

BACHELOR OF COMMERCE BANKING AND INSURANCE
SCHEME OF EXAMINATIONS
(2014-2017 Batch Onwards)

Part	Subject code	Subject	Ins. Hours per week	Exam				Credit
				Hours	CIA	ESE	Total	
Semester – I								
I	11UTL01/ 11UHN01	Tamil/Hindi Paper-I	6	3	25	75	100	3
II	11UEN01	English for Enrichment-I	5	3	25	75	100	3
III	14UBI01	CORE I:Financial Accounting	6	3	25	75	100	4
	14UBI02	CORE II: Indian Banking System	6	3	25	75	100	4
	14UBI03	ALLIED I:Business Economics	5	3	25	75	100	5
IV	08EVS01	Environmental Studies	1	-	-	-	-	-
	09HEC01	Value Education: Yoga for Physical and Mental Wellbeing Paper-I	1	2	-	50	50	1
Total			30	-	125	425	550	20

Semester – II								
I	11UTL02/ 11UHN02	Tamil/Hindi Paper – II	6	3	25	75	100	3
II	11UEN02	English for Enrichment – II	5	3	25	75	100	3
III	14UBI04	CORE III: Higher Financial Accounting	6	3	25	75	100	4
	14UBI05	CORE IV: Banking Theory, Law and Practice	5	3	25	75	100	4
	14UBI06	ALLIED II: Business Mathematics and Statistics	5	3	25	75	100	5
IV	08EVS01	Environmental Studies	1	3	-	50	50	2
	09HEC02	Value Education: Yoga for Family and Mental Wellbeing Paper-II	1	2	-	50	50	1
	12UHR01	Human Rights in India	1	3	-	50	50	2
Total			30	-	125	525	650	24

Semester – III								
III	14UBI07	CORE V:Corporate Accounting	6	3	25	75	100	4
	14UBI08	CORE VI: Executive Business Communication	5	3	25	75	100	4
	14UBI09	CORE VII: Principles of Life Insurance	6	3	25	75	100	4
	14UBI10	CORE VIII: Business Law	5	3	25	75	100	4
	14UBI11	ALLIED III: Business Application Software	4	3	25	75	100	3
	14UBI12	Programming Laboratory – I: MS Office	2	3	40	60	100	1
IV	14UBINA1 & 14UBINB1	Non-Major Elective: Paper 1&II *	1	2	-	50	50	2
	09HEC03	Value Education: Yoga for Physical and Mental Wellbeing Paper-III	1	2	-	50	50	1
			30	-	165	535	700	23

Semester –IV								
III	14UBI13	CORE IX: Cost Accounting	6	3	25	75	100	4
	14UBI14	CORE X:Principles of General Insurance	6	3	25	75	100	4
	14UBI15	CORE XI: Marketing Management	5	3	25	75	100	4
	14UBI16	CORE XII: Company Law	5	3	25	75	100	4
	14UBI17	ALLIED IV: Operations Research	6	3	25	75	100	5
IV	14UBINA2 & 14UBINB2	Non-Major Elective: Paper III & IV*	1	2	-	50	50	2
	09HEC04	Value Education: Yoga for Physical and Mental Wellbeing Paper-IV	1	2	-	50	50	1
V	-	Extension Activities : NCC/NSS/SPORTS & GAMES	Grading Only					1
			30	-	125	475	600	25

Semester –V								
III	14UBI18	COREXIII: Income Tax	6	3	25	75	100	4
	14UBI19	CORE XIV: International Banking	6	3	25	75	100	4
	14UBI20	CORE XV: Principles and Practices of Auditing	6	3	25	75	100	4
	14UBI21	CORE XVI: Investment Management	5	3	25	75	100	4
	14UBI22	CORE XVII: Institutional Training	-	-	20	80	100	2
	14UBI23	Elective - I: Customer Relationship Management	5	3	25	75	100	4
IV	14UBIS01 & 02	Skill Based Elective: Paper I & II*	1	2	-	50	50	2
	08GKL01	General Knowledge & General Awareness (SBE)	*ss	3	-	100	100	2
	09HEC05	Value Education: Yoga for Physical and Mental Wellbeing Paper-V	1	2	-	50	50	1
Total			30	-	145	655	800	27

Semester –VI								
III	14UBI24	CORE XVIII: Management Accounting	6	3	25	75	100	4
	14UBI25	CORE XIX: Financial Innovations in Banking and Insurance	6	3	25	75	100	4
	14UBI26	CORE XX: Programming Laboratory- II Tally	2	3	40	60	100	1
	14UBI27	CORE XXI: Commerce, Banking and Insurance Practicals	2	3	40	60	100	1
	14UBI28	Elective - II: Financial Management	6	3	25	75	100	4
	14UBI29	Elective - III: Financial Markets and Institutions	6	3	25	75	100	4
IV	14UBIS03 & 04	Skill Based Elective: Paper III&IV *	1	2	-	50	50	2
	09HECP06	Value Education: Yoga for Physical and Mental Wellbeing Paper-VI	1	2		50	50	1
Total			30	-	180	520	700	21
Grand Total			180	-	865	3135	4000	140

Note

Non-Major Elective

14UBINA1 – Fundamentals of Life Insurance 14UBINB1 – Fundamentals of General Insurance

14UBINA2 – Commerce and Banking Practicals 14UBINB2 - Indian Banking

Skill Based Elective

14UBIS01 – Principles of Management 14UBIS02 – Relational Database Management System

14UBIS03 - E-Commerce and Its Applications 14UBIS04 - Human Resource Management

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject code: 14UBI01	Title: Financial Accounting	Semester: I
Hrs/Week: 6		Credit: 4
Objective	To Enhance the students with practical knowledge in basic accounting.	
Unit	Content	Hours
Unit I	Accounting – Definition - Concepts and Conventions – Journal –Ledger - Trial Balance - Final Accounts of a Sole Trader.	18
Unit II	Depreciation – Meaning – Causes - Factors Affecting Depreciation - Methods of Depreciation - Straight Line Method - Diminishing Balance Method - Annuity Method - Sinking Fund Method - Bank Reconciliation Statement.	18
Unit III	Bills of Exchange – Types of Bills - Bill honored on Due Dates - Renewal and Dishonor of Bills – Final Accounts of Non-Trading Concerns – Receipts and Payments Account – Income and Expenditure Account – Balance Sheet.	18
Unit IV	Hire Purchase - Computation of Interest - Default and Repossession - Complete Repossession - Partial Repossession (Excluding Purchase trading Account) – Installment Purchase System.	18
Unit V	Royalty Accounting – Meaning - Methods of Recoupment – Recoupment of Short workings – Strike and Lockouts (Excluding Sub-lease Account).	18
Total Contact Hrs/ Semester		90
Problems : 80% : Theory: 20%		
Text Book	Reddy, T.S. and Murthy, A. (2012). Financial Accounting. 4 th ed. Chennai: Margham Publications.	
Reference Books	1. Jain and Narang. Principal of Accounting. New Delhi: Kalyani Publisher. 2. Grewal, T.S. (2005). Introduction to Accountancy. S.Chand & Company Ltd. 3. Maheswari, S.K, and Reddy, T. (2011). Advanced Accountancy. New Delhi: Vikas Publishers. 4. Arulanadam, M.A. and Raman, K.S. (2006). Advanced Accountancy. New Delhi: Himalaya Publishing House.	

Department	Commerce		
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch	
Subject code: 14UBI02	Title: Indian Banking System	Semester: I	
Hrs/Week: 6		Credit: 4	
Objective	To acquaint knowledge about the banking system prevailing in India.		
Unit	Content	Hours	
Unit I	Banking – Origin - Definition - Indian Banking System: Structure and Organization of Bank - Reserve Bank of India - Commercial Banks - Regional Rural Banks - Co-Operative Banks - Development Banks. Classification of Banks - Commercial Banks - Functions of Commercial Banks - Nationalization of Banks.	18	
Unit II	Banking Regulation Act, 1949 - Capital Requirements - Licensing of Banks – Opening of New Branches – New Licensing Policy – Loans and Advances – Inspection of Banks – Powers of RBI – Returns to be Submitted – Acquisition, Amalgamation and Winding up of Banking Companies.	18	
Unit III	Reserve Bank of India - Objectives – Constitution and Management – Local Board – Functions of RBI - Credit Control – Quantitative – Qualitative.	18	
Unit IV	State Bank of India – Origin – Functions - Organizational Setup and Management - Structure – SBI and Agricultural Finance – SBI and Small Scale Industries - SBI and the Co-operative Sector – Export Business – Capital Market Operations.	18	
Unit V	Regional Rural Banks – Objectives – Organization and Management – Operations – Problems in RRB's - Co-operative Banks – Structure – Functions - Difference between Co-operative and Commercial Banks.	18	
Total Contact Hrs/ Semester			90
Text Book	Gordon, E. and Natarajan, K. (2011). Banking Theory, Law and Practice. 23 rd ed. New Delhi: Himalaya Publishing House.		
Reference Books	1. Natarajan, S. and Parameswaran, R. (2007). Indian Banking. New Delhi: S.Chand and Company Ltd. 2. Sundharam, K.P.M. and Varshney, P.N. (2005). Banking Theory Law and Practice. New Delhi: Sultan Chand and Sons Publications.		

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject code: 14UBI03	Title: Business Economics	Semester: I
Hrs/Week: 5		Credit: 5
Objective	To enrich the student to apply economic concepts in the field of business.	
Unit	Content	Hours
Unit I	Economics - Micro and Macro Economics - Business Economics - Definition – Objectives - Nature and Scope - Role and Responsibilities of a Business Economist.	15
Unit II	Demand - Law of Demand – Factors Determining Demand - Demand Distinctions - Elasticity of Demand -Factors Influencing Elasticity of Demand – Types - Price, Income and Cross Elasticity – Measurement. Demand Forecasting - Meaning – Need - Methods of Forecasting.	15
Unit III	Indifference Curve Analysis – Indifference Curve - Marginal Rate of Substitution - Properties – Budget Line - Consumer Equilibrium – Price, Income and Substitution Effect - Consumer Surplus - Measurement.	15
Unit IV	Production Function – Law of Variable Proportion - Law of Returns to Scale - Economies of Scale - Economies and Diseconomies – Concepts of Cost – Cost-output Relationship - Concepts of Revenue and Revenue Curves.	15
Unit V	Market Structure - Classification of Markets - Perfect Competition – Monopoly - Price discrimination – Monopolistic - Oligopoly.	15
Total Contact Hrs/ Semester		75
Text Book	Ahuja, H.L. (2009).Business Economics. New Delhi: S.Chand and Company Ltd.,	
Reference Books	1. Sundharam, K.P.M and Sundaram E.N. (2007) New Delhi: Sultan Chand & Sons. 2. Reddy,P.N and Appanniah, H.R. (2003) Principles of Business Economics. New Delhi: Sultan Chand & Sons. 3. Sankaran, Business Economics. Chennai: Margham Publications.	

Department	Commerce		
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch	
Subject code: 14UBI04	Title: Higher Financial Accounting	Semester: II	
Hrs/Week: 6		Credit:	4
Objective	To understand the students about the accounting procedure of partnership firms and some allied aspects of accounting.		
Unit	Content	Hours	
Unit I	Partnership Accounting – Introduction – Admission of Partner - Treatment of Goodwill - Revaluation of Assets and Liabilities - Calculation of Ratio for Distribution of Profits - Capital Adjustments.	18	
Unit II	Retirement of a Partner – Calculation of Gaining Ratio - Revaluation of Assets and Liabilities - Treatment of Goodwill – Adjustment of Goodwill (Through Capital Account Only) - Settlement of Accounts - Retiring Partner's Loan Account (With Equal Installments Only) - Death of a Partner - Executor's Account.	18	
Unit III	Dissolution - Insolvency of Partners - Garner Vs Murray - Insolvency of all Partners - Deficiency Account - Piecemeal Distribution (Proportionate Capital Method Only).	18	
Unit IV	Insolvency of Individuals - Preparation of Statement of Affairs and Deficiency Account.	18	
Unit V	Fire Claims – Loss of Stock Policy - Normal Loss - Abnormal Loss (Excluding Loss of Profit Policy). Investment Accounts – Meaning – Ex-interest – Cum-interest.	18	
Total Contact Hrs/ Semester			90
Problems : 80% Theory : 20%			
Text Book	Reddy and Murthy. (2012). Financial Accounting. Chennai: Margham Publications.		
Reference Books	1. Jain and Narang. Principal of Accounting. New Delhi: Kalyani Publisher. 2. Grewal, T.S. (2005). Introduction to Accountancy. S.Chand & Company Ltd.		

	3. Maheswari, S.K. and Reddy, T. (2011). Advanced Accountancy. Vikas Publishers. 4. Arulanadam, M.A. and Raman, K.S. (2006). Advanced Accountancy. New Delhi: Himalaya Publishing House.	
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Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject code: 14UBI05	Title: Banking Theory, Law and Practice	Semester: II
Hrs/Week: 5		Credit: 4
Objective	To create awareness among the students about the laws relating to business.	
Unit	Content	Hours
Unit I	Banker and Bank Customers – Meaning - Types of Customers – Minor, Married Women, Partnership Firm – Joint Stock companies – Executors – Trustees – Joint Account – Types of Accounts.	16
Unit II	Bank - Customer Relationship - General Relationship - Special Relationship with refer to Rights and Obligations.	14
Unit III	Negotiable Instruments – Characteristics – Types – Cheques – Salient Features – Material Alteration – Crossing – Types – Endorsement – Kinds.	15
Unit IV	Paying Banker – Precautions before honoring a Cheque – Circumstances under which a cheque can be dishonored - Statutory Protection to a Paying banker – Payment in due course – Collecting banker – Banker as a holder for value – Banker as a Agent – Statutory protection – Duties – Remittance of Funds – RTGS, NEFT, MICR, CTS.	15
Unit V	Loans and Advances - Principles of sound lending - Secured and Unsecured advances – Forms of advances – Modes of charging security – Lien, Pledge, Mortgage, Hypothecation.	15
Total Contact Hrs/ Semester		75
Text Book	Gordon, E. and Natarajan, K. (2012). Banking Theory, Law and Practice. 23 rd ed. New Delhi: Himalaya Publishing House.	
Reference Books	1. Tannan, M.L. Banking Theory, Law and Practice. Thacker & Co Ltd., 2. Varshney, Banking Theory, Law and Practice. Sultan & Chand Ltd.,	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject code: 14UBI06	Title: Business Mathematics and Statistics	Semester: II
Hrs/Week: 5		Credit: 5
Objective	To input the basic knowledge of business mathematics and statistics to the students in the field of business.	
Unit	Content	Hours
Unit I	Mathematics of Finance: Simple and Compound Interest - Present Value - Bills Discounting - Arithmetic and Geometric Progression.	16
Unit II	Matrix Algebra - Addition, Subtraction and Multiplication of Matrix - Rank of a Matrix - Inverse of Matrix - Determinants and Solution of Simultaneous Linear Equations Application to Business.	15
Unit III	Meaning and Scope of Statistics – Characteristics and Limitations – Measures of Central Tendency - Mean Median, Mode, Geometric Mean and Harmonic Mean.	15
Unit IV	Simple Correlation – Pearson’s Co-efficient of Correlation – Interpretation of Co-efficient of Correlation. Simple Regression – Regression Equation.	14
Unit V	Index numbers (Price Index Only) – Methods of Construction – Wholesale and Cost of Living Indices – Weighted Index Number – Laspeyre’s Method, Paasche’s Method, Fisher’s Ideal Index (Excluding tests of adequacy of index number formulae). Analysis of Time Series and Forecasting – Methods of Measuring Trend and Seasonal change (Including Problem).	15
Total Contact Hrs/ Semester		75
Text Book	1. Navanitham, P.A. Business Mathematics and Statistics. Trichy: Jai Publishers. 2. Gupta, S.P. (2014) Statistical Methods. 43 rd Revised Edition. New Delhi: Sultan Chand & Sons.	
Reference Books	1. Pillai&Sundaresan and Jayaseelan. (2011). Introduction to Business Mathematics. New Delhi: Sultan Chand Company Ltd. 2. SivathanuPillai, M. Economics and Business Statistical. 3. Sanchetti, D.C. andKapoorV.K. (2007). Business Mathematics. Sultan Chand Company Ltd.	

Department		Commerce	
Course		B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBI07		Title: Corporate Accounting	Semester: III
Hrs/Week: 6			Credit: 4
Objective	To enable the students to develop awareness about Corporate Accounting in conformity with the provision of the companies Act.		
Unit	Content		Hours
Unit I	Issue of Shares and Debentures – Forfeiture and Re-issue of shares – Redemption of preference shares.		15
Unit II	Company Final Accounts – Calculation of Managerial Remuneration.		16
Unit III	Holding Company Accounts – Consolidation of Balance Sheets with Treatment of Mutual Owings, Contingent Liability, Unrealized Profit, Revaluation of Assets, Bonus Issue and Payment of Dividend (Inter Company and Multiple-holdings excluded).		16
Unit IV	Banking Company Accounts – Preparation of Profit and Loss Account and Balance sheet.		15
Unit V	Insurance Company Accounts: Life and General Insurance.		16
Total Contact Hrs/Semester			78
Problem 80% Theory 20%			
Text Book	Jain,S.P. and Narang,K.L. (2012). Corporate Accounting. 6 th ed. New Delhi: Kalyani Publications.		
Reference Books	1. Dr. Arulanandam,M.A. and Dr. Raman, K.S. Advanced Accountancy Part – I. Edition 2003. New Delhi: Himalaya Publications. 2. Gupta,R.L. and Radhaswamy, M. (2003). Corporate Accounts, Theory Method and Application. New Delhi: Sultan Chand & Co. 3. Shukla,M.C., Grewal, T.S. and Gupta,S.L. (2009). Advanced Accountancy. New Delhi: S. Chand & Co. 4. Reddy, T.S. and Dr. Murthy, A. (2012). Corporate Accounting. 6th ed. Chennai: Margham Publications.		

Department		Commerce	
Course		B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBI08		Title: Executive Business Communication	Semester: III
Hrs/Week: 5			Credit: 4
Objective	To develop the skill of writing letters, creating awareness as how to correspond with special organizations.		
Unit	Content		Hours
Unit I	Principles of Communication – Need and Functions of Business Letter – Essentials of Effective Business Letter – Layout of a Business Letter – Types of Business Letter.		13
Unit II	Trade Letters – Enquires – Orders and Execution – Credit and Status enquiries.		13
Unit III	Complaints and Adjustments – Collection letters – Sales letters – Circular letters.		13
Unit IV	Bank Correspondence – Insurance Correspondence – Agency Correspondence.		13
Unit V	Application letters – Preparation of Resume – Drafting of Notices, Agenda and Minutes of Meeting – Characteristics of Good Speech.		13
Total Contact Hrs/Semester			65
Text Book	Rajendra Pal and Korlahalli, J.S. (2012). Essentials of Business Communication. 13 th ed. New Delhi: Sultan Chand & Sons.		
Reference Books	1. Sinha, K.K. (2002). Business Communication. New Delhi: Galgotia Publishing Company. 2. Ramesh, M.S. and Pattenshetti, C.C. (2005). Business Communication. New Delhi: R. Chand & Co. 3. Balasubramanyan,M Business Communication.Vikas Publishing House Pvt Ltd.		

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBI09	Title: Principles of Life Insurance	Semester: III
Hrs/Week: 6		Credit: 4
Objective	To enable the students to gain knowledge in the practice of life insurance.	
Unit	Content	Hours
Unit I	Insurance – Definition – Risk – Meaning – Types of Risk – Risk and Insurance - Functions – Nature of Insurance – Principles of Insurance – Classification of Insurance – Types of Insurance organizations – Users of Insurance –Privatization of insurance business in India – Performance – Criticism – Conditions for success of Private Insurers.	15
Unit II	Life insurance – Organizational Structure–Features of Life Insurance contract – Benefits of Life Insurance - Life Insurance for the under privileged – Industrial Life Insurance – Group Life Insurance – Disability Benefit – Pension Plans - Micro Insurance – Characteristics of Micro Insurance – Benefits of Micro Insurance.	15
Unit III	Life insurance Policies – Classification – Duration – Method of Premium payments – Participation in profits – Number of lives covered – Mode of payment of claims – Annuities- Premium calculation in Life Insurance – Mortality Table – Net single premium – Calculation of level premium – Calculation of gross premium.	16
Unit IV	Underwriting – Objectives and Principles of Underwriting – Requisites of Good Underwriting – Underwriting in Life Insurance – Underwriting Process. Assignment of Life Policies – Procedure – Nomination – Difference between Assignment and Nomination – Reinsurance – Characteristics – Types of Reinsurance – Double Insurance - Difference between Reinsurance and Double Insurance.	16
Unit V	Surrender Value – Bases of Calculating Surrender values – Forms of Payment of Surrender Values - Policy loans – Valuation and surplus – Sources of Surplus - Calculation Process – Bonus Options – Insurance Documents – Proposal form – Policy forms – Cover note – Certificate of Insurance – Endorsements - Life Insurance Corporation Act, 1956 – Insurance Regulatory and Development	16

	Authority Act, 1999.	
Total Contact Hrs/Semester		78
Text Book	Mishra, M.N. and Mishra, S.B.,(2013). Insurance Principles and Practice. 20 th ed. New Delhi: S. Chand & Company Ltd.	
Reference Books	1. Dr. Gupta P.K. (2011). Insurance and Risk Management. 2nd ed. New Delhi: Himalaya Publishing House. 2. Dr. Periasamy P. (2013). Principles & Practice of Insurance. 2nded. New Delhi: Himalaya Publishing House. 3. Dr. Ghanashyam Panda. and Prof. Monika Mahajan. (2011). Principles & Practice of Insurance. 3rd ed. New Delhi: Kalayani Publishers.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBI10	Title: Business Law	Semester: III
Hrs/Week: 5		Credit: 4
Objective	To provide basic knowledge on the provisions of the Indian Contract Act.	
Unit	Content	Hours
Unit I	Law – Meaning, Indian contract Act 1872 – Contract – Definition – Classification of Contracts – Essential elements of Valid Contract – Offer – Types – Legal Rules Relating to Offer – Acceptance – Essentials of Valid Acceptance – Communication of Offer and Acceptance – Revocation of Offer and Acceptance.	13
Unit II	Consideration – Essentials of Valid Consideration – Stranger to Consideration – No Consideration no Contract – Exceptions – Capacity to Contract – Law Relating to Minor, Unsound Mind – Persons Disqualified by Law – Free Consent – Coercion – Undue Influence – Fraud – Mistake and Misrepresentation.	13
Unit III	Contingent Contract – Rules Regarding Contingent Contract – Performance of Contract – Modes of Performance – Essentials of Valid Tender – Quasi Contract – Discharge of Contract – Modes of Discharge – Remedies for Breach of Contract.	13
Unit IV	Contract of Indemnity and Guarantee – Rights of Indemnity Holder – Rights and Liabilities of Surety – Bailment and Pledge – Essentials of Bailment – Rights and Duties of Bailor and Bailee – Pledge – Essentials – Rights and Duties of Pawnor and Pawnee.	13
Unit V	Contract of Agency – Classification – Creation of Agency – Rights and Duties of an Agent – Liabilities of the Principal to the Third Parties – Personal liability of an Agent – Termination of Agency – Contract of	13

	Sale of Goods – Scope – Classification of Goods – Essentials of Contract of Sale – Sale and Agreement to Sell.	
Total Contact Hrs/Semester		65
Text Book	Kapoor, N.D. (2011). Business Law. New Delhi: Sultan Chand & Sons.	
Reference Books	1. Pillai, R.S.N. and Bagavathi. (2011). Business Law. New Delhi: S.Chand & Co Ltd. 2. Arun Kumar Sen. Commercial Law. Kolkata: The World Press Pvt. Ltd. 3. Arun Kumar Sen, Jitendra Kumar and Mitra. Commercial Law. Kolkata: The World Press Pvt. Ltd.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBI11	Title: Business Application Software	Semester: III
Hrs/Week: 4		Credit: 3
Objective	To expose the students about the applications of computer in business.	
Unit	Content	Hours
Unit I	Computer – Characteristics of computer – Software and Hardware – Operating systems - Types of Operating system – Windows – Features – Desktop – My Computer – Mouse – Keyboard – Internet Explorer – Recycle Bin – My Documents – Printer – Shut Down.	10
Unit II	Word Processor – Creating a Document – Editing a Document – Move and Copy a text – Finding and Replacing a Text – Header and Footer – Formatting Text and Paragraph – Bullets and Numbering – Spelling and Grammar – Mail Merge – File Export and Import – Templates – Table Creations.	11
Unit III	Work Sheet – Moving and Copying, Inserting and Deleting Rows and Columns – Creating Charts – Functions : Date and Time, Mathematical and Statistics – Formatting a Cell -	11

	Conditional Formatting – Sort – Filter – Auto Filter – Advanced Filter.	
Unit IV	Power Point – Power Point Presentation – Different Views of Power Point – Running a Slide Show – Custom Animation and Sound – Automation of Presentations.	10
Unit V	Access – Database and Tables – Creating Tables for storing data- Relationship between Tables – Selections with Queries – Building user interface with Forms – Displaying Data with Reports.	10
Total Contact Hrs/Semester		52
Text Book	Taxali, R.K. PC Software for Windows Made Simple.	
Reference Books	1. Russell A. Stultz. Learn Microsoft Office 97. 2. Sanjay Sexeena. MS-Office 2000.	

Department		Commerce	
Course		B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBI12		Title: Programming Laboratory – I: MS-Office	Semester: III
Hrs/Week: 2			Credit: 1
Objective	To provide practical exposure to the students on MS-Office.		
MS WORD			
❖ Formatting Text			
❖ Table Creation			
❖ Mail Merge			
❖ Template			
[6 Hours]			
MS Excel			
❖ Invoice Preparation			
❖ Salary Bill Creation			
❖ Inventory List Creation			
❖ Student Result Analysis using Chart			
❖ Calculation of Compound Interest			
[7 Hours]			
MS Power Point			
❖ Slide Presentation about a New Car			
❖ Graphics in Slide			
[6 Hours]			
MS Access			
❖ Creations of tables (1) Student Personal Details (2) Student Mark List			
❖ Queries using ‘Order by’			
❖ Form Creation			
❖ Report Generation			
[7 Hours]			
Total Contact Hrs/Semester			
26 Hours			

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code	: 14UBINA1	Semester: III
Title	: Fundamentals of Life Insurance	
Hrs/Week: 1		Credit: 2
Objective	To Provide Basic Knowledge about Life Insurance	
Unit	Content	Hrs
Unit I	Insurance – Definition – Functions of Insurance – Nature of Insurance – Principles of Insurance – classification of Insurance – Benefits of Insurance.	2
Unit II	Life Insurance – Organizational Structure – Features of Life Insurance Contract – Life Insurance for Under Privileged.	3
Unit III	Classification of Life Policies – Policies According to Duration – Whole Life Policies – Term Insurance Policies – Endowment Policies – Policies According to Premium Payment – Policies According to Participation in Profits – Policies According to Number Of Persons Insured – Policies According to the Method of Policy Amount.	3
Unit IV	Types of Insurance Organizations – Reinsurance – Characteristics – Types of Reinsurance – Double Insurance. Privatization of Insurance business in India – Assignment of Life policy – Nomination – Surrender Value – Payment of Claims.	3
Unit V	Insurance Documents – Agents – Recruitment and Selection of Agents – Duties of the agents – Rights of Agents. Development Officer – Duties of Development Officer – Characteristics of development officer.	2
Total Contact Hrs/Semester		13
Text Books	Mishra, M.N. and Mishra, S.B.,(2013). Insurance Principles and Practice. 20 th ed. New Delhi: S. Chand & Company Ltd.	
Reference Books	1. Dr. Periasamy P. (2013). Principles & Practice of Insurance. 2 nd ed. New Delhi: Himalaya Publishing House. 2. Dr. Gupta P.K. (2011). Insurance and Risk Management. 2 nd ed. New Delhi: Himalaya Publishing House.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code	: 14UBINB1	Semester: III
Title	: Fundamentals of General Insurance	
Hrs/Week: 1		Credit: 2
Objective	To Provide Basic Knowledge about General Insurance	
Unit	Content	Hrs
Unit I	General Insurance – Meaning – Objectives – Organizational Structure – Features – Progress of General Insurance Business – Role of Insurance in International Economy – Performance of Public Sector and Private Sector Insurers.	2
Unit II	Marine Insurance – Definition – Characteristics – Subject matter of Marine Insurance – Hull – Cargo – Freight – Liability – Documents of Marine Insurance – Elements of Marine Insurance Contract.	2
Unit III	Fire Insurance – Definition – Subject matter of Fire Insurance – Fundamental Principles of Fire Insurance – Distinction between Life Insurance and Fire Insurance – Elements of Fire Insurance Contract – Kinds of Policy.	3
Unit IV	Motor Insurance – Meaning – Kinds of Policies – Procedure – Burglary Insurance – Personal Accident Insurance – Accident Cover and Compensation.	3
Unit V	Employees Liability Insurance – Classification of risk and coverage – Householder's Insurance Policy – Pedal Cycle Insurance – Plate Glass Insurance – Aviation Insurance – Livestock Insurance – Cattle Insurance – Crop Insurance.	3
Total Contact Hrs/Semester		13
Text Books	Mishra, M.N. and Mishra, S.B.,(2013). Insurance Principles and Practice. 20 th ed. New Delhi: S. Chand & Company Ltd.	
Reference Books	1. Dr. Periasamy P. (2013). Principles & Practice of Insurance. 2 nd ed. New Delhi: Himalaya Publishing House. 2. Dr. Gupta P.K. (2011). Insurance and Risk Management. 2 nd ed. New Delhi: Himalaya Publishing House.	

Department		Commerce	
Course		B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBI13		Title: Cost Accounting	Semester: IV
Hrs/Week: 6			Credit: 4
Objective	To expose the students to the basic concepts and the tools used in Cost Accounting.		
Unit	Content		Hours
Unit I	Cost Accounting – Definition - Meaning and Scope - Relationship of Cost Accounting with Financial Accounting and Management Accounting - Costing as an Aid to Management – Limitations and Objections against Cost Accounting - Elements of Cost - Cost Sheet.		15
Unit II	Materials - Levels of Inventory – EOQ - Methods of Valuing Material Issues – FIFO – LIFO - Simple Average - Weighted Average.		16
Unit III	Labour – Measurement of Labour cost - Systems of Wage Payment - Time Rate - Piece Rate - Taylor, Merrick, Piece Rate System - Incentive Schemes - Halsey – Rowan. Overheads – Classification – Allocation, Apportionment and Absorption of Overheads.		16
Unit IV	Process Costing - Features – Preparation of Process Account - Process Loss - Normal Loss - Abnormal Loss - Abnormal Gain. (Excluding Inter Process Profit and Equivalent Production) – Accounting for Joint Product and By-Product.		16
Unit V	Contract Accounts – Reconciliation of Cost and Financial Accounts.		15
Total Contact Hrs/Semester			78
Text Book	Jain, S.P and Narang, K.L. (2010). Cost Accounting. New Delhi:Kalyani Publishers.		
Reference Books	1. Iyyangar, S.P. (2005). Cost Accounting Principles and Practices. New Delhi: Sultan Chand. 2. Saxena, V.K and Vashist, C.D. (2005) Cost Accounting. New Delhi: Sultan Chand. 3. Arora, M.N. (2005). Cost Accounting. New Delhi: Sultan Chand.		

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBI14	Title: Principles of General Insurance	Semester: IV
Hrs/Week: 6		Credit: 4
Objective	To enable the students to gain knowledge in the practice of general insurance.	
Unit	Content	Hours
Unit I	General Insurance – Organizational Structure – Objectives –Issues – Functions – Progress of General Insurance Business – Role of Insurance in International Economy – Performance of Public Sector and Private Sector insurers - Product Design and Development – Product Development Process – Stages in New Product Development –Insurance Pricing-Fundamentals of Insurance Pricing – Pricing Objectives – Types of Rating – Actuaries – Marketing of Insurance Products – Critical success factors for Insurance Players – Distribution Channels – Marketing Strategies of Insurance Players in India.	15
Unit II	Fire Insurance: Nature and Use of Fire Insurance –Features- Elements of Fire Insurance Contract - Kinds of Policies - Rate fixation in Fire Insurance – (Only Theory) Payment of Claims – Progress of Fire Insurance – Indian Insurers – Progress after Nationalization.	16
Unit III	Marine Insurance - Subject Matter of Marine Insurance – Hull – Cargo – Freight – Liability – Document of Marine Insurance contract – Elements of Marine Insurance Contract – Marine insurance Policies – Premium Calculation in Marine Insurance- (Only Theory) Return of Premium.	16
Unit IV	Miscellaneous Insurance – Motor Insurance – Burglary – Personal Accident Insurance - Health Insurance – Catastrophe Insurance – Liability Insurance – Government Schemes – Market Based Schemes – Social Risk – Natural Risk – Progress and Prospects of Liability Insurance.	16
Unit V	Role of Development officer – Duties of Development officers – Characteristics of successful Development Officers –Role of Insurance Agents – Recruitment and Selection – Training – Duties of the Agents – Code of Conduct – Qualities of successful Agent- Rights of agents – Termination of agents. Insurance Legislation in India – Insurance Act, 1938 - Marine Insurance Act,	15

	1963 – General Insurance Act, 1972 Motor Vehicle Insurance Act 1988.	
Total Contact Hrs/Semester		78
Text Book	Mishra, M.N., Mishra, S.B.(2013). Insurance Principles and Practice. 20 th ed. New Delhi: S. Chand & Company Ltd.	
Reference Books	1. Dr. Gupta P.K. (2011). Insurance and Risk Management. 2nd ed. New Delhi: Himalaya Publishing House. 2. Dr. Periasamy P. (2013). Principles and Practice of Insurance. 2nded. New Delhi: Himalaya Publishing House. 3. Dr. Ghanashyam Panda and Prof. Monika Mahajan. (2011). Principles and Practice of Insurance. 3rd ed. New Delhi: Kalayani Publishers.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBI15	Title: Marketing Management	Semester: IV
Hrs/Week: 5		Credit: 4
Objective	To Endow students with the knowledge of Marketing.	
Unit	Content	Hours
Unit I	Marketing – Meaning – Difference between Marketing and Selling – Objectives of Marketing – Importance of Marketing – Evolution of Concepts of Marketing – Functions of Marketing – Marketing Information and Research – Objectives – Importance.	13
Unit II	Product Policy – Product Planning and Development – Product Life Cycle – Product Mix. Pricing – Importance – Objectives – Factors affecting Pricing Decisions – Procedure for Price Determination – Types of Pricing. Branding – Features – Types – Functions. Packaging – Features – Types – Advantages – Brand Name and Trademark.	13
Unit III	Distribution Channels – Types of Channels – Factors Affecting Choice of Distribution. Personal Selling – Objectives – Features – Process of Personal Selling – Recruitment and Selection of Sales Force – Training – Methods of Training – Advertisement – Functions – Advantages.	13
Unit IV	Market Segmentation – Basis of Market Segmentation – Benefits of Market Segmentation. Retail Marketing: Methods – Problems – Retail Marketing in India.	13
Unit V	Marketing of Services – Consumerism – Meaning – Evolution –	13

	Types of Exploitation – Consumer Rights – Laws Protecting the Consumer Interest – Consumer Protection Acts.	
Total Contact Hrs/Semester		65
Text Book	1. Pillai, R.S.N. and Bagavathi. (2004). Modern Marketing Principles and Practices. New Delhi: S. Chand & Co PVT Ltd. 2. Dr. Rajan Nair. (2004). Marketing. 7th Revised Edition. New Delhi: Sultan Chand & Sons.	
Reference Books	1. Philip Kotler. (2002). Principles of Marketing. New Delhi: Prentice Hall of India. 2. William J Stanton. (2002). Fundamentals of Marketing. McGraw Hill Publication.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBI16	Title: Company Law	Semester: IV
Hrs/Week: 5		Credit: 4
Objective	The objective is to provide basic knowledge of the provisions of the companies Act, 1956 along with recent amendments.	
Unit	Content	Hours
Unit I	Company – Meaning, Definition – Characteristics – Types of Companies – Privileges of a Private Company - Formation of Companies – Promotion – Meaning – Promoters – Legal Status and Functions – Duties of Promoters – Remuneration to Promoters.	13
Unit II	Memorandum of Association – Meaning – Purpose - Contents - Alteration of Memorandum – Doctrine of Ultravires – Articles of Association – Meaning – Contents – Alteration of Articles – Relationship between Articles and Memorandum – Constructive notice of Memorandum and Articles – Doctrine of Indoor Management – Exceptions to Doctrine of Indoor Management.	13
Unit III	Prospectus – Definition – Contents – Deemed Prospectus – Misstatement in Prospectus – Minimum Subscription – Kinds of Shares and Debentures – Rights Issue – Bonus Shares – SEBI Guidelines.	13
Unit IV	Directors - Qualification and Disqualification of Directors – Appointment of Directors – Removal of Directors – Director’s Remuneration – Powers of Directors – Duties of Directors – Liabilities of Directors. Meetings – Statutory Meeting – Annual General Meeting – Extra Ordinary General Meeting – Board Meeting.	13
Unit V	Winding up – Meaning - Modes of winding up – Compulsory winding up by the	13

	court – Voluntary winding up – Types of voluntary winding up – Members voluntary winding up – Creditors voluntary winding up – Winding up subject to supervision of the court – Consequences of Winding up (general) – Liquidator – Powers and Duties.	
Total Contact Hrs/Semester		65
Text Book	Ashok K Bagrial A.K, Company Law. (2009). 12 th Revised Edition. New Delhi: Vikas Publishing House.	
Reference Books	1. Gower, L.C.B. Principles of Company Law. London: Steven & Sons. 2. Kapoor, N.D. Guide to the Companies Act. Nagpur: Wadhwa & Co. 3. Avtar Singh. Company Law. Lucknow: Eastern Book Co.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code:14UBI17	Title: Operations Research	Semester: IV
Hrs/Week:6		Credit:5
Objective	To enable the students to gain knowledge on Research Management Techniques.	
Unit	Content	Hours
Unit I	LPP: Framing Linear Equation – Graphical Solution Method – General Linear Programming Problem (Definition Alone)	15
Unit II	Transportation Problem: Row Minimum – Column Minimum - NWC – LCM – VAM – UV Method (Simple Problems Only).	15
Unit III	Assignment Problems: Definition – Assignment Algorithm – Hungarian Assignment – Unbalanced Assignment Method. Sequencing Problems: Introduction – Problem with n jobs & 2 Machines – Problems with n Jobs & k Machines (Simple Problems Only).	16
Unit IV	Inventory Control: Introduction – Types of Inventory – Economic Order Quantity (EOQ): Case 1: EOQ with No Shortage & Case 2: EOQ with Shortage.	16
Unit V	Network Scheduling: Introduction – Network & Basic Components – Rules of Network Constructions – Time Calculations in Networks – Critical Path Method (CPM) – Program Evaluation Review Technique (PERT) & PERT Calculations – Difference between CPM & PERT (Simple Problems Only).	16
Total Contact Hrs/Semester		78
Problems – 80%		Theory – 20%
Text Book	Vittal, P.R. and Malini, V. Operations Research. Chennai: Margham Publication.	

Reference Books	1. Kalavathy, S. Operations Research. 2. Mariappan, P. Operations Research Methods and Applications. 3. Kant Swarup, Gupta, P K, and Manmohan, Operations Research. Sultan Chand & Sons.	
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Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code	: 14UBINA2	Semester: IV
Title	: Commerce and Banking Practicals	
Hrs/Week: 1		Credit: 2
Objectives	To enhance the students practical exposure in Commerce and Banking practicals.	
	LIST OF EXERCISES	Hours
	Commerce Oriented: 1. Inward Mail Register 1. Outward Mail Register 2. Employee History Card 3. Pay Roll 4. Pay Slip Preparation 5. Fixing Brand Name 6. USP 7. Office Layout 8. Application Letter 9. Preparation of Bio-data 10. Preparation of Income Tax Returns 11. Share Application 12. E-Mail 13. Promissory Note Banking Oriented: 1. Pay-in-Slip 2. Withdrawal Slip	7 6 13

	3. Cheque 4. DD Challan 5. Deposit Form 6. Account Opening Form 7. RTGS / NEFT Forms 8. Net Banking 9. Mobile Banking 10. Application and usage of ATM Total Contact Hrs/Semester	
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Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the Year: 2014 – 2017 Batch
Subject Code	: 14UBINB2	Semester: IV
Title	: Indian Banking	
Hrs/Week: 1		Credit: 2
Objective	To acquaint knowledge about the banking system prevailing in India.	
Unit	Content	Hrs
Unit I	Banking – Origin – Definition – Classification of Banks – Banking System – Branch Banking – Advantages – Disadvantages – Unit Banking – Advantages – Disadvantages – Group and Chain Banking – Deposit Banking and Fixed Banking – Narrow Banking – Universal Banking – Local Area Bank. Banking – Origin – Definition – Indian Banking System – Classification of Banks – Banking System.	3
Unit II	Commercial Banks – Functions of Commercial Banks – Nationalization of Banks.	2
Unit III	Banking Regulation Act 1949 - Capital Requirements – Licensing of Banks – Opening of New Branches – New licensing policy – Inspection of Banks – Powers of RBI.	2
Unit IV	Reserve Bank of India – Objectives – Constitution and Management – Local Board – Functions of RBI – SBI – Functions – Organization set up and Management – Structure- SBI and Agricultural Finance – SBI and Small Scale Industries – SBI and Corporate Sector – Export Business.	3
Unit V	Electronic Banking – ATMs – Smart Cards – Tele-banking – Internet	3

	Banking – Factors of E-banking – Truncated cheque – Electronic Cheque – Advantages of E-cheque – Advantages of E-banking – Constructions in E-banking.	
Total Contact Hrs/Semester		13
Text Book	Gordon, E. and Natarajan, K. (2011). Banking Theory, Law and Practice. 23 rd ed. New Delhi: Himalaya Publishing House.	
Reference Books	1. Natarajan, S. and Parameswaran, R. (2007). Indian Banking. New Delhi: S.Chand and Company Ltd. 2. Sundharam, K.P.M. and Varshney, P.N. (2005). Banking Theory Law and Practice. New Delhi: Sultan Chand and Sons Publications.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code	: 14UBI18	Semester: V
Title	: Income Tax	
Hrs/Week: 6		Credit: 4
Objectives	1. To enable the students to gain adequate knowledge on Income-tax and 2. To familiarize the students with recent amendments in Income-tax.	
Unit	Content	Hrs
Unit I	Definitions under Income Tax Act – Agricultural Income – Person – Assessee – Income – Gross Total Income – Total Income – Assessment Year – Previous Year – Residential Status – Scope of Total Income - Exempted Incomes.	15
Unit II	Income from Salaries – Computation of Income from Salary.	16
Unit III	Income from House Property - Profits and Gains of Business or Profession.	16
Unit IV	Capital Gains – Income from other Sources.	16
Unit V	Deductions from Gross Total Income – 80C to 80G – Assessment of Individuals – Computation of Total Income – Computation of Tax Liability.	15
Total Contact Hrs/Semester		78
NOTE:	Problems - 80%	Theory - 20%
Text Book	Gaur, V.P , Narang, D.B, Puja Gaur and Rajeev Puri (2014).	

	Income Tax Law and Practice. 42 nd Revised Edition. New Delhi: Kalyani Publishers.			
Reference Books	1. Dr. Mehrotra, H.C. Income Tax Law and Accounts. Sahithya Bhavan Publishers. 2. Bhagawathi Prasad. Law and Practice of Income Tax in India. Navman Prakashan Aligarh.			
Compiled by Name with Signature	Verified by HOD Name with Signature	CDC	CEO	
	(M.JEEVA)			
Department		Commerce		
Course		B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch	
Subject Code		: 14UBI19	Semester: V	
Title		: International Banking		
Hrs/Week: 6			Credit: 4	
Objectives	To enable the students to gain knowledge in the process involved in International Banking.			
Unit	Content			Hrs
Unit I	Foreign Exchange – Meaning – Foreign Exchange Markets – Factors Determining Exchange Rates – Exchange Rate Mechanism - RBI / FEDAI Guidelines – FEMA – Administrative Setup – Provisions – Foreign Currency Account in India. Electronic Modes of Transmission – SWIFT, CHIPS and CHAPS			15
Unit II	International Financial Institutions – IMF – IBRD – IFC – ADB – World Bank Group – IDA – MIGA – ECGC of India – Roles, Products and Policies – EXIM Bank – Role, Functions and Facilities.			16
Unit III	Letter of Credit – Meaning – Types of Letters of Credit – Operations of Letter of Credit - Liabilities and Rights of the Parties – Advantages – Disadvantages - Documents used in Letter of Credit – Risks relating to Letter of Credit Transaction.			16
Unit IV	Exchange and Trade Control Guidelines for Exporters – Facilities for Exporters – Export Finance – Objectives – Eligibility of Parties – Rate of Interest – Procedures – Payment Due Date - Basic documents needed for Pre-shipment and Post-shipment Finance – Exchange and Trade guidelines for Importers - Import Finance – Trade Credit.			15
Unit V	Risk – Risk Management and control – Meaning – Objectives – Basic Risk Management Framework – Risk Identification –Risk in International Trade – Types of Risk – Country Risk – Credit Risk – Currency Risk – Hedging – Spot Contract – Forward Contract – Market Risk – Political Risk – Settlement Risk – Liquidity Risk – Operational Risk – Legal Risk – Export Credit Insurance in International Trade.			16
Total Contact Hrs/Semester				78

Text Book	Bank Financial Management. (2010). Indian Institute of Banking and Finance. Macmillan.	
Reference Books	1. Jeevanandam. (2012). Foreign Exchange Practise, Concepts and Controls. 14th ed. New Delhi: Sultan Chand and Sons. 2. International Banking. (2010). Indian Institute of Banking and Finance. Macmillan. 3. Jhiangan M.L. Money Banking International Trade.	

Department		Commerce		
Course		B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch	
Subject Code : 14UBI20		Semester: V		
Title : Principles and Practices of Auditing				
Hrs/Week: 6		Credit: 4		
Objective	To expose the students to the principles and practices of auditing.			
Unit	Content			Hrs
Unit I	Auditing – Origin – Definition – Objectives - Types – Advantages and Limitations – Qualities of an Auditor.			15
Unit II	Internal Control – Internal Check and Internal Audit – Audit Programme - Audit Note Book – Working Papers. Vouching – Voucher – Vouching of Cash Book – Vouching of Trading Transaction – Vouching of Impersonal Ledger.			16
Unit III	Verification and Valuation of Asset and Liabilities – Auditor’s Position regarding the Valuation and Verification of Assets and Liabilities – Depreciation – Reserves and Provisions – Secret Reserves.			16
Unit IV	Audit of Joint Stock Companies – Appointment of Company Auditor – Qualification – Disqualifications – Rights and Duties – Liabilities of a Company Auditor – Share Capital and Share Transfer Audit – Audit Report – Contents and Types.			16
Unit V	Investigation – Objectives of Investigation – Investigation under the Provisions of Companies Act – Audit of Computerized Accounts – Electronic Auditing – Auditing Standards.			15
Total Contact Hrs/Semester				78
Text Books		Tandon, B.N., Sudharsana, S. & Sundharabahu, S. (2012). A Hand Book of Practical Auditing. New Delhi: Sultan Chand & Company Ltd.		
Reference Books		1. De Paula, F.R.M. Auditing. London: The English Language Society and Sir Issac Pitman and Sons Ltd.		

	2. Spicer and Pogler. Auditing. Khatalia's Auditing. 3. Kamal Gupta. (2005). Auditing. 6 th ed. New Delhi: Tata McGraw Hill. 4. Pradeepkumar. (2011). Auditing Principles and Practices. Chennai: Kalyani Publications.	
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Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code	: 14UBI21	Semester: V
Title	: Investment Management	
Hrs/Week: 5		Credit: 4
Objective	To impart skills on the fundamentals of investment and security analysis.	
Unit	Content	Hrs
Unit I	Investment – Financial and Economic Meaning of Investment – Investment and Gambling – Importance of Investments – Factors Favorable for Investment – Investment Media – Investment Programme – Features of Investment Programme.	13
Unit II	Fundamental of Economic Analysis – Economic Indicators - Industry Analysis – Company Analysis.	13
Unit III	Technical Analysis – Basic Technical Assumption – Dow Theory – Elliot Wave Principles – Charts as a Technical Tool.	13
Unit IV	Risk – Systematic and Unsystematic Risk – Returns – Traditional Technique – Holding Period – Yield Method – Probability Distribution.	13
Unit V	Portfolio – Meaning – Principles of Portfolio Investment Process – Portfolio Management – Elements of Portfolio Management – Portfolio Selection – Performance Evaluation and Portfolio Revision – Theories of Portfolio – Sharp Ratio – Trainer Ratio - Capital Asset Pricing Model – Efficient Market Theory.	13
Total Contact hrs/Semester		65
Text Books	Preeti Singh. (2010). Investment Management. New Delhi: Himalaya Publishing House.	
Reference Books	1. Bhalla, V.K. (2011). Investment Management. New Delhi: Sultan Chand & Co Ltd. 2. Prasanna Chandra. (2011). Investment Analysis and Portfolio Management. 3 rd Revised Edition. New Delhi: Tata McGraw Hill.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code Title	: 14UBI22 : Institutional Training	Semester: V
Hrs/Week:		Credit: 2
Objectives	1. To gain exposure in the practical aspects of the industry. 2. To provide for a realistic hands on application training.	

INSTITUTIONAL TRAINING

Institutional Training is a part of B.Com. Banking and Insurance Curriculum. Students undergo training for a period of 30 days at the end of the Fourth Semester. The knowledge acquired through training is put to test at the end of Fifth semester by conducting Viva-voce examination. An External Examiner and the respective guides of the student evaluate the students Performance. Weightage assigned for the subject is 100.

The distribution of which is as below:

Criteria	Marks
Institutional Training Report	20
Viva (External Examiner)	80
Total	100

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code Title	: 14UBI23 : Customer Relationship Management	Semester: V
Hrs/Week: 5		Credit: 4
Unit	Content	Hrs
Unit I	Customer Relationship Management – Evolution of CRM – Meaning - Definition – Features of CRM Program – Integrated CRM System – Components of CRM – Successful CRM Goals – Steps of Achieving CRM Goals – Need for CRM – Advantages of CRM – Selection and Implementation of CRM – Process of CRM System.	13
Unit II	Role of CRM in Banking – Introduction – CRM Strategy – Purpose of CRM – Improving Customer Relationships – Role of CRM in Commercial Banking – CRM for Quality Service – Benefits of CRM for Banks – Customer Centricity – Problems in Adopting CRM System for Banks – Other Success Factors.	13
Unit III	CRM in Banking: Tools and Techniques – Steps in Implementing CRM – Information Needed for Effective CRM Solution – Features of Relationship Banking – CRM in ICICI Bank – CRM in SBI - CRM in	13

	Co-operative Banks – CRM and Co-operatives.	
Unit IV	Call Centers for Banks and Financial Services – Technology drive approach in CRM – Technology cum attitude drive in Call Center – CRM Automation through Call Center. CRM in Insurance Business – CRM Model – Concept of CRM – Challenges in Insurance Business – CRM in LIC.	13
Unit V	Database Marketing – Characteristics – Objectives – Types of Data in Database Marketing – Sources of Data – Customer Database – Advantages and Disadvantages of Database Marketing. Data Warehousing – Characteristics of Data Warehousing - Need of Data Warehousing in CRM – Objectives of Data Warehouse – Advantages and Disadvantages of Data Warehousing – Data Mining - Data Mining Applications – Process of Data Mining – Advantages and Disadvantages of Data Mining.	13
Total Contact Hrs/Semester		65
Text Book	S. Shanmugasundaram. (2008). Customer Relationship Management. New Delhi: Prentice-Hall of India Private Limited.	
Reference Books	1. Nisha Bansal and Preeti Chauhan. (2012). Customer Relationship Management. Delhi: Nisha Enterprises. 2. Bhanu Prakash Verma and Tripti Singh (2012). Customer Relationship Management. Chennai: Thakur Publishers.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBIS01	Title: Principles of Management	Semester: V
Hrs/Week: 1		Credit: 2
Objective	To make the students understand the conceptual framework of Business Management.	
Unit	Content	Hours
Unit I	Management – Meaning and Definition – Nature and Scope - Importance – Functions of Management – Management as an Art, Science and Profession – Contributions of FW Taylor, Fayol, Management by Objectives (MBO) – Management by Exception (MBE).	2
Unit II	Planning – Meaning and Definition– Nature – Objectives – Advantages and Disadvantages – Process – Types of Planning.	3
Unit III	Organization – Meaning and Definition – Formal and Informal Organization – Importance – Principles of Sound Organization – Departmentation – Delegation and Decentralization – Line, Functional and Staff Organization – Span of Control.	3

Unit IV	Staffing – Sources of Recruitment – Maslow’s Theory of Motivation — Leadership – Functions and Types – X, Y and Z Theories – Qualities of a Good Leader.	3
Unit V	Communication – Types, Channels of Communication – Barriers - Control – Process of Control – Techniques of Control - Decision Making – Traditional and Modern Techniques – Steps Involved in Decision Making.	2
Total Contact Hrs/Semester		13
Text Book	Dinkar Pagare. (2005). Business Management. New Delhi: Sultan Chand & Sons.	
Reference Books	1. Dr. Gupta, C.B. (2003). Business Management. New Delhi: Sultan Chand & Sons. 2. Dr. Prasad, L.M. (2003). Principles and Practice of Management. New Delhi: Sultan Chand & Sons. 3. Ramasamy, T. (2005). Principles of Management. Delhi: Himalaya Publishing House. 4. Jayashankar, J. (2005). Principles of Management. Chennai: Margham Publications.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBIS02	Title: Relational Database Management System	Semester: V
Hrs/Week: 1		Credit: 2
Objective	To enrich the knowledge on Relational Database Management System	
Unit	Content	Hours
Unit I	Introduction – Purpose of Database Systems – View of Data – Data Base Language – Relational Databases Design – Object based and semi-structured databases –Data Storage and Querying – Transaction Management – Data Mining and Analysis – Database Architecture.	2
Unit II	Structure of Relational Databases – Fundamental Relational – Algebra Operations – Additional Relational - Algebra Operations - Extended Relational - Algebra Operations – Null Values - Modification of the Database.	2
Unit III	Data Definition – Basic Structure of SQL Queries – Set Operations – Aggregate Functions – Null Values – Nested Sub Queries – Complex Queries – Views – Modification of the Databases – Joined Relations.	3

Unit IV	SQL Data Types – Schemas – Integrity Constraints – Authorization – Embedded SQL – Dynamic SQL – Functions and Procedural Constructs – Recursive Queries – Advanced SQL Features.	3
Unit V	Tuple Relational Calculus – Domain Relational Calculus – Query-by-Example.	3
Total Contact Hrs/Semester		13
Text Book	Abraham Silberschatz, Henry F Korth and Sudarshan, S. (2006). Database System Concepts. 5 th ed. New York: McGraw Hill.	
Reference Books	1. Naphtali Rische, (1999). Database design Fundamentals, New Delhi: Prentice Hall of India Private Ltd. 2. Jeffrey A. Hoffer, Marry B.Prescott and Fred.R. McFudden, (2009). Modern DBMS, Dorling Kindersley (India) Pvt. Ltd.,	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the Year: 2014 – 2017 Batch
Subject Code	: 14UBI24	Semester: VI
Title	: Management Accounting	
Hrs/Week: 6		Credit: 4
Objective	To light the students in different concepts of management accounting.	
Unit	Content	Hrs
Unit I	Management Accounting – Meaning – Definition – Objectives and Scope – Relationship between Management Accounting and Financial Accounting – Management Accounting and Cost Accounting – Analysis and Interpretation of Financial Statements (Theory Only).	16
Unit II	Ratio Analysis – Meaning – Uses – Limitations – Classification of Ratios – Computation of Ratios from Financial Statements.	15
Unit III	Fund Flow Analysis - Cash Flow Analysis.	16
Unit IV	Working Capital – Sources of Working Capital – Estimation of Working Capital Requirements. Marginal Costing – Break Even Analysis – Applications of Marginal Costing Techniques - Determination of Sales Mix – Key Factor – Make or Buy Decision.	16
Unit V	Budgetary Control – Flexible Budget – Sales Budget – Cash Budget – Production Budget – Purchase Budget.	15
Total Contact Hrs/Semester		78
NOTE:	Problems – 80%	Theory – 20%
Text Book	Sharma, R.K. & Shasi K Gupta. (2009). Management Accounting. New Delhi: Kalyani Publishers.	
Reference Books	1. Dr. Maheswari, S.N. Management Accounting. Sultan Chand & Sons. 2. Reddy, T.S. and Hari Prasad Reddy, Y. Management Accounting.	

	3. Khan, M.Y. & Jain, S.P. Management Accounting. 4. Battacharya, S.K. and Sujit Roy. (1999). Management Accounting and Accounting Theory. New Delhi: Sultan Chand & Co Ltd.	
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Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the Year: 2014 – 2017 Batch
Subject Code	: 14UBI25	Semester: VI
Title	: Financial Innovations in Banking and Insurance	
Hrs/Week: 6		Credit: 4
Objective	To know the recent innovation in the banking and insurance sector.	
Unit	Content	Hrs
Unit I	Recent Development in Banking Industry: Corporate Banking – Product and Service – Features – Micro Small and Medium Enterprises - Classification of MSMEs - Door Step Banking – Cash Management System – Relationship Manager - Retail Banking - Product and Service – Growth Drivers of Retail Banking – Challenges – Insta Baking – Itrack – Imobile – Tab Banking – Net Interest Income – Base Rate - Self Help Groups - NEFT – RTGS – MICR – CTS– Basel I – Basel II.	15
Unit II	E-banking – Features – Difference between Traditional Banking and E-banking – Constraints in E-banking – Advantages and Disadvantages – Security Measures – Electronic Delivery Channels – ATM – Operation – Credit Card – Features – Operation - Advantages and Disadvantages – Debit card – Features – Smartcard – Features – Telebanking – Features – Mobile Banking – Advantages and Disadvantages – Internet Banking – Advantages and Disadvantages – ECS – EFT – Advantages – Truncated Cheque – Essential features – Merits – Electronic Cheque – Essential features – Mechanism – Advantages.	16
Unit III	Business Correspondent - PMJDY – PMJBY Scheme I and Scheme II – Rights to Information Act – Objective – Scope and Powers – Exclusion – Information Technology Act – Objectives – Features and Structure - Banking Ombudsman –Appointment – Powers and Duties – Type of Complaints – Procedure for filing Complaint – Rejection of Complaint –Procedure for Redressal of Grievance –Recent Developments in Banking Sector Reforms.	16
Unit IV	Micro Insurance Plans – Pension Plans – Health Plan – Single Window System – e-term Plan – Different Payment Gateways: ECS – EBPP – ATM – PORTAL – Collecting Bank – AP online – MP online – Agents Collection – Sms Payment – SUVIDHAA – Direct Debit – Senior	16

	Business Associates – Retired Employee Collection Payment – PMJDY – PMJJBY – Information Technology and LIC – Grievance Redressal.	
Unit V	Long Term Liability Policy – Vidyarthi Medici claim for Students – Overseas Medici claim Policy – Conditions – Exclusion – Nil Depreciation – Topup Medici claim Policy – Passenger Carrying Commercial Vehicle Policy – Triup Health Policy – General Rules and Regulations – Reforms in the Indian Insurance Industry – Challenges Ahead.	15
Total Contact Hrs/Semester		78
Text Books	Jyotsna Sethi and Nishwan Bhatia (2014) Elements of Banking and Insurance.2 nd Edition. Delhi: PHI Learning Private Limited.	
Reference Books	1. Gordon, E. and Natarajan, K. (2011). Banking Theory, Law and Practice.23 rd ed. New Delhi: Himalaya Publishing House. 2. Jagroop Singh (2014) Banking and Insurance Law. Kalyani Publishers.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code	: 14UBI26	Semester: VI
Title	: Programming Laboratory –II: Tally	
Hrs/Week: 2		Credit: 1
Objectives	❖ To create practical knowledge in accounting aspects ❖ To prepare the students for job market	
	LIST OF PROGRAMMES	26

	1. Company Creation and Alteration 2. Creating and Displaying Ledger 3. Voucher Creation 4. Voucher Alteration and Deletion 5. Inventory Information – Stock Summary 6. Inventory Information – Godown Creation and Alteration 7. Final Accounts 8. Final Accounts with Adjustments 9. Bank Reconciliation Statements 10. Cost Categories and Cost Centers 11. Accounting and Inventory Information's 12. Bill wise Statements	
Total Contact Hrs/Semester		26

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014– 2017 Batch
Subject Code Title	: 14UBI27 : Commerce, Banking and Insurance Practicals	Semester: VI
Hrs/Week: 2		Credit: 1
Objectives	To enhance the students practical exposure in Commerce, Banking and Insurance.	
	LIST OF EXERCISES	

	Commerce Oriented:	
	1. Inward Mail Register	
	2. Outward Mail Register	
	3. Employee History Card	
	4. Pay Roll	
	5. Pay Slip Preparation	
	6. Fixing Brand Name	
	7. USP	
	8. Office Layout	
	9. Application Letter	
	10. Preparation of Bio-data	
	11. Preparation of Income Tax Returns	
	12. Share Application	12
	13. E-Mail	
	14. Promissory Note	
	Banking Oriented:	
	1. Pay-in-Slip	
	2. Withdrawal Slip	
	3. Cheque	
	4. DD Challan	10
	5. Deposit Form	
	6. Account Opening Form	
	7. RTGS / NEFT Forms	
	8. Bill of Exchange	4
	9. Net Banking	26
	10. Mobile Banking	

	11. Application and usage of ATM Insurance Oriented: 1. Intimating Maturity of Policy 2. Letter for Non-Payment of Premium 3. Applying for Loan on Policy 4. Surrendering the Policy 5. Fire Occurrence Letter 6. Claim Letter Total Contact Hrs/Semester	
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NOTE:

1. Practical Examination will be conducted at the end of semester and students will be evaluated by both internal and external examiners.

2. Distribution of Marks:

End of Semester : 60 (Record 10 and Practical 50)
Continuous Assessment : 40 (Record 10 and Practical 30)

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the Year: 2014 – 2017 Batch
Subject Code	: 14UBI28	Semester: VI
Title	: Financial Management	
Hrs/Week: 6		Credit: 4
Objective	To enlighten the students with new concepts of Financial Management.	
Unit	Content	Hrs
Unit I	Financial Management – Meaning - Scope and Functions– Goals of Financial Management – Role of Financial Manager –Functions of Controller and Treasurers in India.	15
Unit II	Capital Budgeting Decisions – Techniques - Cost of Capital – Significance – Concepts of Cost of Capital – Cost of Debt Capital, Preference Capital, Equity Capital and Retained Earnings – Weighted Average Cost of Capital.	15
Unit III	Capital Structure – Concept – Capital Structure Theories: Net Income Theory, Net Operating Income Theory – Determinants of Optimal Capital Structure.	16
Unit IV	Dividend Theories – Walter’s Model – Gordon’s Model – Dividend Policy – Determinants of Dividend Policy.	16
Unit V	Management of Working Capital – Determinants of Working Capital –	16

	Management of Accounts Receivable, Inventory and Cash – Financing of Working Capital.	
Total Contact Hrs/Semester		78
NOTE: Theoretical aspects only (All Units)		
Text Book	Shashi K Gupta. and Sharma, R.K. (2000). Financial Management. New Delhi: Kalyani Publishers.	
Reference Books	1. Prasanna Chandra. (1999). Financial Management-Theory and Practice. New Delhi: Tata McGrawHill Publishing Company Ltd. 2. Khan, M.Y. and Jain, P.K. (2011). Financial Management. 6th Revised Edition. New Delhi: Tata McGraw Hill Publishing Company Ltd. 3. Kuchhal, S.C. Corporation Finance. Principles and Problems. Allahabad: Chaitanya Publishing House. 4. Kulkarni, P.V. (2002). Corporation Finance. Principles and Problems. Mumbai: Himalaya Publishing House.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code	: 14UBI29	Semester: VI
Title	: Financial Markets and Institutions	
Hrs/Week: 6		Credit: 4
Objective	To make the students on the contemporary theory and practice of Indian Financial Market and Institutions.	
Unit	Content	Hrs
Unit I	Financial Services – Meaning – Scope – Causes for Financial Innovation – New Financial Products and Services. Players in Financial Service Sector – Challenges Faced by the Financial Service Sector – Merchant Banking – Meaning – Functions.	15
Unit II	Capital Market - Primary Market – Functions – Instruments of Issue – Players in the New Issue Market. Secondary Market – Services of Stock Exchanges – Listing – Criteria for Listing – Advantages of Listing – Drawbacks.	16
Unit III	SEBI – Functions – Powers – Guidelines – Foreign Institutional Investors (FIIS) – Bonus Issue – Rights Issue – Debentures – Underwriters – Book Building – Investor Protection. Credit Rating – Meaning – Functions – Credit Rating Agencies in India – Benefits.	16

Unit IV	Mutual Funds – Origin and Growth of Mutual Funds – Organization of the Fund – Types – Importance of Mutual Funds – Selection of a Fund – Mutual Funds in India – Recent Trends.	16
Unit V	Non-Banking Financial Intermediaries – IDBI – IFCI – SFC – SIDBI – NABARD.	15
Total Contact Hrs/Semester		78
Text Books	Gordon, E. and Natarajan, K. (2006). Financial Services. Himalaya Publishing House.	
Reference Books	1. Khan M.Y. (2011). Financial Services. 6th Edition. New Delhi: Tata McGraw Hill Education. 2. Santhanam, B. (2006). Financial Services. Chennai: Margham Publications. 3. Dr. Gurusamy. S. Essentials of Financial Services and Duties. India: Tata McGraw Hill Company.	

	Commerce	
Course	Banking and Insurance	Effective from the year: 2014-2017 Batch
Subject code: 14UBIS03	Title: E-Commerce and Its Applications	Semester: VI
Hrs/week: 1		Credit: 2
Objective	To make clear the learner on the Modern Trend in E-Commerce.	
Unit	Content	Hours
Unit I	Introduction to E-Commerce – Perspectives – Operation in Business: Employees – Customers – Channel Partners – Suppliers – Service Providers – Regulatory Authority – Conceptual Framework of E-Commerce – Information Management. E-Commerce – Distinct Advantages – Business Models of E-commerce – B2B – B2C – C2B – C2C – G2B - E-Commerce on the Web – Adoption of E-commerce – E-Commerce in India.	2
Unit II	Electronic Data Interchange (EDI) – Components of EDI – Applications of EDI – EDI Standards – Electronic Payment System. E-Banking - Changing Dynamics in E-Banking - Advantages of E-Banking - Limitations of E-Banking - Transaction Processing - Online Purchases - Online Share Trading – Railway/Air Ticket Reservation.	2
Unit III	Working of E-Commerce: Public and Private information – Firewalls – Tunnels – Encryption: Secret Key – Public Key – Need for Setting up Shop for E-Commerce: Competition – Global Reach – Customer Service – Value Addition – Operations Oriented Process – ‘Nettish’ Products.	3
Unit IV	Cyber Law - Introduction - Concept of Cyberspace - E-Commerce in India - Privacy Factors in E-Commerce - Cyber Law in E-Commerce - Contract Aspects.	3

Unit V	The Information Technology Act 2000 – Definition – Features of IT Act - Authentication Of Electronic Records - Electronic Governance - Digital Signature.	3
Total Contact Hrs/Semester		13
Text Books	1. Kamalesh N. Agarwala, Amitlal Beeksha Agarwala. (2005). Business on the Net s– An introduction to the ‘What’s’ and ‘Hows’ of E-Commerce. New Delhi: Macmillan India Limited.	
Reference Books	1. Dr. Ravikalakota Marcia. E-Business 2. Bharat Bhaskar. (2006). Electornic Commerce – Frame work, Technologies and Applications. New Delhi: Tata McGraw – Hill Publishing Company Limited.	

Department	Commerce	
Course	B.Com Banking and Insurance	Effective from the year: 2014 – 2017 Batch
Subject Code: 14UBIS04	Title: Human Resource Management	Semester: VI
Hrs/Week: 1		Credit: 2
Objective	To expose the students to the Human Resource Management and its practices.	
Unit	Content	Hours
Unit I	Human Resource Management in Organizational Context – Analysis and Designing of Human Resource Department – Human Resource Planning – Job Evaluation – Job Description.	3
Unit II	Recruitment – Selection – Placement – Induction – Internal – Mobility and Separation – Performance Appraisal – Career and Succession – Planning – Training and Development.	3
Unit III	Motivation – Types – Theories of Motivation – Morale – Measures to Improve Morale – Job Satisfaction.	2
Unit IV	Employee Participation in Management – Forms of Participation – Employees Stock Options – Joint Management Council - Merits and Limitations.	3
Unit V	Conflict Management – Types of Conflict – Causes and Remedies of Conflict.	2
Total Contact Hrs/Semester		13
Text Book	Suba Roa. Human Resource Management and Industrial relation.	

Reference Books	1. Mirza S. Saiyadain. Human Resource Management. New Delhi: Tata McGraw Hill Publishing Ltd. 2. Tripathi,P.C. Human Resource Management. Sultan Chand & Sons. 3. Biswajeet Pattanayak. (2010). Human Resource Training. 3rd Revised Edition. New Delhi: S. Chand & Co. Ltd. 4. Jayakumar. Human Resource Management.	
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