

*Progressive Education Society's*  
**Modern College of Arts, Science and Commerce (Autonomous),**  
**Shivajinagar, Pune 5**

**(An Autonomous College Affiliated to Savitribai Phule Pune University)**

**Framework of**  
**Syllabus For**  
**B.Com. (Banking and Finance)**

(Based on NEP 2020 framework)  
(To be implemented from Academic Year 2023-24)

## Semester 1 (First Year)

Course Type	Course	Course	Course / Paper Title	Hours / Week	Credit	CIA	ESE	Total
<b>Major Mandatory (4 + 2)</b>	Major Paper 1 (Theory)	23CoComU1101	Financial Accounting I	4	4	40	60	100
	Major Paper 2 (Theory)	23CoBafU1102	Fundamentals of Banking I	2	2	20	30	50
<b>Major Electives</b>	--	-						
<b>Minor</b>	--	-						
<b>OE (2 + 2)</b>		23CoComU1401	Fundamentals of Trade and Commerce (I)	2	4	40	60	100
		23CpCopU1402	Democracy, Election and Governance	2				
<b>VSC (2)</b>	Major Specific Practical I	23CoBafU1501	Lab Course on Fundamentals of Banking I	4	2	20	30	50
<b>SEC (2)</b>	Skill Paper 1 (Theory)	23CoComU1601	Business Communication I	2	2	20	30	50
<b>AEC(2),</b>	MIL	23CpCopU1701 / 23CpCopU1702	MIL-I (Hindi ) / MIL-I (Marathi)	2	2	20	30	50
<b>VEC (2)</b>	EVS Theory	23CpCopU1801	Environment Science I	2	2	20	30	50
<b>IKS (2)</b>	Major Specific Theory	23CpCopU1901	Generic IKS	2	2	20	30	50
<b>CC (2)</b>	CC-I Course	23CpCopU1001	Online Course Based on Yoga	2	2	20	30	50
<b>Total</b>				<b>24</b>	<b>22</b>	<b>220</b>	<b>330</b>	<b>550</b>

## Semester 2 (First Year)

Course Type	Course	Course	Course / Paper Title	Hours / Week	Credit	CIA	ESE	Total
<b>Major Mandatory (4 + 2)</b>	Major Paper 3 (Theory)	23CoComU2101	Financial Accounting II	4	4	40	60	100
	Major Paper 4 (Theory)	23CoBafU2102	Fundamentals of Banking II	2	2	20	30	50
<b>Major Electives</b>	--	-						
<b>Minor</b>	Minor Paper I	23CoEcoU2301	Introduction to Economics	2	2	20	30	50
<b>OE (2 + 2)</b>	Theory	23CoComU2401	Fundamentals of Trade and Commerce (II)	2	4	40	60	100
	Theory	23CpCopU2402	Fundamentals of Music	2				
<b>VSC (2)</b>	Major Specific Practical II	23CoBafU2501	Lab Course on Fundamentals of Banking II	4	2	20	30	50
<b>SEC (2)</b>	Skill Paper II (Theory)	23CoComU2601	Business Communication II	2	2	20	30	50
<b>AEC(2),</b>	Theory	23CpCopU2703	English Communication Skills I	2	2	20	30	50
<b>VEC (2)</b>	EVS Theory	23CpCopU2801	Environment Science II	2	2	20	30	50
<b>IKS (2)</b>	--	–	–	–	–	–	–	–
<b>CC (2)</b>	CC-II Course	23CpCopU2001 / 23CpCopU2011 / 23CpCopU2021 / 23CpCopU2031 / 23CpCopU2041 / 23CpCopU2051 / 23CpCopU2061 / 23CpCopU2071	Physical Education / Cultural Activities / NSS / NCC / Fine Arts / Applied Arts / Visual Arts / Performing Arts	2	2	20	30	50
<b>Total</b>				<b>24</b>	<b>22</b>	<b>220</b>	<b>330</b>	<b>550</b>

## Semester 3 (Second Year)

Course Type	Course	Course	Course / Paper Title	Hours / Week	Credit	CIA	ESE	Total
<b>Major Mandatory (4 + 4)</b>	Major Core Paper 5 (Theory)	23CoBafU3101	Indian Banking System (I)	4	4	40	60	100
	Major Paper 6 (Theory)	23CoComU3102	Elements of Company Law I	2	2	20	30	50
	Major Paper 7 Major Specific IKS	23CoComU1901	Ancient Indian Economics and Business	2	2	20	30	50
<b>Major Electives</b>	--	-						
<b>Minor (4)</b>	Minor Paper II	23CoEcoU3301	Business Economics (Micro)	4	4	40	60	100
<b>OE (2)</b>	--	23CoComU3401	Advanced Study of Trade and Commerce (I)	2	2	20	30	60
<b>VSC (2)</b>	Major Specific Practical II	23CoBafU3501	Lab Course on Indian Banking System (I)	4	2	20	30	50
<b>SEC (2)</b>	--	--	--	--	--	--	--	--
<b>AEC(2),</b>	English Theory	23CpCopU3703	English Communication Skills II	2	2	20	30	50
<b>VEC (2)</b>	--	--	--	--	--	--	--	--
<b>IKS (2)</b>	--	--	--	--	--	--	--	--
<b>FP/CEP (2)</b>	FP –I	23CoBafU3002	Field Project I	2	2	20	30	50
<b>CC(2)</b>	CC-III	23CpCopU3001	Fitness	2	2	20	30	50
<b>Total</b>				<b>24</b>	<b>22</b>	<b>220</b>	<b>330</b>	<b>550</b>

## Semester 4 (Second Year)

Course Type	Course	Course	Course / Paper Title	Hours / Week	Credit	CIA	ESE	Total
<b>Major Mandatory (4 + 4)</b>	Major Paper 8 (Theory)	23CoBafU4101	Indian Banking System (II)	4	4	40	60	100
	Major Paper 9 (Theory)	23CoComU4102	Elements of Company Law II	4	4	40	60	100
<b>Major Electives</b>	--	-						
<b>Minor (4)</b>	Minor Paper III	23CoEcoU4301	Business Economics (Macro)	4	4	40	60	100
<b>OE (2)</b>	--	23CoComU4401	Advanced Study of Trade and Commerce (II)	2	2	20	30	50
<b>VSC (2)</b>	--	--	--	--	--	--	--	--
<b>SEC (2)</b>	Skill Paper III (Theory)	23CoComU4601	Organizational Skill Development	2	2	20	30	50
<b>AEC(2),</b>	MIL	23CpC0opU4701 / 23CpCopU4702	MIL-II (Hindi ) / MIL-II (Marathi)	2	2	20	30	50
<b>VEC (2)</b>	--	--	--	--	--	--	--	--
<b>IKS (2)</b>	--	--	--	--	--	--	--	--
<b>FP / CEP(2)</b>	CEP –I	23CoBafU4003	Community Engagement Project	4	2	20	30	50
<b>CC(2)</b>	CC-IV	23CpCopU4001	Health and Wellness	2	2	20	30	50
<b>Total</b>				<b>24</b>	<b>22</b>	<b>220</b>	<b>330</b>	<b>550</b>



### Semester 5 (Third Year)

Course Type	Course	Course	Course / Paper Title	Hours / Week	Credit	CIA	ESE	Total
<b>Major Mandatory (4 + 4 + 2)</b>	Major Core Paper 10 (Theory)	23CoComU5101	Auditing and Taxation I	4	4	40	60	100
	Major Paper 11 (Theory)	23CoBafU5102	Financial Markets and Institutions in India	4	4	40	60	100
	Major Paper 12 (Theory)	23CoBafU5103	Bank Lending I	2	2	20	30	50
<b>Major Electives</b>	Elective I	23CoComU5201	Business Regulatory Framework I	4	4	40	60	100
	Elective II	23CoComU5202	Business Management - I	4	4	40	60	100
	Elective III	23CoComU5203	Business Environment and Entrepreneurship - I	4	4	40	60	100
	Elective IV	23CoComU5204	Business Mathematics and Statistics I	4	4	40	60	100
<b>Minor (4)</b>	Minor Paper IV	23CoEcoU5301	Indian and Global Economic Development I	4	4	40	60	100
<b>OE (2 + 2)</b>	--	--	--	--	--	--	--	--
<b>VSC (2)</b>	Major Specific Practical III	23CoBafU5501	Lab Course on Financial Markets and Institutions in India & Banking Lending	4	2	20	30	50
<b>SEC (2)</b>	--	--	--	--	--	--	--	--
<b>AEC(2),</b>	--	--	--	--	--	--	--	--
<b>VEC (2)</b>	--	--	--	--	--	--	--	--
<b>IKS (2)</b>	--	--	--	--	--	--	--	--
<b>FP / CEP(2)</b>	FP –II	23CoBafU5002	Field Project II	4	2	20	30	50
<b>Total</b>				<b>26</b>	<b>22</b>	<b>220</b>	<b>330</b>	<b>550</b>

### Semester 6 (Third Year)

course Type	Course	Course	Course / Paper Title	Hours / Week	Credit	CIA	ESE	Total
<b>Major Mandatory</b> ( 4+ 4 + 2)	Major Paper 13 (Theory)	23CoComU6101	Auditing and Taxation II	4	4	40	60	100
	Major Paper 14 (Theory)	23CoBafU6102	Banking Law and Practices in India	4	4	40	60	100
	Major Paper 15 (Theory)	23CoBafU6103	Bank Lending II	2	2	20	30	50
<b>Major Electives</b>	Elective V	23CoComU6201	Business Regulatory Framework II	4	4	40	60	100
	Elective VI	23CoComU6202	Business Management - II	4	4	40	60	100
	Elective VII	23CoComU6203	Business Environment and Entrepreneurship - II	4	4	40	60	100
	Elective VIII	23CoComU6204	Business Mathematics and Statistics II	4	4	40	60	100
<b>Minor (4)</b>	Minor Paper	23CoEcoU6301	Indian and Global Economic Development II	4	4	40	60	100
<b>OE (2 +2)</b>	--	--	--	--	--	--	--	--
<b>VSC (2)</b>	--	--	--	--	--	--	--	--
<b>SEC (2)</b>	--	--	--	--	--	--	--	--
<b>AEC(2),</b>	OJT	--	--	--	--	--	--	--
<b>VEC (2)</b>	--	--	--	--	--	--	--	--
<b>OJT (4)</b>		23CoBafU6004	On job Training	8	4	40	60	100
<b>FP / CEP(2)</b>		--	--	--	--	--	--	--
<b>Total</b>				<b>26</b>	<b>22</b>	<b>220</b>	<b>330</b>	<b>550</b>

OE : Open Elective

AEC: Ability Enhancement Course

VEC: value Education Courses

CC : Co-

Curricular Courses IKS : Indian Knowledge System

OJT : On

Job Training

FP : Field Project

VSC : Vocational Skill Courses CEP : Community Engagement Project



**T Y B COM**

**SEMESTER- V**

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**T Y B. Com SEMESTER-V**  
(2023 Pattern under NEP 2020)  
**Major**

**Course Code: 23CoBafU5102**

**Course Name: Financial Markets and Institutions in India**

**Teaching Scheme: TH: 4 Hours/Week**

**Credit: 4**

**Examination Scheme: CIA: 40 Marks**

**End-Sem : 60 Marks**

**Course Objectives:**

1. To acquaint the students with Financial Markets and its various segments.
2. To give the students an understanding of the operations and developments in financial markets in India.
3. To enable them to gain an insight into the functioning and role of financial and regulatory institutions in the Indian Economy.

**Course Outcomes:**

After the completion of this course the students will be able to

1. Learn the meaning of different types of financial instruments of Indian money market and capital market.
2. Understand the role, structure, institutions of Indian financial system and indicators of financial development.
3. Interpret the features, advantages and disadvantages of NBFIs.
4. Analyse the features, deficiencies and working of submarkets of Indian money market and stock exchanges.
5. Evaluate the functions and working of regulatory institutions of Indian financial market.
6. Elaborate the impact of reforms of Indian money market and capital market.

**Course Contents**

<b>Chapter</b>	<b>Title</b>	<b>Allotted lectures</b>
<b>Chapter 1</b>	<b>Indian financial System</b>	<b>08 Lectures</b>
	1.1 Structure of Indian Financial System- Organised and unorganised segment 1.2 Role of Financial System in economic development 1.3 Indicators of financial development	
<b>Chapter 2</b>	<b>Indian Money Market</b>	<b>15 Lectures</b>
	2.1 Meaning, structure and features of Indian Money Market 2.2 Institutions in Indian Money Market 2.3 Instruments and submarkets of Indian Money Market: 2.3.1 Treasury Bill market	

	2.3.1 Call money market 2.3.3 Commercial Bill market 2.3.4 Certificate of Deposit market 2.3.5 Commercial Paper market 2.4 Deficiencies in Indian Money Market 2.5 Reforms in Indian Money Market after 1991	
<b>Chapter 3</b>	<b>Indian Capital Market</b>	<b>15 Lectures</b>
	3.1 Meaning, structure and features of Indian Capital Market 3.2 Instruments of Indian Capital Market 3.3 Working of primary market and secondary market 3.4 Stock Exchange: Meaning 3.4.1 Working of Bombay Stock Exchange 3.4.2 Working of National Stock Exchange 3.4.3 Working of Over-the-counter Exchange of India 3.5 Reforms of Indian Capital Market	
<b>Chapter 4</b>	<b>Non-Banking Finance Institutions</b>	<b>14 Lectures</b>
	4.1 Meaning and Types of NBFIs 4.2 Distinction between Bank and NBFIs 4.3 Types of NBFI 4.3.1 Lease Finance: Meaning, types, advantages and disadvantages 4.3.2 Venture Capital: Meaning, features, advantages and disadvantages 4.3.3 Hire purchase: Meaning, Features and advantages 4.3.3 Factoring: Meaning, features, types, advantages and disadvantages 4.3.4 Investment Banking: Meaning, features and functions 4.3.5 Mutual Fund: Meaning, Types, Advantage	
<b>Chapter 5</b>	<b>Regulatory Institutions in Indian Financial Market</b>	<b>08 Lectures</b>
	5.1 Organisation and functions of Security Exchange Board of India 5.2 Organisation and functions of Insurance Regulatory and Development Authority. 5.3 Organisation and functions of Pension Fund Regulatory and Development Authority	
	<b>Total</b>	<b>60 Lectures</b>

#### Recommended Books:

1. Agashe Anil (2008), Financial Services, Markets and Regulation, Himalaya Publication
2. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi
3. Bhattacharya Hrishikesh(2011) Banking Strategy, Credit Appraisal and Lending Decisions , Oxford

University Press

4. Bhole L.M and Mahakud Jitendra (2017) Financial Institutions and Markets, Tata McGraw Hill( III Edition), New Delhi
5. Chatterjee Arun(1994) , Bank Lending- Law and Practices- Part I and Part II, Skylark Publications
6. Gordon E. and Nartajan K.(2007) , Financial Markets and Services , Himalaya Publishing House
7. Indian Institute of Banking and Finance(2018), Bankers' Handbook on Credit Management , Taxmann Publications
8. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
9. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
10. Indian Institute of Banking and Finance (2021), Legal and Regulatory Aspects of Banking, Macmillan Education
11. Khan M.Y., Indian Financial System(2018), Tata McGraw Hill, New Delhi
12. Machiraju H.R.(2019), Indian Financial System, Vikas Publishing House, New Delhi
13. Mani N. (2015), Financial Inclusion in India, New Century Publications, New Delhi
14. Mishra Sukhvinder(2012), Banking Law and Practice, S.Chand &Company, New Delhi
15. Mujumdar N.A.(2002), Financial Sector Reforms and India's Economic Development, Academic Foundation
16. Murali S. and Subbakrishna K.R.(2015) , Bank Credit Management, Himalaya Publishing House
17. Natrajan S. and Parameshwaran R. (2015), Indian Banking, S.Chand & Company , New Delhi
18. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
19. Pathak Bharati P. (2022), Indian Financial System, Pearson Publication
20. Uppal R.K. (2011), Money, Banking and Finance in India, New Century Publications, New Delhi
21. Vasudevan A. (2014), Central Banking in Emerging Market Economy, Academic Foundation
22. Reserve Bank of India, Reports on Trends and Progress of Banking in India, Annual Report
23. Reserve Bank of India, RBI Bulletin, Monthly Report
24. Economic and Political Weekly
25. The Journal of Indian Institution of Bankers

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**T Y B. Com SEMESTER-V**  
(2023 Pattern under NEP 2020)  
**Major**

**Course Code: 23CoBafU5103**

**Course Name: Bank Lending-I**

**Teaching Scheme: TH: 2 Hours/Week**

**Credit: 2**

**Examination Scheme: CIA: 20 Marks**

**End-Sem : 30 Marks**

**Course Objectives:**

- 1.To study the various procedural aspects of bank lending.
- 2.To understand modes of creating charge.

**Course Outcomes:**

After the completion of this course the students will be able to

1. Learn the meaning of different types of loan and banker's securities for lending.
2. Understand the qualities of good borrower.
3. Interpret the information studied about stages in analysing the lending proposal in practice.
4. Analyse the distinction between modes of creating charge.
5. Evaluate the risks associated with lending against different types of collateral (e.g., real estate, goods, gold, shares) and describe the necessary precautions.
6. Elaborate legal mechanisms for creating security interests in assets, including assignment, lien, pledge, hypothecation, and mortgage.

**Course Contents**

<b>Chapter</b>	<b>Title</b>	<b>Allotted lectures</b>
<b>Chapter 1</b>	<b>Secured and Unsecured Loans</b>	<b>12 Lectures</b>
	1.1Types of Loans and Advances- Overdraft- Cash Loans- Bill Discounting, 1.2 Bankers Securities for Lending – Primary Security and Collateral Security 1.3Qualities of good borrower 1.4 Precautions to be taken by a banker while advancing against- Real Estate, Documents of title to goods, Life Insurance Policy, Fixed Deposit Receipts, Supply Bill , Gold Ornament, Agriculture Produce, Shares and Debentures	
<b>Chapter 2</b>	<b>Modes of Creating Charge</b>	<b>10Lectures</b>
	2.1 Lien, Pledge, Hypothecation, Mortgage – Concept and Features 2.2 Types of Mortgages	

	2.3 Difference between Lien & Pledge, Pledge & Hypothecation, Hypothecation & Mortgage, Pledge & Mortgage	
<b>Chapter 3</b>	<b>Stages in analysing the Lending Proposal</b>	<b>08 Lectures</b>
	Stages in analyzing the lending proposal (Credit Cycle) 3.1 Prospecting 3.2 Investigation 3.3 Loan Proposal 3.4 Loan Approval 3.5 Loan Disbursement 3.6 Loan Monitoring RBI guidelines for lending	
	<b>Total</b>	<b>30 Lectures</b>

### **Recommended Books:**

1. Bhattacharya Hrishikesh(2011), Banking Strategy, Credit Appraisal and Lending Decisions , Oxford University Press
2. IIB, Indian Financial System and Commercial Banking
3. Chatterjee Arun(1994) , Bank Lending- Law and Practices- Part I and Part II, Skylark Publications
4. The Chartered Institute of Bankers, Bankers Lending Techniques
5. Indian Institute of Banking and Finance (2021), Legal and Regulatory Aspects of Banking, Macmillan Education
6. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
7. Indian Institute of Banking and Finance(2018), Bankers' Handbook on Credit Management , Taxmann Publications
8. Murali S. and Subbakrishna K.R.(2015) , Bank Credit Management, Himalaya Publishing House
9. Indian Institutes of Bankers, Laws and Practices Relating to Banking
10. Reserve Bank of India- Annual Report
11. Reserve Bank of India- Monthly Report
12. Reserve Bank of India -Trends and Progress of Banking
13. Journal of Indian Institution of Bankers

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**Third Year of B. Com Semester-V**  
**(2023 pattern under NEP 2020)**

**Course Code: 23CoEcoU5301**

**Course Name: Indian and Global Economic Development-I**

**Teaching Scheme: TH: 4 Hours/Week**

**Credit: 4**

**Examination Scheme: CIA: 40 Marks**

**End-Sem: 60 Marks**

**Course Objectives:**

1. To expose students to a new approach to the study of the Indian Economy.
2. To help the students in analyzing the present status of the Indian Economy.

**Course Outcomes:**

**After completing this course, the students will be able to:**

1. Recall the meaning and definition of economic growth and economic development.
2. Understand the agricultural development in India since 1991.
3. Identify the constraints in agricultural development.
4. Distinguish between the small, medium and large enterprises.
5. Evaluate the role of SMEs, large industries and industrial policy of 1991.
6. Elaborate the role of infrastructure in India since 1991.

**Course Contents**

<b>Chapter 1</b>	<b>Introduction</b>	<b>12 lectures</b>
	1.1 Definition of Development 1.2 The concept of Economic Growth and Economic development 1.3 Indicators of Economic development 1.4 Basic Characteristics of the Indian Economy	
<b>Chapter 2</b>	<b>Agricultural Development in India Since Independence</b>	<b>15 lectures</b>
	2.1 Place of Agriculture in Indian Economy 2.2 Constraints in Agricultural Development 2.3 Rural Indebtedness- Causes and measures 2.4 Agricultural Marketing- Problems and measures 2.5 Price Policy – Minimum Support Price (M.S.P.)	
<b>Chapter 3</b>	<b>Industrial Development in India Since 1991</b>	<b>15 lectures</b>

	3.1 Role of Industrialization in Economic development 3.2 Role of Small, Medium and Large-Scale Enterprises – Problems & Prospects 3.3 New Industrial Policy 1991 3.4 Evaluation of Industrial Policy 1991.	
<b>Chapter 4</b>	<b>Infrastructure in India since 1991</b>	<b>12 lectures</b>
	4.1 Role of Basic infrastructure in economic development of India 4.2 Role of Private Sector in infrastructural development 4.3 Role of Public Sector in infrastructural development	

#### References:

1. Indian Economy – S.K.Misra and V.K.Puri, Himalaya Publishing House, Delhi.
2. Indian Economy – Ruddar Datta and K.P.M. Sundaram S. Chand and Co. New Delhi.
3. Indian Economy – Problems of Development and Planning A.N.Agarwal, New Age International Publishers.
4. Economic Survey – Government of India <https://www.indiabudget.gov.in/economicsurvey/>
5. UNDP <https://www.in.undp.org/>
6. Human Development Report <http://www.hdr.undp.org/>
7. World Bank, <https://www.worldbank.org/>
8. World Development Report
9. Magazines / Journals, Reports, Websites



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**T Y B.Com SEMESTER-V**  
**(2023 Pattern under NEP 2020)**  
**VSC**

**Course Code: 23CoBafU5501**

**Course Name: Lab Course on Financial Markets and Institutions in India  
&Banking Lending**

**Teaching Scheme: TH: 4Hours/Week (60 Lectures)**

**Credit-2**

**Examination Scheme: CIA : 20 Marks**

**End-Sem : 30 Marks**

**Course Objectives:**

1. To acquaint the students with the process of credit rating and credit score.
2. To give the students an understanding of the operations of insurance companies and mutual fund companies.
3. To enable them to gain an insight into the bank lending practices.

**Course Outcomes:**

After the completion of this course the students will be able to

1. Learn the concept of credit rating and credit score.
2. Understand the working of asset reconstruction company.
3. Describe and apply the steps involved in the process of credit rating and credit score.
4. Analyse the lending practices and non-performing assets of commercial banks.
5. Evaluate performance of public and private sector life and general insurance companies.
6. Elaborate the various types of mutual fund products offered by mutual fund companies in India.

**Course Contents**

Sr. No	Topic	Lectures
<b>Chapter 1</b>	<b>Credit Rating and Information Agencies</b>	<b>15 Lectures</b>
	1.1 Role and credit rating process of CRISIL and ICRA 1.2 Role and credit rating process of SMERA 1.3 Role and credit score process of CIBIL	
<b>Chapter 2</b>	<b>Insurance and Mutual Fund Companies in India</b>	<b>15 Lectures</b>
	2.1 A case study of the performance of public and private sector life insurance companies on the basis of product offering, consumer services and regulatory compliance 2.2 A case study of the performance of public and private sector general insurance companies on the basis of product offering, consumer services and regulatory compliance 2.3 A case study of various types of mutual fund products offered by the public and private sector mutual fund companies in India	
<b>Chapter 3</b>	<b>Lending practices of commercial banks</b>	<b>15 Lectures</b>
	3.1 A practical study of priority sector lending practices of public sector and private sector banks with reference to loans to agriculture, MSME, Export credit, Education 3.2 A practical study of green loans given by public sector and private sector banks in India 3.3 Digital lending practices of commercial banks	
<b>Chapter 4</b>	<b>Non-Performing Assets of commercial banks</b>	<b>15 Lectures</b>
	4.1 Non performing assets of commercial banks: A Case study 4.2 A study of practical working of asset reconstruction companies in India	
	<b>Total</b>	<b>60 Lectures</b>

#### Recommended Books:

1. Agashe Anil (2008), Financial Services, Markets and Regulation, Himalaya Publication
2. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi
3. Bhole L.M and Mahakud Jitendra (2017) Financial Institutions and Markets, Tata McGraw Hill( III Edition), New Delhi
4. Gordon E. and Nartajan K.(2007) , Financial Markets and Services , Himalaya Publishing House
5. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
6. Khan M.Y., Indian Financial System(2018), Tata McGraw Hill, New Delhi
7. Machiraju H.R.(2019), Indian Financial System, Vikas Publishing House, New Delhi
8. Mishra Sukhvinder(2012), Banking Law and Practice, S.Chand &Company, New Delhi
9. Mujumdar N.A.(2002), Financial Sector Reforms and India's Economic Development, Academic Foundation
10. Natrajan S. and Parameshwaran R. (2015), Indian Banking, S.Chand & Company , New Delhi

**T Y B COM**

**SEMESTER- VI**

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**T Y B. Com SEMESTER-VI**  
(2023 Pattern under NEP 2020)  
**Major**

**Course Code: 23CoBafU6102**

**Course Name: Banking Law and Practices in India**

**Teaching Scheme: TH: 4 Hours/Week**

**Credit: 4**

**Examination Scheme: CIA: 40 Marks**

**End-Sem : 60 Marks**

**Course Objectives:**

1. To create awareness among the students about some of the Banking laws in India.
2. To provide students insight about legal aspects of Banking transactions and their implication on banker and customer.
3. To make the students aware about duties and rights of collecting and paying banker.

**Course Outcomes:**

After the completion of this course the students will be able to

7. Learn the meaning of banker, customer, paying banker and collecting banker.
8. Understand the relationship between banker and customer.
9. Interpret the provisions of the Negotiable Instrument Act, 1881
10. Analyse the provisions the Reserve Bank of India, 1934.
11. Evaluate the provisions of Banking Regulation Act, 1949.
12. Elaborate the role of paying banker and collecting banker.

**Course Contents**

<b>Chapter</b>	<b>Title</b>	<b>Allotted lectures</b>
<b>Chapter 1</b>	<b>Banking Regulation Act, 1949</b>	<b>12 Lectures</b>
	1.1 Provisions of the Banking Regulation Act, 1949, with reference to the following : Definition (Sec.5(b) and Sec. 5(c)), Functions- (Sec.6), Capital (Sec.11, Sec.12 and Sec.13), Reserve Fund (Sec.17), Cash Reserve (Sec.18), Licensing (Sec.22), Restrictions on opening of new, and transfer of existing places of business (Sec.23), Management (Sec.36AA), Balance Sheet (Sec.29), Audit (Sec.30), Powers of the Reserve Bank of India (Sec.35 and Sec.36), Voluntary Amalgamation (Sec.44A), Compulsory Amalgamation (Sec.45), Banking Regulation Act as applicable to Co-operative Banks (Sec.56)	
<b>Chapter 2</b>	<b>The Reserve Bank of India Act. 1934</b>	<b>12 Lectures</b>
	2.1 Provisions of The Reserve Bank of India, 1934 Act with reference to the following :	

	Establishment and incorporation of Reserve Bank (Sec. 3), Capital of the bank (Sec. 4), Right to issue bank notes (Sec. 22), Issue Department (Sec. 23), Denominations of notes (sec 24), Form of bank notes (Sec. 25), Legal tender character of notes (Sec. 26), certain bank notes to be ceased to be legal tender (Sec.26 A), Reissue of notes (Sec. 27), Recovery of notes (Sec.28)	
<b>Chapter 3</b>	<b>The Negotiable Instruments Act,1881</b>	<b>12 Lectures</b>
	3.1 Definition (Sec.4, Sec.5, Sec.6, Sec.7, Sec.8, Sec.9, Sec.11, Sec.12, Sec.13) 3.2 Presumptions as to Negotiable Instruments (Sec.118) 2.3 Parties to Promissory Note, Bill and Cheque (Sec.26, Sec.28, Sec.34, Sec.36) 3.4 Negotiation (Sec.46, Sec.47, Sec.51, Sec.53, Sec.55, Sec.56, Sec.60) 3.5 Presentment (Sec.61, Sec.63, Sec.64, Sec.76, Sec.77) 3.6 Notice of Dishonor (Sec.93, Sec.98) 3.7 Noting and Protesting (Sec.99, Sec.100)	
<b>Chapter 4</b>	<b>Paying Banker and Collecting Banker</b>	<b>12 Lectures</b>
	4.1 Precautions in Payment of customer's cheques (Sec.31 of N.I. Act,1881) 4.2 Paying Banker's Duties and Rights 4.3 Statutory Protection to Paying Banker (Sec. 85(1), 85(2), 85A, 89 and 128 of N.I. Act, 1881) 4.4 Payment of forged cheque and return of the cheques 4.5 Precautions in collecting customer's cheques 4.6Collecting Banker's Duties and Rights 4.7 Statutory Protection to collecting Banker (Sec. 131 and Sec.131A of N.I. Act, 1881)	
<b>Chapter 5</b>	<b>Relationship between Banker and Customer</b>	<b>12 Lectures</b>
	5.1 Definition of Banker and Customer, CIF Relationship as Debtor and Creditor Banker as Trustee, Banker as Agent 5.2 Banker's Obligation of Secrecy of Accounts 5.3 Banker's Lien 5.4 Right of Set Off 5.5 Disclosure permitted by the Banker's Practices and Usage 5.6 Bankers Obligation to honor cheques 5.7 Termination of Relationship	
	<b>Total</b>	<b>60 Lectures</b>

#### Recommended Books

1. Bangia R.K. (2015), 'Banking Law and Negotiable Instruments', Allahabad Law Agency
2. Gordon E. and Natrajan K.(2021), Banking Theory, Law and Practice, Himalaya Publishing House
3. Gurusami S.(2017), Banking Theory Law and Practice, Vijay Nicole Imprints
4. Indian Institute of Banking and Finance (2021), Legal and Regulatory Aspects of Banking, Macmillan Education
5. Kandasami K.P. (2010), 'Banking Law and Practice, S. Chand Publication
6. K. Natrajan , Yefim Gordon (2007) , 'Banking : Theory, Law and Practice', Himalaya Publishing House

7. Kothari Vinod (2017), 'Tannan's Banking Law and Practice in India' Lexix Nexis Publisher
8. Lall B.M and Nigam (1986) Law and Practice of Banking
9. Maheshwari S.K and Maheshwari S.N.(2014), Banking Law and Practice, Kalyani Publisher
10. Mishra Sukhvinder(2012), Banking Law and Practice, S.Chand &Company, New Delhi
11. Mugali V.N. (1969), Law and Practice of Banking, Book Centre, Hubli
12. Padmalata Suresh and Justin Paul (2017), Management of Banking and Financial Services, Pearson
13. Shekhar KC and Shekhar Lekshmy (2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
14. Tannan M.L.(2014), Banking Law and Practice in India, Lexis Nexis
15. Taxman (2010), Banks and Banking Operations
16. Varshney P.N.(2017),.Banking Law and Practice, Sultan Chand and Sons
17. Insolvency and Bankruptcy Code, 2016- The Gazette of India, New Delhi
18. Bare Act 2020, RBI Act 1934
19. Bare Act 2020, Banking Regulation Act 1949
20. Bare Act 2020, Negotiable Instrument Act, 1881

*Progressive Education Society's*  
**Modern College of Arts, Science and Commerce (Autonomous)**  
Shivajinagar, Pune - 5  
**T Y B. Com SEMESTER-VI**  
(2023 Pattern under NEP 2020)  
**Major**

**Course Code: 23CoBafU6103**

**Course Name: Bank Lending-II**

**Teaching Scheme: TH: 2 Hours/Week**

**Credit: 2**

**Examination Scheme: CIA: 20 Marks**

**End-Sem : 30 Marks**

**Course Objectives:**

- 1.To study types of bank lending.
- 2.To understand various procedural aspects of bank lending.

**Course Outcomes:**

After the completion of this course the students will be able to

1. Learn the key terms, definitions and objectives of banking ombudsman scheme.
2. Understand the importance of loan documentation.
3. Describe and apply steps involved in loan documentation
4. Analyse the power and duties of Ombudsman and procedure for redressal of grievance
5. Evaluate the steps involved in project appraisal and non-legal recovery measures.
6. Elaborate the legal measures of loan recovery.

**Course Contents**

<b>Chapter</b>	<b>Title</b>	<b>Allotted lectures</b>
<b>Chapter 1</b>	<b>Loan Documentation</b>	<b>10 Lectures</b>
	1.1 Loan Documentation: Meaning and Importance 1.2 Steps involved in Documentation 1.3 Registration of Documents 1.4 Renewal and Revival of Time Barred Documents 1.5 Monitoring and Follow Up of Loans: 1.5.1 Pre-disbursement Care 1.5.2 Post-disbursement Care	
<b>Chapter 2</b>	<b>Project Appraisal and Recovery Measures</b>	<b>10Lectures</b>
	2.1 Steps in Project Appraisal- Economic, Technical, Managerial, Operational and Financial Aspects 2.1.1 Legal Measures: Debt Recovery Tribunal- Lok Adalat- Corporate Debt recovery system, Recovery under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002- Definition (Sec. 2(a), (b), (ba), (f), (ha), (k), (l), (m), and (z, zb, zc, zd). 2.1.2 Non-Legal Measures: Follow up action- One time settlement- Recovery Camps- Recovery through Self Help Groups	

<b>Chapter 3</b>	<b>Banking Ombudsman Scheme 2006</b>	<b>10 Lectures</b>
	3.1 Objectives of Banking Ombudsman Scheme -2006 3.2 Important Definitions: Banking Ombudsman, Appellate Authority, Authorized representative, Complaint, Secretariat 3.3 Appointment and Tenure of Ombudsman 3.4 Power and Duties of Ombudsman 3.5 Procedure for Redressal of Grievance	
	<b>Total</b>	<b>30 Lectures</b>

#### **Recommended Books:**

1. Bhattacharya Hrishikesh(2011) Banking Strategy, Credit Appraisal and Lending Decisions , Oxford University Press
2. IIB, Indian Financial System and Commercial Banking
3. Chatterjee Arun(1994) , Bank Lending- Law and Practices- Part I and Part II, Skylark Publications
4. The Chartered Institute of Bankers, Bankers Lending Techniques
5. Indian Institute of Banking and Finance (2021), Legal and Regulatory Aspects of Banking, Macmillan Education
6. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
7. Indian Institute of Banking and Finance(2018), Bankers' Handbook on Credit Management , Taxmann Publications
8. Murali S. and Subbakrishna K.R.(2015) , Bank Credit Management, Himalaya Publishing House
9. Indian Institutes of Bankers, Laws and Practices Relating to Banking
10. Reserve Bank of India- Annual Report
11. Reserve Bank of India- Monthly Report
12. Reserve Bank of India -Trends and Progress of Banking
13. Journal of Indian Institution of Bankers



*Progressive Education Society's*  
**Modern College of Arts, Science and Commerce (Autonomous)**  
Shivajinagar, Pune -5  
**Third Year of B. Com Semester-VI**  
**(2023 pattern under NEP 2020)**

**Course Code: 23CoEcoU6301**

**Course Name: Indian and Global Economic Development -II**

**Teaching Scheme: TH: 4 Hours/Week**

**Credit: 4**

**Examination Scheme: CIA: 40 Marks**

**End-Sem: 60 Marks**

**Course Objectives:**

1. To enable students to understand the process of integration of the Indian Economy with other economies of the world.
2. To acquaint students with the emerging issues in policies of India's foreign trade.

**Course Outcomes:**

**After completing this course, the students will be able to:**

1. Recall the concept of Special Economic Zones, foreign capital, balance of trade and balance of payments.
2. Understand the meaning and challenges of liberalization, privatization and globalization.
3. Apply the importance of foreign trade and foreign capital in Economic Development.
4. Analyze India's Balance of Payment Position since 1991.
5. Evaluate Convertibility of Indian Rupee on current and capital account and current EXIM policy.
6. Discuss about regional and international economic co-operation.

**Course Content:**

Chapter	Title	Allotted Lectures
Chapter 1	Special Economic Zones	9 lectures
	1.1 Concept and History of SEZs 1.2 Special Economic Zones in India 1.3 Benefits of SEZs 1.4 Arguments against SEZs	
Chapter 2	Global Economic Development and Foreign Capital	15 lectures

	2.1 Meaning and Challenges of Liberalization, Privatization & Globalization. 2.2 Meaning and Role of Foreign Capital 2.3 Need for Foreign Capital 2.4 Forms of foreign capital 2.5 Advantages & Disadvantages of Foreign Capital	
<b>Chapter 3</b>	<b>Foreign Trade and Balance of Payment</b>	<b>15 lectures</b>
	3.1 Importance of Foreign Trade in Economic Development. 3.2 Concept of Balance of Trade and Balance of Payment 3.3 India's Balance of Payment Position since 1991 3.4 Convertibility of Indian Rupee – Current & Capital Account 3.5 Current Export – Import Policy (EXIM Policy)	
<b>Chapter 4</b>	<b>Regional and International Economic Co-operation Importance, Objectives, Structure and functions of –</b>	<b>15 lectures</b>
	4.1 South Asian Association for Regional co-operation (SAARC) 4.2 International Monetary Fund (IMF) 4.3 World Bank or International Bank for Reconstruction and Development (IBRD) 4.4 World Trade Organization (WTO) 4.5 BRICS – Introduction & Functions	

#### References:

1. Indian Economy – S.K.Misra and V.K.Puri, Himalaya Publishing House, Delhi.
2. International Business Environment – Black and Sundaram, Prentice Hall India.
3. The Global Business Environment – Tayebmonis H. Sage Publication, New Delhi.
4. International Business – Competing in the Global Market place – Charles Hill, Arun kumar
5. Jain, Tata McGraw Hill.
6. International Economics – M.L. Jhingan Vrinda Publications, Delhi.
7. Indian Economy – Ruddar Datta and K.P.M. Sundaram S. Chand and Co. New Delhi.
8. Indian Economy – Problems of Development and Planning A.N.Agarwal, New Age
9. International Publishers.
10. Economic Survey – Government of India <https://www.indiabudget.gov.in/economicsurvey/>
11. UNDP <https://www.in.undp.org/>
12. Human Development Report <http://www.hdr.undp.org/>
13. World Bank, <https://www.worldbank.org/>
14. World Development Report
15. Magazines / Journals, Reports, Websites