

B.COM
SEMESTER II
Introduction to Marketing (CC 5)
(100 Marks- 60 Lectures)
Course Code: UCOC103

Objective: To develop an understanding of the marketing environment and relevant decisions.

Unit I Introduction to marketing (25 Marks 15 Lectures)

Market concepts-- place concept, area concept demand concept.

Kinds of goods—convenience goods, shopping goods speciality goods.

Marketing concepts - product concept, selling concept, marketing concept, societal marketing concept. Scope of marketing - goods, services, events, organisations etc.

Unit II Marketing Environment and Segmentation (25 Marks 15 Lectures)

Marketing Environment- concept, major environmental forces.

Market segmentation- concept, Bases for segmenting markets.

Consumer behaviour and marketing research

Consumer buying behaviour, factors influencing consumer buyer behaviour.

Marketing research and its importance.

Unit III Marketing decisions (25 Marks 15 Lectures)

Marketing mix decisions-product, price, promotion and physical distribution (in brief).

Sales force management-selection, training, compensation. Areas in physical distribution- Order processing, Inventory, Warehousing and Transportation. Global marketing- Alternative marketing entry strategies.

Unit IV Trends in Marketing (25 Marks 15 Lectures)

Consumerism and need for consumer protection. Social aspects of marketing—social responsibility of marketing, ecological and ethical aspects of marketing. Marketing of Services and its scope.

Direct marketing—Catalog marketing, Kiosk marketing, Telemarketing and On-Line marketing.

References:

- 1) Kotler, Philip. *Marketing Management*. Prentice Hall.
- 2) Kotler, P., Keller, K.L. Koshy, A. & Jha. M. (2009). *Marketing Management: A South Asian Perspective*. (Thirteenth Ed). Pearson Education, New Delhi.

- 3) Gandhi, J.C. *Marketing a Managerial Introduction*. Tata McGraw Hill.
- 4) Maheshwari, R.P., Jindal, Lokesh, (2011). *Marketing Management Theory and Practice*.
- 5) Sherlekar, S.A. *Marketing Management*. Himalaya Publishing House.
- 6) Saxena, Rajan. *Marketing Management*.
- 7) Ramaswamy & Kumari Nama. *Marketing Management*.

B.COM
SEMESTER II
Financial Statement Analysis & Interpretation (CC 6)
(100 Marks – 60 Lectures)
Course Code: UCOC104

Course objectives

To develop skills in students to analyze and interpret financial statements from viewpoint of liquidity, solvency, profitability and cash flow of entities and apply the same for decision making.

Unit I Company Final Accounts (Elementary Level) (20 Marks, 15 Lectures)

Preparation of “ Statement of Profit and Loss account” and “ Balance sheet” as per Schedule III of the Companies Act 2013.

Unit II Nature and Techniques of Financial statement analysis (40 Marks, 18 Lectures)

Nature and Component of Financial Statement, Meaning and Need for Financial Statement Analysis, Traditional & Modern approaches to Financial Statement Analysis, Parties interested in Financial Statement Analysis. Techniques of Financial Statement Analysis:

- a) Common-size statement analysis
Meaning, preparation, interpretation, uses, merits and demerits
- b) Comparative statement analysis (restricted to 2 years for intra-company and 2 companies for inter-company problems)
Meaning, preparation, interpretation, uses, merits and demerits
- c) Trend analysis
Meaning, determination, interpretation uses, merits and demerits

Practical problems to include preparation of Profit & Loss Statement and Balance Sheet as per Schedule III of Companies Act 2013 from the Trial Balance given and prepare common size or Comparative statement.

Unit III Ratio Analysis and Economic Value Added Analysis (20 Marks, 15 Lectures)

(a) Ratio analysis

Meaning, Objectives, Nature of Ratio analysis, Importance & Limitations of ratio analysis, Classification of Ratios - Balance Sheet ratios, Income statement ratios, and Combined ratios, Computation, Analysis and Interpretation of important ratios for measuring – Liquidity, Solvency, Capital Structure, Profitability and Managerial Effectiveness. Overview of ratio analysis in service organization.

(b) Economic Value added (EVA)

Evolution of EVA concept, EVA concept, Market value added, Calculating EVA: The conceptual issues, calculating Net operating profit after tax (NOPAT), Capital employed (CE), weighted average cost of capital (WAC), Importance of EVA, Advantages of EVA, Limitations of EVA

Unit IV Cash Flow Statement

(20 Marks, 12 Lectures)

Meaning, Objectives of Cash Flow Statement, Non-cash transactions, Activity classification, Cash and cash equivalents, Direct and indirect method, Preparation and presentation of Cash Flow Statement as per indirect method and IND AS 7

References:

1. Bhirud, S., & Naphade, B. *Management Accounting*. Pune: Diamond Publications.
2. Gupta, S., & Sharma, R. *Financial Management*. New Delhi: Kalyani Publishers.
3. Jain, & Narang. *Advanced Accountancy*. New Delhi: Kalyani Publishers.
4. Madegowda, J. *Management Accounting*. New Delhi: Himalaya Publishing House.
5. Mukherjee, A., & Hanif, M. (2002). *Modern Accountancy* (Vol. II). New Delhi: Tata McGraw Hill.
6. Raman, A. *Advanced Accountancy*. New Delhi: Himalaya Publishing House.
7. Shukla, M. C., & Grewal, T. S. *Advanced Accounts*. New Delhi: S. Chand & Co .
8. Shukla, M., Grewal, T., & Gupta, S. *Advanced Accounts*. New Delhi: S. Chand & Co.
9. Tulsian, P. C. *Accountancy*. New Delhi: S. Chand & Co.

Journals for Study and Reference:

1. The Chartered Accountant: The Institute of Chartered Accountants of India
2. The Management Accountant: The Institute of Cost Accountants of India
3. The Accounting World : ICFAI Hyderabad

Guidelines for setting Question Paper

1. The question paper shall have total of 6 questions of 20 marks each
2. Four questions of 20 marks each to be answered
3. Question No. 1 to be compulsory (should be a practical question)
4. A question may be sub-divided if necessary
5. One question each from Unit I, Unit II, Unit III and Unit IV
6. Two questions each to be asked on unit II and unit III

B.COM.
SEMESTER II
Managerial Economics (CC 7)
(100 Marks, 60 Lectures)

Course Code: UCEC102

Objective: The basic objective of this course is to familiarize the students with the approach, concepts and advanced techniques of managerial economics that are applied in business decision making.

Unit I Pricing Decisions

(20 Marks, 12 Lectures)

- a) **Pricing Methods and Strategies** – Cost based pricing(cost plus, marginal cost & target return pricing), Competition based pricing(penetration, entry deterring and going rate pricing), Product life cycle based pricing(price skimming, packaging, perceived value, loss leader pricing), Cyclical pricing (rigid and flexible pricing),Multi-product pricing, Peak load pricing, Sealed bid pricing, Retail pricing, Administered pricing, Export pricing, International price discrimination, Dumping and transfer pricing.
- b) **General considerations and objectives of pricing policy** – Price elasticity of demand and pricing – price forecasting.

Unit II Profit Analysis

(20 Marks, 12 Lectures)

- a) **Profit**
Meaning, Different concepts, nature, kinds and role of profit; profit policy, profit limiting factors
- b) **Break Even Analysis**
Meaning, assumptions, uses, limitations, application, break even chart and calculation of Break-Even Quantity and Break-Even Sales, contribution margin, safety margin, targeted sales volume and expected profits; Profit-volume (P/V)analysis -meaning, chart, assumptions and measurement (Numerical Problems to be included) Profit forecasting: meaning and methods

Unit III Capital Budgeting

(30 Marks, 18 Lectures)

- a) **Capital budgeting**
Meaning; Nature; Process; Significance; Factors influencing investment decisions; Approaches to determine size of capital budget; Types of projects; steps in capital project evaluation; Methods of project evaluation with numerical problems (Payback period, Average rate of return (ARR), Net Present Value (NPV), Profitability Index(PI) and Internal Rate of Return (IRR) methods); Social cost-benefit analysis (concept, objectives, steps involved and evaluation)
- b) **Cost of capital**

Sources of funds for long-term financing; cost of debt, cost of preference share capital, cost of equity capital, cost of retained earnings – the weighted cost of capital (numerical problems to be included)

Unit IV Decision and Risk Analysis in Business

(30 Marks , 18 Lectures)

- a) Business Decision making – certainty , risk and uncertainty, sources of business risk, steps involved in analysis of risky decisions, risk premiums, risk adjustment
 - b) Risk and Investment Proposals – measures of incorporating risk(expected value and standard deviation), methods to decide selection of project (the finite-horizon, risk adjusted discount rate, certainty equivalent and decision tree analysis method)
- Decisions under uncertainty - Game Theory (Assumptions, Structure, Significance, Limitations and Strategies) – Pure Strategy, Nash Equilibrium, Prisoners' Dilemma, and Applications of Game Theory in Economics. (Numerical problems to be included).

References :

1. Ahuja. H. L. '*Advanced Economic Theory (microeconomic Analysis)*' S. Chand Limited, New Delhi .
2. Geetika, Ghosh. P. & Roy Choudhury. P. '*Managerial Economics*' Tata McGraw Hill Education Pvt Ltd, New Delhi.
3. Indira Gandhi National Open University: School of Management: Managerial Economics- MS/9
4. Mehta, P.L. '*Managerial Economics*', Sultan Chand & Sons, Educational Publishers, New Delhi.
5. Mithani.D.M. '*Managerial Economics (Theory & Application)*' Himalaya Publishing House,New Delhi.
6. Mukherjee Sampat, '*Business and Managerial Economics*', New Central Book Agency (P) Ltd., Calcutta.
7. Samuelson, Paul A and Nordhaus, W.P., '*Economics*', McGraw Hill, New York.
8. Varshney R.L. & Maheshwari. K.L., '*Managerial Economics*' Sultan Chand & Sons, Educational Publishers, New Delhi.

B.COM.
SEMESTER II
Commercial Arithmetic – II (CC 8)
(100 marks - 60 Lectures)
Course Code: UCAC102

Unit I The Straight Line

(25marks - 12 hours)

- Rectangular Cartesian Co-ordinate System
- Distance formula, Section formula (Simple problems only)
- Slope and intercepts of a straight line
- Equations of lines parallel to the axes.
- Equations of lines in slope point form, two point form, slope intercept form, two intercept form
- General equation of a line, Parallel and perpendicular lines
- Intersection of lines
- Graphs of linear equations and inequalities
- Graphical solution of Linear Programming Problems with two variables only

Unit 2 Calculus I

(a) Relations and Functions

(5marks - 4 Lectures)

- Ordered pair
- Cartesian product
- Relation, Function – Domain, Co-domain, Range.

(b) Limits and Continuity

(5marks - 4 Lectures)

- Definition
- Operations of finding limits
- Algebra of limits
- Concept of continuity and examples

(c) Derivatives and their Applications

(25 marks - 12 Lectures)

- Concept of derivatives
- Standard forms
- Algebra of derivatives
- Derivatives of composite functions
- Higher order derivatives
- Applications – Total revenue function, Total cost function, Elasticity of demand and supply

- Increasing and decreasing function/sign of derivative (economic applications)
- Maxima and Minima (economic applications)

Unit III Calculus II

(a) Integration and its Applications

(15marks - 12 Lectures)

- Definition
- Standard forms x^n , e^x , a^x , $1/x$
- Integral of $f(x) + g(x)$ and $kf(x)$
- Integral of $(ax+b)^n$, e^{ax+b} , k^{ax+b} , $1/ax+b$
- Applications – Total revenue function, Total cost function
- Definite integration
- Area under a curve (formula only)
- Consumer's Surplus and Producer's Surplus

(b) Partial Derivatives

(5marks - 4 Lectures)

- Definition
- Partial derivatives of first and second order
- Economic applications: Demand function, Utility function, Production function

Unit IV Commercial Mathematics

(20marks - 12 Lectures)

- Ratio
- Proportion
- Percentage
- Discount – Trade Discount, Cash discount, Discount and profit.

References

1. Joshi N. and Chitale S.G., *A New Approach To Mathematical Techniques*, Sheth Publishers
2. Vaidya M.L., Deshpande A.V., Kumtha A.P., *Elementary Business Mathematics*, Vipul Prakashan
3. DikshitAmarnath, Jain Jinendra Kumar, *Business Mathematics*, Himalaya Publishing House
4. GoelAjayand GoelAlka, *Mathematics and Statistics*, Taxmann Allied Services
5. Vaidya M.V., KumthaA. P., *Business Mathematics*, Vipul Prakashan
6. ShahS., *Business Mathematics(for ICWAI International Course)*, New Central Book Agency
7. Abranches, M.E, *Mathematical Techniques*, Gracias Print Arts.

B.COM.
SEMESTER II
Business Communication (AECC 3)
(Modern Communication Skills)
(100 Marks - 60 Lectures)
Course Code: UCNA102

Course Objectives:

Communication skills have emerged as the most powerful set of skills to possess for accelerating one's career trajectory and for enhancing the quality of life of people in modern times. In a competitive world where efficiency and effectiveness do matter, it is imperative that students learn these skills.

This Course of Modern Business Skills in Business Communication integrates spoken, written, visual and written communication situations and strategies - the way communication actually occurs in a dynamic workplace. Some of the course objectives are:

- To increase students confidence and ability to communicate orally while using technology.
- To improve collaboration and communication skills of students.
- To enhance multimedia literacy skills of students.
- To build relationships and establish their online social presence.

UNIT 1: Digital Storytelling [DST] (40 Marks - 23 Lectures)

(Creation of a Digital Story: Workshops for students in small batches of where the basics and software skills needed for DST are imparted; Students are then to individually create a DST and present the same in class)

UNIT 2: Individual Speeches (Impact/ Oratory) and Presentations

- (a) Individual Speeches - Pathos / Logos / Ethos / Overcoming Fear / Formulae for Speeches / People (Body Language) / Voice Skills / Audience
(10 Marks - 6 Lectures)
- (b) Creating and Making Individual Presentations - Using Software like Powerpoint / Prezi On-line Zooming Editor / Mind-Mapping Software / Incorporating principles of Zen / Slido:ology / Duarte
(10 Marks - 15 Lectures)

UNIT 3: Electronic and Web Communications:

(20 Marks – 5 Lectures)

a) Using Social Media for Communication [for contributing to a FACEBOOK Group or mailing list created by the teacher for the purpose. This group can be on any topic which helps to improve communication skills.] **(5 Marks)**

b) Creating & Using a Blog or Free Web site **(10 Marks)**

c) Using cell-phones, laptops and other means for e-mail and instant messaging for Business; etiquette involved **(5 Marks)**

UNIT 4 Conducting Effective Meetings

(20 Marks - 11 Hours)

(Pedagogy: Role Play - Groups of 6-10 students to conduct a meeting)

Chairpersonship, Protocol (Brief insights into Robert's Rules of Order), Benefits, Notice, Agenda, Drafting Minutes (Discussions /Resolutions)

[10 marks for participation in a Meeting. 5 marks for drafting the Notice and the Agenda for the Meeting. 5 marks for writing the Minutes of the Meeting. The meetings where the students are to be judged can be ones which are organized for the purpose of discussing topics given by the teacher.]

Requirements:

(Essential)

- 1) An LCD projector in every classroom
- 2) A Laptop for Facilitator (Desirable)
- 3) Computers for students
- 4) Broadband Facility
- 5) A large screen SMART TV / SMARTBOARD
- 6) HD Video Camera (with Hard Disk)
- 7) Home Theatre
- 8) Software: Pinnacle / Cyberlink / U-lead Video Studio / Buzan's Mind-Mapping / Business-in-a-Box
- 9) Language Lab / other relevant software as decided by the concerned teacher
- 10) External Hard Disks

11) A Smart Board

Assessment and Pedagogy:

Continuous Internal Assessment in the proportion to the marks assigned in the syllabus: 100 marks. The teacher may devise appropriate exercises to test the student's skills.

Suggestion: ISA 1 (Individual Speeches)

ISA 2 (Individual Presentations)

References:

1. Digital Storytelling: Guide for Educators, Midge Frazel, International Society for Technology in Education, 2010 ISBN 9781564842596
2. How to Win Friends and Influence People, Dale Carnegie, Pocket Books, 2010 ed.
3. Making Presentations, Tim Hindle, Dorling Kindersley Publishers, 1999 ed. Say it with Presentations, Gene Zelazny, Tata McGraw-Hill Education (2004).
4. Presentation Zen: Simple Ideas on Presentation Design and Delivery (2 nd Edition) (Voices that Matter) Garr Reynolds. 2011
5. Slide:ology: The Art and Science of Creating Great Presentations, Nancy Duarte, 2008. ISBN 0596522347
6. Social Media Marketing for Dummies, Shiv Singh, Stephanie Diamond, Wiley, 2007. ISBN 9781118236307
7. Robert's Rules of Order, Robert Henry M., Createspace, 2010, ISBN 978145380715

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SEMESTER II
Environmental Studies - II
(50 Marks - 30 Lectures)

UNIT I. Environmental Pollution

(15 Marks – 8 Lectures)

a) Definition a) Air pollution b) Water pollution c) Soil pollution d) Marine pollution e) Noise pollution f) Thermal pollution g) Nuclear hazards

Solid waste Management: Causes, effects and control measures of urban and industrial wastes.

Role of an individual in prevention of pollution.

Pollution case studies.

Disaster management: floods, earthquake, cyclone and landslides.

II. Social Issues and the Environment

(15 Marks -8 Lectures)

From Unsustainable to Sustainable development

Urban problems related to energy

Water conservation, rain water harvesting, watershed management.

Resettlement and rehabilitation of people; its problems and concerns. Case studies.

Environmental ethics: Issues and possible solutions.

Climate change, global warming, acid rain, ozone layer depletion, nuclear accidents and holocaust. Case studies.

Wasteland reclamation.

Consumerism and waste products.

Environment Protection Act.

Air (Prevention and Control of Pollution) Act.

Water (Prevention and control of Pollution) Act

Wildlife Protection Act

Forest Conservation Act

Issues involved in enforcement of environmental legislation.

Public awareness

III. Human Population and the Environment

(15 Marks – 8 Lectures)

Population growth, variation among nations.

Population explosion - Family Welfare Programme.

Environment and human health.

Human Rights.

Value Education.

HIV; AIDS.

Women and Child Welfare.

Role of information Technology in Environment and human health.

Case Studies

IV. Field work

(05 Marks - 06 Lectures)

Visit to a local area to document environmental assets-river /forest/

Grassland/ hill/ mountain Visit to a local polluted site - Urban! Rural Industrial Agricultural

Study of common plants, insects, birds.
Study of simple ecosystems-pond, river, hill slopes, etc.

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.T2001, 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 Pub!. Co. Pvt.Ltd.
17. Sharma B.K., 2001. Environmental Chemistry. Goel Pub!. 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) Text book

B.COM
Semester II

Specialised Accounting (GE 2)

(100 Marks- 60 Lectures)

Course Code: UCOG117

Objective: To develop skills in students for preparation of books of accounts in respect of specialised accounts relating to insurance claims, voyage accounts, not-for profit organizations and holding companies.

Unit-1 Insurance Claims: **(25 marks - 15 Lectures)**

Introduction, Types of claim, Loss of stock policy, Average clause, Loss of profit policy, procedure to ascertain amount of claim, Preparation of statement of claim.

Unit-2 Voyage Accounts: **(25 marks - 15 Lectures)**

Introduction, important terms with voyage accounting, Incomplete Voyage, preparation of Voyage Account.

Unit-3 Accounting for Not-for-Profit Organizations: **(25 marks - 15 Lectures)**

Accounting for Educational Institutions, Religious Entities, Clubs and Associations. Preparation of Receipts and Payments Account, Income and Expenditure Account and Balance Sheet.

Unit-4 Lease Accounting: **(25 marks - 15 Lectures)**

Concept of Leasing, Need of a Lease, Importance of Leasing, Accounting Standard for Leasing (AS-19), Types of Lease, Advantages and disadvantages of Leasing, Accounting for Leasing in the books of Lessee and Lessor.

References:

1. Maheshwari, S. N. & S. K. Advanced Accountancy Vikas Publishing House Pvt. Ltd. New Delhi.
2. Gupta, R. L., & Radhaswamy, M. Advanced Accountancy. New Delhi: Sultan Chand.
3. Mukherjee, A., & Hanif, M. (2002). Modern Accountancy (Vol. II). New Delhi: Tata McGraw Hill.
4. Rajasekaran, V., & Lalitha, R. Financial Accounting. New Delhi: Pearson Education.
5. Shukla, M., Grewal, T., & Gupta, S. Advanced Accounts. New Delhi: S. Chand & Co.
6. Tulsian, P. C. Accountancy. New Delhi: S. Chand & Co.

B.COM.
SEMESTER II
Banking II (GE 2)
(100 Marks- 60 Lectures)
Course Code: UCOG111

Objective: To provide an insight to banker-customer relationship, banking technology, bank financials and regulations.

Unit I Banker-Customer Relationship (20 Marks-15 Lectures)

General relationship between banker and customer, Special features of banker-customer relationship, Banker as a debtor, creditor, trustee agent, consultant, bailee, and lessor, Obligation to honour cheques, to maintain secrecy of customer accounts, obligation of immediate credit of outstation cheques. Banker's Rights: Banker's Lien, Right to Set-off, Right of appropriation of accounts, Right to charge interest/commission, Right of assignment, termination of relationship, Paperless banking, branchless banking, Day-wise banking, global banking, priority banking.

Unit - II Technology in Banking (25 marks and 15 lectures)

Electronic Banking - Introduction, Impact of information technology on banking, Conventional systems: Demand drafts & pay orders and their clearing, drawbacks/difficulties of these systems. Electronic fund transfer system: RTGS, NEFT & SWIFT. Electronic Clearing Systems (ECS). Debit & Credit cards, Automated Teller Machines (ATMs), HWAK, PIN, Signal storage and Retrieval, Core Banking, Telephone Banking, Mobile banking, Internet banking. Recent trends and developments in banking technology: CTS; Note & Coin Counting & Vending

Machines; Microfiche; Banking payment intermediaries –RUPAY, VISA, Mastercard etc. Components & Modes of Transmission; Emerging trends in banking Communication, Networks for Banking. Funds Transfer Systems.

Unit III Financial Statement Analysis of Banks (30 Marks- 20 Lectures)

Meaning and Significance of Financial Statements, Financial Statements of banks, Assets and Liabilities of a Bank, Revenue and Expense of a Bank, Bank Financial / Performance Analysis Ratios – CAMELS approach: Capital Adequacy Ratios, CD Ratio, Assets Quality Ratios, Profitability Ratios, Liquidity Ratios and Productivity Ratios, Practical problems on ratios.

Unit IV An Overview of Banking Regulations (25 Marks-10 Lectures)

Banking Regulation Act, 1949 – objectives and functions, Reserve Bank of India Act, 1934 Objectives and functions. The Securitization and Reconstruction of Financial Assets and Enforcement of Security Act 2002- objectives and functions. A brief introduction to: Ombudsman Act, Credit Information Bureau (India) Ltd., Reforms in banking sector (Second generation reforms), Negotiable Instruments - Features of negotiable instruments, Promissory notes, Cheques and other instruments. Types of Cheques – Bearer and Crossed cheques (General Crossing and Special Crossing). Endorsements of cheques: meaning and importance.

References:

Books

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 Bankin),

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 Lekshmy Shekhar, 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-II
Practice of Insurance (GE 2)
(100 Marks-60 Lectures)
Course Code: UCOG113

Objectives: To introduce the students to processes and intermediaries in claim management and insurance marketing and familiarize them with emerging concepts in insurance industry.

Unit I Claim Management (25 Marks-15 lectures)

Introduction-meaning of grace days, nomination, assignment, surrender value, Paid up value, foreclosure.Importance of claim management, OECD Guidelines on best practices in claim management, Claims Management in Life Insurance-Maturity and Death claims (documentation required and settlement). Repudiation of claim in Life Insurance, General Insurance- claim procedure for general insurance, procedure for claims in fire, marine and motor vehicle insurance, Claim settlement ratio.

Unit II Insurance Intermediaries (25 Marks-15 lectures)

Insurance Agents - Definition of an Agent, functions and responsibility of an agent, prerequisites for agents success, procedure for becoming an agent, methods of remunerating agents, agents regulations, agency as a profession, insurance ethics, TPA, Surveyors.

Unit III Insurance Marketing (25 Marks-15 lectures)

Marketing of insurance products- objectives, scope, importance, Marketing Mix, Distribution channels - Traditional and modern (Online insurance, Bancassurance) Marketing strategies of insurance companies.

Unit IV Emerging Concepts in Insurance Industry lectures)

(25 Marks-15

Rural Insurance-need and potential for rural insurance, Different rural insurance policies - objectives and benefits/ schemes-Aqua culture, Cattle, Farmers Package, Fish, Floriculture, Horticulture and poultry insurance. An overview of Social Insurance & Unemployment insurance, Double insurance.

References

Books

1. DrPeriaswamy,Principles and Practice of Insurance, Himalaya Publishing House
2. DrP.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.andC.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
3. www.niapune.com