



## C.N.Arts & B.D. Commerce college, Kadi

Shri M.P.Shah education society, kadi

(ANSUYABEN B. PARIKH VIDHYA SHANKUL)

[NAAC Accredited "B Grade" C.G.P.A. - 2.44]

Dist. Mahesana, Pin-384440 (N.G.), Phone: 02764-262686

E-mail: [cnbdcollegekadi@gmail.com](mailto:cnbdcollegekadi@gmail.com) , E-mail : [accollegekadi@gmail.com](mailto:accollegekadi@gmail.com)

College code: 12 (Ghandhinagar ) Zone Code : 93

Prin.Dr.G.D.Tripathi  
M.A., M.Phil., Ph.D.  
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Ref. 107/19-20

Dt. :- 13/6/2019

પ્રતિ,

રજીસ્ટ્રારશ્રી,

હેમ.ઉ.ગુ.યુનિ., પાટણ.

વિષય:- UGC COP અંતર્ગત મળેલ ડીપ્લોમા ઈન બેકિંગ એન્ડ ઈન્ફોર્મેશન ટેકનોલોજી કોર્સને મંજૂરી આપવા બાબત...

માનનીય સાહેબશ્રી,

જયભારત સહ ઉપરોક્ત વિષય અન્વયે જણાવવાનું કે અમારી કોલેજને CPE માં સિલેક્ટ થયેલ છે, માટે UGC XI Plan COP કોર્સ અંતર્ગત ઉપરોક્ત કોર્સ મળેલ છે.

બદલાયેલા NAAC ના માળખા પ્રમાણે સર્ટીફિકેટ અને ડીપ્લોમા કોર્સ યુનિવર્સિટી દ્વારા પ્રમાણિત અભ્યાસક્રમ કરાવેલ હોવો જોઈએ જેથી અમે અમારા બધા જ કોર્સોં યુનિવર્સિટી મંજૂરી અર્થે મોકલી આપીએ છીએ.

આપને વિનંતી કે NAAC માં આપણી કોલેજને લાલ થાય તે હેતુથી આ ઉપરોક્ત અભ્યાસક્રમને પ્રમાણિત કરી આપવા વિનંતી.

આભાર સહ,

આપનો વિદ્યાર્થી,

આચાર્યશ્રી  
C.N.Arts & B.D. Commerce  
College, Kadi (N.G.)

સી.એન.આર્ટ્સ & બી.ડી.કોમર્સ કોલેજ, કડી

બિડાણ: ડીપ્લોમા ઈન બેકિંગ એન્ડ ઈન્ફોર્મેશન ટેકનોલોજી કોર્સની નકલ - ૨

તા. 13/5/2019

સ્થળ: કડી



T.S. Patel  
14/6/19

**M.P. SHAH EDUCATION SOCIETY, KADI**  
**C.N. ARTS & B.D. COMMERCE COLLEGE, KADI**  
**COURSES UNDER COLLEGE POTENTIAL FOR EXCELLENCE (CPE)**  
**IN UGC XII<sup>th</sup> PLAN**

**Career Oriented Programme**  
**Banking & Insurance**  
**Total number of credits: 10**



**Semester 1**

Code	Course	Hours	Total No. of Credits
CC-101	Financial Services – I	45	3
CC-102	Financial Institutions	45	3
CC-103	Corporate Legal Framework	60	4
<b>Total</b>		150	10

  
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**College, Kadi (N.G.)**  
**Dist. Mehsana**

**Coordinator of the program**

**Principal**



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**FINANCIAL SERVICES – I**

**Part I**

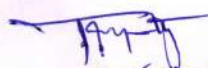
Leasing: Introduction, Tax, Legal and Accounting Aspects, Financial Evaluation: Lessor and Lessee Points of View, Qualitative Factors, Lease Structuring, Lease Agreement, Funding of Leases Merchant Banking: Managing of Public Equity / Debenture Issues, Mobilizing Fixed Deposits, Arranging Inter-corporate Loans, Raising term Finance and Loan Syndication., Hire Purchase and Installment System

**Part II**

Consumer Finance, Securitization, Credit Cards, Credit Rating in India , Services of Registrars and Transfer Agents, Depositories Act, Mutual Funds

**Recommended Readings:**

1. A Manual of Merchant Banking, J C Verma - Bharat Law House.
2. SEBI Guidelines, Nabhi Publications.
3. Capital Market Management, V.A Avadhani - Himalaya publishing House.
4. Financial Institutions and Market, LM Bhole - Tata McGraw Hill.
5. Primary Market & IPO, ICFAI Publication.
6. Economic Times Market Watch, ICFAI Publication.
7. Handbook of leasing, hire purchase and factoring, K Sriram - ICFAI Publication.
8. How to do lease financing and hire purchase business, Nabhi Publications.
9. Inside Leasing, Faroul Irani - Tata McGraw Hill.
10. Leasing comes of age : Indian scene, Dr Premlal Joshi - Amrita Prakashan.
11. Equipment leasing partnerships, Cudworth- Probus.
12. The Financial Services Revolution, Clifford E Kirsch - McGraw Hill.
13. Credit Rating, J C Verma - Bharat Law.

  
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**FINANCIAL INSTITUTIONS**

**Part-I**

Development Banking: Evolution, Growth and Structure of Development Banking Institution in India, Role of Development Banks in the achievement of National Development Objectives. Commercial Banking and Development Banking.

Development Banking Institutions: Viz. IDBI, IFCI, ICICI, IRBI, NABARD, SIDBI, and EXIM Bank -Objectives, Operations, Schemes of Financing, Investments Policy, Portfolio Management and Resource Mobilization Efforts.

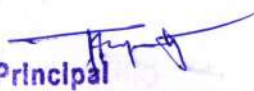
Project Appraisal: Appraisal for Term Lending, Project Appraisal, Various Aspects of Project Appraisal including Social Cost Benefit Analysis

**Part-II**

Application of Marketing Concept to Development Banking: Product Mix of Development Banking, Development of Marketing Strategy and Organizing Marketing Function – Need for & Implementation of Perspective Planning for Development Banks. Role of RBI, Commercial Banks and Co-operative Banks in the Development of Economy – Considerations Governing Lending to Priority Sectors such as Agriculture, Small Scale Industry, Export etc. Credit Planning & Credit Monitoring Arrangements. Guidelines for Opening and Operations of Foreign Banks in India. Overview of Narasimham Committee Reports.

**Recommended Readings:**

1. Kohn Meir, Financial Institutions and Markets, - Tata McGraw Hill, 1996.
2. Bhole L M , Financial Institutions and Markets, - Tata McGraw Hill.
3. Srivastava R M, Management of Indian Financial Institutions, Himalaya Publishing.
4. Gursamy S., Financial Markets and Institutions, Thomson (2004).
5. Bhalla V.K. Management of Financial Services, Anmol Publications Pvt. Ltd., New Delhi, 2002.
6. Pathak Bharati, Indian Financial System, Pearson Education, New Delhi, 2004.
7. Gurusamy S., Financial Services and System, Vijay Nicole Imprints Pvt. Ltd., Chennai, 2004.
8. Machiraju H.R., Indian Financial System, Vikash Publishing House Pvt. Ltd., New Delhi, 2002.
9. Khan M.Y., Financial Services, Tata McGraw Hill, New Delhi, 2001.
10. Khan M.Y., Indian Financial System, Tata McGraw Hill, New Delhi, 2001.
11. Desai Vasant, The Indian Financial System, Himalaya Publication, Mumbai, 2001

  
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**CORPORATE LEGAL FRAMEWORK**

**Part-I**

Company: Meaning of company, Incorporation, Types of Companies Memorandum and Articles of Association, Prospectus.

Share Capital: Types of shares, Alterations of share capital, Allotment of shares, Book building, Transfer of shares, Dividend, Bonus shares, Buy Back of shares, Borrowing Powers – Debentures, Charges. Company administration: Board of Directors and their Qualifications, Appointment of Directors, Powers and legal position, removal, remuneration of Directors (including managing director, manager and sole selling agents).

**Part-II**

Company Management: Appointment, Removal, Legal Position, Powers of Directors including MD and Manager.

SEBI: Objectives, Status, Powers, Guidelines issued by SEBI Regarding Disclosure and Investor Protection with Reference to Pre-issue Obligations, Post-issue Obligations, Promoter's Contribution & Lock in Period.

**Recommended Readings:**

1. Singh, Avtar, Company Law, Easter Book Co. Lucknow Ed., 2007.
2. Avadhanni, V. A., SEBI Guidelines and Listing of Companies, Himalaya Publishing House, Delhi.
3. Begrail Ashok K., Company Law, Vikas Publishing House (P), Ltd., 5- Ansari Road, Delhi Ed. 2006.
4. Chuhan, S.D. Singh and Sharma N.K., Indian Company Law Sahitya Bhawan, Agra, Ed., 1981.
5. Shah, S.M. Lectures on Company Law; Law, N.M. Tripathi (P) Ltd. Co., 1974 6. Samaldas Gandhi Marg, Mumbai Ed., 1981.

  
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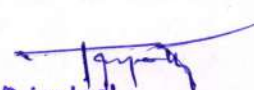
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**Semester 2**

Code	Course	Hours	Total No. of Credits
CC-201	Financial Services – II	45	3
CC-202	Financial and Cost Accounting	45	3
CC-203	Management of Banking and Insurance Services	60	4
<b>Total</b>		<b>150</b>	<b>10</b>

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**FINANCIAL SERVICES – II**

**Part-I**

**Portfolio Management:** Portfolio management in theory: Risk and Return-Risk and Return for a Single Security, Risk and Return for a portfolio of Securities, Principles of Portfolio Construction Random Walk Theory and Stock Prices, The Capital Asset Pricing Model Systematic and Unsystematic Risk, Efficient Diversification-Types of Market Efficiency, Price of Unsystematic Risk in Diversified Portfolio-Obtaining Beta Co-efficient and Alpha-A Final Perspective.- Capital Asset Pricing Model

**Portfolio Analysis:** Scope, Markovitz Theory, Efficient Frontier, Sharpe Ideal-Index, Traynor Index- Illustration Some practical aspects- Fundamental and Technical Analysis, introduction to Equity Research Portfolio selection and international diversification: Scope-types of Investors, Finding Cut-off Rate, Efficient Frontier and Portfolio Selection, Borrowing and Lending Factor and Efficient Frontier, International Diversification.

**Part-II**

**Investment Analysis:** Nature and scope of investment management. Financial and Economic Meaning of Investment, Importance and Features of Investment Programme, Investment Management Framework, Historical Development of Investment Management, Investment objectives and risks, Forms of Investment.

**Evaluating Return and Risk:** Arithmetic Average Return versus Geometric Average Return, Expected rate of Return, the Risk-Return-Trade off, Measuring Risk, Types of Risk, Beta Coefficient.

**Investment Enrichment:** Suggestions and guidelines for effective Investment for a successful Investor, Steps to become a present investor for corporate securities, Measures for promoting healthy sustained development of the investment market, Suggestions for building an Optimal Portfolio for Basic Investment and Fixed Investments, Equity Investments-General Guidelines.

**Recommended Readings:**

1. Security Analysis and Portfolio Management. 6e, Donald E Fischer and Ronald J Jordan, Prentice-Hall, India.
2. Investment Analysis and Management, 5e, Sharpe, Alexander, Bailey - Prentice Hall India.
3. Fundamentals of Investment, Geoffrey A Hirt, Stanley Block, Irwin/McGraw-Hill
4. Stock Market Analysis for Intelligent Investors, N J Yaraswy, Vision Books
5. Portfolio Management: Theory & Applications, 2e, James L Farrell, Irwin, McGraw-Hill
6. Stock Exchange and Investments, V Raghunathan - Tata McGraw-Hill

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**FINANCIAL AND COST ACCOUNTING**

**Part-I**

Concepts and Conventions of Financial Accounting, Introduction to Accounting Standards Final Accounts of Limited Companies: Revised Schedule VI to Final Accounts, Disclosures in Financial Statements. Final Accounts of Banking Companies Final Accounts of Insurance Companies

**Part-II**

Concepts of Costs and Costing: Cost Accountancy, Classification of Costs, Installation of Costing System, Cost Sheet Preparation, Concepts of Decision Making tools in Cost Accounting Overview of Cost Accounting Techniques: Budgetary Control, Standard Costing (only material variances) and Marginal Costing, Break-even-Analysis.

**Recommended Readings:**

1. Bhattacharya, S.K. and John Dearden, "Accounting for Management - Text and Cases", Vikas Publishing House.
2. Lele RK. and Jawahar Lal, "Accounting Theory", Himalaya Publishers.
3. Porwal, L.S. "Accounting Theory", Tata McGraw Hill.
4. Horngren, Charles T., Gary L. Sundem and William O. Stratton, "Introduction to Management Accounting", Pearson Education Asia.
5. Sharma, Subhash and M.P. Vithal, "Financial Accounting for Management Text and Cases", McMillan.
6. Arora, M.N., "Cost Accounting - Principles and Practice", Vikas Publishing House.
7. Pandey, I.M, "Essentials of Management Accounting", Vikas Publishing House.



  
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**MANAGEMENT OF BANKING AND INSURANCE SERVICES**

**Part-I**

**Introduction:** Nature of Banking System in India, Meaning of Banking & Merchant terms. Types of Banks, Functions of Banks.

**Liberalization in Financial Services:** Need of Reforms in Banking structure, Different Phases of Indian Banking, Committees on Reforms in Banking Sector, Narasimham Committee, Verma Committee Recommendations, Challenges Ahead of Indian Banking. Mergers and Aquisitions in Indian Banking system, International Banking Trends, Operation of Indian Banking abroad.

**Non-Performing Assets and Income Recognition:** Introduction, Provisions for NPA, effects reasons for Assets below NPA, Tackling with NPA.

**Services Provided by Banking:** Deposit, Loans and Advances, Discounting of Bills, Letter of Credits, Guarantees, Liability & Rights of Surety.

**Financing Priority Sector:** Targets for funding to priority sector, credit guarantee schemes, SSI loan guarantee schemes, guidelines for financing priority sectors. Kinds of borrowers in the priority sector.

**Financing of Agriculture :** Lending procedure for Agriculture loans, guidelines for recovery of Agriculture advances, Rashtriya Krishi Bima Yojna, Kisan Credit Card Scheme, Small Farmers Development Agencies. Ancillary Services of the Bank.

**Part-II**

**Insurance:** Meaning, nature and significance, essential requirements and principles of Insurance, Contract elements of General Insurance and Life Insurance, re-insurance, nationalization of insurance business in India, Role of Insurance in national economy.

**Definition of Risk and Uncertainty,** Classification of risks, sources of risk-external and internal, risk management.

**IRDA Act:** Salient feature, duties, powers and functions of the authority, financial Accounts and audit, power of Central Government to issue directions, IRDA (Protection of Policy Holders Interest) Regulation 2002, Rationale of opening up of the insurance sector to the private sector.

**LIC of India:** Role, functions and policies, modern life insurance in India, private sector companies in life insurance sector, recent trends in life insurance.

**General Insurance :** Meaning and origin, growth of General Insurance, nature of general insurance, different types of general insurance, law relating to general insurance organization and management of general insurance in India.

**Deposit and Credit Insurance:** Nature, terms and conditions, claim, recovery etc. public liability insurance, emergency risk insurance.

**Insurance Surveyorship:** Appointment, Legal Provisions and licensing, functions. Application of Management concepts in Insurance, Marketing of Insurance Policies, Insurance and Information technology.

**Recommended Readings:**

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COURSES UNDER COLLEGE POTENTIAL FOR EXCELLENCE (CPE)  
IN UGC XII<sup>th</sup> PLAN**

1. Banking Theory Law and Practice, Sundaram and Varshney, Sultan Chand and Sons Publisher, year: 2004 Edition
2. Managing Indian Banks: Challenging Ahead, Vasant C Joshi & Vinay V Joshi, Sage Publications, 2e.
3. Money Banking and International Trade, KPM Sundharam, Sultan Chand and Sons, 2002.
4. Financial Institutions and Markets, LM Bhole Tata McGraw Hill, 2004, 4th Edition
5. Niehaus, Harrington (2007), Risk Management and Insurance, Tata McGraw-Hill
6. Financial Institutions and Markets, Meir Kohn - Tata McGraw Hill, 1996.
7. Management of Indian Financial Institutions, R M Srivastava Himalaya Publishing.
8. N.M. Misra Insurance Principles & Practice 9. O.S. Gupta Life Insurance (Frank Brothers, New Delhi)

CPE OVER

  
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## C.N.Arts & B.D. Commerce college, Kadi

Shri M.P.Shah education society, kadi

(ANSUYABEN B. PARIKH VIDHYA SHANKUL)

[NAAC Accredited "B Grade" C.G.P.A. - 2.44]

Dist. Mahesana, Pin-384440 (N.G.), Phone: 02764-262686

E-mail: [cnbdcollegekadi@gmail.com](mailto:cnbdcollegekadi@gmail.com) , E-mail : [accolleggekadi@gmail.com](mailto:accolleggekadi@gmail.com)

College code: 12 (Gandhinagar) Zone Code : 93

Prin.Dr.G.D.Tripathi

M.A., M.Phil., Ph.D.

E-mail: [gdtripathi1@gmail.com](mailto:gdtripathi1@gmail.com)

Ref. 111/19-20

Dt. :- 13/6/2019

પ્રતિ,

રજીસ્ટ્રારશ્રી,

હેમ.ઉ.ગુ.યુનિ., પાટણ.

વિષય:- UGC COP અંતર્ગત મળેલ ડીપ્લોમા ઈન હુમન રાઇટ્સ કોર્સને મંજૂરી આપવા બાબત...

માનનીય સાહેબશ્રી,

જયભારત સહ ઉપરોક્ત વિષય અન્વયે જણાવવાનું કે અમારી કોલેજને CPE માં સિલેક્ટ થયેલ છે, માટે UGC XI Plan COP કોર્સ અંતર્ગત ઉપરોક્ત કોર્સ મળેલ છે.

બદલાયેલા NAAC ના માળખા પ્રમાણે સર્ટીફિકેટ અને ડીપ્લોમા કોર્સ યુનિવર્સિટી દ્વારા પ્રમાણિત અભ્યાસક્રમ કરાવેલ હોવો જોઈએ જેથી અમે અમારા બધા જ કોર્સીય યુનિવર્સિટી મંજૂરી અર્થે મોકલી આપીએ છીએ.

આપને વિનંતી કે NAAC માં આપણી કોલેજને લાભ થાય તે હેતુથી આ ઉપરોક્ત અભ્યાસક્રમને પ્રમાણિત કરી આપવા વિનંતી.

આભાર સહ,

આપનો વિદ્યાર્થી,

C.N.Arts & B.D.Commerce  
College, Kadi (N.G.)

સી.એન.આર્ટ્સ & બી.ડી.કોમર્સ કોલેજ, કડી

બિડાણ: ડીપ્લોમા ઈન હુમન રાઇટ્સ કોર્સની નકલ - ૨

તા. ૧૩/૬/૨૦૧૯

સ્થળ: કડી



T.S. Patel  
14/6/19



**M.P.Shah Education Society,Kadi**  
**C.N.Arts & B.D.Commerce College,Kadi**  
**Courses Under College Potential for Excellence (CPE)**  
**in UGC XII<sup>th</sup> Plan**  
**Certificate Course in Human Rights**

Unit No.	Subjects of Study
1	Concept of Human Rights: Meaning, Definition and Nature, and Scope of Human Rights
2	Constitutional Perspective: Fundamental Rights, Fundamental Duties, and their Co-Relation
3	Constitutional Mechanism for Enforcement of Human Rights: Legislative, Executive, and Judiciary
4	Theories of Rights: Natural, Liberal, Marxist, and Social Theory

  
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