Certifying authorities; E-Governance; E-Contracts Offences under IT Act, 2000</p>	
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References:

1. Bare Act. The Constitution of India, Universal Law Publishing, 2020
2. Basu, Durga Das. Introduction to the Constitution of India, Lexis Nexis, 2012.
3. P. M. Bakshi the Constitution of India, Universal Law Publishing, 2018
4. Mamta Rao. Constitution of India, Eastern Book Company, 2021
5. Bare Act, The Indian Contract Act, 1872, Universal Law Publishing, 2016
6. R. K. Bangia. Indian Contract Act, 1872, Allahabad Law Agency, 2015
7. Mulla (Revised by Anirudh Wadhwa), Indian Contract Act, 1872, Lexis Nexis, 2015
8. Avtar Singh. Law of Contract and Specific Relief, Eastern Book Company, 2020
9. Bare Act. Sale of Goods Act, 1930, Universal Law Publishing, 2016
10. R. K. Bangia. Sale of Goods Act, 1930, Allahabad Law Agency, 2017
11. Avtar Singh. Sale of Goods Act, 1930, Eastern Book Company, 2018



Semester II

Course Nomenclature: Financial Accounting-II

Course Code: JBUCBBI203

Course Outcomes:

1. To make students to understand the concept of valuation of goodwill and valuation of shares.
2. To learn the provisions of Companies, Act 2013 regarding buyback of shares.
3. To help them in grasping the procedure to redeem preference shares and debentures.

Unit No	Modules/Units	No. of Lectures
1	Valuation of Goodwill and Shares	15
	Valuation of Goodwill Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method Valuation of Shares Intrinsic Value Method, Yield method and Fair Value Method.	
2	Buyback of Equity Shares	15
	Company Law/ Legal Provisions (including related restrictions, power, transfer to capital redemption reserve account and prohibitions) Compliance of conditions including sources, maximum limits and debt equity ratio-Issue of Shares- IPO	
3	Redemption of Preference Shares	15
	Company Law / Legal Provisions for redemption of preference shares in Companies Act Sources of redemption including divisible profits and proceeds of fresh issue of shares Premium on redemption from security premium and profits of company Capital Redemption Reserve Account - creation and use.	
4	Redemption of Debentures	15

	<p>Redemption of debentures by payment from sources including out of capital and /or out of profits. Debenture redemption reserve and debenture redemption</p> <p>sinking fund excluding insurance policy. Redemption of debentures by conversion into new class of shares or debentures with options- including at par, premium and discount</p>	
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References:

1. Introduction to Accountancy -T. S. Grewal-(S.Chand &Co.)
2. Double Entry Book Keeping- J. R.Batliboi.
3. Double Entry Book Keeping - M. M.Chokshi
4. Advanced Accounts -Shukia & Grewal (S.Chand &Co.)
5. Advanced Accountancy - R.L.Gupta & M.Radhaswamy
6. Accounting Standards -Institute of Chartered Accountants of India. New Delhi
7. Gupa S C & Shukla, M C: Advanced Accounts Vol.1. New Delhi. S. Chand & Company Ltd

Semester II

Course Nomenclature: Business Communication-II

Course Code: JBUCBBI204

Course Outcomes:

1. To establish credibility with your audience.
2. To communicate information clearly to your audience.
3. To study group communication including its different types like committees, conferences, group discussion and so on.
4. To study business correspondence and learn about language and writing skills including topics like report writing.

Unit No	Modules/Units	No. of Lectures
1	Presentation Skills	15
	Presentation, Effective use of OHP, Effective use of Transparencies, how to make a Power-Point Presentation Tools for presentation -Introduction to Industry resources for presentation like Office 365 etc How to overcome anxiety during presentation	
2	Group Communication	15
	Interviews: Group Discussion Preparing for an Interview, Types of Interviews – Selection, Appraisal, Grievance, Exit Meetings: Need and Importance of Meetings, Conduct of Meeting and Group Dynamics Role of the Chairperson, Role of the Participants, Drafting of Notice, Agenda and Resolutions Conference: Meaning and Importance of Conference Organizing a Conference Modern Methods: Video and Tele – Conferencing Public Relations: Meaning, Functions of PR Department, External and Internal Measures of PR	
3	Business Correspondence	15
	Trade letters, Persuading letters. Trade Letters - Inquiries, Replies and Orders and Status Enquiry, Collection, Letters of Complaints, Claims, Adjustments - Leaflets and Fliers Letters under RTI Act (Right to Information)	
4	Language and Writing Skills	15

	Reports - Parts - Types: Feasibility and Investigative Reports Summarization Identification of main and supporting/ sub points Presenting in a cohesive manner	
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References:

1. Business Communication II , Dr Neeta Chakravarty, Manan Prakashan
2. Business Communication II, Nina Roy Choudhury/ Lekha Nambiar, Vipul Prakashan
3. Business Communication, Mulgaokar D, Chetna Publication
4. Business Communication, Devlin Frank I, Richard D. Irwin Publication
5. Business Communication Theory & Practice, Tole, P.M., Chandgudkar, M.V., Macmillian
6. Business Communication & Introduction, Ghonasgi, B.D., Bhagwat, U.L., Frenandez, A.I.P, Somaiya
7. Business Communication Pt-2, Natu, V.G., Shetty, R.V., Vipul
8. Book Of Business Communication, Mutalik, Keshaw, Warty, M.S., Noble Publication

Semester II

Course Nomenclature: Foundation Course –II

Course Code: JBUCBBI205

Course Outcomes:

1. To update students about changing economic scenario
2. To make students aware about environmental issues and its preservation
3. To help students understand role of political parties in India
4. To acquaint students with psychological aspects involving stress, conflict management, etc.

Unit No	Modules/Units	No. of Lectures
1	Globalization: Impact on the Society	9
	<ol style="list-style-type: none">1. Understanding the concept of Liberalization, Privatization and Globalization2. Positive Impact of Globalization3. Negative Impact of Globalization	
2	Nature of Political Parties in India	9
	<ol style="list-style-type: none">1. Classification of political parties2. Salient features of party system in India3. Problems faced by political parties	
3	Ecology	9
	<ol style="list-style-type: none">1. Ecosystem2. Food webs and Food chains3. Causes of environmental degradation and Concept of Sustainable Development	
4	Understanding Stress	9
	<ol style="list-style-type: none">1. Causes of Stress2. Effects of Stress3. Stress Management	
5	Understanding Psychological Conflicts	9

	1. Types of conflicts 2. Conflict Resolution 3. Maslow's Theory of Self-Actualization	
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References

1. Mascarenhas, & Mody. (2017). *Foundation Course Semester II* (Second Edition). Marvel Publications.
2. Michael Vaz & Meeta Seta. (2019). *Foundation Course Semester II* (Fourth Edition). Manan Prakashan.
3. P.G.Shinde, Mahesh Bhagwat, Namita Nimbalkar, & Meghna Chakne Shinde. (2019). *Foundation Course—Semester- II*. Sheth Publications.

Modality of Assessment
A. Internal Assessment : 40% - 40 Marks

Serial No.	Evaluation Type	Marks
1	Written Test	20
2	Assignment/Project	15
3	Class Participation	05
	Total:	40

B. External Examination: 60%- 60 Marks

Semester End Theory Examination

Time: 2 hours

- NB. 1. All questions are compulsory.
 4. Each question has internal options.
 5. Figures to the right indicate marks.

1. Full length question (from Unit I) 12

OR

1. A. Short question (from Unit I) 6
 B. Short question (from Unit I) 6
 2. Full length question (from Unit II) 12

OR

2. A. Short question (from Unit II) 6
 B. Short question (from Unit II) 6
 3. Full length question (from Unit III) 12

OR

3. A. Short question (from Unit III) 6
 B. Short question (from Unit III) 6

4. Full length question (from Unit IV)	12
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OR

4. A. Short question (from Unit IV)	6
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B. Short question (from Unit IV)	6
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5. Full length question (from Unit IV)	12
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OR

5. A. Short question (from Unit IV)	6
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B. Short question (from Unit IV)	6
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Semester II

Course Nomenclature: Organizational Behavior

Course Code: JBUCBBI206

Course Outcomes:

1. To enhance critical thinking skills used in decision making
2. To develop an understanding of the theories, principles, terminology, and concepts associated with individual and group behavior within an organizational context and develop primary emphasis on the integration of knowledge.
3. Develop analytical and integration skills in applying knowledge to enhancing individual and organizational effectiveness in a wide range of organizations.
4. Develop an understanding of leadership theories and application skills.
5. To encourage self-reflection regarding your role as a business practitioner

Unit No	Modules/Units	No. of Lectures
1	Introduction to Organizational Behavior	15
	Meaning, nature, scope of OB, models of OB. Theories of motivation: Maslow, Herzberg, McGregor theory X & Y, Victor Vroom, ERG Theory. Application of trait theories. Motivational techniques in banking & Insurance industry Leadership: Concept, Features, Importance, Traits, Styles and Theories.	
2	Group Dynamics	15
	Group formation, Team building, Team development. Goal setting. Soft skills, interpersonal skills, multicultural skills, cross cultural skills. Johari Window.	
3	Organizational Culture and Change Management	15
	Work culture and work conflicts Organizational change, effects and resistance to change, ways to overcome resistance to change. Time and stress management.	
4	Organizational Development	15

	Meaning and nature of OD. Techniques of OD. Importance of OD.	
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References:

1. Stephen P. Robbins —Organizational Behavior, Prentice Hall of India Private Ltd.4TH EDITION
2. John Bratton —Work and Organizational Behaviour |MilitzaCallinan Carolyn Forshaw and
3. Margie Parikh and Rajen Gupta —Organizational Behaviour |Tata Mc. Graw Hill Education Private Limited , New Delhi.2ND EDITION
4. SujaNair—Organizational Behaviour, Himalaya Publishing House , Mumbai.3RD EDITION
5. Understanding Organisational Behaviour - Cases And Concepts By "Chowdhry,Kamla" , Tata Mcgraw-Hill Publisher: Bombay ; 1971
6. Organisational_Behaviour By Sahni, Pardeep; Sharma, K. K. Deep & Deep Publisher: New Delhi ; 1988
7. Organisational Behavior Human Behaviour At Work By Newstrom, John W. Davis, Keith Newstrom, John W, Tata Mcgraw Hill Publisher: New Delhi ; 1999

Semester II

Course Nomenclature: Quantitative Methods-II

Course Code: JBUCBBI207

Course Outcomes:

1. To introduce fundamental concepts of Hypothesis in statistics that will help learners in TY project and any sort of research work.
2. To introduce Concepts that will help learners in their aptitude exams.
3. To help learner the application of statistics in Investment.

Unit No	Modules/Units	No. of Lectures
1	Testing of Hypothesis	6
	Testing of hypotheses: Null Hypothesis, Alternative Hypothesis, Decision Criterion, Critical Region, Type I and Type II Error, level of significance, Test based on large Sample for Means and Proportion/s	
2	Linear Programming Techniques	15
	Meaning, Advantages, limitations, business applications, basic terminology, formulation of linear Programming Problems, Graphical Method of solving Linear Programming Problems, Simplex method (upto 3 variables) with Maximisation and Minimisation. Duality in Linear Programming (concept only)	
3	Matrices & Determinants (Application in Business and Economics)	10
	Matrices, Types of Matrices, Transpose, Addition, Multiplication, Subtraction of a Matrix, Determinants, Type of Determinants, inverse of a matrix by Pivotal Reduction Method, Adjoint Method and Row / Column Transformation. Application of Matrices and Determinants to Business and Economics. (Please concentrate on application of Matrices and Determinants to Business & Economics)	
4	Ratio, Proportion & Percentage	9
	Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Continued Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of Percentage	
5	Statistical Applications In Investment Management.	10

	Expected return from shares (using probability) Measuring total risk from investigator shares (using standard deviations) Partitioning risk into systematic and unsystematic component (using co-variance) Measuring risks of portfolio (using co-relation) to draw conclusions regarding share prices (using testing of hypothesis).	
6	Interest and Annuity	10
	Concept of Annuity, Simple interest, compound interest, Equated monthly installments [EMI], reducing balance and flat rate of interest method. Annuity and it's types, immediate Annuity, present value and future value Stated annual rate and effective annual rate	

References

1. Mathematics for Economics & Finance by Martin Anthony & Norman Biggs.
2. Fundamentals of Statistics - D. N. Elhance,
3. Statistical Methods - S.G. Gupta (S. Chand & Co.
4. Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)
5. Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor.
6. Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India.
7. Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited
8. Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons
9. Business Mathematics : A P Verma, Asian Books Pvt. :Limited.
10. IRDA: IC. 33
11. Fundamentals of Applied Statistics: S G Gupta and V K Kapoor, Sultan Chand & Co

Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 25% marks and the second component will be the Semester-wise End Examination component carrying 75% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below:-

A) Internal Assessment: 40%

Question Paper Pattern

(Internal Assessment- Courses without Practical Courses)

Sr. No.	Particulars	Marks
1	One class test (20 Marks)	
	Match the Column/ Fill in the Blanks/ Multiple Choice Questions (½ Mark each)	05 Marks
	Answer in One or Two Lines (Concept based Questions) (01 Mark each)	05 Marks
	Answer in Brief (Attempt Any Two of the Three) (05 Marks each)	10 Marks
2	Project / Assignment	15 Marks
3	Active Participation in routine class instructional deliveries and overall conduct as a responsible learner mannerism and articulation	05 Marks
	Total	40 Marks

B) Semester End Examination: 60 Marks

- i) Duration: The examination shall be of 2 Hours duration
 - ii) Theory question paper pattern
 - There shall be four Questions each of 15 marks.
 - All questions shall be compulsory with internal choice within the questions.
 - Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.
- (Detail question paper pattern has been given separately)

❖ Passing Standard

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e. 10 out of 25) in the Internal Assessment and 40% marks in Semester End Examination (i.e. 30 Out of 75) separately, to pass the course and minimum of Grade E to pass a particular semester A learner will be said to have passed the course if the learner passes the Internal Assessment and Semester End Examination together.

Question Paper Pattern

Maximum Marks: 60 (Practical Courses)

Duration: 2 Hrs.

All Questions are Compulsory Carrying 15 Marks each.

Question No	Particular	Marks
Q-1	Objective Questions A. Sub Questions to be asked 10 and to be answered any 08 B. Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	15 Marks
Q-2	Full Length Practical Question	15 Marks
	OR	
Q-2	Full Length Practical Question	15 Marks
Q-3	Full Length Practical Question	15 Marks
	OR	
Q-3	Full Length Practical Question	15 Marks
Q-4	A) Theory questions B) Theory questions	08 Marks 07 Marks
	OR	
Q-4	Short Notes To be asked 05 To be answered 03	15 Marks
	Total	60 Marks

Note:

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

Question Paper Pattern

(Theoretical Courses)

Maximum Marks: 60

Duration: 2 Hrs.

All Questions are Compulsory Carrying 15 Marks each.

Question No	Particular	Marks
Q-1	Objective Questions A) Sub Questions to be asked 10 and to be answered any 08 B) Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	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	A) Theory questions B) Theory questions	08 Marks 07 Marks
Q-4	OR Short Notes To be asked 05 To be answered 03	15 Marks
	Total	60 Marks

Note:

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