

**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	I	Income Tax
II	Cost Accounting	II	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/Finance 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
4. No Training report (VIII (i)) and viva-voce General (VIII (ii)) in 5<sup>th</sup> Semester of B.Com.III (Specially Programme). Rest of the Exam. Semester will remain same for 5<sup>th</sup> & 6<sup>th</sup> Semesters.

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

**E-Commerce**

**SEMESTER-V**

**BEC-III: Fundamentals of E-Commerce-I**

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

**Note: Nine questions shall be set in the question paper .The candidates will be required to attempt five questions in all. First question is compulsory. Then attempt any four questions from the three units.**

**Unit-I**

Introduction to E-Commerce: Concept of WAP, Mobile computing framework, Technological foundation of WAP: wireless delivery technology & switching method, mobile data internetworking standards: CDMA, TDMA, mobile information access devices

**Unit-II**

WAP vs. e-commerce, WAP vs. traditional business operations, global growth projections,

**Unit-III**

M-Commerce operations: In banking, stock market, trading and shopping, current and emerging issues in m-commerce,

**REFERENCES:**

1. Agarwala Kamlesh N. and Agarwala Prateek: WAP the Net: An introduction to Wireless Application Protocol; Macmillan India Ltd. New Delhi
2. Agarwala Kamlesh N. and Agarwala Prateek: M-Commerce; Macmillan India Ltd. New Delhi
3. Daman Andy: The Essential Guide to Wireless Communication Applications ; Pearson Education Asia ( Low Price Edition)
4. Schiller Jochen: Mobile Communication ; Addison-Wesley(Low Price Edition)

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**E-Commerce**

**SEMESTER-VI**  
**BEC-III-Fundamentals of E-Commerce-II**

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

**Note: Nine questions shall be set in the question paper .The candidates will be required to attempt five questions in all. First question is compulsory. Then attempt any four questions from the three units.**

**Unit-I**

Application in wireless internet environment, location based application, independent application, business application, advantages of m-commerce

**Unit-II**

Security issues in m-commerce, wireless internet environment and WAP environment, security of data during transmission at WAP gateway or proxy server

**Unit-III**

Types of security threats, security tools, and legal protection to m-commerce.

**REFERENCES:**

1. Agarwala Kamlesh N. and Agarwala Prateek: WAP the Net:An introduction to Wireless Application Protocol; Macmillan India Ltd. New Delhi
2. Agarwala Kamlesh N. and Agarwala Prateek: M-Commerce; Macmillan India Ltd. New Delhi
3. Daman Andy: The Essential Guide to Wireless Communication Applications ; Pearson Education Asia ( Low Price Edition)
4. Schiller Jochen: Mobile Communcation ; Addison-Wesley(Low Price Edition)

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**E-Commerce**

**SEMESTER-V**  
**BEC-IV-Principles of E-marketing-I**

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

**Note: Nine questions shall be set in the question paper .The candidates will be required to attempt five questions in all. First question is compulsory. Attempt any four questions from the three units.**

**Unit-I**

**Introduction:** Nature and scope of marketing; Importance of marketing-as a business function, and in the economy; Traditional marketing concept; Concept of E-marketing; E-marketing environment.

**Unit-II**

**Consumer behavior and market segmentation:** Consumer behaviour-Nature,Concept;Importance;Major factors affecting consumer behavior; Market segmentation-concept and importance; bases for market segmentation.

**Unit-III**

**Building Traffic:** Promotion-Online promotion on the web site, listing on search engine; banners; link exchange programmed; affiliate programmed; referral programmed; directory listing; Building trust branding;navigation;presentation;fulfillment;logos of security; up-to-date technology; Building loyalty.

**REFERENCES**

1. Agarwala Kamlesh N.,Agarwala Prateek and Agarwala Deeksha:e-CRM;Macmillan India Ltd,New Delhi.
2. Kotler Philip:Marketing Management;Prentice Hall,New Delhi.
3. Pride William M. and Ferrel O.C:MarketinG;Houghton-Mifflin Boston.
4. Staton W.J.,Etzel Michael J.,andWalker BruceJ.;Fundamentals of marketing;McGraw Hill,NewDelhi.
5. Lamb Charles W.,Hair Joseph F., AND McDaniel Carl:Principles of Marketing,South-Westren-Publishing;Cincinnati,Ohio.
6. Cundiff,EdwardW.and Still R.R:Basic Marketing-Concepts,Decision and Strategies;Prentice Hall,NewDelhi.
7. Cravens David W.,Hills Gerald E,Woodruff RobertB.:Marketing Management;Homewood,III,Richard D.Irwin.
8. Kotler and Armstrong :Principles of Marketing;Prentice-Hall Of India, NewDelhi.

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**E-Commerce**

**SEMESTER-VI**

**BEC-IV: Principles of E-marketing-II**

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

**Note: Nine questions shall be set in the question paper .The candidates will be required to attempt five questions in all. First question is compulsory. Attempt any four questions from the question paper.**

**Unit-I**

**Product:** Concept of product; products owing existence to the Net –e-mail; electronic greetings; chat software; consumer goods and industrial goods; product life cycle; product planning and development; packaging-role of functions; E-branfing.

**Unit-II**

**e-CRM(e-customer relationship management):** e-CRM-concept and role; organization structure for e-CRM; key technology; components of e-CRM; change management and e-CRM

**Unit-III**

**Customer service:** order fulfillment- concept of customer service in web environment; order fulfillment; customer care programs; pre- sale and post-sale customer service; customer redressal policy; privacy and confidentiality of customer information

**REFERENCES**

1. Agarwala Kamlesh N.,Agarwala Prateek and Agarwala Deeksha:e-CRM;Macmillan India Ltd,New Delhi.
2. Kotler Philip:Marketing Management;Prentice Hall,New Delhi.
3. Pride William M. and Ferrel O.C:MarketinG;Houghton-Mifflin Boston.
4. Staton W.J.,Etzel Michael J.,andWalker BruceJ.;Fundamentals of marketing;McGraw Hill,NewDelhi.
5. Lamb Charles W.,Hair Joseph F., AND McDaniel Carl:Principles of Marketing,South-Westren-Publishing;Cincinnati,Ohio.
6. Cundiff,EdwardW.and Still R.R:Basic Marketing-Concepts,Decision and Strategies;Prentice Hall,NewDelhi.
7. Cravens David W.,Hills Gerald E,Woodruff RobertB.:Marketing Management;Homewood,III,Richard D.Irwin.
8. Kotler and Armstrong :Principles of Marketing;Prentice-Hall Of India,NewDelhi.

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**E-Commerce**

**SEMESTER-V**

**BEc-V: ESSENTIALS OF E-COMMERCE-I**

Max Marks: 90

Internal Assessment: 10

Time: 3 Hours

**Note: Nine questions shall be set in the question paper .The candidates will be required to attempt five questions in all. First question is compulsory then Attempt any four question from the three units.**

**Unit-I**

**Introduction to E - commerce:** Business operations, E – commerce practices; concepts of b2c, c2c, g2h, g2c; Features of E – commerce. Type of E – commerce systems, elements of E – commerce, principles of E – commerce, benefits and limitations of E – commerce, management issues relating to E – commerce

**Operations of E – commerce:** credit card transaction; secure hypertext transfer protocol (SHTTP), electronic payment systems, secure electronic transaction (SET); Set's encryption process; cyber e-cash, smart cards, Indian payment models.

**Unit-II**

**Emerging Business models:** Retail model, media model, advisory model, made-to-order manufacturing model, do-it-yourself model, information service model, emerging hybrid models, emerging models in India.

**Unit-III**

**Applications in B2C:** Key technologies for b2b, architectural models for b2b, characteristics of the supplier – oriented marketplace, buyer oriented marketplace and intermediary – oriented marketplace, just in time delivery in b2b, internet based EDI from traditional EDI, marketing issues in b2b.

**REFERENCES:**

1. Agarwala Kamlesh N. and Agarwala Deeksha: Bridge to online Storefront: Macmillan India, New Delhi
2. Agarwala Kamlesh N. and Agarwala Deeksha: Business on the Net-Introduction to the E-commerce; Macmillan India New Delhi
3. Agarwala Kamlesh N. and Agarwala Deeksha: Bulls, Bears and The Mouse: An Introduction to Online Stock Market Treading; Macmillan India New Delhi
4. Tiwari Dr. Murli D.; Education and E-Governance; Macmillan India New Delhi
5. Minoli Daniel, Minoli Emma: Web Commerce Technology Handbook; Tata McGraw Hill New Delhi
6. Minoli Daniel: Internet & Intranet Engineering; Tata McGraw Hill New Delhi
7. Bhatnagar Subhash and Schware Robert (Eds); Information and Communication Technology in Development; Sage Publication India, New Delhi
8. Amor, Daniel: E-business (r) evaluation, The: Living and Working in an Interconnected World; Prentice Hall US
9. Afuah, A, and Tucci, C: Internet Business Models and Strategies; McGraw Hill, New York
10. Agarwala Kamlesh N.: Internet Banking ; Macmillan India New Delhi

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**E-Commerce**

**SEMESTER-VI**

**BEc-V: ESSENTIALS OF E-COMMERCE-II**

Max Marks: 90

Internal Assessment: 10

Time: 3 Hours

**Note: Nine questions shall be set in the question paper .The candidates will be required to attempt five questions in all. First question is compulsory. Attempt any four questions from the three units.**

**Unit-I**

**Applications in B2C:** Consumer's shopping procedure on the internet, impact on disintermediation and re-intermediation, global market, strategy of traditional department store, products in b2c models, success factors of e-brokers, broker-based service online; online travel tourism services

**Unit-II**

**Applications in governance:** EDI in governance; E-government, E-Governance applications of Internet; concept of government-to-business, business-to-governance and citizen-to-governance, e-governance models, private sector interface in e-governance

**Unit-III**

Benefits and impact of e-commerce on travel industry, real estate market, online stock trading and its benefits, implementation and impacts  
Internet & E-commerce scenario in India; Internet security issues; Legal aspects of E-commerce.

**REFERENCES:**

1. Agarwala Kamlesh N. and Agarwala Deeksha: Bridge to online Storefront: Macmillan India, New Delhi
2. Agarwala Kamlesh N. and Agarwala Deeksha: Business on the Net-Introduction to the E-commerce; Macmillan India New Delhi
3. Agarwala Kamlesh N. and Agarwala Deeksha: Bulls, Bears and The Mouse: An Introduction to Online Stock Market Treading; Macmillan India New Delhi
4. Tiwari Dr. Murli D.; Education and E-Governance; Macmillan India New Delhi
5. Minoli Daniel, Minoli Emma: Web Commerce Technology Handbook; Tata McGraw Hill New Delhi
6. Minoli Daniel: Internet & Intranet Engineering; Tata McGraw Hill New Delhi
7. Bhatnagar Subhash and Schwabe Robert (Eds); Information and Communication Technology in Development; Sage Publication India, New Delhi
8. Amor, Daniel: E-business (r) evaluation, The: Living and Working in an Interconnected World; Prentice Hall US
9. Afuah, A, and Tucci, C: Internet Business Models and Strategies; McGraw Hill, New York
10. Agarwala Kamlesh N.: Internet Banking ; Macmillan India New Delhi

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**E-Commerce**

**Semester - V**  
**BEC-VI- Management Accounting**

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

**UNIT - I**

Management Accounting : Meaning, Nature, Scope & Functions of Management Accounting, Role of Management Accounting in decision making, Management Accounting vs. Financial Accounting, Tools & Techniques of Management Accounting.

Ratio analysis, classification of ratios, profitability ratios, turnover ratios, liquidity ratios, adv. of ratio analysis limitation of accounting ratios.

**UNIT - II**

Fund flow statement as per Indian Accounting Standard 3, cash flow statement.

**UNIT - III**

Interim financial reporting & segment reporting, social reporting accounting & reporting of the effects of changing prices.



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**E-Commerce**

**Semester-VI**  
**BEC-VI- Financial Management**

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

**UNIT - I**

Financial Statement : Meaning & types of financial statements, limitations of financial statements, objectives, objectives & methods of financial St. analysis, common size & comparative statement analysis.

**UNIT - II**

Reporting & Measurement - Income concepts for financial reporting, Measurement & reporting of revenue & Exp. & Gains & Losses, Measurement of Assets & Liabilities other developments in reporting : disclosure in financial reporting.

**UNIT - III**

Accounting standards an overview of national & International accounting standards (Excluding study of individual standards).

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**E-Commerce**

**SEMESTER-V**

**BEc-vii: Internet and World Wide Web-I**

Max Marks: 90

Internal Assessment: 10

Time: 3 Hours

**Note: Nine questions shall be set in the question paper .The candidates will be required to attempt five questions in all. First question is compulsory. Attempt any four questions from the question paper.**

**Unit-I**

The mechanism of internet: Distributed computing, Client server computing, Internet Protocol suite, protocol stack, Open System Interconnection Reference Model (OSIRM) Based on the International Organization for Standardization (ISO) (Application layer, Presentation layer, Session layer, Transport layer, Network layer, data link layer and Physical layer); TCP/IP protocol suite model

**Unit-II**

Mechanism of transmitting the message, across the network and function of Each layer, processing of data at the destination, Mechanism to log onto the Network, Mechanism of sending & receiving email. Internet enabled services: Electronic mail (email), Usenet & use group, File Transfer Protocol (FTP), Telnet, Finger, Internet Chat (IRC), Frequently Asked Questions (FAQ)

**Unit-III**

The World Wide Web consortium (w3c-origin & evolution), Standardizing the Web, W3C members, W3C recommendations, Browsing & Searching, Browsing & Information Retrieval, Exploring the World Wide Web, Architecture of World Wide Web, Hyperlink, Hypertext Markup language, Hypertext Transfer Protocol, Address-URL

**REFERENCE:**

1. Agarwala kamlesh.N and Agarwala Deeksha:Bridge to the online store front;Macmillan India New Delhi
2. Agarwala kamlesh.N and Agarwala Deeksha:Fatal Click:What to do When Viruses size your computer; Macmillan India New Delhi
3. Philips Lee Anne:Practical HTML 4;Prentice Hall New Delhi
4. Douglas E. Comer:The Internet Book; Prentice Hall New Delhi
5. Minoli Daniel,Minoli Emma:Web Commerce Technology Handbook;Tata McGraw Hill New Delhi
6. Minoli Daniel:Internet & Intranet Engineering;Tata McGraw Hill New Delhi
7. Deitel Harvey M. and Deitel Paul J. and Neito T.R;Complete Internet and World wide web Programming Training Coarse, Prentice Hall New Delhi
8. Complete Reference of HTML/XHTML by Thomas A.Powell
9. Hemant Kapilla:Data Comm. & Networking

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**E-Commerce**

**SEMESTER-VI**

**BEC-vii: Internet and World Wide Web-II**

Max Marks: 90

Internal Assessment: 10

Time: 3 Hours

Nine questions shall be set in the question paper. The candidates will be required to attempt five questions in all. First question is compulsory. Attempt any four questions from the question paper.

**Unit-I**

Web Browsing: Browsers, basic Information of Web Browsers, Browsers with Advanced facility, Internet Explorer, Netscape navigator, Netscape Communicator, Search Engine/ Directories: Directory, General features of the Search engines, Approaches to website selection.

**Unit-II**

Major search engines, specialized search engines, popular search engines/directories, Guidelines for effective searching, A general approach to searching, Designing website\ webpage, WW operations, Web standards, HTML- concept & version, naming scheme for HTML documents, HTML editors, Explanation of the structure of the Homepage, Elements in HTML Documents, XHTML, CSS, Extensible Stylesheet Language (SXL)

**Unit-III**

Tips for Designing Web Pages/ Security of data/ Information Security, Network Security, PINA Factor Privacy, Integrity, Non-reputation, authentication, SSL, Encryption, Digital Signature, Digital Certificate, Server Security, Firewall, Password, Biometrics, Payment Security, Virus Protection, Hacking.

**REFERENCE:**

1. Agarwala kamlesh.N and Agarwala Deeksha:Bridge to the online store front; Macmillan India New Delhi
2. Agarwala kamlesh.N and Agarwala Deeksha:Fatal Click:What to do When Viruses size your computer; Macmillan India New Delhi
3. Philips Lee Anne:Practical HTML 4;Prentice Hall New Delhi
4. Douglas E. Comer:The Internet Book; Prentice Hall New Delhi
5. Minoli Daniel,Minoli Emma:Web Commerce Technology Handbook;Tata McGraw Hill New Delhi
6. Minoli Daniel:Internet & Intranet Engineering;Tata McGraw Hill New Delhi
7. Deitel Harvey M. and Deitel Paul J. and Neito T.R;Complete Internet and World wide web Programming Training Course, Prentice Hall New Delhi
8. Complete Reference of HTML/XHTML by Thomas A. Powell
9. Hemant Kapilla: Data Comm. & Networking

**SCHEME OF B.COM III (SPECIALTY PROGRAMMES)  
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**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
4. No Training report (VIII (i)) and viva-voce General (VIII(ii)) in 5<sup>th</sup> Semester of B.Com.III (Specially Programme). Rest of the Exam. Semester will remain same for 5<sup>th</sup> & 6<sup>th</sup> Semesters.

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

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

**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.