



St. Xavier's College – Autonomous Mumbai

Syllabus For 2nd Semester Courses in **COMMERCE** (June 2020 onwards)

Contents:

Theory Syllabus for Courses:

ACOM0201 – Organization of Commerce and Industry

F.Y. B.A.

Course: ACOM0201

Title: Organization of Commerce and Industry

Learning Objectives:

The objective of the paper is to expose the students to the modern business world and to help them to understand the basic concepts in business, commerce, trade and industry and their role in the development of Indian economy.

Number of lectures: 60

UNIT 1

Business, Trade and Commerce:

(15 lectures)

- a. Business - Meaning, features, importance,
- b. Business Objectives - Features, importance, types.
- c. Trade - Features, Importance, Aids to Trade.
- d. Industry- Features, importance, types.
- e. Importance of Commerce in 21st Century.

UNIT 2

Banking:

(15 lectures)

- a. Banks: types and services
- b. Bank Accounts: Types, Procedure for opening Accounts
- c. Loan and Advances: Types, Procedure for Taking Loan
- d. Technology in Banks: Internet banking, Mobile Banking, Information Technology Act, 2000.
- e. Payment and Settlement System - Credit card and Debit Card Operation, National Electronic fund transfer (NEFT), Electronic Clearing Service (ECS), Real time Gross Settlement (RTGS), IMPS, Rupay cards

UNIT 3

Insurance:

(15 lectures)

- a. Insurance: Importance, Principles, Terminologies
- b. Life Insurance: Types, Procedure for taking a life insurance policy, Procedure of Claim
- c. General Insurance: Types, Procedure for taking a general insurance policy, Procedure of Claim
- d. Sectoral Development: Current and Future Prospects, FDI in Insurance.

UNIT 4

Business Environment:

(15 lectures)

- a. Features, importance of Business Environment – Micro and Macro Environment, SWOT Analysis
- b. Environmental Factors – Economic Environment, Economic Policies and Political Environment
- c. Environmental Factors: Social, Regulatory, Demographic and Natural Environment.

List Of Recommended Reference Books

1. Basu A.K: Fundamentals of Banking-Theory and Practice; A. Mukherjee and Co., Calcutta.
2. Sayers R.S: Modern Banking ; Oxford University Press.
3. Panandikar S.G. and Mithani D.M: Banking in India; Orient Longman.
4. Reserve Bank of India: Functions and Working.
5. Mishra M.N: Insurance Principles and Practice; S. Chand and Co, New Delhi.
6. Insurance Regulatory Development Act 1999.
7. A. C. Fernando, Business Environment, Pearson, 2011