Syllabus for
M.Com (Banking & Insurance)

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

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 & Finence- 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 Wage 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 Protfolio 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   Semester: III
               & Insurance

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: Fundaments 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, 4th Edition, Wiley India, 2007.
2. Peter Norton- Introduction to Computer- 6th Edition, 2007, Tata Mc Graw Hill
3. Brian K. Williams, Stacey C. Sawyer- Using Information Technology- A Practice Introduction. To Computers And Communications, 6th 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, 1st Edition, Prentice Hall India, 2007
2. Winston- MS Office, Excel 2007 data Analysis and Business Modeling, 1st Edition, Prentice Hall India, 2007
3. Devid Whigam- Business Data Analysis Using Excel, 1st Edition, Oxford University, 2007
4. Business information for Banking-Preven Gupta S. Chand.