

Syllabus for M.Com (Banking & Insurance)

Course Name: Business Environment
Course Code: 101

Semester: I
Marks Distribution: 20+80

Unit:- I: Business Environment- Concept and significance- Interaction between- business firm and its environment- Factors influencing decision making- Environmental scanning.

Unit: II: Economic Environment- Economic systems- Nature of Indian Economic System- Economic policies and planning- Industrial Policy- Fiscal Policy- Trade Policy- Economic Development and role of Government.

Unit:- III: Political & Legal Environment- Political Institutions- Legislature- Executive- Judiciary- Interaction between political institutions and business firm- Legal framework of the business.

Unit:- IV: Social Environment- Business and society- Objectives of business- Social responsibilities of business- Business and Culture- Ecological and Environmental factors influencing the business.

Unit:- V: International Environment- Role of International Institutions IMF, IBRD- Regional Trading Blocks- Multinational Corporations- WTO & India- Globalization- Problems & Prospects.

Suggested Readings:

1. Ashwathappa: Business Environment, Himalaya Publishing House
2. Francis Cherunilam: Business Environment
3. Adhikary: Economic Environment of Business

Syllabus for M.Com (Banking & Insurance)

Course Name: Principles of Banking
Course Code: 102

Semester: I
Marks Distribution: 20+80

Unit- I: Organizing and managing of banks- Organizational structure of Banking- Forms of Banking, Unit Banking, Branch Banking, Group Banking, Chain Banking, Satellite and Affiliate Banking and Correspondent Banking- Organizational Structure of Banking in India

Unit- II: Functions of Banks- Relationship between Banker and Customer, Obligation and Rights KYC Norms; Types of Constituents: Deposit Products, and other Ancillary Services: Types of Loan Products and its features.

Unit- III: Negotiable Instruments Act- Payment and Collection of Cheque, Duties and Responsibilities of Paying and Collecting Banker, Endorsements and Crossing of Cheque, Bouncing of Cheque and its implications, Banking Regulation Act- Reserve Bank of India Act.

Unit- IV Banking Technology- Bank Mechanization- Core Banking Solutions- WAN and LAN system- On line systems- main frame Networking systems- Electronic Payment Systems- Cash dispensers- ATMs- Anywhere Anytime Banking- EFT, Plain message and current Trends in information Technology.

Unit- V Reforms in Banking Sector- Social Banking, Nationalization of Banks, Branch, Licensing, Liberalization Policies, Adoption to International Standards, New Generation Banks, Committee recommendations,

Reference Books:

1. Vasant Desai Principles of Management, Himalaya Publications House, Delhi.
2. Principles of Banking: Indian Institute of Banking of Finance, Mcillin.
3. Dr. P.K. Srivastava: Banking Theory and Practice, Himalaya Publications House, Delhi.
4. Suubba Rao P; Principles of practice of bank Management, Himalaya Publications House, Delhi.
5. Sundaram and Varsgbet: Banking theory law and Practice.
6. Banking a insurance- R. K. Shavma, Kalyani publishing

Syllabus for M.Com (Banking & Insurance)

Course Name: Indian Financial System

Semester: I

Course Code: 103

Marks Distribution: 20+80

- Unit: I: Financial system- Definition Significance, Structure of financial system- The Evolution of Financial System- History of Money from BC- 1992 to AD 2002 Financial system and Development- Macro Economic Dimensions of Financial system- Functions- Major issues in the Indian Financial system, Savings- Factors Determining Savings- Compositions of Savings – fiscal policy.
- Unit: II: Financial Markets- the Money markets- the Capital markets- New issues market – call Money Market- Bill Market- SEBI function and guidelines, Foreign exchange Markets- Debt Market- Repose Market- Problems and prospects- Future Markets.
- Unit: III: Financial institutions: RBI functions, Monetary Policy and Credit Control, Commercial Banking the Non- Banking Financial Companies (NBFC), unorganized banks Development Banking- Life Insurance- General Insurance.
- Unit: IV: Financial Products and services- Merchant Banking- Loan Syndications- learning- Mutual Funds- Factoring- Forfeiting- Venture Capital- Custodial Services- Corporate Advisory Services- Depository Services- Rating Services- Credit Rating- Bancasseness Credit Cards- Derivative- Mergers- Acquisition and Amalgamation,- Lines of Credit- Innovative Finance Instructions.
- Unit: V: International Capital Markets- Origin, Structure- Players in the Market- issue Instruments- raising funds in International markets- Criteria for resource mobilization Procedural and regulatory aspects of International Business.

Reference Books;

1. Vasant Desai Indian Financial System and Development, Himalaya Publications House, Delhi.
2. H.R. Machiraju: Financial Systems and Development, Vikas Publications Housing, Pvt, Ltd
3. Principles of Banking: Indian Institute of Banking & Finance, Mc.Millin.
4. V.A. Avadhani: Marketing of Financial Services, Himalaya Publications House, Delhi.
5. Derek Honey Gold: International Financial Markets, Wood Head- Faulkar, New York.

Syllabus for M.Com (Banking & Insurance)

Course Name: Principles of Insurance
Course Code: 104

Semester: I
Marks Distribution: 20+80

- Unit- I: The concept of risk- Kinds and classification of risks- Assessment- Transfer: the concept of Insurance- Classification of Insurance- types of Life Insurance- Pure and term types of General Insurance, Fire, Marine Motor, Engineering Aviation and Agricultural Insurance of Property, pecuniary interest, Liability and person
- Unit- II: Basic Principles of Insurance- Utmost good faith- Insurable interest- material facts indemnity- Proximate cause. Economic Principles Insurance- sharing- subrogation- Contribution, Role of Insurance in the national economy: Current marketing structure and internal market.
- Unit- III: Legal Principles of Insurance- The Indian Contract Act 1872- Insurance Interest Nomination and assignment- Utmost good faith- Indemnity- Subrogation- Contribution- Proximate Cause. Financial Principles- Premium funds- Investments- Reserves- Surplus- Valuation of Surplus.
- Unit- IV: Theory of Rating- Actuarial Principles- Morality tables- Physical and moral hazard Representations- Warranties.
- Unit- V: Risk Appraisal- Risk Selection- Underwriting- Reinsurance- Introduction- Brief. Historical background- Nature and function of Re Insurance- methods of Reinsurance. (Major forms: Facultative and Treaty, facultative Reinsurance- Proportional- non proportional (excess of loss) and Treaty reinsurance).

Reference Books:

1. Dr. P.Periaswamy: Principles and Practice of insurance, Himalaya Publishing House, Delhi.
2. Fundamentals of insurance, Himalaya Publishing House, Delhi.
3. M.N. Mishra: Insurance Principles and Practice, S Chand, New Delhi.
4. T.T.Seth Insurance Principles and Practice, S Chand, New Delhi.
5. P.K. Gupta: Principles and Practice of Non-Life Insurance, Himalaya Publishing House, Delhi.

Syllabus for M.Com (Banking & Insurance)

Course Name: Corporate Financial Accounting
Course Code: 105

Semester: I
Marks Distribution: 20+80

- Unit- I: Company Accounts: Legal provisions relating to company books and Accounts- Profit and Loss Account, balance sheet, Directors responsibility relating to the disclosure- Disclosure practices- Types of Reporting (Including Problems)
- Unit- II: Valuation of Shares and Goodwill: Valuation of Shares- Need and Scope- Methods of Valuation- Valuation of Goodwill: Need, Scope- Methods of Valuation of Goodwill. (Including Problems)
- Unit- III: Inflation Accounting: Meaning and Need and Scope- Price level Changes and Financial Statements- Approaches to Price level accounting- Current Purchasing Power Accounting- Current cost Accounting- Merits and Demerits. (Including Problems)
- Unit- IV: Investment Accounts: Meaning and need- Quotations- Types of Quotations- Divided Quotations- Investment Accounts. (Including Problems)
- Unit- V: Accounting for Public Utilities: Meaning- Nature and significance of Public Utility accounts, Double Accounting- Fund Accounting- Accounts of electricity undertakings including distribution of surplus- Replacement of Assets. (Including Problems)

Suggested Readings:

1. S.K. Battacharya, John Dearden, Accounting for Management: Vikas Publishing House Ltd., New Delhi.
2. Jain and Narang: Advanced Accountancy, Kalyani Publishers, New Delhi.
3. R.L. Guptha and M.Radhaswamy; Advanced Accountancy, Chand & Sons, New Delhi.
4. Shukl and Grewal- Advanced Accounts, S. Chand & Co, New Delhi.
5. Jain R.K. and Narang, K.L; Advanced Accountancy, Kalyani Publishers, New Delhi
6. Corporate Finance- R.L.Mathur-Sublime Pub.
7. Corporate Accounting- Prof.Suresh Bhirud Dimand Pub.