Syllabus for

M.Com (Banking & Insurance)

Course Name: Accounting in Banking and Insurance   Semester: II

Course Code: 201   Marks Distribution: 10+70

Unit:- I: Accounting- Meaning- Nature- Scope- Functions Need For Accounting-
                Book Keeping Accounting Process- Journal- Classification of Account-
                Ledger- Interpretation of Balances of Ledger Accounts- Trial Balance-
                Accounting Concepts and Conventions.

Unit:- II: Banking Company Accounts I- Bank- Reconciliation Statement- Need –
                Reasons for Differences between Cash Book and Pass Book Balance-
                Problems of Favorable and Overdraft Balances- Ascertainment of Correct
                Cash Book Balance.

Unit:- III: Banking Company Accounts II- Important Provision Conerning Conduct of
                Banking Business in India- Bankers Books- Preparation and Presentation of
                Final Accounts of Banking Companies.

Unit:- IV: Insurance Company Accounts I- Accounts of Life Insurance Business-
                Statutory and Subsidiary Books- Revenue Accounts- Balance Sheet-
                Ascertainment of Net Profit/Loss.

Unit:- V: Insurance Company Accounts II- Accounts of General Insurance Business-
                Statutory and Subsidiary Books- Revenue Account- Balance Sheet-
                Ascertainment of Net Profit/Loss.

Reference Books:
1. Jain and Narang, Accounting part- I Kalyani Publishing Ludhiana.
2. R. Narayana Swamy, Financial Accounting, Prentice Hall of India
3. Arunlanadam Advances Accounting Himalaya Publishing House
4. Ashok Sehgal Deepak Sehgal: Advance Accounting- II Corporate Accounting
   Taxmain's Publications

Syllabus for
M.Com (Banking & Insurance)

Course Name: Marketing of Financial Services   Semester: II

Course Code: 202   Marks Distribution: 20+80

Unit- I: Meaning of Services: Services- Importance of service Marketing- Services Marketing, Environment (Political, Legal, Social, Cultural, Technology and Others)- Reasons for the growth of Service Sector- Differences between goods and services and their classification- Trends in the development of services in the Post reforms period.

Unit:- II;   Services Marketing- Elements- Product, Concept and Levels- Pricing Methods- Advertising- Personal Selling- Publicity and Sales Promotion- Distribution.

Unit:-III;   Marketing of Financial Services: Introduction to Marketing of Financial Services- New Challenges- Special features of Service Marketing- Marketing strategies- Marketing services in banking field- Marketing Services in Mutual funds- Marketing Services in Insurance- Need for meeting global competition- Customer Satisfaction.

Unit:- IV   Introduction- Marketing of Banking Services- Marketing Mix of Banking Services, Product, Product Development, Promotion, Pricing, Place or Distribution Channels, Process, People Insurance Based Product Marketing- Market Segmentation, Retail Marketing- Internet Marketing- Consumer oriented Marketing- Ancillary services of marketing.

Unit :- V: Introduction to Insurance Marketing- Marketing of Insurance products- Direct Marketing- Salesmanship in Insurance- Marketing Mix of Insurance- Intermediaries and Distribution Channels- Bancassurance- Bancassurance Schemes/ Products- The Marketing mix of Insurance Services (Product, Product Development, Promotion, Pricing, Place of Distribution Channels, Process, People) – Client service in Marketing Critical success factors for Insurance Marketing- Marketing strategies of Insurance Players in India- Marketing Strategies of prominent Insurance Players.

References Books:

1. M.K. Rampal, S.L. Gipal (20025): Service Marketing Concepts, Application and cases: Galgotia Publishing Company, New Delhi.
2. Hoffman: Services Marketing, 3rd Edition, Thomson, 2007
3. Mohan Rao R.L. Hydarabad: Financial Services- Text, Cases and strategies: Deep and Deep publications Pvt Delhi.
4. Gurusamy: Financial Services and Markets, Thomson, 2005
5. Owen stalson: Marketing Life Insurance: Mc Cahan Foundation Publications.
6. Avadhani V.A: Marketing of Financial Services: Himalaya Publications House.
7. Marketing Management- R.S.N. PilL Ai, Bhagwati S. Chand.

Syllabus for
M.Com (Banking & Insurance)

Course Name: Risk Management in Banking   Semester: II
         and Insurance

Course Code: 203   Marks Distribution: 20+80

Unit- I: Asset Liability Management (ALM)- Introduction ALM, Meaning, Significance0 Objective; Analyzing Bank performance using the Assets Liability Management Techniques- components of Books- Financial Statements- Balance Sheet- Relationship between the Balance sheet and the income statements. Return on Equity Management Risks and Returns (probfitability, Liquidlty, Solvency, Trade- off) Credit Risk- CAMEL Ratings and Financial Statements Manipulation- Assets Liability Management (ALM) implementation.

Unit: II: Alternative Models of Bank Performance- A Critique of Traditional GAAP-Base Performance Measure- Line of Business Profitability analysis, management of Market Risk, Non- Interest Income and Non Interest expenses: Peer Group Comparison, Total Operative Revenues- Stock Market Risk Performance- Customer Focused Performance.

Unit: III: Capital Management and Profit Planning: Prudential Norms- Capital Adequacy- Basel II- Assets Classification & Provision Norms- Profit Planning- Effects of NPA on Profitability- Share hlders Value Maximization and EVA- Profit Planning measure to improve performance. Risk Management System in Banks in India- System Introduced in India Basel II Recommendation and RBI guidelines.

Unit: IV: Introduction to risk Management and Insurance- Risk and uncertainly- Risk perception and reaction- Risk analysis and Management- Risk Concepts- Type of Risks, in Insurance, Kinds of Classification of Risk- Individual Risk, Types of Individual Risks Operational Risks- Financial Risks, Strategic Risks- Risk Management- Subjective Risk Attitude to Risk, Acceptable Risk- Risk Management- Subjective Risk Attitude to Risk, Accepatable Risk vs Unacceptable Risk- The Cost of Risks – Role of Insurance brokers in Risk Management.

Unit: V   Risk Management and Corporate Objective- Risk Management Policy- Risk Management and Funcitional Management: The Scope and Objective of the Risk Management in Corporate bodies, Nationalized Industries. Local Governments and Public Utilities- Personal Risk Management- Risk Management – Steps- Risk Management Process Risk Management of Liability exposures- Risk Management of Public Liability exposures- Administration.

Reference Books:

1. Treischamann: Risk Management & Insurance, Thomson 2007
2. Alka Mittal and SL Gupta: Principles of Insurance and Risk Management: Sultan Chand & Sons.
3. Dr. P. K. Gupta: Insurance and Risk Management: Himalaya Publishing House.
4. Bank Management by Koch Mac Donald- Thomson.
5. Risk Management, Indian Institute of Banking and Finance MC Milloan.
6. Dr. K.M. Batta Charya, Risk Management in Indian Banks, Himalaya Publishing House.

Syllabus for
M.Com (Banking & Insurance)

Course Name: Business Research Methodology   Semester: II

Course Code: 204   Marks Distribution: 20+80

Unit:- I: Nature and Scope of Business Research – Objectives types and Characteristics of Business research- Importance of Business research- Applications of Business research- Steps involved in research process.

Unit:- II: Formulation of business research problem: Selecting and defining the problem- Research Design: Meaning- Purpose- Research design Decisions- Research designs for exploratory, descriptive and experimental studies.

Unit:- III: Collection of primary data- Interview, Questionnaires and Schedules- Designing Questionnaires- Collection of secondary data- sources of secondary data for business research.
Sampling Design: Types of samples- criteria for selection of sample- Characteristics of good sample design.

Unit:- IV: Data processing and Analysis: Validity and Reliability- Data Processing- Editing, Coding and Tabulation.
Analysis of Quantitative Data: Application of statistical techniques- Averages, Correlation, regression, time- series- Analysis of Quantitative data: Scaling Techniques- Important Scaling Techniques.

Unit:- V: Interpretation and report writing: Inferences and generalizations- Significance of Business Research reports- format of Research Report- Steps in preparing business- Research report- precautions in writing business Research Report- characteristics of good Research Report.

Suggested Readings:
1. C.R.Kothari: Research Methodology Methods and Techniques, Wishwa Prakashan, New Delhi.
2. Wilkinson and Bhandarkar Methodology and Techniques of Social Sciences Research, Himalaya Publications.
3. Ferber T and Verdoorn F.H. Research Methods in Economics and Business
4. Nemmers B.E. & Mysers J.H Business Research, Text and Cass, Mc Graw Hill
5. Freund J.E. Elementary Business Statistics, F.J.Prentice Hall

Speigal M.R.An Introduction to Management for Business Analysis, Mc Graw Hill, Michael V.P.Research Methodology in Management, Himala Publishing House.

Syllabus for
M.Com (Banking & Insurance)

Course Name: Mathematics for Business Semester: II
Course Code: 205 Marks Distribution: 80+20

Unit- I: **Arithmetic and Geometric Progressions:**
Sequence- Series- Discovery of Series- Sigma Notation- Arithmetic Progression: Suma of a Series in AP- Arithmetic Mean- Representation of Terms in AP- Geometrics Progression: Sum of a series in GP- Sum of Infinite Geometric Series- Representation of Terms in GP- Geometric Mean- Series of Natural Numbers and Their Powers (Problems)

Unit:- II: **Permutations and Combinations:**
Introduction- Fundamental Rules of Counting- Factorial Notation- Permutations of n Different Things – Circular Permutations- Permutations of Things not all Different- Restricted Permutations- Combinations- Complementary Theorems- Restricted Combinations- Combinations of Things not All Different. (Problems)

Unit:- III: **Matrices:**
Introduction- Definition- Types of Matrices- Scalar Multiplication of a Matrix- Algebra of Matrices: Addition and Subtraction of Metrices- Multiplication of Matrices- Transpose of a Matrix- Determinant of a Square Matrix: Determinats of Order Two- Determinates of Order Three- Cramer's Rule- Minors and Cofactors of Elements of Determinants- Adjoint of a Square Matrix- Inverse of a Matrix- System of Linear Equations: Methods of Solving System of Linear Equation. (Problems)

Unit: IV **Mathematics of Finance:**
Compound Interest: Introduction- Simple Interest- Compound Interest- Nominal and Effective Rates of Interest- Equation of Value, (Problems) Annuities: Introduction- Types of Annuities- The amount of an Ordinary Annuity: Sinking Fund- Present Value of an Ordinary Annuity: Amortization- Deferred Annuity- Leasing, Capital Expenditure and Bonds. (Problems)

Unit: V **Basic Calculus and Applications:**
Introduction- Limit and Continuity- Concept of Slope and Rate of Change- Concept of Derivative- Rules of Differentiation ion- Applications of the Derivative- Concept of Maxima and Minima with Management Applications. (Problems)

Reference Books:
1. D C. Sanchati & V K Kapoor, Business Mathematics, Sultan Chand & Sons, New Delhi.
2. C Satyadevi, Quantitative Techniques, Sultan Chand & Sons, New Delhi
3. Dr. P C Twshan, Bharat Zunzunwal- Business Statistics S Chand
4. Dr. B. N. Asthaman- Elements of statistic