

**SCHEME OF B.COM III (SPECIALTY PROGRAMMES)  
(5<sup>th</sup> and 6<sup>th</sup> Semester w.e.f. the Session 2011-12)**

**Time: 3 Hours  
Max. Marks : 100 (90+10)  
External : 90, Internal : 10**

| <b>Paper No.</b> | <b>Bachelor of Commerce (Banking &amp; Insurance)</b> | <b>Paper No.</b> | <b>Bachelor of Commerce (E-Commerce)</b> |
|------------------|---|------------------|--|
| I                | Income Tax  |                  | Income Tax                               |
| II               | Cost Accounting                                       |                  | Cost Accounting                          |
| BBI-III          | Insurance Management                                  | BEC-III          | Fundamentals of M-Commerce               |
| BBI-IV           | Commercial Bank Management                            | BEC-IV           | Principles of E-Marketing                |
| BBI-V            | Merchant Banking and Financial Services               | BEC-V            | Essentials of E-Commerce                 |
| BBI-VI           | Fundamentals of Insurance                             | BEC-VI           | Management Accounting                    |
| BBI-VII          | Indian Banking System                                 | BEC-VII          | Internet & World Wide Web                |
| VIII (i)         | *Training Report                                      | VIII (i)         | *Training Report                         |
| VIII (ii)        | Viva-Voce (General)                                   | VIII (ii)        | Viva-Voce (General)                      |

**Notes:**

1. Max. Marks for each paper are 90+10 = 100 i.e. Theory=90, Internal Assessment=10
2. \*Training Report carries a maximum of 50 marks and the marks for Viva-Voce (General) shall be given out of a maximum 50 marks.
3. For Subject Internet & World Wide Web\* of B.Com (E-Commerce) Theory : 60 Marks, Practical: 30 Marks, Internal Assessment: 10

## **SYLLABUS OF B.COM III (SPECIALTY PROGRAMMES)**

(5<sup>th</sup> and 6<sup>th</sup> Semester w.e.f. the Session 2011-12)

### **BANKING & INSURANCE**

#### **Semester-V**

#### **BBI-III-Insurance Management-I**

**Time: 3 Hours**

**Max. Marks : 90**

**Internal Assessment : 10**

**Note:** Ten questions shall be set in the question paper with three questions from each unit. The candidates will be required to attempt five questions in all, selecting at least one question but not more than two from each unit.

**Unit-I:** Introduction: Savings and investment schemes like shares, units, capital markets, mutual funds, etc. vis-a-vis insurance; Tax benefits under insurance policies; Life cycle needs-including solutions, matching of the customers needs and requirements to available products;

**Unit-II :** Comparison between different products offered vis-a-vis chargeable premium and coverage. Computation of Premium/Bonuses: Premium calculation-including rebates, mode rebate, large-sum assured policies rebate; Extra premium; Under premiums; Computation of benefits; Surrender value; Paid-up value.

**Unit-III:** Insurance Documents: Insurance documents, including proposal forms and other relevant forms; First premium receipt/ renewal premium receipt; Policy contract; Endorsements; Renewal notice/bonus notices; other insurance documents related to receipt.

#### **Suggested Readings**

1. Mishra M.N.: Insurance Principles and Practice; S. Chand & Co., New Delhi.
2. Insurance Regulatory Development Act 1999 and other relevant Acts.
3. Life Insurance Corporation Act 1956.
4. Gupta O.S.: Life Insurance; Frank Brothers, New Delhi.
5. Vinayakam N., Radhaswamy and Vasudevan SV; Insurance Principles and Practice, S. Chand & Co.; New Delhi.
6. Mishra M.N., Life Insurance Corporation of India, Vols I, II & III; Raj Books, Jaipur.

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**BANKING & INSURANCE**

**Semester-VI**  
**BBI-III-Insurance Management-II**

**Time: 3 Hours**  
**Max. Marks : 90**  
**Internal Assessment : 10**

**Note:** Ten questions shall be set in the question paper with three questions from each unit. The candidates will be required to attempt five questions in all, selecting at least one question but not more than two from each unit.

**Unit-I:** Life Insurance Products: Traditional Unit Linked Policies; Individual and Group Policies; with-profit and without-profit policies; Different types of insurance products-Whole life products, interest sensitive products, term- assurance annuities, Endowment; Assurance. Options and Guarantees.

**Unit-II:** Group Insurance and Pension Plans, Health Related insurance, Consumer Protection Act 1986, Income Tax Act.

**UNIT-III:** Married Women's Property Act, and Contract Act as relevant to the conduct of Insurance business.

**Suggested Readings**

1. Mishra M.N.: Insurance Principles and Practice; S. Chand & Co., New Delhi.
2. Insurance Regulatory Development Act 1999 and other relevant Acts.
3. Life Insurance Corporation Act 1956.
4. Gupta O.S.: Life Insurance; Frank Brothers, New Delhi.
5. Vinayakam N., Radhaswamy and Vasudevan SV; Insurance Principles and Practice, S. Chand & Co.; New Delhi.
6. Mishra M.N., Life Insurance Corporation of India, Vols I, II & III; Raj Books, Jaipur.

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**BANKING & INSURANCE**

**Semester-V**

**BBI-IV-Commercial Bank Management-I**

**Time: 3 Hours**

**Max. Marks : 90**

**Internal Assessment : 10**

**Note:** Ten questions shall be set in the question paper with three questions from each unit. The candidates will be required to attempt five questions in all, selecting at least one question but not more than two from each unit.

**Unit-I:** Principles of Banking: Definition of bank; Creation of money; Present structure of commercial banking system in India; Brief history; Functions; Working during 1947-1990 and thereafter.

**Unit-II:** Management Principles in Banks: Managerial functions in banks; Hierarchy, individual and group behaviour; Management of personnel -Functions of manager, inspector, local advisory committee; Recruitment; Selection; Training; Promotion; Control of staff.

**Unit-III:** Management of Deposits and Advances: Deposit mobilization; Classification and nature of deposit accounts; Advances; Lending practices; Types of advances; Principles of sound bank lending; Preparation of reports; Credit plans; Planning customers; Limits of credit; security.

**Suggested Readings**

1. Tandan ML: Banking -Law and Practice in India; Indian Law House, New Delhi.
2. Radhaswami M. and Basudevan A: Textbook of Banking; S. Chand & Co. New Delhi.
3. Panikar K.K: Banking -Theory & System: So Chand & Co. New Delhi.
4. Vinayakan N: Banking by 2000 A.D; Kanishka Publishers, Delhi.
5. Jessup P.F: Innovations in Bank Management.
6. Reed E.W: Commercial Bank Management.
7. Desai Vasant: Principles of Bank Management.
8. Khubchandani B.S.: Practice and Law of Banking; Macmillan, New Delhi.

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**BANKING & INSURANCE**

**Semester-VI**  
**BBI-IV-Commercial Bank Management-II**

**Time: 3 Hours**  
**Max. Marks : 90**  
**Internal Assessment : 10**

**Note:** Ten questions shall be set in the question paper with three questions from each unit. The candidates will be required to attempt five questions in all, selecting at least one question but not more than two from each unit.

**Unit-I:** Investment Management: Nature of bank investment; Liquidity and profitability  
Preparation of cheques; Bills; Endorsement; Government securities;

**Unit-II:** Documents of title to goods: railway-receipt; Bill of lading; Book debts; Securities - Government and commercial.

**Unit-III:** Management of Finance: Bank accounts; Records; Reports; Statement of advances; Evaluation of loan applications; Profit and loss account;  
Balance sheet and statutory reports regarding cash revenue.

**Suggested Readings**

1. Tandan ML: Banking -Law and Practice in India; Indian Law House, New Delhi.
2. Radhaswami M. and Basudevan A: Textbook of Banking; S. Chand & Co. New Delhi.
3. Panikar K.K: Banking -Theory & System: So Chand & Co. New Delhi.
4. Vinayakan N: Banking by 2000 A.D; Kanishka Publishers, Delhi.
5. Jessup P.F: Innovations in Bank Management.
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**BANKING & INSURANCE**

**Semester-V**

**BBI-V-Merchant Banking and Financial Services-I**

**Time: 3 Hours**

**Max. Marks : 90**

**Internal Assessment : 10**

**Note: Ten questions shall be set in the question paper with three questions from each unit. The candidates will be required to attempt five questions in all, selecting at least one question but not more than two from each unit.**

**Unit-I :** Merchant Banking: Functions; Scope; Merchant banking in India; SEBI guidelines for merchant bankers.

Role of Merchant Bankers in Fund Raising: Managing public issue; Public issue programme; Alternative to public issue; Private placement; Raising public deposits.

**Unit-II:** Credit Rating: Introduction; Instruments; Benefits; Rating methodology; Cautions;;Types of rating.

Project Appraisal: Project life cycle; Evaluation; Social cost benefit analysis; Capital cost and financial projections.

**Unit-III:** Long Term Finance & Working Capital Finance: Term loans; Working capital loans; Maximum permissible bank finance; Factoring and forfaiting.

Lease Financing and Decisions: Concept; Types of leases; Leasing decisions; Evaluation of leases.

**Suggested Readings**

1. Khan M.Y. & Jain P.K: Financial Management; Text and Problems, Tata McGraw Hill, New Delhi.
2. Pandey I.M: Financial Management; Vikas Publishing House, New Delhi.
3. Verma J.C: A Manual of Merchant Banking; Sharat Law House, New Delhi.,
- 4: Pahwa H.P.S; Project Financing; Bharat Law House, New Delhi.
5. Khan M.Y: Financial Services; Tata McGraw Hill. New Delhi.
- 6: Rustagi R.P: Financial Management- Theory Concepts and Problems - Incorporating the Emerging Trends in Capital Market; Galgotia, New Delhi.
7. Machiraju H.R: Merchant Banking Principles and Practice; New Age International, New Delhi.
8. Pezzullo Mary Ann: Marketing Financial Services; Macmillan, New Delhi.
9. Merrill Mary P.: Financial Planning in the Bank; Macmillan, New Delhi.
10. Gupta Shashi K. Financial Services, Kalyani Publishers, New Delhi.

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### **BANKING & INSURANCE**

#### **Semester-VI**

#### **BBI-V-Merchant Banking and Financial Services-II**

**Time: 3 Hours**

**Max. Marks : 90**

**Internal Assessment : 10**

**Note: Ten questions shall be set in the question paper with three questions from each unit. The candidates will be required to attempt five questions in all, selecting at least one question but not more than two from each unit.**

**Unit-I:** Mutual Funds: Introduction; Classification; Mutual funds in India.

Portfolio management- introduction, principles, steps, qualifications, and obligations; Responsibilities of portfolio manager.

**Unit-II:** Venture capital -introduction, scope, steps to provide venture capital, mode of funding.

Mergers and Acquisitions: Need, types of mergers; Financial, legal and human considerations in mergers and acquisitions; Effectiveness of mergers and acquisitions.

**Unit-III:** Depository and Custodial Services: Depository -introduction, concept, constitution of depository system; Functioning of depository system; Depository system in India; Custodial services -meaning; Registration; Obligations and responsibilities of custodians; Code of conduct.

#### **Suggested Readings**

1. Khan M.Y. & Jain P.K: Financial Management; Text and Problems, Tata McGraw Hill, New Delhi.
2. Pandey I.M: Financial Management; Vikas Publishing House, New Delhi.
3. Verma J.C: A Manual of Merchant Banking; Sharat Law House, New Delhi.,
4. Pahwa H.P.S; Project Financing; Bharat Law House, New Delhi.
5. Khan M.Y: Financial Services; Tata McGraw Hill. New Delhi.
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7. Machiraju H.R: Merchant Banking Principles and Practice; New Age International, New Delhi.
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### **BANKING & INSURANCE**

#### **Semester-V**

#### **BBI-VI-Fundamentals of Insurance-I**

**Time: 3 Hours**

**Max. Marks :**

**90**

**Internal Assessment : 10**

**Note: Ten questions shall be set in the question paper with three questions from each unit. The candidates will be required to attempt five questions in all, selecting at least one question but not more than two from each unit.**

**Unit-I:** Introduction to Insurance: Purpose and need of insurance; Insurance as a social security tool; Insurance and economic development. Fundamentals of Agency Law: Definition of an agent; Agents regulations; Insurance intermediaries; Agents compensation.

**Unit-II:** Procedure for Becoming an Agent: Pre-requisite for obtaining a license; Duration of license; Cancellation of license; Revocation or suspension/termination of agent appointment; Code of conduct; Unfair practices.

**Unit-III:** Functions of the Agent: Proposal form and other forms for grant of cover; Financial and medical underwriting; Material information.

#### **Suggested Readings**

1. Mishra M.N.: Insurance Principles and Practices; S. Chand and Co, New Delhi.
2. Insurance Regulatory Development Act 1999.
3. Life Insurance Corporation Act 1956.
4. Gupta OS: Life Insurance; Frank Brothers, New Delhi.
5. Vinayakam N., Radhaswamy and Vasudevan SV; Insurance- Principles and practice, S. Chand and Co., New Delhi.
6. Mishra MN: Life Insurance Corporation of India, Vols I, II & III; Raj Books, Jaipur.

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**BANKING & INSURANCE**

**Semester-VI**  
**BBI-VI-Fundamentals of Insurance-II**

**Time: 3 Hours**  
**Max. Marks : 90**  
**Internal Assessment : 10**

**Note: Ten questions shall be set in the question paper with three questions from each unit. The candidates will be required to attempt five questions in all, selecting at least one question but not more than two from each unit.**

**Unit-I:** Nomination and assignment; Procedure regarding settlement of policy claims.

Company Profile: Organizational set-up of the company .Promotion strategy; Market share; Important activities; Structure; Product.

**Unit-II:** Actuarial profession; Product pricing-actuarial aspects; Distribution channels.

Fundamentals/Principles of Life Insurance/ Marine /Fire/Medical /General Insurance: Contracts of Various kinds; Insurable Interest.

**Unit-III:** Insurance Act 1938, LIC Act 1956, Insurance Regulatory & Development Authority Act 1999, Ombudsman Scheme.

**Suggested Readings**

1. Mishra M.N.: Insurance Principles and Practices; S. Chand and Co, New Delhi.
2. Insurance Regulatory Development Act 1999.
3. Life Insurance Corporation Act 1956.
4. Gupta OS: Life Insurance; Frank Brothers, New Delhi.
5. Vinayakam N., Radhaswamy and Vasudevan SV; Insurance- Principles and practice, S. Chand and Co., New Delhi.
6. Mishra MN: Life Insurance Corporation of India, Vols I, II & III; Raj Books, Jaipur.

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### **BANKING & INSURANCE**

#### **Semester-V**

#### **BBI-VII-Indian Banking System-I**

**Time: 3 Hours**

**Max. Marks : 90**

**Internal Assessment : 10**

**Note: Ten questions shall be set in the question paper with three questions from each unit. The candidates will be required to attempt five questions in all, selecting at least one question but not more than two from each unit.**

**Unit-I:** Indian Banking System: Structure and organization of banks; Reserve Bank of India; Apex banking institutions; Commercial banks; Regional rural banks; Co-operative banks.

**Unit-II:** Development banks, Banking Sector Reforms, State Bank of India: Brief history; Objectives; Functions; Structure and organizations; Working and progress.

**Unit-III:** Banking Regulation Act, 1949: History; Social control; Banking Regulation Act as applicable to banking companies and public sector banks.

#### **Suggestion Readings**

1. Basu A.K: Fundamentals of Banking-Theory and Practice; A. Mukheljee 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. Dekock: Central Banking; Crosby Lockwood Staples, London.
6. Tennan M.L: Banking -Law and Practice in India; India Law House, New Delhi.
7. Khubchandani B.S.: Practice and Law of Banking; Macmillan, New Delhi.
8. Shekhar and Shekhar: Banking Theory and Practice; Vikas Publishing House, New Delhi.

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**BANKING & INSURANCE**

**Semester-VI**  
**BBI-VII-Indian Banking System-II**

**Time: 3 Hours**  
**Max. Marks : 90**  
**Internal Assessment : 10**

**Note: Ten questions shall be set in the question paper with three questions from each unit. The candidates will be required to attempt five questions in all, selecting at least one question but not more than two from each unit.**

**Unit-I:** Banking Regulation Act as applicable to Co-operative banks. Regional Rural and Co-operative Banks in India: Functions; Role of regional rural and cooperative banks in rural India; Progress and performance.

**Unit-II:** Reserve Bank of India: Objectives; Organization; Functions and Working;

**Unit-III:** Monetary policy; Credit control measures and their effectiveness. Indian Banking System vis-a-vis British and American Banking System.

**Suggestion Readings**

1. Basu A.K: Fundamentals of Banking-Theory and Practice; A. Mukheljee 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. Dekock: Central Banking; Crosby Lockwood Staples, London.
6. Tennan M.L: Banking -Law and Practice in India; India Law House, New Delhi.
7. Khubchandani B.S.: Practice and Law of Banking; Macmillan, New Delhi.
8. Shekhar and Shekhar: Banking Theory and Practice; Vikas Publishing House, New Delhi.