

SEMESTER-IV

Semester IV



Category		Paper
Major	COM-202	Fundamentals of Macroeconomics for Business
Major	CFA-203	Financial Statement Analysis OR
Major	CBF-203	Law & Practice of Banking
Major	COM-204	Indirect Taxes OR
Major	CBF-204	Principals & Practice of Insurance
Major	CFA-205	Forensic Accounting OR
Major	CBF-205	Financial Statement Analysis of Banks
Minor	COM-221	Accounting for Service Organization (VET) (Banking & Financial)
AEC	ENG-252	Functional English II : Communicative ENGLISH
	COM-221	Accounting for Service Organization (Financial Accounting)



Name of the Programme: Bachelor of Commerce (Financial Accounting)

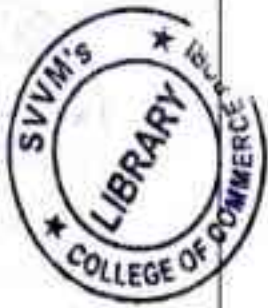
Course Code: COM-202

Title of the Course: Fundamentals of Macroeconomics for Business

Number of Credits: 04

Effective from AY: 2023-24

Pre-requisites for the Course:	Nil	
Course Objectives:	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> 1. To acquaint the students with various macroeconomic variables and enable them to derive the macroeconomic equilibrium analysis. 2. To provide a broad understanding of the concepts of inflation and unemployment and the interlinkage between the two concepts. 3. To analyze the theoretical approaches related to money and consumption and evaluate the implications of economic policies on investment. 4. To analyze the working of a small open economy and understand the impact of macroeconomic policies on an open economy. 	
		No. of Hours
	<p>Unit 1: Introduction, Concepts and National Income Accounting Macroeconomics -Meaning and Scope, National Income – concepts (GNP, GDP, NNP, GVA at basic price and factor cost, Personal Income, Disposable Personal Income), Trends in GDP of India (2014 onwards), Trends in GSDP with reference to Goa (2014 onwards), Green Accounting-meaning and objectives. Components of Aggregate Expenditure, Circular Flow of National Income -Models of Circular Flow (Two, Three and Four Sector), Determinants of Aggregate Demand, Determinants of Aggregate Supply, AS-AD Equilibrium Analysis.</p>	15
Content:	<p>Unit 2: Inflation and Unemployment Inflation: Concept and Causes, Consumer Price Index, Wholesale Price Index (Concepts), Inflation and Interest Rates, Sacrifice Ratio, Costs of Inflation (Social Costs, Costs of anticipated and unanticipated inflation); Rational and Adaptive Expectations. Unemployment: Types of Unemployment (Frictional, Cyclical, Seasonal, Disguised, Structural -meaning of each), Natural rate of unemployment, Costs of Cyclical Unemployment. Measurement of Unemployment -NSSO Classification Methods (Usual Principal Status, Weekly Status, Current Daily Status). Rural-Urban and Male-Female unemployment rate variations. Trends in unemployment rates in India (2014 onwards). Trade-off between Inflation and Unemployment-Phillips Curve analysis in the short run</p>	15



	Unit 3: Money, Consumption and Investment Monetary Policy - Meaning, RBI's Monetary Policy -Objectives and Tools of Monetary Policy (General and Selective), Impact of Monetary Policy on Money Supply. RBI's Monetary Aggregates (M0, M1, M2, M3, M4). The Consumption Function and its determinants, Business Fixed Investment and Inventory Investment (Concept and Determinants), Impact of Monetary Policy on Consumption and Investment	15
	Unit 4: Open Economy and Macroeconomic Policies Open and Closed Economy -Meaning and features, flows of goods and capital, saving and investment in a small and a large open economy, Exchange rates - Fixed, Flexible and Managed Floating (Meaning), International Linkages and Mundel -Fleming model, Demonetization in India, 2016 - Meaning and objectives.	15
Pedagogy:	Lectures, Group discussions, Seminars, Case studies, Field work	
Reference/ Readings:	<ol style="list-style-type: none"> 1. Ahuja, H. L. (2016). <i>Macroeconomics: Theory and Practice</i> (20th ed.). S. Chand Publications. 2. Blanchard, O., & Johnson, D. R. (2018). <i>Macroeconomics</i> (6th ed.). Pearson. 3. Branson, W. H. (1997). <i>Macroeconomic Theory and Policy</i>. Harper Collins India Pvt. Ltd. 4. D'Souza, E. (2008). <i>Macroeconomics</i>. Pearson Education. 5. Directorate of Planning, Statistics and Evaluation, Government of Goa. (Latest). <i>Economic Survey of Goa</i>. 6. Dornbusch, R., & Fischer, S. (1994). <i>Macroeconomics</i>. McGraw-Hill Education. 7. Dwivedi, D. N. (2018). <i>Macroeconomics: Theory and Policy</i> (5th ed.). Mc Graw Hill Education. 8. Gordon, R. J. (2013). <i>Macroeconomics</i>. Pearson Education. 9. Government of India. (Latest). <i>Economic Survey of India</i>. 10. Gupta, G. S. (2017). <i>Macroeconomics: Theory and Applications</i>. McGraw-Hill Education. 11. Mankiw, N. Gregory. (2015). <i>Principles of Macroeconomics</i>. Cengage Learning India Pvt. Ltd. 12. Puri, V. K., Misra, S. K., & Garg, B. (2023). <i>Indian Economy</i>. Himalaya Publishing House. 13. Samuelson, P. A., Nordhaus, W. D., & Chaudhuri, S. (2021). <i>Macroeconomics</i>. McGraw-Hill Education. 	
Course Outcomes:	After completion of this course, the learners will be able to: <ol style="list-style-type: none"> 1. Gain knowledge of various macroeconomic principles and the macroeconomic equilibrium analysis. 2. Understand the economic dimensions of inflation, unemployment and the trade-off between the two macroeconomic variables. 3. Analyze the theoretical approaches to money, consumption and the impact of economic policies on investment 4. Acquire a better understanding of the working of an open economy 	

Final
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Name of the Programme: Bachelor of Commerce (Financial Accounting)
 Course Code: CFA-203
 Title of the Course: Financial Statement Analysis
 Number of Credits: 04
 Effective from AY: 2023-24

Pre-requisites for the Course:	Nil	
Course Objectives:	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> 1. To enable learners to understand the meaning, components significance of financial statements and tools for analysing financial statements. 2. To acquaint learners with skills of analysing financial statements with the help of ratio analysis. 3. To understand the latest tools to analyse and interpret financial statements. 4. To impart skills to learners for preparation of cash flow statement. 	
		No. of Hours
Content:	<p>Unit 1: Introduction to Financial Statement Analysis Meaning and Objectives of Financial Statement Analysis, Types of Financial Analysis (External, Internal, Horizontal, Vertical) Significance of Financial Statement Analysis to various users of financial information, Understanding Financial Statements as per Company Annual Reports: Profit and Loss Statement, Balance sheet and Statement of changes in equity. Decision Support System (DSS): Meaning of DSS, characteristics, component, types, advantages & disadvantages of DSS. Predictive Analytics in Finance: Meaning, predictive analysis models, advantages of predictive analysis, use of predictive analysis in finance. Tools and techniques of analysing financial statements- Comparative, Common size & trend analysis. (Practical problems to be covered on comparative, common size and trend analysis)</p>	20
	<p>Unit 2: Ratio Analysis and Dupont Analysis Meaning and usefulness of Financial Ratios, Analyzing Financial Statements through Ratios: Liquidity Ratios Solvency Ratios Profitability ratios; Turnover ratios and market value ratios, Limitations of Ratio Analysis (Practical problems on calculations of various ratios). Dupont analysis: Concept, principles and types of Dupont analysis (Theory only).</p>	15



	<p>Unit 3: Economic Value Added (EVA) and Balance Score Card (BSC) Economic Value added (EVA): Evolution of EVA concept, EVA concept, Market value added, Calculating EVA: The conceptual issues, calculating Net operating profit after tax (NOPAT), Capital employed (CE), weighted average cost of capital (WAC), Importance of EVA, Advantages of EVA, Limitations of EVA (Theory only). Balance score card (BSC): Concept, objectives and perspectives (Theory only)</p>	10
	<p>Unit 4: Cash Flow Statement Cash Flow statement: Meaning, Objectives of Cash Flow Statement, Non-cash transactions, Activity classification, Cash and cash equivalents, Direct and indirect method, preparation, and presentation of Cash Flow Statement as per indirect method and IND AS 3</p>	15
Pedagogy:	Lectures, Group discussions, Seminars, Case studies, Field work	
Reference/ Readings:	<ol style="list-style-type: none"> Chandra, P. (2022). <i>Financial Management: Theory & Practice</i> (10th Edition). McGraw Hill Education (India) Pvt. Ltd. Gopalkrishnan, A. A. (2015). <i>Understanding financial statements: Analysis and interpretation</i>. New Global Business Press. Gupta, S., & Sharma, R. (2017). <i>Financial Management</i>. Kalyani Publishers. Gupta, S., Sharma, R. K., & Gupta, N. (2018). <i>Financial Management: Theory & Practice</i>. Kalyan Publishers. Helfert, E. A. (2004). <i>Techniques of Financial Analysis</i>. Tata McGraw-Hill Education Pvt. Ltd. Jain, & Narang. (2014). <i>Advanced Accountancy</i>. Kalyani Publishers. Mukherjee, A., & Hanif, M. (2019). <i>Modern Accountancy (Vol. II)</i>. Tata McGraw Hill. Pandey, I. M. (2022). <i>Financial Management</i>. Pearsons India Education Services Pvt Ltd. Raman, A. (2019). <i>Advanced Accountancy</i>. Himalaya Publishing House. Shukla, M. C., & Grewal, T. S. (2016). <i>Advanced Accounts</i> (19th ed.). S. Chand & Co. Subramanyam, K. R. (2022). <i>Financial Statement Analysis</i>. McGraw Hill Education (India) Pvt Ltd. Tulsian, P. C. (2023). <i>Accountancy</i>. S. Chand & Co. Publisher. 	
Course Outcomes:	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> Understand the conceptual framework of financial statement analysis Understand the importance of ratios in analysing financial statements Acquaint with the latest tools and methods of analysing financial information. Understand the intricacies in the preparation of cash flow statement as per AS-3. 	



Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: CBF-203

Title of the Course: Law and Practice of Banking

Number of Credits: 04

Effective from AY: 2023-24

Pre-requisites for the Course:	Nil	
Course Objectives:	<p>Objectives of the Course are:</p> <ol style="list-style-type: none"> 1. To introduce learners to the concept of Negotiable Instruments and related issues. 2. To provide learners with knowledge about the role of Collecting and Paying Bankers. 3. To familiarize learners with the different types of Loans and Advances and the various modes of creating charges. 4. To equip learners with knowledge of Banking Laws. 	
		No. of hours
Content:	<p>Unit 1: Negotiable Instruments. Negotiable Instrument – Meaning, Essentials, Presumptions. Types of Negotiable Instruments – Promissory Note, Bill of Exchange, Cheque. Holder – Holder in due course. Rights and Privileges of a holder in due course. Cheque – Drafting of Cheque, Types of Cheque Crossing of Cheque, Types of Crossing, Marking of Cheque, material alteration, Discharge of Liability. Endorsement – Meaning, Essentials and Kinds of Endorsement, Rules of Endorsement.</p>	15
	<p>Unit 2: Collecting and Paying Banker Collecting Banker –Introduction, Meaning, Role of the collecting Banker-Holder for Value, Holder in Due Course, Agent for collection. Duties and responsibility, precautions and statutory protection to collecting Banker, Negligence, conversion of the cheque. Payment Banker- Introduction, Meaning, Role, Functions, Duties, Precautions and statutory protection and rights, Dishonour of cheque, grounds for Dishonour, Consequences of wrongful honour of cheque.</p>	15
	<p>Unit 3: Loans and Advances and Mode of Creating Charge Principles of sound lending, the basis of credit Classification of Loans and Advances Fund based and Non-Fund based. Types of Securities – Tangible and intangible, primary and collateral, attributes of Good Tangible Security. Advances against various securities –Goods and commodities, *Plant and Machinery, Land and Buildings, Document of title to goods, Government supply bills, Securities, Gold, Bank Fixed Deposit, and Life Insurance policy. Mode of Creating charge - Lien, Pledge,</p>	15



	Hypothecation, Mortgage, Assignment. Guarantee and Indemnity,	
	Unit 4: Banking Laws Reserve Bank of India Act, 1934, Banking Regulation Act, 1949, Limitation Act, 1963, Bankers' Book Evidence Act, 1891, Tax laws applicable in banking operations, Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (DRT Act), Legal Services Authorities Act, 1987- (Lok Adalats), SARFAESI Act, 2002, Lenders Liability Act. Payment and Settlement Act 2007 -Objectives, Functions and Major Provisions.	15
Pedagogy:	Lectures, Group discussions, Seminars, Case studies, Field work	
Reference/ Readings:	<ol style="list-style-type: none"> 1. B.S. Khubchandani, 2007. <i>Practice and Law of Banking</i>. New Delhi: Macmillan India Limited. 2. Bareja, K., (2015). <i>MBD Legal and Regulatory Aspects of Banking</i>. Jalandhar: Malhotra Book Depot. 3. Dr. Mukund Mahajan, 2010. <i>Banking Law and Practice in India Banking and Finance</i>. Pune: Nirali Prakashan. 4. E. Gordon & K. Natarajan, 2013. <i>Banking Theory, Law and Practice</i>. Mumbai: Himalaya Publishing House. 5. Gomez, C., 2011. <i>Banking and Finance Theory, Law and Practice</i>. New Delhi: Phi Learning Private Limited. 6. Gurusamy, D. S., 2010. <i>Banking Theory Law and Practice</i>. New Delhi: Tata Mc graw Hill Publishing Company Limited. 7. Indian Institute of Banking & Finance, (2015). <i>Legal & Regulatory Aspects of Banking</i>. (3rd Ed). Mumbai: Macmillan Publishers India Private Limited. 8. K. P. Kandasami, S. Natarajan & R. Parameswaran, 2009. <i>Banking Law and Practice</i>. New Delhi: S. Chand & Company Ltd. 9. Mishra, S., 2012. <i>Banking Law and Practice</i>. New Delhi: S. Chand & Company Ltd. 10. N. Kumar & R. Mittal, 2002. <i>Banking Law and Practice</i>. New Delhi: Anmol Publications Pvt. Ltd. 11. R. Rajesh & T. Sivagnanasithi, 2009. <i>Banking Theory Law & Practice</i>. New Delhi: Tata Mc graw Hill Publishing Company Limited. 12. Srivastava, D. P., 2013. <i>Banking Theory and Practice</i>. Mumbai: Himalaya Publishing House. 13. Sukhvinder Mishra, (2012). <i>Banking Law and Practice</i>. New Delhi: S. Chand and Company Ltd. 	
Course Outcomes:	After completion of this course, the learners will be able to: <ol style="list-style-type: none"> 1. Understand the concept of Negotiable Instruments and related issues. 2. Elaborate on the role of Collecting and Paying Bankers. 3. Explain various types of Loans and Advances, as well as the different modes of creating charges. 4. Comprehend with various Banking Laws. 	

Name of the Programme: Bachelor of Commerce (Financial Accounting)

Course Code: COM-204

Title of the Course: Indirect Taxes

Number of Credits: 04

Effective from AY: 2023-24



Pre-requisites for the Course:	Nil	
Course Objectives:	Objectives of the Course are: 1. To acquaint learners with basic concepts of Goods and Services Tax. 2. To familiarize learners with various provisions under Goods and Services Tax. 3. To understand the compliance procedure of Goods and Services Tax. 4. To gain the basic knowledge of Customs Duty.	
	No. of Hours	
Content:	Unit 1: Introduction to Indirect Taxes Meaning, Types, and Nature of Indirect Taxes, GST - Dual Concepts of SGST, CGST, UTGST & IGST. Features of GST, Benefits of GST, GST Structure in India, GST Council and its composition, Basic Procedures of GST, Harmonized system of Nomenclature (HSN) Code. Definitions under CGST Act 2017: Goods, Manufacture, Person, Services, Composite Supply, Mixed Supply, Business, Business Vertical, Capital Goods, Casual Taxable Person, Works Contract, Turnover, Aggregate Turnover	15
	Unit 2: Provisions under Goods and Services Tax Act Exemptions from GST: Introduction, Power to grant exemption from tax. Goods and Services exempted from tax. Rates of GST, Levy and Collection of GST, Time and Place of Supply. Inter State Supply, Intra State Supply, Composition Scheme under GST, Input Tax, Output Tax, Net Tax, Utilisation of Input Tax Credit, - Reverse Charge. (Including Problems)	15
	Unit 3: Compliance under Goods and Services Tax Registration, Tax Invoice, Bill of Supply, Debit & Credit Notes, Electronic Way Bill, Types of Returns Filing of Returns Computation of GST Liability, Payment of Tax, Fines and penalties under GST, Assessment & Audit.	15
	Unit 4: Customs Act 1962, and Customs Tariff Act 1975 Nature of Customs duty, Territorial waters and custom waters, Goods under Customs Act, Basic Customs Duty, Additional Customs Duty, Protective Duties, Countervailing Duties, Safeguard Duty, National Calamity Contingent Duty (NCCD), Transactional Value at the time of place of importation, rate of exchange for customs valuation, inclusions and exclusions from assessable value, Methods of valuation of Customs, Baggage, Rate of Custom duty of Baggage. (Including Problems)	15
Pedagogy:	Lectures, Group discussions, Seminars, Case studies, Field work	



Reference/ Readings:	<ol style="list-style-type: none">1. Aditya Singhanla. <i>Taxmann's GST Practice Manual</i>.2. H.C. Mehrotra and V.P Agarwal. <i>Goods and Service Tax, Sahitya Bhawan Publication Agra.</i>3. Relevant Bare Acts.4. V.S Datey. <i>Taxmann's GST Ready Reckoner</i>.5. V.S Datey. <i>Taxmann's Indirect Law and Practice</i>.6. Vinod K Singhanla. <i>Taxmann's Students Guide to GST and Customs Law</i>. <p>Note: Latest Editions relevant to the Assessment year.</p>
Course Outcomes:	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none">1. Understand the basic concepts of Goods and Services Tax.2. Understand various provisions under Goods and Services Tax Act3. Understand the compliance procedure of GST4. Understand the basic concepts of Customs Duty.

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Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: CBF-204

Title of the Course: Principles and Practice of Insurance

Number of Credits: 04

Effective from AY: 2023-24



Pre-requisites for the Course:	Nil	
Course Objectives:	Objectives of the Course are: 1. To introduce learners to the concept of risk, insurance and the history of Insurance in India. 2. To educate learners about the various Life Insurance products. 3. To make learners familiar with General Insurance products. 4. To provide knowledge on Marketing of Insurance products.	
Content:	Unit 1: Introduction to Insurance Risk- Meaning, Types, Causes, Methods of Handling Risks. Insurance: Meaning, Origin and Development, Functions, Classification, Principles, Advantages, disadvantages, Procedure for taking a policy, Reinsurance, Double- Insurance. History of the Insurance Industry in India, structure of Insurance Companies, Role of IRDAI	10
	Unit 2: Life Insurance Meaning, features, benefits and importance of Life Insurance, Contents of life insurance policy, Documentation in life insurance contracts, the procedure for issuing a life insurance policy, Types of Life Insurance policies - Term, whole life, endowment, money back, child, retirement, pension, unit linked, group insurance, An overview of Lump Sum Policies, Instalment/Annuity policies, Rider benefits, Public and private sector companies in Life Insurance business in India,	15
	Unit 3: General Insurance Meaning, features, benefits and importance of General Insurance, Fire Insurance - Meaning, features and types of policies. Marine Insurance - Meaning, features and types of policies. Motor Vehicle Insurance - Meaning, features and types of policies. Engineering Insurance - meaning, features and types of policies. Health Insurance – Meaning, features and types of policies. Pradhan Mantri Jan Arogya Yojana (PMJAY). Deen Dayal Swasthya Seva Yojana (DDSSY). Personal Accident Insurance - Meaning, features and types of policies. Pradhan Mantri Suraksha Bima Yojana (PMSBY). Liability Insurance - Meaning, features and types of policies. Crime Insurance - Meaning, features and types of policies (Burglary Insurance, Fidelity Guarantee Insurance and Money Insurance). Travel Insurance - Meaning, features and types of policies. Social Insurance, Rural Insurance and Micro-	20



	insurance. Public and private sector companies in General Insurance business in India.	
	<p>Unit 4: Insurance Marketing</p> <p>Understanding Insurance Customers, Customer needs in insurance, Factors influencing customer buying behaviour in Insurance, Importance of ethical behaviour in Insurance Sector, Code of conduct in insurance business, Insurance Intermediaries -Agents, Brokers, Surveyors and Third-Party Administrators (TPA), Functions of Agents, Procedure for becoming an Agent, Functions of Brokers, Procedure for becoming a Broker, Functions of Surveyor, Procedure for becoming a Surveyor, Functions of TPA, Procedure for becoming TPA. Recent trends in Distribution Channels – Direct Selling, Bancassurance, Online marketing, Web Aggregators, Insurance Institute of India.</p>	15
Pedagogy:	Lectures, Group discussions, Seminars, Case studies, Field work	
Reference/ Readings:	<ol style="list-style-type: none"> 1. Agarwal, O.P., 2010. <i>Banking and Insurance</i>. Mumbai: Himalaya Publishing House. 2. Bhargava, R. (2023). <i>Insurance Laws Manual</i> (24 ed.). Taxmann's Editorial Board -Taxmann Publications. 3. Chaudhary, R. N. (2022). <i>General Principles of Law of Insurance</i> (First ed.). Central Law Publication. 4. Das, S. C., & Sahoo, S. C. (2018). <i>Insurance Management</i> (First ed.). Himalaya Publishing House. 5. Dayal, H. (2017). <i>The Fundamentals of Insurance: Theories, Principles and Practices</i> (First ed.). Notion Press. 6. George E. R. (2011). <i>Principles of Risk Management and Insurance</i>. Pearson Education. 7. Gupta, P. K. (2016). <i>Essential of Insurance and Risk Management</i> (First ed.). Himalaya Publishing House. 8. Gupta, P. K. (2017). <i>Fundamentals of Insurance</i>. Himalaya Publishing House 9. Karthikeyan, M. E. (2019). <i>Fundamental Principles of Insurance</i> (First ed.). Sahitya Bhawan Publications. 10. Mishra, M.N., Mishra S.B. (2009). <i>Insurance Principles and Practice</i> 11. P. Periasamy (2011)., <i>Principles and Practice of Insurance</i>. Mumbai: Himalaya Publishing House. 12. Periasamy, P. (2019). <i>Principles and Practice of Insurance</i> (Second ed.). Himalaya Publishing House. 13. Tyagi, C., & Tyagi, M. (2022). <i>Insurance Law and Practice</i> (Third ed.). Publishers and Distributors (P) Ltd. 	
Course Outcomes:	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none"> 1. Summarize the Concepts of risk, Insurance and the history of Insurance in India. 2. Explain the Various Life Insurance Policies 3. Elaborate on different types of General Insurance products 4. Understand the marketing of Insurance products. 	

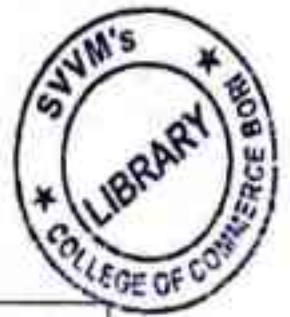
Name of the Programme: Bachelor of Commerce (Financial Accounting)

Course Code: CFA-205

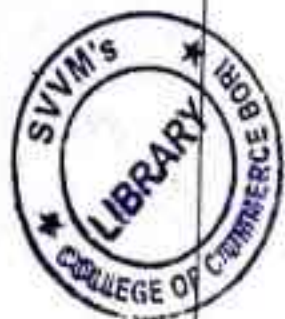
Title of the Course: Forensic Accounting

Number of Credits: 02

Effective from AY: 2023-24



Pre-requisites for the Course:	Nil	
Course Objectives:	Objectives of the Course are: 1. To understand the fundamental concepts and develop proficiency in investigative techniques in the area of forensic accounting. 2. To explore specialized areas within the field of forensic accounting.	
		No. of Hours
Content:	Unit 1: Introduction to Forensic Accounting and Investigative Techniques Introduction - Definition and Scope of Forensic Accounting. Historical Overview and Evolution. Role in Modern Business Environment. Ethical Considerations and Professional Standards. Investigative Techniques. Understanding Fraud and Types of Financial Crimes. Interviewing Techniques and Interrogation Skills. Data Collection and Evidence Gathering Methods. Document Examination and Analysis. Fraud Detection and Prevention Strategies.	15
	Unit 2: Specialized Areas in Forensic Accounting Specialized Areas - Digital Forensics and Cybercrime Investigation. Money Laundering and Terrorism Financing. Bankruptcy and Insolvency Investigations. Insurance Claims and Fraudulent Activities. Litigation Support and Expert Witness Testimony. Practical Applications - Application of Investigative Techniques. Analysis of Financial Statements and Fraudulent Transactions.	15
Pedagogy:	Lectures, Group discussions, Seminars, Case studies, Field work	
Reference/ Readings:	<ol style="list-style-type: none">1. Baldava, S., & Agarwal, D. (2021). <i>Forensic Investigations and Fraud Reporting in India: Practical Insights to Predict, Prevent, Detect and Investigate Frauds</i>. Bloomsbury India.2. Bansal, A. (2017). <i>Forensic Accounting & Audit Anticipation in India</i>. LAP Lambert Academic Publishing.3. Baxi, C. J. (2021). <i>New Era of Forensic Accounting</i>. Bharat Law House Pvt Ltd.4. Dalal, C. (2021). <i>The Theory of Inverse Logic in Forensic Accounting</i>. Oak Bridge Publishing Pvt. Ltd.5. Devarajappa S., Gurudath A.S., Yadav R.A. (2015). <i>Forensic Accounting and Auditing</i>. Himalaya Publishing House Pvt. Ltd.6. Devi, D. S. (2023). <i>Basics of Forensic Accounting</i>. Iterative International Publishers IIP.	



	<ol style="list-style-type: none">7. Gandhi, U. (2023). <i>Accounting and Financial Frauds - The What, The How and The Why</i>. The Write Order.8. Hamilton, B. H., & Scarabelli, M. (2014). <i>Forensic accounting and finance: Principles and practice</i>. Routledge.9. Joshi, A. (2012). <i>Students' Handbook on Forensic Accounting</i>. lulu.com.10. Kaur, K. (2019). <i>Forensic Accounting and Auditing</i>. Kanwaljeet Khorana.11. Khan, A. (2024). <i>Forensic Accounting, Fraud Investigation and Fraud Analytics</i>. Adil Khan.12. Nigrini, M. J. (2012). <i>Forensic analytics: Methods and techniques for forensic accounting investigations</i>. John Wiley & Sons.13. Shah, D. B. (2019). <i>Forensic Accounting: The 3rd Eye of Accounting Fraternity</i>. LAP Lambert Academic Publishing.14. Sharma B. R. (2020), <i>Forensic Science in Criminal Investigation and Trials</i>. Lexisnexis15. Sultan, S. (2017). <i>Forensics Accounting</i>. Expert of Course Publishing
Course Outcomes:	<p>After completion of this course, the learners will be able to:</p> <ol style="list-style-type: none">1. Explain the fundamental concepts of forensic accounting.2. Develop expertise in investigative techniques used in forensic accounting3. Understand money laundering, bankruptcy investigations, and litigation support for addressing complex financial issues.4. Apply theoretical knowledge and practical skills to analyze reports and communicate findings effectively.

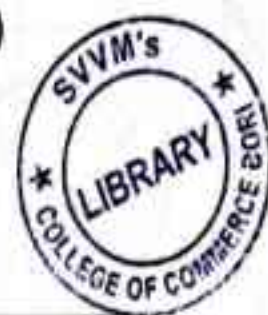
Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: CBF-205

Title of the Course: Financial Statement Analysis of Banks

Number of Credits: 02

Effective from AY: 2023-24



Pre-requisites for the Course:	Nil	
Course Objectives:	Objectives of the Course are: 1. To provide learners with a thorough understanding of the financial statements of banks. 2. To equip them with the knowledge and techniques of analysing bank financial statements, including the CAMEL model.	
	No. of hours	
Content:	Unit 1: Annual Report and Financial Statements of Banks Annual Report-Content and Importance. Bank Financial Statements- Meaning, Significances, Balance sheet, Profit and Loss Account, and Cash Flow Statement (Schedule-1 to Schedule-18) Different between Standalone and Consolidated Financial Statements. Practical problems on Bank Financial statements.	15
	Unit 2: Analysis of Financial Statements of Banks Techniques of Bank Financial Statements Analysis- Common Size Statement, Comparative Statement, Trend Analysis, Cash Flow Analysis, and Ratio Analysis. Concepts and Problems. CAMEL Model-Concept and Components-Capital Adequacy Ratio, Asset Quality Ratio, Management Efficiency Ratio Earning Quality Ratio, and Liquidity Ratio. Practical Problems on the CAMEL Model.	15
Pedagogy:	Lectures, Group discussions, Seminars, Case studies, Field work	
Reference/ Readings:	<ol style="list-style-type: none">1. Bhattacharya (2015). <i>Financial Accounting for Business Managers Perspective</i>, Prentice Hall of India.2. Bhattacharya, D. (2012). <i>Management Accounting</i>. Pearson Education Ltd.3. CFA Program (2021), <i>Financial Reporting and analysis</i>. CFA, Level1, Volume Wiley.4. Fridson, M.S & Alvarez, F (2022). <i>Financial statement analysis: A practitioner's guide</i>, (5th Ed.). Wiley.5. Hariharan Chandrasekar, (2021). <i>Indian Banking Performance: A CAMEL Approach.</i>, Lambert Academic Publishing6. ICAI University (2003). <i>Indian Banking System the Changing Scene</i>. Hyderabad: The ICAI University.7. Indian Institute of Banking & Finance, (2015). <i>Accounting & Finance for Banking</i>. (3rd Ed). Mumbai: Macmillan Publishers India Private Limited.8. Indian Institute of Banking & Finance, (2018). <i>Banker's Handbook on Accounting</i>. Mumbai: Macmillan Publishers India Limited.	



9. K.R Subramanyam., (2020). *Financial Statement Analysis*. Noida: Mc Graw Hill
10. *Latest Annual Report of the HDFC Bank*
11. *Latest Annual Report of the State Bank of India*
12. Padmalatha Suresh & Justin Paul, (2010). *Management of Banking And Financial Services*. New Delhi: Dorling Kindersley (India) Pvt. Ltd.
13. Subramanyam, K.R. (2021). *Financial Statement Analysis*, McGrawHill, New Delhi.
14. Zebralearn., (2023). *Financial Statement Analysis Handbook*. Surat: Zebra Learn Pvt Ltd.

Course Outcomes:

- After completion of this course, the learners will be able to:
1. Comprehend the Bank's Annual Report and Financial Statements.
 2. Analyse the financial statements of banks.
 3. Evaluate bank financial statements by using various techniques.
 4. Assess the performance of the Bank by using CAMEL Model.

Name of the Programme: Bachelor of Commerce (Banking and Financial Services)

Course Code: COM-221

Title of the Course: Accounting for Service Organisations (VET)

Number of Credits: 04

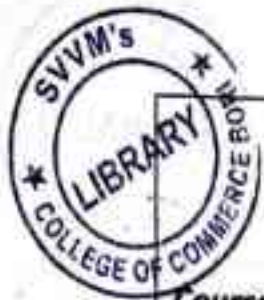
Effective from AY: 2023-24



Pre-requisites for the Course:	Nil	
Course Objectives:	<p>Objectives of the Course are:</p> <ol style="list-style-type: none">1. To acquaint learners with basic knowledge of various provisions of preparing and finalising the accounts of Banking Companies.2. To impart knowledge of preparation of final accounts of General Insurance Companies.3. To familiarize learners with finalising of accounts of Hotels and Educational Institutions.4. To impart knowledge of preparing and finalising the accounts of professionals.	
	No. of hours	
Content:	<p>Unit 1: Accounting for Banking Companies Meaning of Banking and Banking Company, Brief idea about-Important Legal Provisions affecting the accounts, Different types of Deposits, Different types of Advances, Other Facilities extended to Customers. Practical problems to cover preparation of Balance Sheet (Form A) and Profit and Loss Account (Form B) in Vertical Form with Separate Schedules.</p>	15
	<p>Unit 2: Accounting for General Insurance Companies Types of Insurance, Accounts of General Insurance Company. Final accounts to be prepared as per IRDA and shall comply with the requirement of Schedule B. Revenue account to be prepared under FORM B-RA. Profit & Loss A/C to be prepared under FORM B-PL. Balance Sheet to be prepared under FORM B-BS</p>	15
	<p>Unit 3: Accounting for Hotels and Educational Institutions Hotels: Concepts, Visitors Ledger (theory only) and final Accounts of Hotels under sole proprietorship, partnership and joint stock company (in case of company-as per Schedule III, Companies Act 2013). Educational Institutions: Introduction-Books of accounts- Annual statement of Accounts -- Receipts and Payments account, Income and Expenditure account and balance sheet.</p>	15
	<p>Unit 4: Accounting for Professional Organisations Accounting books and documents to be maintained by professional like Doctor, Lawyers, Engineers, and Accountants as per the provisions of Income Tax Act. Precautions to be taken in maintaining accounts- Relation between accounts of professional persons and their household accounts- preparation</p>	15



	of final accounts: Income and Expenditure Account and Balance sheet.
Pedagogy:	Lectures, Group discussions, Seminars, Case studies, Field work
Reference/ Readings:	<ol style="list-style-type: none"> 1. Anthony, R. N, Hawkins, D., Merchant, K. A., (2017). <i>Accounting: Text and Cases</i> (13th Ed). Mc Graw Hill Education. 2. Ashok, S. (2012). <i>Financial Accounting for Managers</i>. Nagpur: Lexix Nexix Butterworths. 3. David, H. and Robert, A. (2018). <i>Accounting Text and Cases</i>. New Delhi: Tata McGraw Hill Education Pvt Ltd. 4. Hanif, M. and Mukherjee, A. (2019). <i>Modern Accountancy</i>. New Delhi: Tata McGraw Hill Pvt Ltd (Vol I and II). 5. Jain, & Narang (2013). <i>Advanced Accountancy</i>. New Delhi: Kalyani Publishers. 6. Jain, & Narang (2021). <i>Corporate Accounting</i>. New Delhi: Kalyani Publishers. 7. Karthikayan, M., Karunakaran, M. (2013). <i>Corporate Accounting</i>. New Delhi: Discovery Publishing House Pvt Ltd. 8. Khan and Jain (2013). <i>Advanced Accountancy Vol I</i>. New Delhi: Kalyani Publisher. 9. Khan and Jain (2022). <i>Management Accounting</i>. New Delhi: Tata McGraw Hill Education Pvt Ltd 10. Latitha, R., and Rajsekaran, V. (2018). <i>Financial Accounting</i>. Noida, UP: Pearson India Binding House. 11. Maheshwari S.N, Maheshwari, S.K and Maheshwari S.K (2018). <i>Advanced Accountancy Vol I</i>. New Delhi: Vikas Publishing House Pvt Ltd. 12. Maheshwari, S.N, Maheshwari, S.K, and Maheshwari, S (2019) <i>Financial Accounting</i> New Delhi: Vikas Publishing House Pvt Ltd. 13. Monga, J. R., & Ahuja, G. <i>Advanced Accounting (Vols. I, II)</i>. Noida: Mayoar Paperback. 14. Mukherjee, A., & Hanif, M. (2002). <i>Modern Accountancy (Vol. II)</i>. New Delhi: Tata McGraw Hill. 15. Paul, S.K (2012). <i>Accountancy</i>. New Delhi: New Central Book Agency. 16. Pillai, R.S and Bhagavati, U.S. (2011). <i>Fundamentals of Advanced Accounting Vol I</i>. New Delhi: S Chand and Co Pvt. 17. Prashanta Athma & N. Rajyalaxmi, <i>Accounting for service organizations</i>. Himalaya Publishing House Private Ltd. New Delhi 18. Ramachandran N., Kumar Kakani , R. (2012). <i>Financial Accounting for Management</i>. New Delhi: Tata McGraw Hill Education Pvt Ltd 19. Shukla, M. C., & Grewal, T. S. <i>Advanced Accounts</i>. New Delhi: S. Chand & Co. 20. Shukla, M.C and Grewal, T.S (2015). <i>Advanced Account Vol I</i>. New Delhi: S Chand and Co Ltd. 21. Stittle J., and Robert, W. (2008). <i>Financial Accounting</i>. New Delhi: Sage Publication. 22. Tulsian, P. C. <i>Accountancy</i>. New Delhi: S. Chand & Co



Course Outcomes:

After completion of this course, the learners will be able to:

1. Understand the provisions as laid down by the Banking Regulation Act 1949 to maintain and finalize their books of accounts
2. Understand the accounting procedures followed by the General Insurance Companies to finalize their books of accounts
3. Understand the relevant accounting procedures followed by the Hotels and Educational institutions to finalize their books of accounts
4. Understand the procedure followed by the Professionals while finalizing their books of accounts.



Semester IV

Name of the Programme : B.A. English

Course Code : ENG-252

Title of the Course : Functional English II: Communicative English 1.2

Number of Credits : 02

Effective from AY : 2024-25

Pre-requisites for the Course:	Basic knowledge of English	
Course Objectives:	<ol style="list-style-type: none"> 1. To introduce students to advanced writing skills 2. To develop language correction and editing skills 3. To familiarize students with skills of drafting proposals 4. To initiate students into the world of research 	
		No. of Hours
Content:	Unit 1 1. English Idioms & Phrasal Verbs 2. Identifying and correcting grammatical errors	10
	Unit 2 1. Editing: Students to practice editing skills on prose passages	10
	Unit 3 1. Drafting a Project Proposal Title, Introduction (background & significance), objectives, sources, methodology, literature review, citation, references	10
Pedagogy:	Interactive and integrative approaches	
References/Readings:	<ol style="list-style-type: none"> 1. American Psychological Association. <i>Publication Manual of the American Psychological Association</i>. 7th ed., APA, Washington, 2019. 2. Gupta, Nilanjana. <i>English for All</i>. Macmillan, 2018. 3. Gupta, Renu. <i>A Course in Academic Writing</i>. Orient Blackswan, 2010.. 4. Hamp-Lyons, Liz & Ben Heasley. <i>Study Writing: A Course in Writing Skills for Academic Purposes</i>. Cambridge UP, 2006. 5. Riordan, G. Daniel & Steven A. Panley. <i>Technical Report Writing Today</i>. Dreamtech Press, 2004. 	
Course Outcomes:	At the end of this course, students will be: <ol style="list-style-type: none"> 1. Equipped with skills of advanced grammar 2. Conversant with editing of prose passages 3. Proficient in the skills of writing proposals 4. Confident to explore the field of research 	

Name of the Programme: Bachelor of Commerce (Financial Accounting)

Course Code: COM-221

Title of the Course: Accounting for Service Organisations (VET)

Number of Credits: 04

Effective from AY: 2023-24



Pre-requisites for the Course:	Nil	
Course Objectives:	Objectives of the Course are: 1. To acquaint learners with basic knowledge of various provisions of preparing and finalising the accounts of Banking Companies. 2. To impart knowledge of preparation of final accounts of General Insurance Companies. 3. To familiarize learners with finalising of accounts of Hotels and Educational Institutions. 4. To impart knowledge of preparing and finalising the accounts of professionals.	
		No. of Hours
Content:	Unit 1: Accounting for Banking Companies Meaning of Banking and Banking Company, Brief idea about-Important Legal Provisions affecting the accounts, Different types of Deposits, Different types of Advances, Other Facilities extended to Customers. Practical problems to cover preparation of Balance Sheet (Form A) and Profit and Loss Account (Form B) in Vertical Form with Separate Schedules.	15
	Unit 2: Accounting for General Insurance Companies Types of Insurance, Accounts of General Insurance Company. Final accounts to be prepared as per IRDA and shall comply with the requirement of Schedule B. Revenue account to be prepared under FORM B-RA. Profit & Loss A/C to be prepared under FORM B-PL. Balance Sheet to be prepared under FORM B-BS	15
	Unit 3: Accounting for Hotels and Educational Institutions Hotels: Concepts, Visitors Ledger (theory only) and final Accounts of Hotels under sole proprietorship, partnership and joint stock company (in case of company-as per Schedule III, Companies Act 2013). Educational Institutions: Introduction-Books of accounts- Annual statement of Accounts - Receipts and Payments account, Income and Expenditure account and balance sheet.	15
	Unit 4: Accounting for Professional Organisations Accounting books and documents to be maintained by professional like Doctor, Lawyers, Engineers, and Accountants as per the provisions of Income Tax Act. Precautions to be taken in maintaining accounts- Relation between accounts of professional persons and their household accounts- preparation	15



	of final accounts: Income and Expenditure Account and Balance sheet
Pedagogy:	Lectures, Group discussions, Seminars, Case studies, Field work
Reference/ Readings:	<ol style="list-style-type: none"> 1. Anthony, R. N, Hawkins, D., Merchant, K. A., (2017). <i>Accounting: Text and Cases</i> (13th Ed). Mc Graw Hill Education. 2. Ashok, S. (2012). <i>Financial Accounting for Managers</i>. Nagpur: Lexix Nexix Butterworths. 3. David, H. and Robert, A. (2018). <i>Accounting Text and Cases</i>. New Delhi: Tata McGraw Hill Education Pvt Ltd. 4. Hanif, M. and Mukherjee, A. (2019). <i>Modern Accountancy</i>. New Delhi: Tata McGraw Hill Pvt Ltd (Vol I and II). 5. Jain, & Narang (2013). <i>Advanced Accountancy</i>. New Delhi: Kalyani Publishers. 6. Jain, & Narang (2021). <i>Corporate Accounting</i>. New Delhi: Kalyani Publishers. 7. Karthikayan, M., Karunakaran, M. (2013). <i>Corporate Accounting</i>. New Delhi: Discovery Publishing House Pvt Ltd. 8. Khan and Jain (2013). <i>Advanced Accountancy Vol I</i>. New Delhi: Kalyani Publisher. 9. Khan and Jain (2022). <i>Management Accounting</i>. New Delhi: Tata McGraw Hill Education Pvt Ltd 10. Latitha, R., and Rajsekaran, V. (2018). <i>Financial Accounting</i>. Noida, UP: Pearson India Binding House. 11. Maheshwari S.N, Maheshwari, S.K and Maheshwari S.K (2018). <i>Advanced Accountancy Vol I</i>. New Delhi: Vikas Publishing House Pvt Ltd. 12. Maheshwari, S.N, Maheshwari, S.K, and Maheshwari, S (2019) <i>Financial Accounting</i> New Delhi: Vikas Publishing House Pvt Ltd. 13. Monga, J. R., & Ahuja, G. <i>Advanced Accounting (Vols. I, II)</i>. Noida: Mayoor Paperback. 14. Mukherjee, A., & Hanif, M. (2002). <i>Modern Accountancy (Vol. II)</i>. New Delhi: Tata McGraw Hill. 15. Paul, S.K (2012). <i>Accountancy</i>. New Delhi: New Central Book Agency. 16. Pillai, R.S and Bhagavati, U.S. (2011). <i>Fundamentals of Advanced Accounting Vol I</i>. New Delhi: S Chand and Co Pvt. 17. Prashanta Athma & N. Rajyalaxmi, <i>Accounting for service organizations</i>. Himalaya Publishing House Private Ltd. New Delhi 18. Ramachandran N., Kumar Kakani, R. (2012). <i>Financial Accounting for Management</i>. New Delhi: Tata McGraw Hill Education Pvt Ltd 19. Shukla, M. C., & Grewal, T. S. <i>Advanced Accounts</i>. New Delhi: S. Chand & Co. 20. Shukla, M.C and Grewal, T.S (2015). <i>Advanced Account Vol I</i>. New Delhi: S Chand and Co Ltd. 21. Stittle J., and Robert, W. (2008). <i>Financial Accounting</i>. New Delhi: Sage Publication. 22. Tulsian, P. C. <i>Accountancy</i>. New Delhi: S. Chand & Co

**Course
Outcomes:**

After completion of this course, the learners will be able to:

1. Understand the provisions as laid down by the Banking Regulation Act 1949 to maintain and finalize their books of accounts
2. Understand the accounting procedures followed by the General Insurance Companies to finalize their books of accounts
3. Understand the relevant accounting procedures followed by the Hotels and Educational institutions to finalize their books of accounts
4. Understand the procedure followed by the Professionals while finalizing their books of accounts.

