

Class: T.Y. B.Com. (Semester – VI)

Paper Code: COMBRF3601

Paper: II

Credit: 3 Credits

Title of Paper: Business Regulatory Framework

No. of lectures: 48

Objectives of the Course:

1. To understand the concept, process and importance of consumer protection act.
2. To develop awareness regarding new amendments in intellectual property rights.
3. To provide knowledge of various business and labour related laws.
4. To create awareness among the students about laws affecting competition of trade and commerce.

Course outcomes:

1. This course will be helpful to understand the concept and process of business laws.
2. It will develop awareness regarding various amendments of business and labour laws.
3. It will provide special knowledge of various laws affecting of trade and commerce regarding trade and commerce.

Semester-VI

Unit No.	Topic	Lectures
1	The Consumer Protection Act, 1986 <ul style="list-style-type: none">• Salient features of the C.P. Act.• Definitions-Consumer, Complainant, Services, Defect & Deficiency, Complainant, unfair trade practice, restrictive trade practice.• Consumer Protection Councils.• Procedure to file complaint & Procedure to deal with complaint & Reliefs available to consumer. (Sec.12 to 14)• Consumer Disputes Redressal Agencies. (Composition, Jurisdiction, Powers and Functions.)	12
2	Intellectual Property Rights: (IPRs) <ul style="list-style-type: none">• WIPO: Brief summary of objectives, organs, programmes & activities of WIPO. TRIPS: As an agreement to protect IPR-Objectives & categories of IPR covered by TRIPS.• Definition and conceptual understanding of following IPRs under the relevant Indian current statutes.• Patent: Definition & concept, Rights & obligation of Patentee, its term• Copyright: Characteristics & subject matter of copyright, Author & his Rights, term.• Trademark: Characteristics, functions, illustrations, various marks, term, internet domain name- Rights of trademark holder.• Design: Importance, characteristics, Rights of design holder.• Geographical Indications, Confidential Information & Trade Secrets, Traditional knowledge—Meaning & scope of these IPRs	16
3	Negotiable Instruments Act, 1881: <ul style="list-style-type: none">• Concept of Negotiable Instruments: Meaning and Definitions, Characteristics, Meaning Important relevant definitions under the Act• Essentials of promissory note, bill of exchange and cheque. Distinction between these instruments.<ul style="list-style-type: none">• Crossing of cheques – It's meaning and types.• Holder and holder in due course, Privileges of holder in due course.	14

	<ul style="list-style-type: none"> • Negotiation, endorsement, kinds of endorsement. • Liabilities of parties to negotiable instruments. • Dishonour of Negotiable Instruments its kinds, law relating to notice of dishonour. Dishonour of cheques. 	
4	<p>Competition Act 2002 Meaning and Scope of competition Act, Salient Features of competition Act, Offences and Penalties under the Act</p> <p>An overview of Labour Laws in India</p> <ul style="list-style-type: none"> <input type="checkbox"/> Minimum Wages Act 1948, <input type="checkbox"/> Payment of Wages Act 1936, <input type="checkbox"/> Workmen Compensation Act, 1923, <input type="checkbox"/> Factories Act 1948, <input type="checkbox"/> Industrial Dispute Act 1947 	06

Recommended Books:

- 1) Business and Corporate Law :- Dr. Kaur Harpreet, Lexis Nexis (2013)
- 2) Laws for Business, Sulphery M.M.&Basheer, PHI Learning Pvt. Ltd., Delhi. (2013)
- 3) Business Laws :-Kuchhal M.C.&KuchhalVivek, Vikas Publishing House (2013)
- 4) Business and Commercial Laws:-Sen And Mitra
- 5) An Introduction to Mercantile Laws :-N.D.Kapoor
- 6) Business Laws :-N.M.Wechlekar
- 7) Company Law :-Avtar Singh
- 8) Business Law for Management :-Bulchandani K.R
- 9) Negotiable Instruments Act :-
Khergamwala
- 10) Intellectual Property Law:-
P.Narayan.
- 11) Cyber Laws :- Krishna
Kumar
- 12) Consumer Protection Act In India :-Niraj Kumar
- 13) Consumer Grievance Redressal under CPA :-Deepa
Sharma.
- 14) Business Law – DilipShinde, KiranNerkar, Shantnu Jog, AnantDeshmukh (Sai Jyoti Publication)

Class : T. Y. B. Com. (Semester- VI)

Title of Paper : ADVANCED ACCOUNTING – II

Paper Code: COMAA3602

Credit : 03

No. of lectures: 48

□ **Course Objectives:**

- To introduce and to make aware the students about the Accounts of Co-operative Societies.
- To know the procedure and different legal provisions regarding preparation of final accounts of Co-operative Societies.
- To make aware the students about the conceptual aspects of different recent trends in the field of accounting especially forensic accounting, accounting of CSR activities, accounting of derivative contracts and real estate transactions.
- To understand the procedure and methods of analysis of financial statements.
- To make aware the students about the accounting under GST.

□ **Course Outcomes:**

1. The course will help the students to get knowledge about the Accounts of Co-operative Societies.
2. The course would also enable the students to know the procedure and different legal provisions regarding preparation of final accounts of Co-operative Societies.
3. It will help to create awareness among students about the conceptual aspects of different recent trends in the field of accounting especially forensic accounting, accounting of CSR activities, accounting of derivative contracts and real estate transactions.
4. It would also enable the students to understand the procedure and methods of analysis of financial statements.
5. It will help the students to make aware about the conceptual aspects of Accounting under GST.

CONTENTS

Unit 1:	Final Accounts of Co-operative Societies	(12)
	1.1 Meaning and Introduction, 1.2 Allocation of Profit as per Maharashtra State Co-operative Societies Act. 1.3 Preparation of Final Accounts of Credit Co-op. Societies	

Unit 2:	Recent Trends in Accounting	(10)
	<p>2.1 Forensic Accounting-Concept, Meaning & Definition, Need and Importance</p> <p>2.2 Introduction to Accounting for Corporate Social Responsibility Activities</p> <p>2.3 Accounting for Derivative Contracts</p> <p>2.4 Accounting for Real Estate Transactions.</p>	
Unit 3:	Analysis of Financial Statements	(14)
	<p>3.1 Ratio Analysis: Meaning - Objectives - Nature of Ratio analysis</p> <p>3.2 Types of Ratios – Profitability, Liquidity, Leverage/Activity, Turnover etc.</p> <p>3.3 Simple Problems on Ratio Analysis with interpretation restricted to the following Ratios:</p> <p>- Gross Profit, - Net Profit, - Operating, - Stock Turnover, - Debtor Turnover, - Creditors Turnover, - Current Ratio, Liquid Ratio, - Debt-Equity Ratio, - Working Capital to Net worth, Assets Turnover Ratio.</p>	
Unit 4:	Accounting Under GST	(12)
	<p>4.1 Accounting Under GST – Meaning and Introduction to GST,</p> <p>4.2 Payment of GST, Credit of GST</p> <p>4.3 Accounting Entries using Tally Software.</p> <p>4.4 Simple numerical on calculation of GST.</p>	

□ **Recommended Books & Journals:**

- Advanced Accounts: By M.C. Shukla & S.P. Grewal (S. Chand & Co. Ltd.)
- Advanced Accountancy: By S.P. Jain & K.N. Narang (Kalyani Publishers)
- The Chartered Accountant: Journal of the Institute of Chartered Accountants of India.
- Introduction to GST: Dr. Girish Ahuja & Dr. Ravi Gupta
- www.icaai.org

Class: T.Y.B.COM (Semester-VI)
Title of Paper: International Economics- II
Paper Code: COMIE3603 Credit: 03
Lectures: 48

A) Learning Objectives :

1. To study the theories of International Trade.
2. To highlight the trends and challenges faced by nations in a challenging global environment.
3. To enlighten international financial terms.
4. To analyze current issues related to international economics.

B) Learning Outcome:

1. **The main outcome of this course is to familiarize classical and modern theories of international trade.**
2. The main outcome of this course is to update student about international transactions or to elaborate the status of exchange market.

Unit No.	Topic	Lectures
1	Balance of Payment	1
	1.1 Concept of Balance of Trade	2
	1.2 Concept & Components of Balance of Payments	
	1.3 Balance of Payment on current Account and Capital Account	
	1.4 Causes of Disequilibrium of Balance of Payment	
2	Foreign Exchange Rate	1
	2.1 Meaning of Foreign exchange rate	2
	2.2 Concept of Fixed & Flexible exchange rate	
	2.3 Purchasing Power Parity	
	2.4 Advantages & Disadvantages of Foreign Exchange Market.	
3	Regional Economic Co-operation	1
	3.1 South Asian Association for Regional co-operation (SAARC)	2
	3.2 BRICS – Introduction & Functions	
	3.3 European Union (E.U)	
4	International Economic And Trade Co-operation	1
	4.1 International Monetary Fund (IMF)	2
	4.2 World Bank (WB)	
	4.3 World Trade Organizations (WTO)	

Refrains Books :

1. Paul R. Krugman & Maurice Obstfeld (2009) International Economics Theory and Policy. Pearson Education Publication New Delhi.
2. Chacholiades, M. (1990), International Trade: Theory and Policy, McGraw Hill, Kogakusha, Japan.
3. Kindleberger, C.P. International Economics, R.D. Irwin, Homewood.

Class : T. Y. B. Com. (Semester- VI)

Title of Paper : TAXATION

Paper Code: COMT3604

Credit : 03

No. of lectures: 48

□ **Course Objectives:**

- To introduce about the Income Tax Act 1961 with basic terminologies.
- To introduce about the computation of taxable income under different heads.
- To know about the deductions available from gross total income.
- To enable the students about the calculation of total taxable income & tax liability.
- To introduce about the basic concepts of The GST and the registration procedure under GST.
- To make aware the students about the tax credit available under GST and different forms of return.

□ **Course Outcomes:**

1. The course will help the students to get knowledge about the various concepts and terminologies used in Income Tax Act.
2. The course will help the students to get knowledge about the computation of taxable income under different heads.
3. The course would also enable the students to know the deductions available from gross total income.
4. It would also enable the students to understand the calculation of total taxable income & tax liability.
5. It will help the students to make aware about the conceptual aspects of GST.
6. The course will help the students to make them aware about the tax credit available under GST and different forms of return.

CONTENTS

Unit 1:	Introduction to Income Tax Act, 1961	(08)
	1.1 Brief History of Income Tax in India 1.2 Basic Terminologies – Income, Gross Total Income, Total Income, Previous Year, Assessment Year, Person, Assessee, and Agriculture Income. 1.3 Residential Status and tax liability in respect of individual 1.4 Income exempted from tax under section 10. 1.5 PAN (Permanent Account Number)	

Unit 2:	Computation of Taxable Income under Heads of Salary and HP	(12)
	<p>2.1 Income from Salary- Meaning of salary, Allowances, Perquisites, Deductions U/s. 16 (Theory & Problems)</p> <p>2.2 Income from House Property Basis of Chargeability, Annual Value of Self occupied and let-out property, Deductions U/s. 24 (Theory & Problems)</p>	
Unit 3:	Computation of Taxable Income under Heads of PGBP & CG	(12)
	<p>3.1 Profits and Gains of Business and Professions - Definitions, Deductions expressly allowed and disallowed (Theory & Problems)</p> <p>3.2 Capital Gains - Chargeability-definitions-Cost of Acquisition, Cost of Improvement, Indexed Costs, Short-term and long-term Capital gains (Theory only)</p>	
Unit 4:	Income from Other Sources & Computation of Total Income	(08)
	<p>4.1 Chargeability - deductions -Amounts not deductible.</p> <p>4.2 Deductions U/s. 80C to 80U,</p> <p>4.3 Computation of Total Income & Tax Liability.</p> <p>4.4 Tax Deducted at Source, Return of Income, Advance payment of Tax</p>	
Unit 5:	Introduction to GST	(08)
	<p>5.1 Introduction – Salient Features of GST, Benefits of GST</p> <p>5.2 Classification of GST (CGST, SGST, IGST, UGST)</p> <p>5.3 Registration Procedure</p> <p>5.4 Input Tax Credit under GST and Returns</p>	

□ **Recommended Books & Journals:**

- Indian Income Tax -: Dr. Vinod Singhania and Dr. Monika Singhania
- Income Tax- -: Dr. Girish Ahuja and Dr. Ravi Gupta
- Income Tax Act -: R. N. Lakhotia
- Indian Income Tax Act -: H. C. Malhotra
- Income Tax -: T. N. Manoharem
- Student Guide to Income Tax -: Dr. Vinod Singhania and Dr. Monika Singhania
- Goods and Services Tax: Dr. Vinod Singhania and Dr. Monika Singhania
- Goods and Services Tax: Dr. Girish Ahuja and Dr. Ravi Gupta

Class: T. Y. B. Com. (Semester- VI) Paper Code: COMCWA3605B
Paper: V Title of Paper: Cost and Works Accounting
Credit: 3 Credits No. of lectures:

48 Learning Objectives:

1. To provide also understanding various methods of costing and their applications.
2. To know the concept of Life Cycle Costing and its usage.

Learning Outcomes:

1. To understand the concepts of job and unit costing.
2. To know the applications of process costing and joint product and by product accounting.
3. To understand procedure of contract costing and its practical implementation.
4. To identify meaning of service costing and its application.

Unit No.	TOPIC	Periods
1	Contract Costing 1.1 Meaning and Features of Contract Costing. 1.2 Work Certified and Uncertified, Escalation clause, Cost Plus contract, Work-in- progress. 1.3 Profit on incomplete contract.	16
2	Process Costing 2.1 Meaning and features of process costing. 2.2 Preparation of process accounts including normal and abnormal loss/gain. 2.3 Joint Products and By Products.	14
3	Service Costing 3.1 Meaning, Features and Applications. 3.2 Cost Unit-Simple and composite. 3.3 Cost Sheet for Motor transport service. 3.4 Cost Statement for Hospital and Hotel Organization.	10
4	Life Cycle Costing 4.1 Meaning and Characteristics of Life Cycle Costing. 4.2 Benefits of Product Life Cycle Costing. 4.3 Stages of Product Life Cycle Costing.	08
Total Periods		48

Areas of Practical Problems

- Contract Costing - Preparation of Contract Account & Contractive Account [without B/S] Simple Problem without Escalation clause
- Process Costing Simple Problems on Process Costing [Where there is no work in process].

- Service Costing - Cost Sheet for Motor Transport and Hotel and hospital industryService.
2. Ravi Kishor -: Advanced Cost Accounting and Cost Systems Taxman's AlliedService Pvt. Ltd., New Delhi.
 3. S.P. Lyengar -: Cost Accounting Principles and Practice, Sultan Chand & SonsAccounting, Taxman's, New Delhi.
 4. Ravi Kishor -: Students Guide to Cost Accounting Taxman's, New Delhi.
 5. M.N. Arora -: Cost Accounting Principles and Practice Vikas Publishing House Pvt.Ltd., New Delhi
 6. S.N. Maheshwari and S.N. Mittal -: Cost Accounting, Theory and Problems, Mahavirbook Depot, New Delhi.
 7. B.L. Lall and G.L. Sharma -: Theory and Techniques of Cost Accounting. HimalayaPublishing House, New Delhi.
 8. V.K. Saxena and Vashista -: Cost Accounting – Text book. Sultan Chand and Sons,New Delhi
 9. V.K. Saxena and Vashista -: Cost Audit and Management Audit. Sultan Chand andSons, New Delhi
 10. Jain and Narang -: Cost Accounting Principles and Practice. Kalyani Publishers
 11. N.K. Prasad -: Principles and Practice of Cost Accounting Book Syndicate Pvt. Ltd.,Calcutta.
 12. N.K. Prasad -: Advanced Cost Accounting Syndicae Pvt Ltd., Calcutta.
 13. R.K. Motwani -: Practical Costing. Pointer Publisher, Jaipur
 14. R.S.N. Pillai and V. Bhagavati -: Cost Accounting.

Class: T. Y. B. Com. (Semester- VI) Paper Code: COMCWA3606B

Paper: VI Title of Paper: Cost and Works Accounting

Credit: 3 Credits No. of lectures: 48

Learning Objectives:

1. To impart knowledge about standard costing and Variance Analysis
2. To provide training as regards concepts, procedures, and legal Provisions of cost audit.

Course Outcome:

1. To understand the concept of standard costing and analysis of variances.
2. To know the concept and types of budgets and concept of budgetary control.
3. To understand prospects of cost accounting standards.

Unit No.	TOPIC	Periods
1	Standard Costing	16
	1.1 Definition and meaning of standard cost & standard Costing.	
	1.2 Types of standards, setting up of Material & Labour Standards	
	1.3 Difference between Standard Costing & Budgetary Control.	
	1.4 Advantages and Limitations of standard costing	
	1.5 Variance Analysis & its Significance	
	1.6. Meaning Types and Causes of Material & Labour variances.	
	1.6. Problems on Material & Labour variances.	
2	Non-Integrated Accounts	10
	2.1 Basic Concepts- Cost Control Accounts, Integrated and Non-Integrated System of Accounting	
	2.2 Accounting Entries for non-integrated accounting system	
	2.3 Practical Problems on non-integrated accounting System	
3	Cost Accounting Record Rules & Cost Audit:	12
	3.1 Introduction to cost accounting record u/s 148 of the companies Act 2013.	
	3.2 Cost records and Verification of Cost Records	
	3.3 Cost auditor – Appointment- Rights and duties	
4	Cost Audit (Legal Provisions):	10
	4.1 Cost Audit - Meaning, Scope, objectives & advantages of Cost Audit.	
	4.2 Cost Audit Report and Annexure to cost Audit Report.	
	4.3 Introduction to Cost Accounting Standards issued by Institute of Cost and Management of India.	
	Total Periods	48

Note -:

Allocation of Marks

- a) 50% For Theory.
- b) 50% For Practical Problems.

Areas of Practical Problems:

- Standard Costing-Material & Labour Variances only. [Simple problem]
 - Non-Integrated Accounts Practical Problems
2. Ravi Kishor -: Advanced Cost Accounting and Cost Systems Taxman's AlliedService Pvt.Ltd., New Delhi.
 3. S.P. Lyengar -: Cost Accounting Principles and Practice, Sultan Chand & SonsAccounting Taxman's, New Delhi.
 4. Ravi Kishor -: Students Guide to Cost Accounting Taxman's, New Delhi.
 5. M.N. Arora -: Cost Accounting Principles and Practice Vikas Publishing House Pvt.Ltd., New Delhi.
 6. S.N. Maheshwari and S.N. Mittal -: Cost Accounting, Theory and Problems, Mahavirbook Depot, New Delhi.
 7. B.L. Lall and G.L. Sharma -: Theory and Techniques of Cost Accounting. HimalayaPublishing House, New Delhi.
 8. V.K. Saxena and Vashista -: Cost Accounting – Textbook. Sultan Chand and Sons,New Delhi
 9. V.K. Saxena and Vashista -: Cost Audit and Management Audit. Sultan Chand andSons, New Delhi
 10. Jain and Narang -: Cost Accounting Principles and Practice. Kalyani Publishers
 11. N.K. Prasad -: Principles and Practice of Cost Accounting Book Syndicate Pvt. Ltd.,Calcutta.
 12. N.K. Prasad -: Advanced Cost Accounting Syndicae Pvt. Ltd., Calcutta.
 13. R.K. Motwani -: Practical Costing. Pointer Publisher, Jaipur.
 14. R.S.N. Pillai and V. Bhagavati -: Cost Accounting.
 15. Hornefgrain and Datar -: Cost Accounting and Managerial Emphasis.
 16. Dr.J.P. Bhosale -: Management Accounting, Vision Publication

Journals -

1. Cost Accounting Standards - The ICWA of India,
Calcutta
2. Management Accountant - The ICWA of
India, Calcutta

Website - <https://icmai.in/icmai/index.php>

T.Y. B.Com.
Marketing Management Special Paper V
Subject Name -: Marketing Management (Semester VI)
 Paper code:COMMM3605A Optional Paper
 Academic Year 2021-22
Medium of Instruction: English/Marathi

Objectives of the Course:

1. To understand the concept of Industrial Marketing
2. To develop awareness regarding Social Marketing
3. To provide knowledge of agriculture marketing
4. To develop skills regarding International marketing

Course outcome:

This course will understand the concept of Industrial Marketing. It will develop awareness regarding social marketing. It will provide special knowledge of agriculture marketing. The students can understand about the International marketing.

Medium of Instruction: English/Marathi

Unit No.	Semester-V	Periods
1	1) Industrial Marketing 1.1 Introduction to Industrial Marketing 1.2 Types of Industrial Goods 1.3 Difference between Industrial and Consumer Marketing 1.4 Purchasing practices of Industrial customer	12
2	2) Social Marketing 2.1 Meaning and Objectives of Social Marketing 2.2 Social Responsibility of Marketing manager 2.3 Impact of Marketing on Society and Other Business 2.4 Social Criticism of Marketing 2.5 Recent Trends in Social Marketing	16
3	3) Agricultural Marketing 3.1 Meaning of Agriculture Marketing 3.2 Types and Features of Agri-Products 3.3 Defects of Agri-marketing and remedies 3.4 Marketing Intelligence System and Agriculture Marketing 3.5 Distinction between manufacture goods marketing and Agriculture goods marketing	08
4	4) International Marketing 4.1 Meaning, nature, need and importance of International Marketing 4.2 International marketing Vs. Domestic Marketing 4.3 Problems and challenges in International marketing 4.4 Mode of entry in International Market 4.5 Scope of International Marketing	12
Total Periods		48

Recommended Books:

1. Marketing Management – Philip Kotler
2. International Marketing : A Comparative System Approach,– David Carson
3. Marketing Today: A Basic Approach- David J. Schwartz

4. The Marketing Edge: Making Strategies work – Thos V. Boroma
5. Value Based Marketing: Marketing Strategies for Corporate Growth and Shareholder value – Peter Doyle
6. Basic Marketing : A Managerial Approach – E. Jenome McCarthy
7. Marketing Channels: A Management View – Bert Rosebloom

T.Y. B.Com.
Marketing Management Special Paper VI
Subject Name -: Marketing Management (Semester VI)
 Paper Code: COMMM3606B Optional Paper
 Academic Year 2021-22
Medium of Instruction: English/Marathi

Objectives of the Course:

1. To understand the role of Marketing Organizations
2. To develop awareness regarding Marketing strategies
3. To provide knowledge about marketing regulations
4. To develop insight about Globalization and Marketing

Course outcome:

This course will understand the role of Marketing Organization. It will develop awareness regarding marketing strategies. It will provide special knowledge of marketing regulations. The students can understand about the Globalization and marketing.

Medium of Instruction: English/Marathi

Unit No.	Semester-VI	Periods
1	1) Marketing Organizations 1.1 Meaning of Marketing Organization 1.2 Changing role of Marketing Organization 1.3 Factors affecting on Marketing Organization 1.4 Essentials of an effective Marketing Organization	12
2	2) Marketing Strategies 2.1 Concept & meaning of Strategy 2.2 Characteristics of Strategy 2.3 Competitive Marketing Strategy & its application in Global Environment 2.4 Benchmarking – A total for effective Marketing Strategy-meaning, process and advantages of Benchmarking	12

3	3) Marketing Regulations 3.1 Importance of Marketing Regulations in Marketing 3.2 Relevance and importance of following Acts in the context Marketing Management – Consumer Protection Acts, 1986, Trade Marks Act, 1999, Competition Acts, 2002, Indian Patent(amendment) Acts, 2005, Bureau of Indian Standards Act, Copy Right Act 1972 (amended)	10
4	4) Globalization and Marketing 4.1 Meaning, Features of Globalization 4.2 Marketing in 21 st Century 4.3 Impact of Globalization on marketing 4.4 Benefits and limitation of Globalization 4.5 Case study related to Global Marketing	14
	Total Periods	48

Recommended Books:

1. Marketing Management – Philip Kotler
2. International Marketing : A Comparative System Approach,– David Carson
3. Marketing Today: A Basic Approach- David J. Schwartz
4. The Marketing Edge: Making Strategies work – Thos V. Boroma
5. Value Based Marketing: Marketing Strategies for Corporate Growth and Shareholder value – Peter Doyle
6. Basic Marketing : A Managerial Approach – E. Jenome McCarthy
7. Marketing Channels: A Management View – Bert Rosebloom

Class T.Y.B.Com .(SemesterVI)

Paper Code: COMBF3606C

- A) **Spl. Paper: III Title of Paper: Banking Law and Practices in India-II (Spl_3)**
 B) **Credit: 4 No. of lectures: 48**

A) Learning Objectives:

1. To acquaint the students with Banking Law and Practice in relation to the Bankingsystem in India
2. To understand the legal aspects of Banking transactions and its implications as Bankerand Customer.
3. To make the Students aware of the Banking Law and Practice in India

B) Learning Outcome:

The main outcome of this course is acquainting students with various Banking Laws that exist in the Banking sector.

TOPICS/CONTENTS:

Chapter No.	Title of the Chapter	Lectures
1.	Relationship between Banker and Customer Relationship as Debtor and Creditor, Banker as Trustee, Banker as Agent, Banker's Obligation of Secrecy of Accounts, Banker's Lien, Right of Set Off, Disclosure permitted by the Banker's Practices and Usage, Bankers Obligation to honour Cheques, Garnishee Order, Termination of Relationship	12
2.	Securities for Advances: Principles of Secured Advances and Precautions to be taken by the banker while advancing against: a) Documents of title to Goods, b) Real Estate, c) Fixed Deposit Receipt, d) Bullion, e) Supply Bills, f) Life Insurance Policy, g) Shares, h) Agricultural Produce	14
3.	Modes of Creating Charge: Lien, Pledge, Hypothecation, Mortgages and types of Mortgages, Precautions to be taken by Bankers while creating and recording charge	12
4.	Recovery Measures Recovery Measures: i) Legal Measures: Debt Recovery Tribunal, Lok Adalat, Corporate Debt ii) Non Legal Measures: Follow up action, One time settlement, Recovery Camps, Recovering through Self Help Groups	10

References:

1. Practice of Law and Banking -: G.S. Gill
2. Banking Law and Practice -: P.N. Varshney
3. Banking Theory and Law Practice -: E. Gordon, K. Natarajan
4. Banking Law and Practice in India -: M.L. Tannan
5. Banking Law and Practice in India -: Maheshwari
6. Law and Practice of Banking -: Prof. Mugli
7. Banking Theory and Practice -: K.C. Shekar
8. Law and Practice of Banking -: B.M. Lall and Nigam
9. Banking Law & Practices Shri. Prakash Misal, Success Publication.

T.Y. B.Com. III Sem - VI

**Subject Name -: Regulation of NBFI's in India
(Spl_4) Course Code -: COMBF3607C**

Objectives :-

1. To acquaint the students with the Non Banking Financial Institutions in India.
2. To give the students an understanding of the operations and developments in NBFISector in India.
3. To enable them to gain an insight into the Regulatory Framework of the NBFISector inthe Indian Economy.

Course Outcomes:

1. Learners will be able to explain functions of money and measurement of money supply.
2. Learners will understand the banking system and its functioning in India.
3. Learners will understand the nature of banking business and business practices.
4. Learners will understand the important recent trends in Foreign Exchange Market.

SEM- VI

Unit No.	Topic	Lectures
1	Non - Banking Financial Institutions 1.1 Meaning and Types of NBFIs 1.2 Distinction between Bank And NBFIs 1.3 Functions of the : 1. Lease Financing Companies 2. Mutual Funds 3. Factoring/ARCs 4. Housing Finance 5. Venture Capital 6. Merchant Bank	12
2	Development Financial Institutions (DFIs) for Various Sectors 2.1 Old Development Financial Institutions – IFCI, ICICI, IDBI, HDFC, SFCs 2.2 DFIs for MSMEs – SIDBI, NSSIDC 2.3 DFIs for Agriculture- NABARD 2.4 DFI for Foreign Trade- EXIM Bank	12
3	Organization, Functioning and Progress of : 3.1 Mutual Funds 3.2 Insurance Companies – Life and Non-Life Insurance 3.3 Post office Savings Schemes 3.4 Provident Funds	12
4	Regulatory Institutions for select Non Banking Financial Marketsegments 4.1 SEBI - Security Exchange Board of India 4.2 IRDA - Insurance Regulatory & Development Authority. 4.3 PFRDA - Provident Fund Regulatory Development Authority 4.4 AMFI- Association of Mutual Funds in India	12
		48

Reference Books:

1. Indian Financial System, H R Machiraju, Vikas Publishing, New Delhi
2. Financial Institutions and Markets, L M Bhole, Tata McGraw-Hill Education, NewDelhi
3. Financial Sector Reforms in India, Radhika Pandey, Ila Patnaik, National Institute of Public Finance and Policy, 2019, New Delhi
4. Indian Economy, Gaurav Dutta and Ashwini Mahajan, S Chand Publications, NewDelhi