

B.COM
SEMESTER I
General Management (CC 1)
(100 Marks – 60 Lectures)
Course Code: UCOC101

Objective: To acquaint students with the important aspects of management.

Unit I Introduction to management (25 Marks-15 Lectures)

Meaning, features and importance of management. Management and Administration, levels of management, functional areas of management – Materials, Production, Personnel, Purchase, Finance, Sales & Marketing (an overview)
Modern approaches to management - Quantitative, Systems, Contingency approach (an overview) Japanese, American, European Styles of management.

Unit II Decision Making (25 marks-15 Lectures)

Meaning, features, advantages of effective decision making.
Types of Managerial Decisions, Steps in decision making process,
Guidelines for effective decision making, Difficulty in effective decision making,
Rationality and decision making- Meaning, Benefits and Limitations,
Creativity in Decision Making- Meaning, Features, Steps and how to introduce creativity in decision making.

Unit III Managing Change and Conflict Management (25 marks-15 Lectures)

Meaning, Features, Reasons for Change, Change process,
Resistance to Change, Factors effecting Resistance to Change (Individual and Organisational)
Overcoming Resistance to Change.
Organisational Conflicts- Individual Conflicts and Inter group Conflicts.
Conflict Management - meaning and process.

Unit IV Emerging areas in Management (25 marks-15 Lectures)

Green Management – Concept and Importance.
Stress Management- Meaning, Types, Causes and Measures taken.
Supply Chain Management- Meaning, Process.
Logistics Management- Meaning, Features.

References:

- 1) Hannagan, Tim. *Management Concepts and Practices*. Macmillan India Ltd.
- 2) Prasad, L.M. *Principles and Practice of Management*. Sultan Chand and Sons.
- 3) Mamoria, C.B. *Personnel Management*. Himalaya Publishing House.

- 4) Vasishth, Neeru. *Principles of Management*. Taxmann.
- 5) Robbins, Stephen and Coulter, Mary. *Management*.
- 6) Saeed, Khawja Amjad. *Pearson Management cases* (Second Ed). Excel books.
- 7) Mittal, Sachin., Keshari, Praghya et al. *Managing Businesses Excellence through Vision, Values and Vibrant practices*. Excel books.
- 8) Kumar, Dipak. & Bhattacharya. *Human Resource Management* (Third Ed). Excel books.
- 9) P. L. Rao. *Organisation Communication*. Excel books.

B.COM
SEMESTER I
Financial Accounting (CC 2)
(100 Marks – 60 Lectures)
Course Code: UCOC102

Objectives:

- **To acquaint the students on the practical aspects of single entry and depreciation accounting.**
- **To familiarize the students with advanced accounting procedures for equity and preference shares**

Unit I Single Entry (20 Marks – 12 Lectures)

Meaning, features, advantages, limitations, difference between single entry system and double entry system. Computation of profit or loss under Single entry system–under Conversion Method. Preparation of Total Debtors Account, Total Creditors Account, Bills Receivable Account, Bills Payable Account, Trading and Profit & Loss Account and Balance Sheet.

Unit II Depreciation Accounting (20 Marks – 14 Lectures)

Meaning, causes, need for providing depreciation, AS 6, Methods of depreciation.

Methods of depreciation for practical problems:

- a) Change in Method of depreciation (from Straight Line Method to Reducing Balance Method or vice-versa)
- b) Sinking Fund Method
- c) Insurance Policy Method

Methods for depreciation for theory only:

- a) Annuity Method
- b) Machine Hour Rate Method
- c) Service Hour Method
- d) Depletion Method
- e) Revaluation Method
- f) Sum of Digits Method

Unit III : Issue and Buy-Back of Equity Shares (40 marks, 22 Lectures)

- (a) Issue of Shares:** Meaning, Kinds of Shares, terms of issues, SEBI guidelines of issue of shares, accounting entries, issue of shares at par and at premium. Under subscription, Oversubscription, pro rata allotment. Calls in arrears, calls in advance, and interest on calls in advance. Forfeiture and re-issue of forfeited shares. Issue of bonus shares and right shares, Book building process (Only theory)

(b) Buy-Back of Equity Shares

Company Law/ Legal Provisions and SEBI guide lines (including related restrictions, power, Notice of the meeting, transfer to capital redemption reserve account and prohibitions of buy back and financial assistance), Compliance of conditions including sources, maximum limits. Accounting for buy back of shares.

Unit IV: Redemption of Preference shares**(20 marks, 12 Lectures)**

Company Law / Legal Provisions for redemption of preference shares in Companies Act.
Sources of redemption including divisible profits and proceeds of fresh issue of shares.
Redemption of shares at Par and Premium. Capital Redemption Reserve Account, Bonus issue.
Journal entries and the relevant items in the balance sheet

References:

1. Jain, & Narang. *Advanced Accountancy*. New Delhi: Kalyani Publishers.
2. Mukherjee, A., & Hanif, M. (2002). *Modern Accountancy* (Vol. II). New Delhi: Tata McGraw Hill.
3. Raman, A. *Advanced Accountancy*. New Delhi: Himalaya Publishing House.
4. Shukla, M. C., & Grewal, T. S. *Advanced Accounts*. New Delhi: S. Chand & Co .
5. Tulsian, P. C. *Accountancy*. New Delhi: S. Chand & Co.
6. Vinayakam, N., & Charumati, B. *Financial Accounting*. New Delhi: S. Chand.

Guidelines for Question Paper

- One question each from Unit I, Unit II, Unit III and Unit IV.
- One additional question from Unit II and Unit III each.

B.COM.
SEMESTER I
Micro Economics (CC 3)
(100 Marks , 60 Lectures)
Course Code: UCEC101

Objectives:

1. To acquaint the students with the concepts of microeconomics dealing with Consumer demand and consumer behaviour.
2. To make the student understand the supply side of the market through the production and cost behaviour of firms.
3. To make the student understand different types of market and levels of competition prevailing in the market
4. To familiarize the students with different types of market imperfections and strategies adopted by firms in the imperfect market.

Unit I Demand and Consumer Behaviour (20 Marks, 10 Lectures)

Demand Analysis, Elasticity of demand: price, income and cross. Concepts of revenue: marginal and Average. Revenue under conditions of Perfect and imperfect competition, Consumer Behaviour: Indifference curve analysis of consumer behaviour; Consumer's equilibrium (necessary and sufficient conditions). Price elasticity and price consumption curve, income consumption curve and Engel curve, price change and income and substitution effect.

Unit II Production and Cost (25 Marks, 15 Lectures)

Supply Analysis, Production isoquants, marginal rate of technical substitution, economic region of production, optimal combination of resources, the expansion path, isoclines, returns to scale using isoquants. Cost of Production: Social and private costs of production, long run and short run costs of production. Economies and diseconomies of scale and the shape to the long run average cost. Learning curve and economies of scope.

Unit III Perfect Competition and Monopoly (30Marks, 20 Lectures)

Perfect competition: Assumptions. Equilibrium of the firm and the industry in the short and the long runs, including industry's long run supply curve. Measuring producer surplus under perfect competition. Demand - supply analysis including impact of taxes and subsidy.

Monopoly: Monopoly short run and long run equilibrium. Shifts in demand curve and the absence of the supply curve. Measurement of monopoly power and the rule of thumb for pricing. Horizontal and vertical integration of firms. Degrees of price discrimination.

Unit IV Imperfect Competition

(25 Marks, 15 Lectures)

Monopolistic Competition and Oligopoly: Monopolistic competition price and output decision-equilibrium. Monopolistic Competition and economic efficiency, Oligopoly and Interdependence – Cournot's duopoly model, Stackelberg model, kinked demand model. Prisoner's dilemma, collusive oligopoly – price-leadership model – dominant firm, cartels, sales maximization.

References:

1. Pindyck, R.S., D. L. Rubinfeld and P. L. Mehta; Microeconomics, Pearson Education.
2. N. Gregory Mankiw, Principles of Micro Economics, Cengage Learning
3. Maddala G.S. and E. Miller; Microeconomics: Theory and Applications, McGraw-Hill Education.
4. Salvatore, D. Schaum's Outline: Microeconomic Theory, McGraw-Hill, Education.
5. H.L. Ahuja, Advanced Economic Theory: Microeconomic Analysis (English) 20th Edition, S Chand Publications.
5. Case and Fair, Principles of Micro Economics, Pearson Education
6. Koutsyiannis, Modern Micro Economic Theory.
7. C Snyder, Microeconomic Theory: Basic Principles and Extensions, Cengage Learning
8. Bilas, Richard A., Microeconomics Theory: A Graphical Analysis, McGraw-Hill Education.
9. Paul A Samuelson, William D Nordhaus, Microeconomics, McGraw-Hill Education.
10. Amit Sachdeva, Micro Economics, KusumLata Publishers

B.COM.
SEMESTER I
Commercial Arithmetics – I (CC 4)
(100 marks - 60 Lectures)
Course Code: UCAC101

Objectives:

- To provide basic knowledge of mathematics and its applications in the field of commerce and industry.
- To acquaint the students with wide ranging applications of mathematical techniques to commerce, economics and practical situations.

Unit I Mathematical Logic and Set Theory

(a) Mathematical Logic

(10marks - 7 Lectures)

- Logical Statement, Truth value.
- Compound Statement, Negation, Conjunction, Disjunction
- Conditional and Bi-conditional statement
- Truth tables
- Logical equivalence
- Tautology and Contradiction
- Argument, Validity of an argument (using truth table for 2 statements only)

(b) Set Theory

(10marks - 6 Lectures)

- Quadratic equation, Solution of general quadratic equation $ax^2 + bx + c = 0$
- Sets: Definition, Representation of sets
- Types of sets: Finite and infinite sets, null sets, singleton set, examples
- Venn diagrams
- Subset, Complement of a set, Union, Intersection and Difference of sets, Power sets
- De Morgan's Law, Verification by examples and Venn diagrams
- Number of elements of a set, Results involving number of sets (upto three sets) and problems based on these results

Unit II Permutations and Combinations

(20marks - 15 Lectures)

- Fundamental Principle – examples
- Factorial notation
- Definition of Permutation
- Number of permutations of n different things taken r at a time
- Permutations with repetition
- Definition of Combination
- Number of combinations of n different things taken r at a time (no proof for results)

Unit II Progressions and Mathematics of Finance

(a) Progressions

(20marks - 10 Lectures)

- Arithmetic Progression (A.P.)

- Definition of A.P.
- Formula for nth term of an A.P.
- Sum of the first n terms of an A.P.
- Business applications of A.P.
- Geometric Progression (G.P.)
- Definition of G.P.
- Formula for nth term of a G.P.
- Sum of the first n terms of a G.P.
- Business applications of G.P.

(b) Mathematics of Finance

(25marks - 12 Lectures)

- Simple Interest
- Compound Interest – compounded annually, six monthly, quarterly, monthly and daily
- Nominal and Effective rate of interest
- Present and future value
- Ordinary annuity, Present value of ordinary annuity
- EMI using Interest on reducing balance and Flat Interest rate

Unit IV Determinants and Matrices

(15marks - 10 Lectures)

- Determinant - Meaning , Order Minor , Co-factor, Expansion (Order 2 and 3)
- Cramer's Rule
- Matrices - Definition, Notation, Types of matrices
- Algebra of Matrices – Negative, Transpose, Equality, Addition and Subtraction, Scalar multiplication, Matrix multiplication
- Applications to Business Problems

B.COM.
SEMESTER I
Spoken English (AECC 1)
(100 Marks, 60 Lectures)
Course Code: UCNA101

Objectives:

- 1. To listen to, understand and convey information**
- 2. To listen to and respond appropriately to the contributions of others**
- 3. To understand, order and present facts, ideas and opinions**
- 4. To articulate experience and express what is thought, felt and imagined**
- 5. To communicate clearly and fluently**
- 6. To use grammatically correct language**
- 7. To use register appropriate to audience and context.**

Learning Outcomes

By the end of the term the student should be able to:

1. Describe a visual or an object
2. Explain and give cause and effect
3. Narrate an experience with descriptive detail
4. Provide relevant information
5. Use alternatives to slang
6. Take an active part in group discussion
7. Elicit and show respect for the views of others
8. Disagree, argue and use persuasive speech in appropriate language

Equipment

Essential

- 1) An LCD projector in every classroom
- 2) A Laptop with Internet Facility
- 3) Wi-fi Broadband. Colleges which do not have this must provide a Dongle at least to the teacher

Optional

- 4) A large screen SMART TV
- 5) HD Video Camera (with Hard Disk)
- 6) Home Theatre
- 7) The library or AV room has to be updated by purchase of books with CD-Roms and on - line training facilities some of which are listed at the end of this syllabus.
- 8) A language laboratory, if possible, so that students can use the interactive software and CD-Roms to practice on their own and access online training.
- 9) Voice Recorders (Cenix costs around Rs 2500 and can record for over 4 hrs...file size small...record speeches/conversation for self evaluation...)
- 10) External Hard Disks (for massive data storage)
- 11) A Smart Board

Topics to be covered

- Pronunciation and Enunciation :(Vowels and Consonants and their types) Diction, intonation, phrasing, pausing, emphasis, stress, inflection.
 - Grammar, vocabulary and alternatives to slang
 - Conversation skills: eg. interviews, chat show 'host-guest' situation
 - Presentation skills
 - Discussion skills: leading and participating.
 - Active listening skills
 - Asking and answering questions
 - Requests and explanations
 - Persuasion and Negotiation
 - Expressing opinions
 - Giving and getting advice
 - Cross - cultural communication
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There are also skills of

- ---

Summary
 - ---

Chairing
 - ---

Sustained explanation
 - ---

Keeping to task
-

Methods

Topics to be taught using interactive teaching and the workshop method.

It is a good idea to ask students to make a list of the different purposes for talk. Some of these purposes are to:

explain	describe	narrate
explore	analyse	imagine
discuss	argue	persuade

We synthesize in discussion and argument, evaluate in exploring and persuasion and create in narration and imagining.

A note on listening

The whole point of speaking and listening is that it should be interactive. Person A speaks, Person B listens, understands, considers and answers: 'This is so, isn't it....' - Yes, but....'. Perhaps we should call these skills '**Listening - Thinking - Speaking**'. This is the process by which things get done, by which people think through a problem and find a solution.

Some listening is passive. It looks as if it is to some purpose, but the listener may be thinking, 'If I look as if I am attentive, then perhaps nobody will challenge me to speak.' It's better than looking dreamily round the room or talking to oneself, but it does not prove anything about the quality of listening. That can only be done if the listener makes a response, such as:

- summing up previous contributions and moving the discussion on;
- answering points from a speaker;
- supporting speakers who have lost the drift of their arguments;
- revisiting what has already been said, but in other words;
- acting as note-taker and clarifying what has been written;
- asking questions after a talk/ video clip/movie/documentary and engaging in a discussion.

Hence if there is no listening, there is no speaking. A student giving a talk must engage in conversation with his listeners at the end. (except perhaps at the end of term exams.) However, questions alone may not reveal a high level of listening.

The list given above includes some challenging listening and speaking skills. It follows that **reading aloud may not be counted as a speaking and listening activity**, although the talk that might precede a reading is valid. It also follows that reading from a script or speaking from memory is not speaking and listening either.

Starting from the beginning: Do my students need practice in speaking and listening? They have enough to talk already!

Maybe so, but there is a difference between informal talk and sustained task completion. Try using some of these exercises just to be sure of the levels you are dealing with in a class. You are looking for clarity, confidence, a minimum of preparation and talking strictly without notes.

1. Give directions from college to.....wherever.
2. Telephone someone to say that you cannot make an appointment and ask for another date.
3. Go to a shop and explain that an article they repaired still doesn't work.
4. Explain a particular function on a computer to a novice.

5. Entertain a visitor to the college for five minutes until the principal is free.
 6. Explain to you teacher/Principal why you did something extremely silly, and apologise.
 7. Give a two - minute talk to the class and answer questions.
 8. Bring an article into school and persuade someone to but it.
- (Check these activities 1 to 8 against the list of objectives and learning outcomes to see what sorts of practice they give. What levels of ability might each activity demonstrate? Remember that any one activity may be applied to several skills and may touch on others).

The secret of speaking and listening, or listening - thinking - and speaking, is to do plenty of it.

If you teach informally you would have better control of the situation when no one is at the back or the front and there is no opportunity to hide behind the furniture. If students understand that talk is an essential part of English, they will probably settle down to the activity more easily.

Often group work could be incorporated by dividing the class into groups of about 5-7 so that nobody is discouraged from speaking.

Effective speaking and listening in small groups - teacher circulates, gives occasional prompts but doesn't normally join in. Body language must indicate respect and interest and students then become confident in our presence.

Occasional use of Indianisms are fine as long as they are not very frequent and do not hamper good communication, and are in fact, only used to enhance effective communication. If asked the student is expected to know the alternate phrase in formal/standard English.

Eg. ".....and the tu - tu mei - mei has already begun". - Barkha Dutt on NDTV. i.e ".....and the blame game has already begun".

Process Talk - Process talk is a timed and disciplined period of discussion, monitored by the teacher. Through process talk students learn about topics and their linguistic skills are challenged as they do not speak from notes. The actual aim of process talk is that it is a stepping stone to writing and therefore cannot be assessed. However, it is an invaluable tool for practice in spoken English. Though much of the talk may be halting or disjointed, some students will make their best contributions under these conditions. The bigger the class more may opt out, but the active, sustained participation of a few may be a good way to introduce the Spoken English course at the beginning of the term. The teacher should sum up what has happened at the end of the class. E.g. The topic is 'Elephants'. A video is shown first - National Geographic. (A video contains a vast amount of information and it is unlikely that students remember the same bits.) Then a search engine presented three interesting and informative sites on the internet:

- a) www.pbs.org/wnet/nature/elephants - it was accessible, easy to navigate and provided a number of resources. These included: 'life of the elephant', 'tale of the trunk' and 'poaching problems'. There was a long list of links and a bibliography.

- b) Another good site was www.elephants.com - an article on how elephants began, with a link to global news and an up-to-date series of news links.
- c) www.nczooeletrack.org/diary/loomis-diary/index.html was less immediately useful, but offered a worthwhile and entertaining series of diary entries.

Debates and Group Discussions

You may wish to have students respond to worldwide or local matters that are controversial. In the first session, they could amass arguments for and against and decide where they stand individually. This could lead to a mini debate which could be presented to the class by one of the groups. The issues could be those currently being discussed in the newspapers or magazines. Local issues are often good to use since they may provoke more argument and are often easier to understand. If they touch on moral issues, the argument will be better.

Here are three workshop examples that have worked. The first two are set in Bombay, the last one in Goa.

- * A young girl was refused an essential kidney operation because she had taken drugs. The story was in the newspapers. Participants read the article to discover the reasons for the decision and discuss the practical and moral issues.
- * A student was expelled from school because of a long and unruly hairstyle which was against the school rules. His influential parents were very angry and spoke to the press. Participants discussed the actions of the school and whether they were necessary. (In recent times we have read of so many cases of children being meted out physical punishment at the hands of teachers in other states. Students would have definite opinions about this and will be eager to talk on the subject.)
- * There was a shocking case of senseless bad driving which killed a popular young man. Participants discussed their reactions and the problems of young drivers who have recently passed their tests.

Examples of Group talk

Media 1 Students analyse and evaluate the reporting of an incident or issue in more than one newspaper.(e.g.Navhind & Herald; Times Of India & The Indian Express or The Hindu) they examine the factual reporting, the extent to which the news is made dramatic, sad or happy, the differences in language, the headlines, the amount of detail given, and so on

End result : analytical / critical

Media 2 Students plan and design a sales campaign for an item such as crocodile meat, a currently unfashionable garment, or a new type of mobile phone. They decide on how it is to be marketed, the consumers to be targeted, the message by which it will be sold, the content of commercials and the design of the newspaper and magazine ads. There is an oral report to the class with a layout of visuals or audio-visual plan as they wish. There is an oral presentation to the class.

End result : informative / persuasive

Problem solving Students decide on a group of people, for example, the blind or the arthritic, whom they could help by designing some object that would make some daily jobs easier. Students could actually ask the blind or the arthritic. Institutions that care for such people are often happy to talk to students who care. Egs: gardening tools for the blind and easy to use door handles for the arthritic. Students could discuss, formulate a proposal, design and present their ideas.

End result : Informative / explanatory

Brainstorming This can be used to apply the mind to any problem. The rule is that no suggestion however silly is to be rejected.

Role Plays Students are given five minutes to look at a card explaining a role - play situation and think about what they are going to say. The situations are imaginary but perfectly normal and natural situations. Students play their own age and are not expected to act. They are not expected to deal with unrealistic problems! Although it is a role play the student does not necessarily have to pretend to be someone else though the teacher probably will. For instance, the teacher might play the role of a parent and the student's task could be to try to persuade mom/dad to sanction a large sum of money so that he/she could go on a holiday with friends.

Solo work A valid part of a varied programme of speaking and listening. Careers today may depend on the ability to stand up to train a group of new workers, to give a presentation in front of managers, or to persuade customers to buy gimmicky machines. Sometimes there are prestigious public - speaking or debating competitions entered by perhaps a few of your students. Use the opportunity to train in front of the whole class. Ask the class for feedback. Some students speak with interest and enthusiasm about their work/experiences/hobbies/holidays and perhaps the English department is the best place for debriefing. It is also a good exercise to get students to reteach a lesson they have recently had in another subject, or a new lesson in History or Psychology or.....any subject. It gives the others an opportunity to ask questions. Beware: the rest of the class may sometimes know the lesson better than their 'teachers'. You can substitute the word 'presentation' for talk. Students can learn to use the overhead projector or computerised presentation techniques. Presentations can be given in pairs.

Problems during group work:

- The time problem is helped if you accept that most speaking and listening is not solo work but is done in pairs and small groups.
- Noise - 'By all means do speaking and listening, but I don't want to hear a sound!'
- Not everyone is involved.
- Some groups not working well - pecking order.
- Some groups - briefest of answers.
- Unkindness to others whose comments they regard as silly.

Solutions

- THERE WILL ALWAYS BE NOISE.

- Tactfully ensure that the loudest and busiest are not always in charge. Talk to the most active about a possible role in encouraging and bringing out the shy members of the group.
- Keep topics open - never closed. Put someone who is adept at opening a discussion into a group to help others.
- Ensure that it is understood that everyone should be respected for what they say. You can argue but not so the original speaker feels a fool. BE TOUGH ON THIS.

Material the teacher carries **into the class room** should be gleaned from :

- Newspapers
- Documentaries (either shown to the class or seen at home and discussed)
- Video clippings (eg: Language in use , Cambridge ELT 4 VCD's)
- Events - news or cultural (eg: Carnival, Shigmo, festivals, election campaigns, sports, current affairs
- NDTV/ BBC - issues discussed on ' Hard Talk', 'We The People', 'The Big Fight'.....
- Films and cinema

Testing	and	Evaluation
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The whole course will be evaluated on the basis of 2 ISAs of 10 marks each

Role play:	10 marks	(6 Hours)
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Group Discussions/ Debate:	10 marks	(6 Hours)
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SEE Model

I) An Individual Oral Presentation.....(40 Marks).....24 Hours

- candidates will be examined on the following criteria

content - 10 marks
fluency - 10 marks
vocabulary - 10 marks
structure - 10 marks

- within each criteria, point descriptors will be clearly agreed upon.
- setting up and use of all aids, if any should be strictly within the time allotted.

II) Pair-Based Activity.....20 marks.....12 Hours

Candidates will be examined on the following criteria:

Listening skills – 5 marks

Clarity of expression – 5 marks

Responses to partner – 5 marks

Language – 5 marks

III) Group Activity..... 20 marks.....12 Hours

Candidates will be examined on the following criteria:

Leadership qualities – 5 marks

Clarity of expression – 5 marks

Suggesting new ideas – 5 marks

Listening skills– 5 marks

Grade Descriptions for Group Activity (to assist the teacher)

Mark Band 1 17-20 marks	Can argue ideas and opinions in persuasive detail without dominating the rest of the group; adept at acting as group leader; usefully refers back to previous points; always looking to suggest new approaches and to move forward; listens sympathetically and considers the views of others fully.
Mark Band 2 13-16 marks	Can argue ideas and opinions soundly but may at times overshadow other members of the group; is capable of leading the group but with only partial assurance; refers back to previous points soundly but not entirely successfully; recognises the need to suggest new approaches but implements this only partially; listens with a degree of sympathy for others views but has a tendency to interrupt at times.

Mark Band 3 9-12 marks	Frequent but generally brief contributions are made; generally accepts a position of group member rather than facilitator/leader; makes occasional reference to previous points; may help to support new approaches but rarely initiates them; listens carefully and responds briefly but appropriately to others.
Mark Band 4 5-8 marks	Brief and infrequent contributions are made; plays a limited part in the group; cannot utilise previous points; follows the general drift of the discussion but struggles to support new approaches; listens inconsistently and may even drift away from the discussion
Mark Band 5 1-4 marks	Makes only one or two contributions or may offer mostly inappropriate contributions; plays no real role in group membership; is largely ignorant of previous points; does not offer support for new approaches; may appear to listen but shows little evidence of listening.
Mark Band 6 0 marks	Fails to meet the above criteria.

Grade Descriptions for Pair-based Activity (20 marks)

For this task, marks for each category (Speaking, Listening) should be arrived at.

Speaking – 15 marks	Listening- 5 marks		
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Mark Band I 13- 15 marks	Extends the subject matter and elicits responses from the listener; speaks on equal terms with the listener. Employs a wide range of language devices accurately and sometimes eloquently	Mark Band I 4.5- 5 marks	Responds fully to questions and develops prompts; deals confidently and sometimes enthusiastically with alterations in the direction of the conversation.
Mark Band II 10- 12 marks	Subject matter is organised and expressed competently; attempts to speak on equal terms with the listener but with a varying degree of success. Employs a good range of language devices soundly	Mark Band II 3.5 -4 marks	Responds appropriately and in some detail to questions and prompts; deals appropriately with most of the alterations in the directions of the conversation.
Mark Band III 7- 9 marks	Deals with the subject matter adequately; the listener is generally but not always prominent. Language devices are used safely.	Mark Band III 2.5 - 3 marks	Responds to questions adequately but deals less effectively with prompts; alterations in the direction of the conversation are occasionally dealt with.
Mark Band IV 4 - 6 marks	There is evidence of some sequencing of ideas relating to the subject matter but only inconsistently so; accepts that the listener is in full control of the conversation. Limited employment of language devices with some inaccuracy.	Mark Band IV 1.5 - 2 marks	Provides limited response to the questions and struggles with developing prompts; tends to maintain the direction of the conversation.
Mark Band V 1 - 3 marks	Simple facts and ideas are expressed with generally unsuccessful attempts at organisation; is barely capable of engaging in a two-way conversation. Not able to employ language devices or devices employed with serious error.	Mark Band V 1 mark	Responds simply or is unable to respond to questions or prompts; cannot recognise alterations in the direction of the conversation.
Mark Band VI 0 marks	Fails to meet the above criteria.	Mark Band VI 0	Fails to meet the above criteria.

		marks	
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Individual Activity – 40 marks

Mark	Content & Structure [out of 20]	Vocabulary [out of 10]	Fluency [out of 10]
15 - 19 & 9-10	The student demonstrates ability to use a variety of structures accurately and consistently. There may be errors when sophistication is attempted, but the examiner is convinced that the student is confidently in control of the structures used. Full & well organised content.	The student shows enough command of vocabulary to respond with some precision. Shades of meaning are achieved and some sophisticated information/ ideas are communicated. There will be only the occasional misuse of vocabulary.	The student shows sustained ability to maintain a conversation and to contribute at some length. The student can respond to change in direction of the conversation and perhaps initiate new topics. Pronunciation and intonation are appropriate, with only the occasional slip.
16 - 18 & 7 - 8	There may be mostly simple structures, but some more complex sentences will be attempted successfully. There will be some errors but these will not impede communication. Sound use of content.	The student has a sufficient range of vocabulary to convey information and ideas but there is lack of precision. Vocabulary is not wide or varied.	The student responds relevantly to questions and at a length which makes frequent prompting unnecessary. Stress and intonation patterns are generally accurate. Little effort is required by the listener.
13 - 15 & 5-6	The student will be uneasy and error-prone when venturing beyond simple structures. However, simple accuracy will often be achieved and communication will be maintained. Adequate use of content.	Vocabulary conveys simple ideas and information clearly but lacks precision. There is some searching for words and hesitation when going beyond simplicity.	The student makes a real attempt to respond to questions. S/he may need frequent prompting and will tend to offer one sentence at a time, but keeps conversation going. Some noticeable inaccuracy of stress and intonation, but unlikely to impede communication.
10 - 12 & 3-4	Responses will usually be single words or very simple sentences -with errors. Error will tend to blur but not obscure communication. Content is thin or inconsistently used.	Vocabulary will sometimes be inadequate to convey even simple ideas and there will be frequent pauses.	Responses tend to be brief and widely spaced. The candidate has to be encouraged to go beyond the single word response. Stress and intonation inaccuracy causes some communication difficulty, but

			candidate can usually be understood by a sympathetic listener.
5 – 9 & 1-2	Single word responses will be the norm and attempts at structured sentences will rarely achieve communication. However, some attempt at a response will be made at points during the interview. Content is mostly undeveloped and/ or very thin.	Enough English words are known to convey occasional snippets of information, but conversation will be very limited and confused.	Responses are so brief and imprecise that little is communicated. Use of single words is the norm, and there will be long gaps. Stress and intonation patterns cause difficulty for even the most sympathetic listener. Repetition is necessary to achieve communication.
0 -5 & 0	Completely limited/no attempt at a response.	Completely limited/no attempt at a response.	No response/inaccuracy of stress and intonation prevents communication even after several repetitions.

In the world of work, a high percentage of communication is by talk, and people are known by the way they use talk to carry out their duties with efficiency, tact or persuasion. Soon it will be normal to write by speaking into a machine which then prints what we say. It is a brave new world and it is through highly developed speaking skills that we shall be empowered to meet it.

LIST OF BOOKS

ENGLISH VOCABULARY, PRONUNCIATION AND GRAMMAR

English Pronunciation in Use ***Hancock***
 (Book+ 4 Audio Cassettes Pack) 0- 521-54772-5
 or
 (Book+ 4 Audio CD's Pack) 0-52154771-7

Better English Pronunciation O' Connor
 (Book + Cassettes Set) 0 – 521-78964 – 8

Murphy's English Grammar Raymond Murphy
 (Book + CD ROM) 0 – 521 – 61663-8
Cambridge Language In Use series Set of 4 VCD's

Cambridge English Pronouncing Dictionary, 16th edition by Daniel Jones (Book with CD ROM) 0 – 521-60062-6

All of the above can be ordered from Foundation Books Pvt.Ltd. CAMBRIDGE UNIV PRESS. www.foundationbooksindia.com (Their books/colleges catalogue has an exhaustive list of books in English Grammar, Pronunciation, Vocabulary, Remedial work, writing speaking, listening)

Plot No. 80 Service Industries, Shirvane, Sector – 1, Nerul, Navi Mumbai-400706.

Tel: 27709172,27713810. Fax: 27709173. email: cupbang@cupind.com

Online Resource – The homepage of NATE (National Association Of Teaching English) while a national British association, has many resources which are in effect international.

Series

English Writing Frames – Copiable books and accompanying CD-ROM'S to support weaker and middle ability students. Could be used in used in conjunction with any language/Communication skills course. A systematic resource, with step – by- step practical exercises and photocopiable frames to practice with.

English Writing Frames: Genre by Neild, J (edition 2000) This is available as a book and disk pack ISBN: 184136975

English Writing Frames: Style and Purpose by Neild, J (edition 2000) - also book and disk pack ISBN: 1841636983 Published by Folens Publishing Limited, Unit 20, Apex Business Centre, Boscombe Road, Dunstable, Bedfordshire, LU5 4RL ,U.K www.folens.com

Heinemann English Programme- a thematically arranged four part series. Teacher resource files accompany the set.

Authors : Seely, J & Kitshen, D ISBN: 0435103520

0435103547

0435103563

0435103466

Publisher: Heinemann, Harcourt Education Ltd, Halley Court, Jordan Hill, Oxford, OX2

8EJ,

U.K.

www.heinemann.co.uk

Speaking and listening by Jones, R -with accompanying cassette ISBN: 0719546699

Publisher : John Murray, Hodder Murray, 338 Euston Road, London, NW1 3BH UK.

www.johnmurray.co.uk

New Hodder English

This is a series of three books. Teachers can find a variety of accessible material to simulate speaking and listening activities as well as writing.

New Hodder English – by Hackman, S; Scott, P & Howe, A (edition 2001)

1. ISBN 034077536X
2. ISBN 0340775378
3. ISBN 0340775386

Publisher Hodder & Stoughton Education, Hodder Deadline, 338 Euston Road,
London, NW1 3bh, UK
www.hodderheadline.co.uk

Speaking English Effectively *by Krishna Mohan and N. P. Singh*
Macmillan India Ltd

ISBN: 0333925521

Cambridge UNIV PRESS - – Language In Use
Set of 3 graded VCD's- BEGINNER, PRE-INTERMEDIATE, INTERMEDIATE-
On Line Training and Practice Clarity Language Consultants Ltd

UK Office : PO Box 625, Godalming, GU7 1ZR, UK

Tel: + 44 (0) 8451305627

Fax: + 44 (0) 8451305647

HK Office : PO Box 1763, Sai Kung, Hong Kong

Tel: +852 27911787

Fax: + 852 27916484

Young India Films

1 – F, Lakshmi Bhawan, 609, Mount Road, Chennai – 600006

email: yif@vsnl.com

www.younindiafilms.com

Tel: +044 28295693, 28294160
28293640

Fax: + 044 28292065, 28295303

Mob : 0981022551, 09841056109

Examples of Questions for the ISA and SEE.

I Role Play - topics to be given 10 minutes before the commencement of the exam.

1) The Student's role: Your friend

Your role : Yourself

Your Task: You have very strong views about how animals should be treated, which are very different from your friend's. You are in a fast food café. Your friend has walked in carrying a brand - new expensive snake - skin handbag/ leather coat and has ordered a double beef burger. You are wearing jute sandals and are carrying a cloth bag and have ordered a veg burger.

OR

- 2) The Student's Role: A new neighbour who has three very noisy and naughty children.
Your Role: The owner of a house in a quiet street.

Your Task: You are having very real problems with your neighbour. You cannot concentrate during the day on things you want to do and your neighbour's noisy children sleep very late at night keeping you awake. You are working in your garden and a ball came over the fence and hit you on the head. The children started yelling and screaming for you to throw the ball back. Instead you go over to see their parent to discuss the whole matter.

OR

- 3) Choose any one topic that you are passionate about:
- A book you have read recently
 - A film or play you have seen recently that affected you a great deal
 - A member of your family, singer, actor, scientist, historical figure who fascinates you
 - Travel
 - Football or cricket
 - Fashion
 - School
 - College
 - Mobile phones

I **Debate/ GD** - Groups of 5 through lots for GD
Groups of six for debate.

- 1) The Government of Goa should ban on all kinds of plastic bags.

OR

- 2) Fees charged for college education must be increased so that students of higher education can be provided better facilities, innovative courses and quality teachers.

Pair based activity

Allow students to choose their partners.

- 1) You in an interviewer - interviewee situation on a popular FM Radio Station. The guest speaker is an aerobics instructor and a keep-fit fanatic who is 62 years old. The interviewer agrees on the wisdom of an active life and a sensible diet but is himself/herself fond of junk food and likes nothing better than staying in bed as late as possible.

OR

- 2) Have a discussion on hobbies with a new boy/girl who has just joined your college, with whom you are try to make friends.

II - Individual talk/ Presentation

Topics to be displayed on the notice board well in advance of the exam.

Exam to be conducted before the commencement of the written papers. (similar to the manner in which science practicals are conducted.)

Topics (should be such that there is possibility of using audio visual aids/ mounted boards/slides/charts/ maps/graphs **if** the candidate wishes to do so.)

The image of Goa in advertising.

Festivals of India

Folk media of Goa

Indian Mythology

Flora and Fauna of Goa

B.COM.
SEMESTER I
Environmental Studies – I
(50 Marks – 30 Lectures)

Unit. I . The Multidisciplinary nature of environmental studies (05 Marks -03 Lectures)

Definition, scope and importance

Need for public awareness.

Unit II. Natural Resources: Renewable and non-renewable resources:

(15 Marks – 9 Lectures)

Natural resources and associated problems.

a) Forest resources: Use and over-exploitation, deforestation, case studies. Timber extraction, mining, dams and their effects on forests and tribal people.

b) Water resources: Use and over-utilization of surface and ground water, floods, drought, conflicts over water, dams benefits and problems.

c) Mineral resources: Use and exploitation, environmental effects of extracting and using mineral resources, case studies.

d) Food resources: World food problems, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer-pesticide problems, water logging, salinity, case studies

e) Energy resources: Growing energy needs, renewable and non- renewable energy sources use of alternate energy sources. Case studies.

f) Land resources: Land as a resource, land degradation, man induced landslides, soil erosion and desertification.

Role of an individual in conservation of natural resources.

Equitable use of resources for sustainable lifestyles.

Unit III. Ecosystems :

(15 Marks – 9 Lectures)

Concept of an ecosystem.

Structure and function of an ecosystem.

Producers, consumers and decomposers.

Energy flow in the ecosystem.

Ecological succession.

Food chains, food webs and ecological pyramids.

Introduction, types, characteristic features, structure and function of the following ecosystem:

a. Forest ecosystem

b. Grassland ecosystem

c. Desert ecosystem

d. Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries)

Unit IV. Biodiversity and its conservation :

(15 Marks – 9 Lectures)

Introduction - Definition: genetic, species and ecosystem diversity.

Bio-geographical classification of India

Value of biodiversity: consumptive use, productive use, social, ethical, aesthetic and option values, Biodiversity at global, National and local levels. India as a mega-diversity nation, Hot-spots of biodiversity.

Threats to biodiversity: habitat loss, poaching of wildlife, man-wildlife conflicts

Endangered and endemic species of India Conservation of biodiversity: In-situ and Ex-situ, conservation of biodiversity.

Weightage: ISA: 10 + S.E.E: 40 Total= 50.

INSTRUCTIONS

1 Maximum thrust may be given to local regional and national examples.

2. Q. No. 1 being objective it should include questions from all units of the term.

3. Questions should be set with due weightage to all the units as specified

Pedagogic suggestion:

The Current topic of Regional & National interest have to be updated by referring to subject journals - Down to Earth, Current Science, Yojna and Other relevant materials.

References:

1. Agarwal, K.C. 2001 Environmental Biology, Nidi Pub!. Ltd. Bikaner.
2. Bharucha Erach, The Biodiversity of India, Mapin Publishing Pvt. Ltd. , Ahmedabad - 380013, India, Email: mapin@icenet.net (R)
3. Brunner RC., 1989, Hazardous Waste Incineration, McGraw Hill Inc. 480p
4. Clark RS., Marine Pollution, Clanderson Press Oxford (TB)
5. Cunningham, W.P. Cooper, TH. Gorhani, E & Hepworth, M.T 2001, Environmental Encyclopedia, Jaico Pub!. House, Mumbai, 1196p
6. De A.K., Environmental Chemistry, Wiley Eastern Ltd.
7. Down to Earth, Centre for Science and Environment(R)
8. Gleick, H.P. 1993. Water in crisis, Pacific Institute for Studies in Dev., Environment & Security. Stockholm Env. Institute. Oxford Univ. Press. 473p
9. Hawkins R.E, Encyclopedia of Indian Natural History, Bombay Natural History Society, Bombay (R)
10. Heywood, VH & Watson, R.T. 1995 . Global Biodiversity Assessment. Cambridge Univ. Press 1140p.
11. Jadhav, H & Bhosale, VM. 1995. Environmental Protection and Laws. Himalaya Pub. House, Delhi 284 p.
12. Mckinney, M.L. & SchocJ', R.M. 1996. Environmental Science systems & Solutions, Web enhanced edition. 639p.
13. Mhaskar A.K, Matter Hazardous, Techno-Science Publications (TB)
14. Miller TG. Jr., Environmental Science, Wadsworth Publishing Co. (TB)
15. Odum, E.P. 1971. Fundamentals of Ecology. W.B. Saunders Co. USA, 574p

16. Rao M N.& Datta, A.K. 1987. Waste Water treatment. Oxford & IBH Publ. Co. Pvt.Ltd. 345p
17. Sharma B.K., 2001. Environmental Chemistry. Goel Publ. House, Meerut
18. Survey of the Environment, The Hindu (M)
19. Townsend C. , Harper J, and Michael Begon, Essentials of Ecology, Blackwell Science (TB)
20. Trivedi R.K., Handbook of Environmental Laws, Rules, Guidelines, Compliances and Standards, Vol I and II, Enviro Media (R)
21. Trivedi R.K. and P.K.Goel, Introduction to air pollution, Techno-Science Publications (TB)
22. Wagner K.D.,1998. Environmental Management. W.B. Saunders Co. Philadelphia, USA 499p

(M) Magazine

(R)Reference

(TB)Textbook

B.COM
Semester I
Principles and Practice of Accounting (GE 1)

(100 Marks- 60 Lectures)

Course Code: UCOG107

Objective: To develop an understanding of the theoretical foundations and acquaint the students with latest developments in the practice of accounting.

Unit-1 Accounting Fundamentals:

(25 marks - 15 Lectures)

Accounting: Meaning, Need, Nature, Classification, Role and Users. Accounting Theory, History of Accounting Thoughts. Accounting Principles, Concepts and Conventions. Accounting Standards: Meaning, Need, Benefits of Accounting Standards, Process of Standards setting in India, Elementary knowledge of IFRS, Accounting Code of Ethics.

Unit-2 Framework for the Preparation and Presentation of Financial Statements (25 marks - 15 Lectures)

- a) **Qualitative characteristics of financial statements:** Understandability, Relevance, Reliability, Comparability, Constraints on relevant and reliable information, True and fair view.
- b) **Elements of financial statements:** Financial position, Assets, Liabilities, Equity, Incomes and Expenses. Measurement of the elements of financial elements.

Unit-3 Application of Accounting Standards

(25 marks - 15 Lectures)

AS – 2 (Valuation of Inventories), AS – 4 (Contingencies and Events Occurring After the Balance Sheet Date), AS – 26 (Intangible Assets), AS – 29 (Provisions, Contingent Liabilities and Contingent Assets).

Unit-4 Contemporary Issues in Accounting:

(25 marks - 15 Lectures)

Accounting for Price Level Changes, Human Resource Accounting, Environmental Accounting and Corporate Social Responsibility Accounting.

References:

1. Porwal L.S, Accounting Theory, Tata McGraw Hill. Latest Edition.
2. Shukla M.C. and Grewal, Advanced Accountancy, S. Chand & Company New Delhi.
3. Patricia Dittler, Corporate Social Performance: A Major Priority of the 1980s Management Accounting, February, 1983
4. Johnson, H.C. Disclosure of Corporate Social Performance, Praeger Publishers, N. Y. 1979
5. Keiso and Weygandt, Intermediate Accounting, Seventh Edition
6. Maheshwari, S. N. & S. K. Advanced Accountancy Vikas Publishing House Pvt. Ltd. New Delhi.
7. T.S. Grewal, Introduction to Accountancy, S. Chand and Company (P) Ltd., New Delhi
8. R.N. Anthony and J.S. Reece, Accounting Principles, Richard Irwin, Inc

B.COM.
SEMESTER I
Banking I (GE 1)
(100 Marks- 60 Lectures)
Course Code: UCOG101

Objectives: To acquaint students with basics of banking and structure of banking business in India.

Unit I Introduction to Banking in India (25 Marks-15 Lectures)

Evolution of Banking, Origin of Modern Banking in India, Meaning and Definition of Banking, Structure of Commercial Banking in India- Scheduled and Non-scheduled Banks, Public Sector Banks, Private Banks, Foreign banks and Regional Rural Banks. Systems of Banking - Group and Chain Banking, Unit & Branch Banking, Investment Banking, Mixed Banking and Universal Banking. Central Banking – Reserve Bank of India, Origin and growth – Functions, Bank Nationalization in India.

Unit II Functions of Banks (30 Marks 18 Lectures)

Accepting Deposits-Importance of deposits, Classification& features of deposits- Demand deposits, (Current account deposits, Saving account deposits, Pigmy deposits and Call deposits) Term deposits, (Fixed deposits, Recurring deposits) and Hybrid deposits or Flexi-deposits. **Loans and Advances**-Importance of lending, Principles of lending and Credit Management, Different types of lending facilities in brief -Cash credit, Overdraft. Loans: (Demand loans, Medium term loan and Long term loans) Bills purchased and Bills discounted, project finance, Loan syndication and Bridge loan, Agency and miscellaneous services.

Unit III Types of Customers and their Accounts (25 Marks-15 Lectures)

Types of Individual Customers: Minor, Married Women, Illiterate persons, Hindu Undivided Family. Opening of deposits accounts, Need for identity proof and proof of residence, Know your customers (KYC) norms, Guidelines of the RBI, Introduction, Specimen Signature, Nomination, Pass book, Statement of accounts, Bank slips and documents, Demand draft, Cheque book and Closing of accounts, Non-Resident Accounts- Features of NRO, Foreign Currency Non-Resident (FCNR) account and Non-Resident (External) (NRE) accounts.

Unit- IV Retail Banking & Customer Relationship Management (20 marks 12 lectures)

Introduction to Retail Banking – objectives and importance, different retail products offered by banks. Pricing of Retail banking products, Customer Relationship Management in Banking: concept, objectives and importance. Principles of Customer Relationship and customer relationship building strategies.

Reference:

1. Indian Institute of Banking and Finance, Principles and Practices of Banking, (2nd Edition) Macmillan Publication India Limited, New Delhi.
2. Indian Institute of Banking and Finance, Basics of Banking (Know your Banking-I), Taxman Publication Pvt. Ltd. New Delhi.
3. Indian Institute of Banking and Finance, Banking Products and Services, Taxman Publication Pvt. Ltd. New Delhi.
4. B. S. Khubchandani, Practice and Law of Banking, Macmillan Publisher India Ltd. New Delhi.

5. Gordon and Natarajan, Banking Theory, Law and Practice, (21st revision edition) Himalaya Publishing House Ltd., Mumbai
6. Dr. P. K. Srivastava, Banking Theory and Practice, Himalaya Publishing House Ltd. Mumbai.
7. P. N. Varshney, Banking Law and Practice, Sultan Chand and Sons, New Delhi.
8. D.Muraleedharan, Modern Banking Theory and Practice, PHI Learning Pvt.Ltd. New Delhi.
9. K. C. Shekhar and LekshmyShekhar, Banking Theory and Practice, Vikas Publishing House Pvt. Ltd. New Delhi.
- 10.O. P. Agarwal, Modern Banking In India, Himalaya Publishing House, New Delhi.
- 11.DR. K. M. Bhattacharya and O. P. Agarwal, Basic of Banking and Finance, Himalaya Publishing House Ltd. Mumbai.
- 12.H. L. Bedi and V. K. Hardikar, Practical Banking and Advances USB Publishers Distribution Ltd. New Delhi.

Journals:

1. RBI bulletins on Banking (Yearly)
2. The Indian Banker, Indian Bank's Association
3. The IUP Journal of Bank Management, IUP publications, Hyderabad
4. IIB Journal, Indian Institute of Banking & Finance.

Website

1. Reserve Bank of India www.rbi.org.in
2. Indian Institute of Banking and Finance www.iibf.org.in
3. Indian Banker, Indian Bank's Association www.iba.org.in

B.COM.
SEMESTER-I
Principles of Insurance (GE 1)
(100 Marks-60 Lectures)
Course Code: UCOG104

Objectives: To introduce to students the concepts in risk management and insurance and practices in Life and General insurance.

Unit I Risk Management (20 Marks-10 lectures)

Basic concept of risk, Risk versus Uncertainty, Types of risks, Risk management-meaning, features, importance, process, principles of risk management, methods of handling risks. Meaning of Insurance, Insurance terminology, Reinsurance.

Unit II Introduction to Insurance Business (25 Marks-10 lectures)

Brief history of insurance in India, Insurance contract, functions and importance of insurance, Principles of insurance, difference between insurance and wagering agreement, IRDA Act 1999-constitution of IRDA, objectives, functions, duties and powers of regulator, Role of insurance in Economic Development, benefits of insurance to society.

Unit III Life Insurance Business (25 Marks-20 lectures)

Life Insurance-Meaning, features, benefits, objectives of Life Insurance, Contents of life insurance policy, Documentation in life insurance contracts, procedure for issuing life policy, Types of Life Insurance policies (Term policy, whole life, endowment, money back, children, women, group insurance, pension plans, unit linked insurance), An overview of Lump Sum Policies, Installment/Annuity policies, Rider benefits, Public & private sector companies in Life insurance Business in India, Pradhan Mantri Jeevan Jyoti Yojana 2015.

**Unit IV General Insurance Business
lectures)**

(30 Marks-20

Brief history of General Insurance in India, Need and Advantages, Fire Insurance-Meaning, features, types of fire insurance policies, Marine Insurance-meaning, features, risks covered, types of policies and types of marine insurance contracts. Motor vehicles insurance-Need, features and different types of policies. Health, Liability, Personal accident, Engineering, Fidelity, Theft, Baggage, Travel insurance: Meaning, objectives and advantages. Difference between Life & General insurance. Public & private sector companies in General insurance Business. Pradhan Mantri Suraksha Bima Yojana 2015.

References:

Books

1. Dr. Periaswamy, Principles and Practice of Insurance, Himalaya Publishing House
2. Dr. P.K.Gupta, Insurance and Risk Management- Himalaya Publishing House
3. Reddy and Murali Krishna, Risk Management-Ramakrishna, Discovery Publishing House, New Delhi
4. Dr P.K.Gupta, Fundamentals and Insurance- Himalaya Publishing House
5. C.Tyagi and MadhuTyagi, Insurance Law and Practice- Atlantic Publishers and Distributors
6. Arthur, C.and C.William Jr., Risk Management and Insurance, McGraw Hill
7. JyotsnaSethi and Nishwan Bhatia, Elements of Banking and Insurance, PHI Learning

Journals:

1. Journal of Insurance and Risk Management, Birla Institute of management & Technology
2. The Journal of Insurance Institute of India, Insurance Institute of India

Websites:

1. www.insuranceinstituteofindia.com
2. www.irdai.gov.in