

## Syllabus for M.Com (Banking & Insurance)

Course Name: Management of Life Insurance and General Insurance Products Semester: III

Course Code: 301

Marks Distribution: 20+10+70

---

- Unit- I: Life Insurance Organization- Important activities- the distribution System- Appointment of Agents- Factors of Agents- Remuneration of Agents. Plans of Life Insurance- Need, levels- Some popular Plans (Limited payment plan, participating policies, convertible plans, joint life policies, Children plans, variable insurance policies)- Riders of the Handicapped Miscellaneous, Annuities- Nature of Annuities- Types.
- Unit- II: Group Insurance: Nature of Group Insurance- Types – Group gratuity schemes- Ways of meeting gratuity liabilities- Group super annuation schemes- Other group schemes- Social security schemes- Other Special need plans- Industrial Life Insurance Salary Saving Schemes- Additional benefits, Married Women Property Act.
- Unit- III: Applications and acceptance: Principles of good faith- Insurable Interest- Prospectus- Proposal forms and other related documents- medical Examinations- Age proof,- Special reports- Medical report- IRDA regulations on Management of Life Insurance Services/Products.
- Unit- IV: Corporate Agents- Corporate Agents- Brokers- Functions of Broker- Tariff Advisory- Committee Insurance forms- Proposal of Insurance- Cover notes- Motor Vehicle Act, 1988- Motor Vehicle Coverage- Declaration Policy- Floating Policy- Private Insurance Companies- Comparison between different Products offered by various Insurance.
- Unit- V: Policy Document in General Insurance: Need and Format- Policy Preamble- Schedule attestation- Conditions and Privileges- Alteration- Duplicate Policy- Premium payment, lapse and renewal, - Assignment- Nomination, loans- Surrenders- Foreclosure.

### Reference Books:

1. Treschmann: Risk Management and Insurance, Thomson 2007
2. Alka Mittal and SL Guptha: Principles of Insurance and Risk Management, S Chand & Sons, New Delhi.
3. P.K. Guptha, Principles and Practice of Non-Life Insurance, Himalaya Publications
4. Dr. P.K. Gupta, Fundamentals of Insurance, Himalaya Publications
5. Dr. P. Peria Swamy, Principles and Practice of Insurance, Himalaya Publications
6. Banking & Finance- Dr. Sanhipa Athalale
7. Business Management- Dr. S. V. Kadlekar
8. Principal & Functions of Management- Pof. Suresh
9. Financial Accounting- Prof. Suresh Bhirad

## Syllabus for M.Com (Banking & Insurance)

Course Name: Investment Analysis

Semester: III

Course Code: 302

Marks Distribution: 20+10+70

---

- Unit: I            Nature and Types of Investments: Nature, Objectives, Process, Types and Media- Investment and Speculation, Securities- Nature and Characteristic of Securities Markets- primary and Secondary Markets- Stock Exchanges- BSE-NSE-OTCEI- Organization and Regulation.
- Unit: II:            Securities Analysis: Objectives of Securities Analysis- Fundamental Analysis- Economy- Industry and Company Analysis- Technical Analysis- DOW Theory- Oscillators- Elliot Wave Theory- Efficient Market Theory.
- Unit: III            Securities Analysis: Valuation of Equity Shares and Preference Shares- Valuation of Debt Securities- Interest rate risk- Default and purchase power risk (Problems)
- Unit: IV            Portfolio Theory: Traditional theory of Portfolio Management- Arbitrage Pricing Theory- Modern theory of Portfolio Management- Morkpswitz Risk Return Optimization- CAPM- Sharpe Portfolio Optimization- Portfolio Selection- Diversification- Efficient Frontier- Capital Market Line (Problems)
- Unit: V            Portfolio Performance Evaluation: Concept- Objectives- Sharpe's- Treynor's and Jenson's Portfolio Performance measures. (Problems).

### Suggested Readings:

1. Fisher and Jordan: Security analysis and Proffolio Management, PHI, New Delhi.
2. Preethi Sing: Invest Management, Himalaya Publications, Mumbai.
3. V.K. Balia: Invest Management, S. Chand & Sons, New Delhi.
4. Elton EJ & Martin Grube: Modern Portfolio Theory
5. Geoffrey A., Hirt, Stanley B. Block: Fundamentals of Investment Management, McGraw-Hill International Editions.
6. Investment Management- V K Bhalla. S. chand.

## Syllabus for M.Com (Banking & Insurance)

Course Name: Computer Applications In Accounting

Semester: III

Course Code: 303

Marks Distribution: 20+10+70

---

- Unit:- I: Introduction: Importance of Computer Applications in Accounting- MS Excel Application in Financial Management- Calculation of Operating and Financial Leverage- EBIT and EPS- NPV- IRR- Preparation of Statement of Working Capital forecast.
- Unit:- II: MS Excel Application in Cost Accounting: Calculation and preparation of Marginal Costing Statement- BEP and CPV analysis- BEP Charts- Profit planning- Production & Sales Budgets- Functional Budgets: Flexible budgets- Preparation of Projected income statement and Balance sheet.
- Unit:- III Accounting Packages: Features- Importance – Differences in Accounting Packages and Spread sheet applications- Creation of Accounts- Vouchers- Voucher Number- Journal- Subsidiary Journal- Ledgers- Preparation of Bank Reconciliation Statement.
- Unit:- IV Calculation of Depreciation: Preparation of Trial Balance- Income Statement- Balance Sheet (Sole Proprietor, Partnership, Joint Stock Companies).
- Unit:- V: Inventory Stock Levels: Stock ledger- Tax Registers- Audit Feature- Security in Accounting Packages- Problems of Accounting Packages- Power Problems- Virus Problems (For units III, IV & V Accounting Packages: Tally or Wings may be used)

### Suggested Readings:

1. Peter Norton: Introduction of Computer, TMH, New Delhi, 1998
2. Maheshwari, SN: Financial Management, Sultan Chand Publications Pvt. Ltd, New Delhi, 2000.
3. Maheshwari, SN: Cost & Management Accounting, Sultan Chand Publications Pvt. Ltd, New Delhi, 2000.
4. Workbook on Tally
5. Workbook on Wings

## Syllabus for M.Com (Banking & Insurance)

Course Name: Information Technology for Banking & Insurance Semester: III

Course Code: 304 Marks Distribution: 20+80

---

- Unit: I Information Technology: Nature- Application of IT in Banking and Insurance Fundamentals of Computers- Input process and Output- Software: System vs Application Computers in decision making- E-Commerce, Meaning, Applications.
- Unit: II Windows: Fundamentals of Operations- Microsoft Excel: Using Excel, Statistical and graphic functions- MS Access Database concept and Operations using Access- Enterprise Resource planning- Nature and Applications.
- Unit: III Electronic Payments: Electronic data Interchange- Modes of Payments- Security issues Banking applications- Inter branch Transactions Reconciliations.
- Unit: IV Technology for Insurance: Applications in Functional Areas- E-Insurance- IT department and Applications in Insurance.
- Unit: V Core Banking Solutions: Nature, Applications Modules- Insurance software: Nature, Applications Modules.

### Text Books:

1. Turban, Mc. Lean Wetherbe- Information Technology for Management, 4<sup>th</sup> Edition, Wiley India, 2007.
2. Peter Norton- Introduction to Computer- 6<sup>th</sup> Edition, 2007, Tata Mc Graw Hill
3. Brian K. Williams, Stacey C. Sawyer- Using Information Technology- A Practice Introduction. To Computers And Communications, 6<sup>th</sup> Edition, Tata Mc Graw Hill
4. V.Rajaraman: Introduction to Information Technology, Prentice Hall India, 2008.

### Reference Books:

1. Cox tall- 2007 MS Office System step by Step, 1<sup>st</sup> Edition, Prentice Hall India, 2007
2. Winston- MS Office, Excel 2007 data Analysis and Business Modeling, 1<sup>st</sup> Edition, Prentice Hall India, 2007
3. Devid Whigam- Business Data Analysis Using Excel, 1<sup>st</sup> Edition, Oxford University, 2007
4. Business information for Banking-Preven Gupta S. Chand.

## Syllabus for M.Com (Banking & Insurance)

Course Name: Management & Organization Theory

Semester: IV

Course Code: 402

Marks Distribution: 20+80

---

- Unit- I: Organization characteristics- Types- Management: Nature, Arts, Science, Profession, functions and principles- Management skills, responsibility- Managerial values and ethics.
- Unit- II: Planning: Nature and Process- Decision making: Types, Rationality vs Social- Organizing: Steps- Organization Structure- Bases, Span of control, Delegation, Line and staff Controlling: Nature and process, Techniques, Resistance to change and requirements of good Control System: Staffing, functions.
- Unit: III; Evolution of Organizational Behavior: Nature, Development- Hawthome studies- Nature of individual- Personality and its Development, Personality factors influencing behavior- Perception: Meaning, Factors, Distortions and improving perceptual sensitivity- Attitude: Meaning, Formation, Positive attitude, Changing Attitude, Learning: Process, Cognitive vs Reinforcement, Learning.
- Unit: IV: Team Building: Nature, Reason, Developing and Managing effective teams- Conflicts: Nature, Types, reasons, Managing Conflicts- Stress Management: Reasons, effects and strategies- Time Management: Significance, Effective Utilization.
- Unit: V: Leadership: Nature, Basic styles of Leadership for emerging Organizations- Motivations: Nature, Financial and Non- Financial, Maslow is need Hierarchy and achievement Motivation- Communications & Skills: Nature and Process, Barriers, Language, Strategies, for effective interpersonal communication- Organizational Culture.

### Text Books:

1. Wehrich Heinz, Cannice V Mark and Koontz, 2008 Management: A global and Entrepreneurial Perspective, Tata McGraw Hill Publishing Company Ltd., New Delhi.
2. Cullen B John Praveen K Parboteeah, 2005. International Management. A Strategic Perspective, Cengage Learning India Pvt. Ltd. New Delhi.

### Reference Books:

1. Draft L.Richard, 2006 The New Era of Management, Thomson Corporation, New Delhi.
2. Robbins P Stephen and Decenzo A David, 2006 Fundamentals of Management: Essential Concepts and Applications Pearson Education, New Delhi.
3. Sridhara Bhat, 2005 Management and Behavioral Process: Text and Cases, Himalaya Publishing House, Hyderabad.
4. Satya Raju, R and Parthasarathy, A 2005 Management: Text and Cases, Printice Hall of India Pvt. Ltd, New Delhi.
5. Hill WL Charles and Mc Shanel L Steven, 2008 Principles of Management, Tata Mc. Graw Hill Company Ltd. New Delhi.

## Syllabus for M.Com (Banking & Insurance)

Course Name: Enterprise Resource Planning  
Course Code: 403

Semester: IV  
Marks Distribution: 20+10+70

---

1. Induction to ERP: Overview of ERP, MRP, MRP II and Evolution of ERP, Integrated Management Systems, Reasons for the growth of ERP, Business Modeling, Integrated Data Model, Foundations of IS in Business, Obstacles of applying IT, ERP Market.
2. IS Models: Nolan Stage Hypothesis, IS Strategic Grid, Wards Model, Earl's Multiple Methodology, Critical Success Factors, Soft Systems Methodology, Socio-Technical Systems Approach (Mumford), System Develop life cycle, Prototype and End User Computing, Application Packages, Outsourcing, Deciding Combination of Methods.
3. Business Process Re-Engineering (BPR): BPR process, Clean State Re-engineering, Technology Enabled Re-engineering, Myths regarding BPR, Business Intelligence Systems- Data Mining, Data Warehousing, On-Line Analytical Processing (OLAP), Supply chain Management, Best Practice in ERP.
4. ERP Modules: Finance, Accounting Systems, Manufacturing and Production Systems, Sales and Distribution Systems, Human Resources Systems, Plant Maintenance Systems, Materials Management Systems, Quality Management Systems, ERP System, Option and Selection, ERP Proposal Evaluation.
5. Benefits of ERP: Reduction of Lead Time, On-Time Shipment, Reduction in Cycle Time, Improved Resource Utilization, Better Customer Satisfaction, Improved Supplier Performance, Increased Flexibility, Reduced Quality Cost, Improved information, Accuracy and Design Making Capabilities.
6. ERP Implementation and Maintenance: Implementation Strategy Options, Features of Successful ERP Implementation, Strategies to Attain Success, User Training, Maintaining ERP & IS.

# Syllabus for M.Com (Banking & Insurance)

Course Name: Analysis of Financial Statements  
Course Code: 404

Semester: IV  
Marks Distribution: 80+20

---

Unit:- I: Accounting Theory: Definition- Need- Scope- Functions and Limitations of Accounting- Inter-relationship among various branches of Accounting. Financial Accounting: Nature and functions- Accounting Concepts and conventions relevant to preparation of Financial Statements- Accounting Standards.

Unit:- II: Analysis and Interpretation of Financial Statements:  
Meaning and Types of Financial Statements- Formats of the Income Statement and the Balance Sheet- Nature of Financial Statements- Limitations of Financial Statements- Analysis and Interpretation of Financial Statements- Types of Financial Analysis- Steps involved in Financial Statement Analysis- Tools of Financial Analysis. (Problems)

Unit:- III: Ratio Analysis for Analyzing Financial Statements:  
Meaning of Ratio Analysis- Classification of Ratios- Profitability Ratios- Liquidity Ratios- Turnover Ratios- Financial Ratios- Advantages of Ratio Analysis – Limitations of Accounting Ratios- Computation of Items of Financial Statements- DU Point Control Chart- Capital Gearing- Inter-firm and Intra-firm Comparison. (Problems)

Unit:- IV: Statement of Changes in Financial Position:  
Funds Flow Statement: Need- Meaning- Uses- Differences between Funds Flow Statement and Income Statement- Preparation of Funds Flow Statement- Is Depreciation a Source of Funds? (Problems)  
Cash Flow Statement: Meaning- Uses- Preparation of Cash Flow Statement- Difference between Cash Flow Analysis and Funds Flow Analysis- Uses of Cash Flow Statement- Cash Forecasts (Problems)

Unit:- V: Current Issues in Financial Reporting:  
Impact of Inflation on Profit Measurement- Human Resources Accounting- Social Accounting.

## Reference Books:

1. S.N. Maheshwari, "Management Accounting and Financial Control", Sultan Chand & Sons, New Delhi.
2. Subhash Sharma & M P Vithal, "Financial Accounting for Management- Text and Cases", Macmillan India Limited, Delhi.
3. P C Tulsian, "Financial Accounting", Tata McGraw-Hill Publishing Company Limited, New Delhi.
4. R Narayanaswamy, "Financial Accounting", Prentice Hall of India, New Delhi.

## Syllabus for M.Com (Banking & Insurance)

Course Name: Business Processing Re-Engineering and Quality Management Semester: IV

Course Code: 405 Marks Distribution: 80+20

---

Unit:- I: Business Processing Re-thinking- Business Process Re-engineering- Introduction, Steps in Re-engineering Process- Phases, in Re-engineering Programme.

Unit:-II: Process Redesign- Business Process Re-engineering and information Technology- Hurdles in Business Process Re-engineering Implementation- Success of Business Process Re-engineering.

Unit:- III: Concept of Quality Management- Meaning for Quality- Impact of Quality Management in Business and Commerce- Quality Assurance- Statistical Quality Control- Total Quality Management- Recent Trends in Quality Management – Role of bench marking, and business process engineering in TQM.

Unit:- IV Continuous improvement and Kaizen- Quality Function Development- Quality Circles and Quality improvement Teams- Administrative Functions of TQM-Quality Policy- Quality Manual- Mission Statement

Unit:- V: Models for achieving TQM- Zero Defects- Six Sigma Motorola System- Defect Prevention System- Quality Criteria Based on Deeming Prize- European Quality Award and Malcolm Balding Award- Quality System and Quality Certification- ISO 9000 Standards- ISO 14000 Standards.

### Reference Books:

1. The Benchmarking Management Guide- American Productivity and Quality Centre, Productivity Press, USA 1993.
2. Beyond TQM- Flood, R L John Wiley & Siobns, England 1994.
3. The TAM Movement- Helga Drummond, UBSPBD, New Delhi, 1995.
4. Total Quality Management for Engineers- Mohammed Zairi.
5. Re-engineering the Organisation- American Management Association, New Youk, 1994.
6. Michael Hammer & James Champy, Re-engineering the Corporation.