

Shri Rawatpura Sarkar University, Raipur
Department of Commerce

Scheme of Exam

B.Com. (Hon) Sem 5

Session July-Dec 2023

Banking and Finance

S.N.	Course Code	Th/Pr	Subject	Type of Course	Teaching hours per week			T C	Examination Scheme				Total Marks
					L	T	P		Theory		Practical		
									EX	IN	EX	IN	
1	BCH-5.1	Th	Principles of Marketing	Core Course C-11	3	1		4	70	30			100
2	BCH-5.2	Th	Fundamentals of Financial Management	Core Course C-12	3	1		4	70	30			100
3	BCH5.3	Th	Banking and Insurance	Discipline Specific Elective (DSE)-1	3	1		4	70	30			100
4	BCH 5.4	Th	Financial Market and Institution and Financial Services	Discipline Specific Elective (DSE)-2	3	1		4	70	30			100
Total Contact Hr per week: 30			Total Credit: 16					Grand Total Marks:				400	

Course Title	PRINCIPLES OF MARKETING				
Course Code	BCH-5.1				
Course Credits	L	T	P	TC	
	3	1	-	4	
Prerequisites	Student should basic knowledge of Principles of Marketing				
Course Objectives	The objective of this course is to provide basic knowledge of concepts, principles, tools and techniques of marketing.				
Course Contents	<p>Unit 1: Introduction: 13 Lectures Nature, scope, and importance of marketing; Evolution of marketing; Selling vs Marketing; Marketing mix, Marketing environment: concept, importance, and components (Economic, Demographic, Technological, Natural, Socio-Cultural and Legal).</p> <p>Unit 2: a. Consumer Behaviour: Nature and Importance, Consumer buying decision process; Factors influencing consumer buying behaviour. b. Market segmentation: concept, importance and bases; Target market selection; Positioning concept, importance and bases; Product differentiation vs. market segmentation.</p> <p>Unit 3: Product: Concept and importance, Product classifications; Concept of product mix; Branding, packaging, and labelling; Product-Support Services; Product life-cycle; New Product Development Process; Consumer adoption process.</p> <p>Unit 4: a. Pricing: Significance. Factors affecting price of a product. Pricing policies and strategies. b. Distribution Channels and Physical Distribution: Channels of distribution - meaning and importance; Types of distribution channels; Functions of middle man; Factors affecting choice of distribution channel; Wholesaling and retailing; Types of Retailers; e-tailing, Physical Distribution.</p> <p>Unit 5: a. Promotion: Nature and importance of promotion; Communication process; Types of promotion: advertising, personal selling, public relations & sales promotion, and their distinctive characteristics; Promotion mix and factors affecting promotion mix decisions; b. Recent developments in marketing: Social Marketing, online marketing, direct marketing, services marketing, green marketing, Rural marketing; Consumerism</p>				
Course Outcomes	<p>CO1: To provide a sound understanding of the basic principles of marketing management and their applications in the business and industry.</p> <p>CO2: State the recent developments in marketing</p> <p>CO3: Analyse the factors that affect the buying decision of a consumer</p> <p>CO4: Explain the various stages of product life cycle</p> <p>CO5: To analyse the pricing policies and strategies adopted by businesses</p>				

Text Books	<ol style="list-style-type: none"> 1. Kotler, Philip, Gary Armstrong, Prafulla Agnihotri and Ehsanul Haque. <i>Principles of Marketing</i>. 13th edition. Pearson Education. 2. Michael, J. Etzel, Bruce J. Walker, William J Stanton and Ajay Pandit. <i>Marketing: Concepts and Cases</i>. (Special Indian Edition)., McGraw Hill Education 3. William D. Perreault, and McCarthy, E. Jerome., <i>Basic Marketing</i>. Pearson Education. 4. Majaro, Simon. <i>The Essence of Marketing</i>. Pearson Education, New Delhi. 5. The Consumer Protection Act 1986.
Reference Books	<ol style="list-style-type: none"> 1. Iacobucci and Kapoor, <i>Marketing Management: A South Asian Perspective</i>. Cengage Learning. 2. Dhruv Grewal and Michael Levy, <i>Marketing</i>, McGraw Hill Education. 3. Chhabra, T.N., and S. K. Grover. <i>Marketing Management</i>. Fourth Edition. Dhanpat Rai & Company. 4. Neeru Kapoor, <i>Principles of Marketing</i>, PHI Learning 5. Rajendra Maheshwari, <i>Principles of Marketing</i>, International Book House

Course Title	FUNDAMENTALS OF FINANCIAL MANAGEMENT				
Course Code	BCH 5.2				
Course Credits	L	T	P	TC	
	3	1	-	4	
Prerequisites	Student should basic knowledge of fundamentals of financial management				
Course Objectives	To familiarize the students with the principles and practices of financial management.				
Course Contents	<p>Unit 1: Introduction Nature, scope and objective of Financial Management, Time value of money, Risk and return (including Capital Asset Pricing Model), Valuation of securities – Bonds and Equities</p> <p>Unit 2: Investment Decisions The Capital Budgeting Process, Cash flow Estimation, Payback Period Method, Accounting Rate of Return, Net Present Value (NPV), Net Terminal Value, Internal Rate of Return (IRR), Profitability Index, Capital budgeting under Risk – Certainty Equivalent Approach and Risk- Adjusted Discount Rate.</p> <p>Unit 3: Financing Decisions Cost of Capital and Financing Decision: Sources of long-term financing Estimation of components of cost of capital. Methods for Calculating cost of equity capital, Cost of Retained Earnings, Cost of Debt and Cost of Preference Capital, Weighted Average cost of capital (WACC) and Marginal cost of capital. Capital structure –Theories of Capital Structure (Net Income, Net Operating Income, MM Hypothesis, Traditional Approach). Operating and financial leverage; Determinants of capital structure</p> <p>Unit 4: Dividend Decisions Theories for Relevance and irrelevance of dividend decision for corporate valuation; Cash and stock dividends; Dividend policies in practice</p> <p>Unit 5: Working Capital Decisions Concepts of working capital, the risk-return trade off, sources of short-term finance, working capital estimation, cash management, receivables management, inventory management and payables management.</p>				
Course Outcomes	<p>CO1 : To provide introduction to financial management.</p> <p>CO2 : To create an awareness on capital structure and theories of capital structure.</p> <p>CO3 : To make them understand the cost of capital in wide aspects.</p> <p>CO4 : To provide knowledge on divided policies and various divided models.</p> <p>CO5 : To enable them to understand working capital management</p>				
Text Books	<p>1. James C. Van Horne and Sanjay Dhamija, <i>Financial Management and Policy</i>, Pearson Education</p> <p>2. Levy H. and M. Sarnat . <i>Principles of Financial Management</i>. Pearson Education</p> <p>3. Brigham and Houston, <i>Fundamentals of Financial Management</i>, Cengage Learning</p> <p>4. Khan and Jain. <i>Basic Financial Management</i>, McGraw Hill Education</p> <p>5. Prasanna Chandra, <i>Fundamentals of Financial Management</i>. McGraw Hill Education</p>				

Reference Books	<ol style="list-style-type: none">1. Singh, J.K. <i>Financial Management- text and Problems</i>. Dhanpat Rai and Company, Delhi.2. Rustagi, R.P. <i>Fundamentals of Financial Management</i>. Taxmann Publication Pvt. Ltd.3. Singh, Surender and Kaur, Rajeev. <i>Fundamentals of Financial Management</i>. Mayur Paperback, New Delhi.4. Pandey, I.M. <i>Financial Management</i>. Vikas Publications.5. Bhabatosh Banerjee, <i>Fundamentals of Financial Management</i>, PHI Learning
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Course Title	BANKING AND INSURANCE				
Course Code	BCH 5.3				
Course Credits	L	T	P	TC	
	3	1	-	4	
Prerequisites	Basic knowledge of banking and insurance				
Course Objectives	To impart knowledge about the basic principles of the banking and insurance				
Course Contents	<p>Unit 1: Introduction: Origin of banking: definition, banker and customer relationship, Managerial Functions in Bank Indian Banking System features, Classification of Banking Institutions. Reserve Bank of India Functions, Control of Credit By RBI, Power of RBI.</p> <p>Unit 2: Cheques and Paying Banker Crossing and endorsement - meaning, definitions, types and rules of crossing. Duties, Statutory protection in due course, collecting bankers: duties, statutory protection for holder in due course, Concept of negligence.</p> <p>Unit 3: Banking Lending Principles of sound lending, Secured vs. unsecured advances, Types of advances, Advances against various securities.</p> <p>Unit 4: Internet Banking Meaning, Benefits, Home banking, Mobile banking, Virtual banking, E-payments, ATM Card/ Biometric card, Debit/Credit card, Smart card, NEFT, RTGS, ECS (credit/debit), E-money, Electronic purse, Digital cash.</p> <p>Unit V: Insurance Meaning, Need, Types, Functions and Principles. IRDS its function and Importance, Insurance as Social Security Tool. Insurance and Economic Development.</p>				
Course Outcomes	<p>CO1: Enhancing the knowledge of the basic concepts and practices of banking.</p> <p>CO2: To make them aware of various banking innovations after nationalisation. To give them an overview about insurance industry.</p> <p>CO3: To make the students understand various principles, provisions that govern the Life General Insurance Contracts</p>				
Text Books	<ol style="list-style-type: none"> 1. Agarwal, O.P., <i>Banking and Insurance</i>, Himalaya Publishing House 2. Satyadevi, C., <i>Financial Services Banking and Insurance</i>, S.Chand 3. Suneja, H.R., <i>Practical and Law of Banking</i>, Himalya Publishing House 4. Chabra, T.N., <i>Elements of Banking Law</i>, Dhanpat Rai and Sons 				
Reference Books	<ol style="list-style-type: none"> 1. Arthur, C. and C. William Jr., <i>Risk Management and Insurance</i>, McGraw Hill 2. Saxena, G.S; <i>Legal Aspects of Banking Operations</i>, Sultan Chand and Sons 3. Varshney, P.N., <i>Banking Law and Practice</i>, Sultan Chand and Sons 4. Jyotsna Sethi and Nishwan Bhatia, <i>Elements of Banking and Insurance</i>, PHI Learning 				

Course Title	Financial Markets, Institutions and Financial Services				
Course Code	BCH 5.4				
Course Credits	L	T	P	TC	
	3	1	-	4	
Prerequisites	Basic knowledge of financial markets and institutions				
Course Objectives	To provide the student a basic knowledge of financial markets and institutions and to familiarise them with major financial services in India.				
Course Contents	<p>Unit 1: Introduction Financial System and its Components –Financial System and Economic Development - Indicators of Financial Development - Concepts related to Financial Markets, Institutions and Services Regulatory & Promotional Institutions: Functions & Roles of RBI, IRDA, SEBI.</p> <p>Unit 2: Financial Markets Money market – functions, organisation and instruments. Role of central bank in money market Certificate of Deposits, TBills, Commercial Papers. Capital Markets – functions, organisation, and instruments. Indian debt market; Indian equity market – primary and secondary markets; Role of stock exchanges in India. Indian Money Market</p> <p>Unit 3: Financial Institutions Development of Financial Institutions in India, Banking & Non Banking Institutions, Functions of Bank. Public Sector Bank, Private Sector Bank, Nationalization of Banks. NBFCs .</p> <p>Unit 4: Financial Markets Structure and Functions of Call Money Market. Government Securities Market: T-bills Market - Commercial Bills Market. Call/ Notice Money Market- Role of the RBI.</p> <p>Unit 5: Asset/Fund Based Financial Services Lease Finance - Hire Purchase Finance- Bills Discounting - Housing Finance - Venture Capital Financing. Fee-based Advisory Services: Stock Broking - Credit Rating Agencies.</p>				
Course Outcomes	CO1: Describes the different components of a financial system and their role. CO2: Explain the recent developments in the Indian financial system CO3: Describe the instruments, participants and operation of the money market CO4: Describe the methods of issuing shares and role of intermediaries in the primary market CO5: Describes the trading mechanism in the stock market				
Text Books	1. L M Bhole, and Jitendra Mahakud. <i>Financial Institution and Markets</i> , McGraw-Hill Education 2. Khan, M.Y. <i>Indian Financial System</i> , McGraw-Hill Education. 3. Dhanekar. <i>Pricing of Securities</i> . New Delhi: Bharat Publishing House. 4. Prasanna, Chandra. <i>Financial Management: Theory and Practice</i> . McGraw-Hill Education.				

Reference Books	<ol style="list-style-type: none">1. Clifford Gomez, <i>Financial Markets, Institutions and Financial Services</i>, PHI Learning2. MY Khan and PK Jain. <i>Financial Services</i>. McGraw Hill Education.3. Singh, J.K. <i>Venture Capital Financing in India</i>. Dhanpat Rai and Company, New Delhi.4. Annual Reports of Major Financial Institutions in India.
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