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)

Choice Based Credit System (CBCS) Syllabus
Under National Education Policy (NEP)

To be implemented from Academic Year 2024-2025

Level:- 4.5 (First Year)   Sem:I

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	ESE	Total
Subject 1 T(2)+ (T/P) (2) or T(4)	24CoBafU1111	Fundamentals of Banking-I	2		2		20	30	50
	24CoComU1102	Financial Accounting I	2		2		20	30	50
Subject 2 T(2)+ (T/P) (2) or T(4)	24CoComU1201	<<Major specific paper >>	2		2		20	30	50
	24CoComU1202	Financial Accounting II	2		2		20	30	50
Subject 3 T(2)+ (T/P) (2) or T(4)	24CoComU1301	Business Economics (Micro Economics-I)	4		4		40	60	100
	24CoComU1302								
IKS T(2)	24CpCopU1901	Generic IKS	2		2		20	30	50
GE/OE (T/P) (2)	24CoComU1401	Fundamentals of Trade and Commerce (I)	2		2		20	30	50
SEC (T) (2)	24CoComU1601	Business Communication I	2		2		20	30	50
AEC T(2)	24CpCopU1701 / 24CpCopU1702	MIL-I (Hindi) / MIL-I (Marathi)	2		2		20	30	50
VECT (2)	24CpCopU1801	Environmental Science	2		2		20	30	50
Total			22	00	22	00			550

Level:- 4.5 (First Year)   Sem:II

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	ESE	Total
Subject 1 T(2)+ T/P(2) or T(4)	24CoBafU2111	Fundamentals of Banking-II	2		2		20	30	50
	24CoComU2102	Financial Accounting III	2		2		20	30	50
Subject 2 T(2)+ P(2)	24CoComU2201	<<Major specific paper >>	2		2		20	30	50
	24CoComU2202	Financial Accounting IV	2		2		20	30	50
Subject 3 T(2)+ P(2)	24CoComU3301	Business Economics (Micro Economics-II)	4		4		40	60	100
	24CoComU3202								
GE/OE (T/P)(2)	24CoComU2401	Fundamentals of Trade and Commerce (II)	2		2		20	30	50
SEC T(2)	24CoComU2601	Business Communication II	2		2		20	30	50
AEC T(2)	24CpCopU2703	English Communication Skills I	2		2		20	30	50
VEC T(2)	24CpCopU2801	Democracy, Election and Governance	2		2		20	30	50
CC(2)	24CpCopU2001/ 24CpCopU2011 / 24CpCopU2021 / 24CpCopU2031 / 24CpCopU2041 / 24CpCopU2051 / 24CpCopU2061 / 24CpCopU2071	Physical Education / Cultural Activities / NSS / NCC / Fine Arts / Applied Arts / Visual Arts / Performing Arts	2		2		20	30	50
Total			22	00	22	00			550

Level:- 5.0 (Second Year)   Sem:III

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	EE	Total
Major Core T(2+2 or 4), (T/P)(2)	24CoComU3101	Elements of Company Law I	2		2		20	30	50
	24CoBafU3102	Indian Banking System-I	4		4		40	60	100
	24CoBafU3103								
VSC P(2)	24CoBafU3501	Lab Course on Fundamentals of Banking		2		4	20	30	50
IKS (T/P)(2)	24CoComU3901	Ancient Indian Economics and Business	2		2		20	30	50
FP P(2)	24CoCopU3002	Field Project I		2		4	20	30	50
Minor (T/P)(2+2 or 4)	24CoEcoU3301	Business Economics (Macro Economics-I)	4		4		40	60	100
	24CoEcoU3302								
GE/OE (T/P) (2)	24CoComU3401	Advanced Study of Trade and Commerce (I)	2		2		20	30	50
AEC T(2)	24CpCopU3703	English Communication Skills II	2		2		20	30	50
CC T(2)	24CpCopU3001	Online Course on Yoga	2		2		20	30	50
Total			18	04	18	08			550

Level:- 5.0 (Second Year)   Sem:IV

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	EE	Total
Major Core T(2+2 or 4), (T/P)(2)	24CoCopU4101	Elements of Company Law II	2		2		20	30	50
	24CoBafU4102	Indian Banking System-II	4		4		40	60	100
	24CoBafU4103								
VSC P(2)	24CoBafU4501	Lab Course on Indian Banking System		2		4	20	30	50
CEP P(2)	24CoCopU4003	Community Engagement Project		2		4	20	30	50
Minor (T/P)(2+2 or 4)	24CoEcoU4301	Business Economics (Macro Economics-II)	4		4		40	60	100
	24CoEcoU4302								
GE/OE (T/P) (2)	24CoComU4401	Advanced Study of Trade and Commerce (II)	2		2		20	30	50
SEC T(2)	24CoComU4601	Organizational Skill Development	2		2		20	30	50
AEC T(2)	24CpCopU4701 / 24CpCopU4702	MIL-II (Hindi) / MIL-II (Marathi)	2		2		20	30	50
CC T(2)	24CpCopU4001	Health and Wellness	2		2		20	30	50
Total			18	04	18	08			550

Level:- 5.5 (Third Year)   Sem:-V

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	EE	Total
Major Core T(2+2+2+2 or 4 + 2+2 or 4 + 4) P(2+2 or 4)	24CoComU5101	Auditing and Taxation I	4		4		40	60	100
	24CoComU5102	Business Entrepreneurship I	2		2		20	30	50
	24CoBafU5103	Financial Institutions and Markets in India	4		4		40	60	100
	24CoBafU4104	Bank Lending-I	2		2		20	30	50
Major Elective (T/P) (2+2 or 4)	24CoComU5201	Business Regulatory Framework I	4		4		40	60	100
	24CoComU5202	Business Management – I	4		4		40	60	100
	24CoComU5203	Business Mathematics and Statistics I	4		4		40	60	100
	24CoComU5204	Business Administration I	4		4		40	60	100
VSC P(2)	24CoBafU5501	Lab Course on Financial Institutions and Markets in India		2		4	20	30	50
FP (2)	24CoComU5001	Field Project II		2		4	20	30	50
Minor (T/P) (2)	24CoEcoU5302	Indian Economy	2		2		20	30	50
Total			18	04	18	08			550

Level:- 5.5 (Third Year)   Sem:-VI

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	EE	Total
Major Core T(2+2+2+2 or 4+2+2 or 4+4) P(2+2 or 4)	24CoComU6101	Auditing and Taxation I	4		4		40	60	100
	24CoComU6102	Business Entrepreneurship I	2		2		20	30	50
	24CoBafU6103	Banking Law and Practices in India	4		4		40	60	100
	24CoBafU6104	Bank Lending-II	2		2		20	30	50
Major Elective (T/P) (2+2 or 4)	24CoBafU6201	Business Regulatory Framework I	4		4		40	60	100
	24CoBafU6202	Business Management - I	4		4		40	60	100
	24CoBafU6203	Business Mathematics and Statistics I	4		4		40	60	100
	24CoCopU6204	Business Administration II	4		4		40	60	100
VSC P(2)	24CoBafU6501	Lab Course on Banking Law and Practices in India		2		4	20	30	50
OJT (2)	24CoCopU6004	On Job Training		4		8	40	60	100
Total			16	06	16	06			550

SEMESTER -I

Course Code:24CoBafU1111
Course Name: Banking and Finance (Fundamentals of Banking- I)

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

Examination Scheme: CIA: 20 Marks   **End-Sem : 30 Marks**

Course Objectives:
1. To acquaint students with the fundamentals of banking.
2. To make the students aware of banking business and practices.
3. To introduce the students to recent changes in banking system

Course Outcomes:
After the completion of this course the students will be able to
1. Learn and recall the basic definitions of bank and evolution of banking system.
2. Classify Unit banking system and Branch banking system.
3. Make use of the procedure of opening, operating and closing of bank account.
4. Examine the various types of account holders.
5. Explain the primary and secondary functions of banks.
6. Compile information about the methods of remittance.

Course Contents

Chapter	Topic	Allotted Lectures
Chapter 1	**EVOLUTION OF BANKING AND FUNCTIONS OF BANKS**	**10 Lectures**
	1.1 Meaning and Definition of 'Bank' 1.2 Classification of Banks: Unit Banking and Branch Banking 1.3 Evolution of banking in India. 1.4 Functions of Bank 1.4.1 Primary Functions: i)Accepting deposits: Demand deposits: Current and Savings; No Frills Account, Time deposits-Recurringand Fixed deposits, Flexi Deposits (Auto Sweep) ii) Granting Loans and Advances- Term Loan, Short term credit, Overdraft, Cash Credit, Purchasing and Discounting of bills 1.4.2 Secondary Functions: i) Agency Functions- Payment and Collection of Cheques, Bills and Promissory notes, Execution ofstanding instructions, Acting as a Trustee, Executor ii) General Utility Functions: Safe Custody, Safe deposit vaults, Remittances of funds, Pension Payments, Acting as a dealer in foreign exchange	

Chapter 2	**PROCEDURE FOR OPENING AND OPERATING OF DEPOSIT ACCOUNT**	**12 lectures**
	2.1 Procedure for Opening of Deposit Account: KYC Norms, Application form, Introduction, Specimen signature and Nomination 2.2 Procedure for Operating Deposit Account: Pay-in-slips, Withdrawal slips, Pass book, Cheque book, Fixed deposit receipt, Premature encashment of fixed deposits and loan against fixed deposit. Recurring deposits: Premature encashment and loan against recurring deposit. 2.3 Closure of accounts 2.4 Types of account holders: Individual account holders- Single or joint, Illiterate,Minor, Types of NRI accounts	
Chapter 3	**METHODS OF REMITTANCES**	**08 lectures**
	3.1 Demand drafts, bankers' Cheques and Truncated Cheques 3.2Electronic Funds Transfer- RTGS, NEFT and SWIFT	
	Total	**30 Lectures**

Recommended Books

1. Gordon E., Natrajan K.(2018), Banking: Theory and practice, Himalaya Publication, Mumbai.
2. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking, Macmillan Education
3. Kunjukunju Benson(2008), Commercial Banks in India- Growth, Challenges and Strategies, New Century Publication, New Delhi
4. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
5. Uppal R.K.(2011), Money, Banking and Finance in India, New Century Publication, New Delhi
6. Verma S.B., Gupta S.K. and Sharma M.K.(2008), E- banking and Development of Banks, Deep & Deep Publication Pvt. Ltd., New Delhi
7. Reserve Bank of India, Reports on Trends and Progress of Banking in India, Annual Report
8. Reserve Bank of India, RBI Bulletin, Monthly Report
9. www.npci.org.in

Modern College of Arts, Science and Commerce (Autonomous)
Shivajinagar, Pune - 5
F Y B. Com SEMESTER-I
(2024 Course under NEP 2020)
Subject-III

Course Code: 24CoComU1301
Course Name: Business Economics (Micro Economics-I)

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

Examination Scheme: CIA: 40 Marks   **End-Sem: 60 Marks**

Course Objectives:
1. To introduce the students of Commerce to basic Micro Economic concepts and inculcate an analytical approach to the subject matter.
2. To understand application of economic reasoning to provide solutions to business problems.
3. To develop the interest of students by establishing the relevance and use of various economic theories.

Course Outcomes:
After the completion of this course the students will be able to
1. Learn and recall the basic definitions and concepts of business economics and microeconomics.
2. Understand the different concepts of demand and supply.
3. Apply the concept of utility, Law of diminishing marginal utility and Law of demand.
4. Examine different methods of demand forecasting.
5. Explain and interpret the theories of production function.
6. Compile information about internal and external economies and diseconomies of scale.

Course Contents

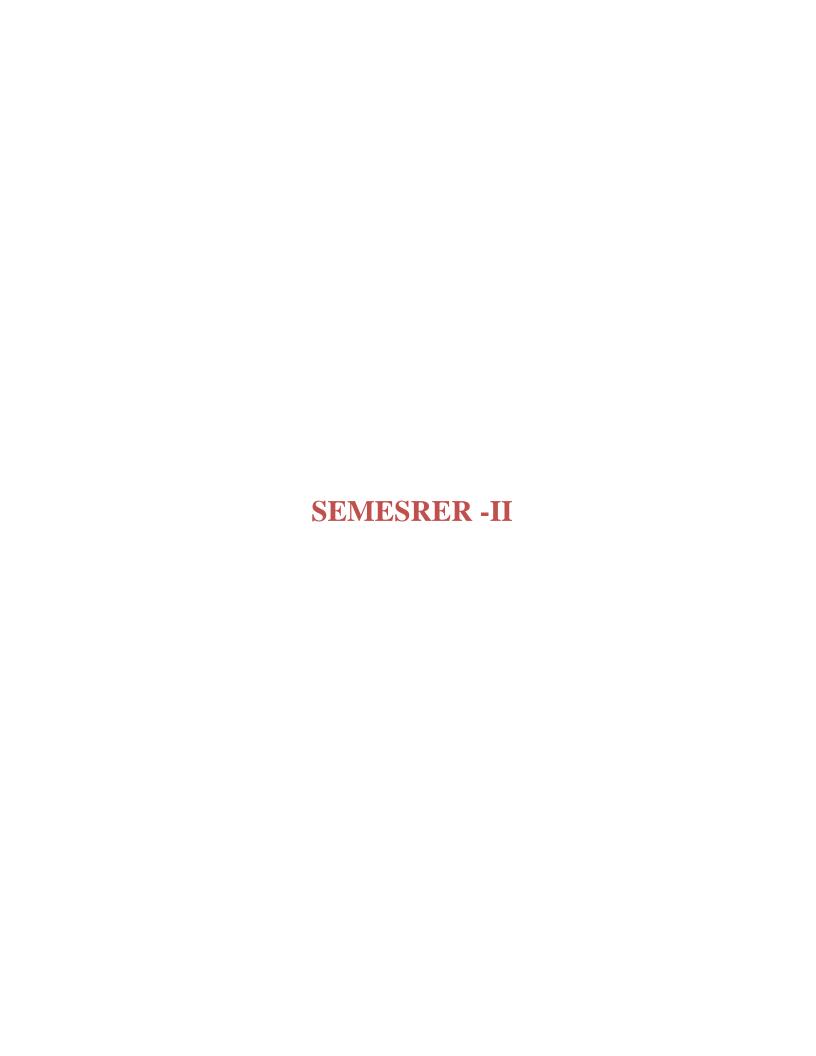| Chapter	Title	Allotted lectures
Chapter 1	**INTRODUCTION**	**15 Lectures**
	1.1 Meaning and Definition of Economics, Concept of Micro Economics and Macro Economics	
	1.2 Difference between Micro and Macro Economics	
	1.3 Meaning, Scope and importance of Business Economics	
	1.4 Tools for Economic Analysis: Functional Relationship, Schedules, Graphs and Equations	
	1.5 Basic Economic Problems	
	1.6 Market Mechanism-Concept and Functions	
	1.7 Goals of Firms	

	1.7.1 Economic Goals of firms i. Profit Maximization ii. Shareholders Wealth Maximization iii. Management Reward Maximization iv. Growth of the firm v. Sales Maximization vi. Long run survival 1.7.2 Non-economic goals of firms i. Political Power, Prestige ii. Corporate Social responsibility iii. Goodwill of Employees	
Chapter 2	**CONSUMER BEHAVIOUR**	**15 Lectures**
	2.1 Cardinal Approach: Concept and Types of Utility 2.1.1 Law of Diminishing Marginal Utility 2.1.2 Law of Equi Marginal Utility 2.1.3 Consumer's Surplus 2.2 Ordinal Approach: Concept of Indifference Curve 2.2.1 Characteristics of Indifference Curve 2.2.2 Consumer Equilibrium	
Chapter 3	**DEMAND and SUPPLY ANALYSIS**	**20 Lectures**
	3.1 Definition and Determinants of Demand 3.2 Law of Demand 3.3 Elasticity of Demand: 3.3.1 Price Elasticity of Demand: Meaning, Degrees, Methods of Measurement and Significance 3.3.2 Income Elasticity of Demand: Meaning and Degrees 3.3.3 Cross Elasticity of Demand: Meaning and Degrees 3.4 Demand Forecasting: 3.4.1 Meaning and objectives 3.4.2 Methods of Demand Forecasting i. Consumer Survey ii. Experts' opinion iii. Simulating Market Situation iv. Controlled Market Experiments v. Simple correction vi. Trend Projections 3.5 Supply Analysis: Concept, Determinants and Law of Supply 3.6 Equilibrium of demand and supply for price determination	
Chapter 4	**PRODUCTION FUNCTION**	**10 Lectures**
	4.1 Concept of Production Function 4.2 Total, Average and Marginal Production 4.3 Economies and Diseconomies of Scale: Internal and External 4.4 Law of Variable Proportions 4.5 Laws of Returns to scale	
	Total	**60 Lectures**

Recommended Books
1. Ahuja H.L. (2019) Advanced Economic Theory, S.Chand and Co.Ltd, New Delhi
2. Dewett K.K. and Navlur M.H.(2006) Modern Economic Theory, S. Chand Publication, New Delhi
3. Dwivedi D.N.(2006) Micro Economics: Theory and Application, Pearson Publication
4. Dwivedi D.N. (2015) Managerial Economics, Vikas Publishing House, New Delhi

5. Jhingan M.L.(2014) Micro Economic Theory, Vikas Publishing House, New Delhi
6. Koutsoyiannis, A. (1990) Modern Microeconomics, Macmillan Publications
7. Lipsey Richard and Chrystal K.Alec (1995) Introduction to Positive Economics, Oxford Publication, London
8. Mansfield, E. (1997) Microeconomics (9th Edition), W.W. Norton and Company, New York
9. Samuelson P.A. and Nordhaus W.D.(2010), Economics, Tata Mcgraw Hill Publishing Co. Ltd. New Delhi
10. Stonier A.W. and Hague D.C.(1951), A text Book of Economic Theory, Longman Green and Co. London
11. Ray, N.C. (1975), An Introduction to Microeconomics, Macmillan Company of India Ltd., Delhi.

ADDITIONAL READING LIST
1.Heathfield and Wibe (1987), An Introduction to Cost and Production Functions, Macmillan, London
2. Henderson J. and R.E. Quandt (1980), Microeconomic Theory : A Mathematical Approach, McGraw Hill, New Delhi
3.Lipsey, R. G., & Chrystal, K. A. (1999),Principles of economics, Oxford University Press

SEMESRER -II

Modern College of Arts, Science and Commerce,

Shivajinagar, Pune - 5

First Year of B. Com Semester-II (Major)

Course Code:24CoBafU2111

Course Name: Banking and Finance (Fundamentals of Banking- II)

Teaching Scheme: TH: 02Hours/Week   **Credit: 02**

Examination Scheme: CIA : 20 Marks   **End-Sem : 30 Marks**

Course Objectives:

1.To acquaint students with the fundamentals of banking.

2. To make the students aware of banking business and practices.

3. To introduce the students to recent changes in banking system

Course Outcomes:

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

1. Learn and recall the basic principles of lending.
2. Classify the different items in the balance sheet of a commercial bank.
3. Make use of three negotiable instruments.
4. Examine the meaning of crossing of cheques, reasons for dishonoring of Cheques.
5. Assess the working of digital modes of payments and precautions to taken while using digital mode.
6. Elaborate the process of multiple credit creation.

Course Contents

Chapters	Title	Allotted Lectures
Chapter 1	**LENDING PRINCIPLES, CREDIT CREATION AND BALANCE SHEET OF A BANK**	**10 Lectures**
	1.1 Principles of Lending: Safety, Liquidity, Profitability, Diversification of risks Conflict between Liquidity and Profitability 1.2 Multiple Credit Creation process and limitations 1.3 Balance sheet of a commercial bank	
Chapter 2	**NEGOTIABLE INSTRUMENTS**	**10 Lectures**
	2.1 Definition, Presumption meaning and Characteristics of Promissory note, Bill of Exchange and Cheques 2.2 Types of Cheques- Bearer, Order and Crossed 2.3 Types of Crossing- General and Special 2.4 Reasons for Dishonour of Cheque	

Chapter 3	TECHNOLOGY IN BANKING	10 Lectures
	3.1 Importance of technology in banking	
	3.2 E-Banking: ATM, Credit card, Debit card, Tele Banking, Mobile Banking, Net Banking	
	3.3 Concept and benefits of Core Banking Solution	
	3.4 Methods of Digital Payments	
	3.5 Precautions in the Use Banking Technology	
	Total	30 Lectures

Recommended Books:

1. Gordon E., Natrajan K.(2018), Banking: Theory and practice, Himalaya Publication, Mumbai.
2. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking, Macmillan Education
3. Kunjukunju Benson(2008), Commercial Banks in India- Growth, Challenges and Strategies, New Century Publication, New Delhi
4. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
5. Uppal R.K.(2011), Money, Banking and Finance in India, New Century Publication, New Delhi
6. Verma S.B., Gupta S.K. and Sharma M.K.(2008), E- banking and Development of Banks, Deep & Deep Publication Pvt. Ltd., New Delhi
7. Reserve Bank of India, Reports on Trends and Progress of Banking in India, Annual Report
8. Reserve Bank of India, RBI Bulletin, Monthly Report
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F Y B. Com SEMESTER-II
(2024 Course under NEP 2020)
Subject-III

Course Code:24CoEcoU3301
Course Name: Business Economics (Micro Economics-II)

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

Examination Scheme: CIA: 40 Marks   **End-Sem: 60 Marks**

Course Objectives:
1. To introduce the students of Commerce to basic Micro Economic concepts and inculcate an analytical approach to the subject matter.
2. To understand application of economic reasoning to provide solutions to business problems.
3. To develop the interest of students by establishing the relevance and use of various economic theories.

Course Outcomes:
After the completion of this course the students will be able to
1. Learn and recall the types and features of markets.
2. Understand the different concepts of cost and revenue.
3. Apply the concept of price discrimination, product differentiation and selling cost.
4. Distinguish between different cost and revenue concepts.
5. Explain and interpret the theories of rent, interest and profit.
6. Elaborate the equilibrium of a firm and industry in different market structure.

Course Contents

Chapter	Title	Allotted lectures
Chapter 1	**Cost and Revenue Analysis**	**08 Lectures**
	1.1 Concepts and Types of Cost: Economic Cost and Accounting Cost, Private Cost and Social Cost, Explicit Cost and Implicit Cost, Opportunity Cost, Fixed Cost and Variable cost 1.2 Cost Curves in Short run and Long run 1.3 Relation between Total Cost, Average Cost and Marginal Cost	
Chapter 2	**Revenue Analysis**	**06 Lectures**
	2.1 Concept of Total Revenue, Average Revenue and Marginal Revenue 2.2 Revenue Curves 2.3 Relation between Total Revenue, Average Revenue and Marginal Revenue	

Chapter 3	PRICING UNDER VARIOUS MARKET CONDITIONS	22 Lectures
	3.1 Basic Concepts- Plant, Firm and Industry 3.2 Perfect Competition- Features and Equilibrium 3.3 Monopoly- Features and Equilibrium, Price Discrimination 3.4 Monopolistic competition- Features and Group Equilibrium, Concept of Selling Cost 3.5 Oligopoly- Features 3.6 Duopoly-Features	
Chapter 4	FACTOR PRICING	24 Lectures
	4.1 Marginal Productivity theory of Distribution. 4.2 Rent: 4.2.1 Ricardian Theory of Rent 4.2.2 Modem Theory of Rent 4.2.3 Quasi Rent 4.3 WAGES : 4.3.1 Types of Wages – Minimum wages, Real Wages, Money Wages, Subsistence Wages and Fair Wages 4.3.2 Backward sloping Supply curve of Labour 4.3.3 Exploitation of Labour- Monopolistic exploitation and Monopsonistic exploitation 4.4 INTEREST: 4.4.1 Classical Theory of Interest 4.4.2 Loanable Funds Theory 4.4.3 Keynes' Liquidity Preference Theory of interest 4.5 PROFIT : 4.5.1 Dynamic Theory of Profits 4.5.2 Innovation Theory of profit 4.5.3 Risk and Uncertainty Bearing Theory of Profit	
	Total	60 Lectures

Recommended Books

1. Ahuja H.L. (2019) Advanced Economic Theory, S.Chand and Co.Ltd, New Delhi
2. Dewett K.K. and Navlur M.H.(2006) Modern Economic Theory, S. Chand Publication, New Delhi
3. Dwivedi D.N.(2006) Micro Economics: Theory and Application, Pearson Publication
4. Dwivedi D.N. (2015) Managerial Economics, Vikas Publishing House, New Delhi

5. Jhingan M.L.(2014) Micro Economic Theory, Vikas Publishing House, New Delhi
6. Koutsoyiannis, A. (1990) Modern Microeconomics, Macmillan Publications
7. Lipsey Richard and Chrystal K.Alec (1995) Introduction to Positive Economics, Oxford Publication, London
8. Mansfield, E. (1997) Microeconomics (9th Edition), W.W. Norton and Company, New York
9. Samuelson P.A. and Nordhaus W.D.(2010), Economics, Tata Mcgraw Hill Publishing Co.

Ltd. New Delhi
10. Stonier A.W. and Hague D.C.(1951), A text Book of Economic Theory, Longman Green and Co. London
11. Ray, N.C. (1975), An Introduction to Microeconomics, Macmillan Company of India Ltd., Delhi.

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