

T.Y. B.Com.
Banking & Finance Special Paper II
Subject Name :- Financial Markets and Institutions in India.
Course Code :- 305 – b.

Objectives :

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

Term - I

Unit No.	Topic	Lectures
1	Indian Financial System : A) Financial Institutions - Regulatory, Intermediary and Non-Intermediaries. B) Financial Markets - Money and Capital Markets. C) Financial Instruments D) Indicators of Financial Development E) Role of Financial System in Economic Development	12
2	Indian Money Market 2.1 Meaning and Scope of Indian Money Market 2.2 Structure and Characteristics of Money Market 2.3 Functions of Indian Money Market 2.4 Institutions in the Money Market 2.5 Deficiencies of Indian Money Market. 2.6 Reforms in Indian Money Market after 1991	12
3	Indian Capital Market 3.1 Meaning and Scope of Indian Capital Market. 3.2 Characteristics of Capital Market. 3.3 Participants of Capital Market BSE - Bombay Stock Exchange NSE -National Stock Exchange OTCEI - Over the Counter Exchange of India. 3.4 Primary and Secondary Markets : its working 3.5 Reforms in Indian Capital Market after 1991.	12
4	Foreign Exchange Market 1. Meaning, Segments, Participants. 2. Spot, Forward Market 3. Basics of Exchange Rate Determination 4. Rate Quotations 5. Methods of Foreign Exchange 6. Exchange Risk Management	12
		48

TERM - II

5	NBFIs (Non-Banking Financial Institutions 5.1 Meaning and Types of NBFIs	
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	5.2 Distinction between Bank And NBFIs 5.3 Functions of Following : 1. Lease Financing 2. Mutual Funds 3. Factoring 4. Housing Finance 5. Venture Capital 6. Merchant Bank	12
6	Development Financial Institutions (DFIs) Working and Progress of : 1. IFCI - Industrial Finance Corporation of India 2. SIDBI - Small Industries Development Bank of India 3. SFCs - State Finance Corporations. 4. NSSIDC - National Small Scale Industrial Development Corporation 5. Mudra Bank 6. Bharatiya Mahila Bank	12
7	Investment Institutions in India Organization, Working & Functions of 7.1 UTI - Unit Trust of India. 7.2 Life Insurance Companies - Public & Private. 7.3 Non Life Insurance Companies - Public & Private. 7.4 Post office Savings Schemes 7.5 Provident Funds 7.6 Pension Funds	12
8	Regulatory Institutions In Market : Organization Functions & Working of 8.1 SEBI - Security Exchange Board of India 8.2 IRDA - Insurance Regulatory & Development Authority. 7.3 PFRDA - Provident Fund Regulatory Development Authority.	12
		48
Recommended Books		
1. Financial Institution and Market : L. M. Bhole 2. Financial market and institutions of India : Dr. MukundMahajan, NiraliPrakashan 3. Indian Banking System : Dr. B. R. Sangale, Success Publication, Pune. 4. Business Finance and Financial Services : Dr. MukundKohok 5. Indian Financial System : Dr. M. Y. Khan 6. Investment and Securities Markets in India : V. A. Avadhani 7. Economic Reforms and Capital Markets in India : Anand Mittal 8. BharatiyaVittaBajar : Dr. Shinde S. G., Success Publication, Pune. Financial Market and Institutions in India :Dr. Sunil Shete, Succes Publication.		

T.Y. B.Com.
Banking & Finance Special Paper III
Subject Name :- Banking Law and Practices in India.
Course Code :- 306 - b.

Objectives:

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

Term I

Unit No.	Topic	Lectures
1.	LAWS RELATING TO BANKING IN INDIA Provisions of The Banking Regulation Act, 1949, with reference to the following: Definition – Capital - Reserve Fund - Cash Reserve for Non Schedule Banks Liquid Assets – Licensing - Branch Licensing - Management Profit and Loss Account and Balance Sheet – Sec. 10, 29 & 30 Powers of the Reserve Bank of India – Sec. 35 & 36 Voluntary Amalgamation – Sec. 44A Compulsory Amalgamation – Sec. 45 Liquidation – Sec. 45 Banking Regulation Act as applicable to Co-operative Banks.	14
2.	NEGOTIABLE INSTRUMENTS ACT, 1881 Definition, Characteristics and Presumptions of Negotiable Instruments. Promissory Note, Bills of Exchange and Cheque – Definition and Features Parties to Negotiable Instruments Negotiation Presentment Notice of Dishonor Noting and Protesting	14
3.	PAYING BANKER Precautions in Payment of Customers' Cheques Paying Banker's Duties and Rights Statutory Protection to Paying Banker Payment of forged Cheque Return of cheques	10
4.	COLLECTING BANKER Precautions in collecting Customer's Cheques Collecting Banker's - Duties and Rights Statutory Protection to Collecting Banker Dishonor of Cheques by Non-Acceptance and Non-Payment	10
Total		48

Term II

Unit No.	Topic	Lectures
5	RELATIONSHIP BETWEEN BANKER AND CUSTOMER	14

	Definition of 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	
6	SECURITIES FOR ADVANCES: Principles of Secured Advances 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	10
7.	MODES OF CREATING CHARGE: Lien , Pledge , Hypothecation Mortgages and types of Mortgages, Precautions to be taken by Bankers while creating and recording charge	10
8.	PROJECT APPRAISAL & RECOVERY MEASURES A) Steps in Project Appraisal - Economic, Technical, Managerial, Operational and Financial Aspects. B) Recovery Measures: i) Legal Measures: Debt Recovery Tribunal – LokAdalat – Corporate Debt ii) Non Legal Measures: Follow up action – One time settlement – Recovery Camps – Recovering through Self Help Groups. Recovery System – Recovery under Securitisation and Reconstruction of financial Assets and enforcement of Security Interest Act, 2003	14
Total		48

Recommended Books

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.
Cost and Works Accounting Special Paper II
Subject Name :- Cost and Works Accounting.
Course Code :- 305 – e.

Objectives :-

1. To provide Knowledge about the concepts and principles application of Overheads
2. To provide also understanding various methods of costing and their applications.

Level of Knowledge :- Basic Knowledge.

Term I

Unit No.	Topic	No. of Lectures
1.	Overheads:	6
	1.1. Meaning and definition of overheads. 1.2. Classification of overheads	
2.	Accounting of Overheads (Part-I)	14
	2.1 Collection and Allocation of overheads. 2.2 Apportionment and Re-apportionment of overheads	
3.	Accounting of Overheads (Part-II)	20
	3.1 Absorption - Meaning, Methods of Overhead Absorption 3.4 Under and Over Absorption of overheads- Meaning, Reasons and Accounting treatment	
4.	Activity Based Costing	8
	4.1 Definitions-Stages in Activity Based Costing	
	4.2 Purpose and Benefits of Activity Based Costing	
	4.3 Cost Drivers 4.4 Problems on Activity Based Costing [Simple Problems only]	
Total		48

Term II

Unit No.	Topic	Lecture
5.	Methods of Costing:	08
	5.1 Introduction to Methods of Costing. 5.2 Job Costing- Meaning, Features, Advantages and Limitations	
6.	Contract Costing:	16
	6.1 Meaning and Features of Contract Costing	
	6.2 Work Certified and Uncertified, Escalation clause, Cost Plus contract, work-in- progress 6.3 Profit on incomplete contract	
7.	Process Costing	14
	7.1 Meaning and features of process costing	
	7.2 Preparation of process accounts including normal and abnormal loss/gain 7.3 Joint Products and By Products [Theory Only]	
8.	Service Costing:	10

	8.1 Meaning, Features and Applications. 8.2 Cost Unit-Simple and composite 8.3 Cost Sheet for Motor transport service 8.4 Cost Statement for Hospital and Hotel Organization	
	Total	48

Note -: Allocation of Marks -:

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

Areas of Practical Problems

- Accounting & Control of Overhead. [Part I]5
Primary Distribution of Overheads, Repeated & Simultaneous equation methods only.
- Accounting & Control of Overhead. [Part II]
Problems on Machine Hour Rate Only.
- 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 industry Service.

Books Journals and Websites Recommended for Cost and Works Accounting Paper I, II and III	
1.	Prof. Subhash jagtap -: Practice in Advanced costing and Management Accounting. Nirali Prakashan, Pune
2.	Ravi Kishor -: Advanced Cost Accounting and Cost Systems Taxman's Allied Service Pvt. Ltd., New Delhi.
3.	S.P. Lyengar -: Cost Accounting Principles and Practice, Sultan Chand & Sons Accounting, 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, Mahavir book Depot, New Delhi.
7.	B.L. Lall and G.L. Sharma -: Theory and Techniques of Cost Accounting. Himalaya Publishing 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 and Sons, 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
17. Prof.Jagtap, Nare & Pagar -: Cost & Works Accounting, Paper-II
18. Journal -: Cost Accounting Standards issued by ICWAI, Kolkata
19. Journal -: Management Accountant Issued by ICWA of India, Calcutta.
20. Website -: - www.icwai.org& www.aicmas.com.

T.Y. B.Com.
Cost and Works Accounting Special Paper III
Subject Name -: Cost and Works Accounting.
Course Code -: 306 – e.

Objectives :-

- 1 To impart knowledge regarding costing techniques.
- 2 To provide training as regards concepts, procedures and legal Provisions of cost audit.

Level of Knowledge -: Basic Knowledge.

Term I

Unit No.	Topic	Lectures
1.	Marginal Costing:	18
	1.1 Meaning and concepts- Fixed cost, Variable costs, Contribution, Profit-volume Ratio, Break-Even Point & Margin of Safety. 1.2 Cost-Profit-Volume Analysis- Assumptions and limitations of cost volume analysis 1.3 Application of Marginal Costing Technique:- Make or buy decision, Acceptance of export order & Limiting factors.	
2.	Budgetary Control:	12
	2.1 Definition and Meaning of Budget & Budgetary control 2.2 Objectives of Budgetary control 2.3 Procedure of Budgetary control 2.4 Essentials of Budgetary control 2.5 Advantages and Limitations of Budgetary control 2.6 Types of Budgets.	
3.	Uniform costing and Inter-firm Comparison	08
	3.1 Meaning and ,objectives 3.2 Advantages and disadvantages.	
4.	Introduction to management information system in Costing	10
	4.1 Meaning , objectives and Advantages 4.2 Procedure of MIS	
	Total	48

Term II

Unit No.	Topic	Lecture
5.	Standard Costing	16
	5.1 Definition and meaning of standard cost & standard Costing . 5.2 Types of standards, setting up of Material & Labour Standards 5.3 Difference between Standard Costing & Budgetary Control. 5.4 Advantages and Limitations of standard costing 5.5 Variance Analysis & its Significance 5.6. 1 Meaning, Types and Causes of Material & Labour variances. 5.6. 2 Problems on Material & Labour variances.	
6	Farm Costing	10
	6.1 Meaning and Features of Farm Costing 6.2 Advantages & Limitations of Farm Costing 6.3 Practical Problems	

7	Cost Accounting Record Rules & Cost Audit:	12
	7.1 Introduction to cost accounting record u/s 148 of the companies Act 2013 7.2 Cost records and Verification of Cost Records 7.3 Cost auditor – Appointment- Rights and duties	
8	Cost Audit (Legal Provisions):	10
	8.1 Cost Audit - Meaning, Scope, objectives & advantages of Cost Audit. 8.2 Cost Audit Report and Annexure to cost Audit Report. 8.3 Introduction to Cost Accounting Standards issued by Institute of Cost and Management of India . 8.4 Generally accepted Cost Accounting principles.	
	Total	48

Note :-

Allocation of Marks-

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

Areas of Practical Problems:

Marginal Costing [problems on P/V Ratio BEP, M/S Angle of incidence
Budgetary Control-[Sales Budget, Cash Budget, Flexible budget .
Standard Costing-Material & Labour Variances only. [Simple problem]
Farm Costing [Farm Cost sheet]

Books Journals and Websites Recommended for Cost and Works Accounting Paper I, II and III	
1.	Prof. Subhash jagtap -: Practice in Advanced costing and Management Accounting. Nirali Prakashan, Pune
2.	Ravi Kishor -: Advanced Cost Accounting and Cost Systems Taxman's Allied Service Pvt.Ltd., New Delhi.
3.	S.P. Lyengar -: Cost Accounting Principles and Practice, Sultan Chand & Sons Accounting 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, Mahavir book Depot, New Delhi.
7.	B.L. Lall and G.L. Sharma -: Theory and Techniques of Cost Accounting. Himalaya Publishing 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 and Sons, New Delhi
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