

**FRAMEWORK**

**2018-2021 Batch**  
**B.COM.( BANKING AND INSURANCE MANAGEMENT)**  
**CHOICE BASED CREDIT SYSTEM**  
**COURSE OF STUDY AND SCHEME OF EXAMINATIONS**

Year/ semester	Part	CORE/ ALLIED	SUBJECT CODE	Title of the Paper	Credit	CIA	ESE	Total
I Year I Semester	I	Language Paper - I	16ULTFC1A01/ 17ULHFC1001/ 17ULSFC1001	TAMIL/ HINDI/ SANSKRIT	3	25	75	100
	II	English Paper - I	16UGFC1A01	GENERAL ENGLISH	3	25	75	100
	III	Core Major – Paper I	18UBBCT1001	Financial Accounting	4	25	75	100
	III	Core Major – Paper II	18UBBCT1002	Insurance Law and Regulations	4	25	75	100
	III	Allied Paper	18UBBAT1BSI	Business Statistics	5	25	75	100
	IV	Soft Skill	10USSLC1001	Essentials of Language & Communication Skills	3	50	-	100
I Year II Semester	I	Language Paper –II	16ULTFC2A02/ 17ULHFC2002/ 17ULSFC2002	TAMIL/ HINDI/ SANSKRIT	3	25	75	100
	II	English Paper –II	16UGFC2A02	GENERAL ENGLISH	3	25	75	100
	III	Core Major – Paper III	18UBBCT2003	Principles of Management	4	25	75	100
	III	Core Major – Paper IV	18UBBCT2004	Theory of Money and Banking	4	25	75	100
	III	Allied Paper	18UBBT2OR2	Elements of Operations Research	5	25	75	100
	IV	Soft Skill	10USSSP2002	Essentials of Spoken & Presentation Skills	3	50	-	100
		Value Education	18UESVE2001	Environmental Studies	2	50	-	100
		Value Education	17UTGVE2001	YOGA	1	50	-	100
II Year III	IV	Core V	18UBBCT3005	Corporate Accounting	4	25	75	100
		Core VI	18UBBCT3006	Business Laws	4	25	75	100
		Core VII	18UBBCT3007	Banking Theory Law and Practice	4	25	75	100
		Core VIII	18UBBCT3008	Business Communication	3	25	75	100
		Allied Practical I	18UBBAP3001	Computer Applications in	5	25	75	100

Semester				Business-I				
	IV	Non – Major Elective		Entrepreneurial Development	3	40	60	100
II Year IV Semester	III	Core IX	18UBBCT4009	Advanced Corporate Accounting	4	25	75	100
		Core X	18UBBCT4010	Principles and Practice of Life Insurance	4	25	75	100
		Core XI	18UBBCT4011	Financial Services	4	25	75	100
		Core XII	18UBBCT4012	Company Law	3	25	75	100
		Allied Practical II	18UBBAP4002	Computer Applications in Business-II	5	25	75	100
	IV	NME		Entrepreneurial Development	3	40	60	100
III Year V Semester	III	Core XIII	18UBBCT5013	Marine And Rural Insurance	4	25	75	100
		Core XIV	18UBBCT5014	Retail Banking	4	25	75	100
		Core XV	18UBBCT5015	Fire and Motor Insurance	4	25	75	100
		Core XVI	18UBBCT5016	International Banking	4	25	75	100
		Elective Paper I:	18UBBCE5001	Credit Management	5	25	75	100
	V	SBE		Skill Based Elective				
III Year VI Semester	III	Core XVII	18UBBCT6017	Insurance and Risk Management	4	25	75	100
		Core XVIII	18UBBCT6018	Rural Banking	4	25	75	100
		Core XIX	18UBBCT6019	Cost & Management Accounting	4	25	75	100
		Elective Paper II	18UBBCE6002	Health & Miscellaneous Insurance	5	25	75	100
		Elective Paper III	18UBBCE6003	Treasury Management	5	25	75	100
	V	Value Education			2	40	60	100
		Extension Activities			1			
	SSC4		ArthaVidhya					

# SYLLABUS – BCOM BANKING AND INSURANCE MANAGEMENT

## SEMESTER I

### Core Paper I – FINANCIAL ACCOUNTING

**Subject Code: 18UBBCT1001**

**No. of Credits: 4**

**Internal Marks: 25**

**External Marks: 75**

#### **Objectives**

- To enable the students to know the Principles of accounting in general.
- To understand the practical applicability of Financial Accounting.

#### **Unit I: Introduction**

Meaning and Scope of Accounting - Objectives of Accounting - Basic Accounting Concepts - Accounting Transactions - Double Entry Book Keeping - Journal - Ledger - Preparation of Trial Balance - Preparation of Cash Book

#### **Unit II: Final Accounts**

Preparation of Final Accounts of a Sole Trading Concern

#### **Unit III: Rectification of Errors and Bank Reconciliation Statement**

Classification of Errors - Rectification of Errors - Preparation of Suspense A/c. Bank Reconciliation Statement - Need and preparation

#### **Unit IV: Depreciation and Insurance Claims**

Depreciation - Meaning - Causes - Types - Straight Line method - Written down value method - Concept of useful life under Companies Act, 2013  
Insurance Claims - Calculation of Claim Amount - Average Clause

#### **Unit V: Single Entry System**

Meaning and Features of Single Entry System - Defects - Difference between Single Entry and Double Entry System - Methods of Calculation of Profit - Statement of Affairs Method- Conversion Method.

**Note: Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.**

#### **Recommended Texts:**

1. Gupta, R.L & Gupta, V.K, Principles and Practice of Accountancy, Sultan Chand & Sons, New Delhi, 2013.
2. Jain & Narang, Financial Accounting, Kalyani Publishers, New Delhi, 2017.
3. Reddy, T.S & Murthy, A, Financial Accounting, Margham Publications, Chennai, 2012.
4. Shukla M.C., Grewal T.S., and Gupta S.C., Advanced Accounts Volume I, S.Chand& Co., New Delhi, 2016.
5. Parthasarathy, S. &Jaffarulla, A. Financial Accounting, Kalyani Publishers, New Delhi.

## Core Paper II – INSURANCE LAW AND REGULATION

Subject Code: 18UBBCT1002

No. of Credits: 4

Internal Marks: 25

External Marks: 75

### Objectives

- To enable the students to understand the basic concepts of insurance.
- To impart specialized knowledge of insurance law and regulations

### Unit I:

Definition and sources of Law – Judicial set up in India — Insurance as a contract -Legal principles: Principle of indemnity, Insurable interest, Subrogation, and Utmost good faith History of Insurance Legislation in India — Life Insurance Corporation Act 1956 – General Insurance Business Nationalization Act 1973.

### Unit II:

Current Legal Environment – Insurance Act 1938 ( as amended) & Insurance Regulatory & Development Act.- An Overview – Insurance Sector Reforms - The Insurance Regulatory Development Authority (IRDA) Act, 1999 – IRDA (Investment) Regulations 2000 – IRDA Guidelines for Insurance Brokers Securities and Exchange Board of India (SEBI) Act, 1992 – SEBI Guidelines.

### Unit III:

Insurance Intermediaries - Regulations issued by IRDA for Insurance Agents & Brokers - Agency Contract – License to act as insurance agent – Authority of a life Insurance Agent rights and responsibilities agent’s compensation and hereditary commission termination of agency – nomination facility – Licensing of Insurance Brokers – Role & Responsibilities of Insurance Brokers.

### Unit IV:

Legal Aspects of Life Assurance - Mortgage of Life Policies – Different kinds of Proofs of Death - Various forms of Evidence of Testate – and Intestate Succession – Presumption of Death – Indemnity & Guarantee – Attachments and Prohibitory Orders – Provisions of Limitation Act as applicable to Insurance Contracts.

### Unit V:

Exchange Control Regulations as applicable to General Insurance – IRDA Directions for protections of policy holders – Consumer Protection Act 1986 – Arbitration & conciliation Act –1996 vigilance set up Insurance Ombudsman.

### Recommended Texts:

1. Mishra, K.C. and Bakshi, M, Legal and Regulatory Aspects of Insurance, Cengage learning, Delhi, 2017.
2. Srinivasan, M.N, Principles of Insurance Law (Life - Fire - Marine - Motor and Accident), Eastern Book Company, 10<sup>th</sup> Edition, 2017.
3. Murthy K.S.N, Sharma K.V.S, Modern Law of Insurance, [LexisNexis Butterworths](#), 5<sup>th</sup> Edition, 2013.
4. Murthy, A, Elements of Insurance, Margham Publications, Chennai, 2016.
5. Panda G.S, Ghanashyam, and Mahajan Monika, Principles and Practice of Insurance, Kalyani Publishers, New Delhi, 2013.
6. Rajiv Jain, Insurance Law and Practice, Vidhi Publication Private Limited, 2001.
7. Bharat, Manual of insurance Laws, Bharat Publication Private limited, 2015.
8. Avtar Singh, Law of Insurance, Universal Publication Pvt. Limited, 2008.
9. George E. Rejda, Principles of Risk Management and Insurance, Pearson Prentice Hall, 12<sup>th</sup> Edition, 2013.

## Allied Paper I – BUSINESS STATISTICS

**Subject Code:** 18UBBAT1BSI

**No. of Credits:** 5

**Internal Marks:** 25

**External Marks:** 75

**Objectives:**

- To facilitate the understanding of the relevance and need of the subject Statistics in the current scenario.
- To customize the importance of business statistics for the commerce students.

**UNIT - I Introduction**

Meaning and Definition of Statistics - Collection and Tabulation of Statistical Data - Presentation of Statistical Data - Graphs and Diagrams

**UNIT- II Measures of Central Tendency and Measures of Variation**

Measures of Central Tendency - Arithmetic Mean, Median, Mode, Harmonic Mean and Geometric Mean. Measures of Variation - Standard deviation - Mean Deviation - Quartile Deviation - Skewness and Kurtosis - Lorenz Curve

**UNIT- III Correlation and Regression Analysis**

Simple Correlation - Scatter Diagram - Karl Pearson's Correlation - Spearman's Rank Correlation - Regression - Meaning - Linear Regression.

**UNIT - IV Time Series**

Analysis of Time Series - Causes of variation in Time Series Data - Components of Time series; Additive and multiplicative models - Determination of Trend by Semi average, Moving average and Least squares (Linear, Second degree and Exponential) Methods - Computation of Seasonal indices by Simple average, Ratio-to-moving average, Ratio-to Trend and Link relative methods

**UNIT: V Index Numbers**

Meaning and Types of Index numbers - Problems in Construction of Index numbers - Methods of Construction of Price and Quantity indices - Tests of adequacy - Errors in Index numbers - Chain Base Index numbers - Base shifting - splicing – deflating - Consumer Price index and its uses - Statistical Quality Control

**Note :** Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.

**Recommended Texts:**

1. Gupta, S.P, Statistical Methods, Sultan Chand & Sons, 2012.
2. Dhingra, I.C & Gupta, M.P, Lectures in Business Statistics, Sultan Chand and Sons, New Delhi, 2009.
3. Gupta, S.P and Archana Agarwal, Business Statistics (Statistical Methods), Sultan Chand and Sons, New Delhi, 9<sup>th</sup> revised edition, 2013.
4. Gupta, S.C, Fundamentals of Statistics, Himalaya Publishing House, 2016.
5. Sharma, J.K, Fundamentals of Business Statistic's, 2nd edition, Vikas Publishing House Pvt. Ltd, 2013.
6. Rajagopalan, S.P, and Sattanathan, R, Business Statistics and Operations Research, Vijaya Nicole Imprint Pvt. Ltd., Chennai, 2010.

7. Joseph Anbarasu, Business Statistics, Vijay Nicole Imprint Pvt. Ltd, Chennai, 2014.

## **SEMESTER II**

### **Core Paper III – PRINCIPLES OF MANAGEMENT**

**Subject Code: 18UBBCT2003**

**No. of Credits: 4**

**Internal Marks: 25**

**External Marks: 75**

#### **Objectives**

- To make the students understand the basic concepts of management.
- To prepare the students to know about the significance of the management in business.

#### **Unit I: Introduction**

Definition - Importance - Nature and Scope of Management - Process of Management - Role and functions of Managers - Levels of Management - Scientific Management - Contributions to Management by different Schools of thought.

#### **Unit II: Planning**

Nature - Importance - Types of Planning - Steps in planning - Objectives of Planning - Policies - Decision making Process - Types of Decisions.

#### **Unit III: Organisation**

Meaning and Types of organisations - Principles - Formal and Informal organisation - Organisation Structure - Span of Control - Departmentalisation - Basis - Meaning and Importance of Departmentalisation - Policies - Meaning and Types - Procedures - Forecasting.

#### **Unit IV: Authority and Responsibility**

Authority - Definition - Sources - Limitations - Difference between Authority and Responsibility - Delegation of Authority - Meaning - Principles and importance - Centralisation Vs Decentralisation.

#### **Unit V: Direction Co-ordination & Control**

Direction - Nature - Purpose. Co-ordination - Need - Types and Techniques - Requisites for Excellent Co-ordination. Controlling - Meaning - Importance - Control Process.

#### **Recommended Texts:**

1. Gupta, C.B, Management Theory & Practice, Sultan Chand & Sons, New Delhi, 2017.
2. Prasad, L.M, Principles & Practice of Management, Sultan Chand & Sons, New Delhi, 9<sup>th</sup> Edition, 2015.
3. Tripathi, P.C & Reddy, P.N, Principles of Management, Tata McGraw–Hill Education Pvt. Ltd., New Delhi, 5<sup>th</sup> Edition, 2012.
4. Wehrich and Koontz, Management: A Global Perspective, McGraw-Hill College, 10<sup>th</sup> Edition, 1993.
5. Jayasankar, J, Business Management, Margham Publications, Chennai, 1<sup>st</sup> Edition, 2009.
6. Sundar, K, Principles of Management, Vijay Nicole Imprints Pvt., Ltd., Chennai, 2014.

## **Core Paper IV – THEORY OF MONEY AND BANKING**

**Subject Code: 18UBBCT2004**

**No. of Credits: 4**

**Internal Marks: 25**

**External Marks: 75**

### **Objectives**

- To enable the students to understand the basic concepts of banking
- To enable the students to understand the Indian Banking system.

### **Unit I: Introduction**

Introduction to Money - Kinds - Functions and Significance - Demand for and Supply of Money - Monetary Standards - Gold Standard - Bimetallism and Paper Currency Systems - Paper Money - Money Market.

### **Unit II: Commercial Banking**

Classification of Banks - Functions - Creation of Credit - Balance Sheet – Investment Policies - Bank Assets - Banking Structure - Clearing Houses.

### **Unit III: Central Banking**

Central Banking - Evolution - Definition - Concepts - Functions - Qualitative Methods of Credit Control.

### **Unit IV: Foreign Exchange Mechanism**

Foreign Exchanges - Exchange Market and Rates of Exchange - Exchange Control

### **Unit V: Indian Banking System**

Indian Banking - Reserve Bank of India - Organisation - Management - Functions – NABARD - State Bank of India - Exchange Banks - Commercial Banks - Indigenous Banks - Co-operative Banks.

### **Recommended Texts:**

1. Gurusamy, S, Banking Theory: Law and Practice, Vijay Nicole Publications, Chennai, 2014.
2. Sundaram, K.P.M, Money, Banking & International Trade, Sulltan Chand & Sons, New Delhi, 2009.
3. Radha Swamy, M, Vasudevan, S.V, Law Practice Theory of Banking, S.Chand& Company Ltd., New Delhi, 2003.
4. Sundaram, K.P.M. & Varshney, P.N, Banking Theory Law & Practice, Sultan Chand & Sons, New Delhi, 2014.
5. Santhanam B, Banking Theory: Law and Practice, Margham Publications, 5<sup>th</sup> Edition,2012.

## Allied Paper II – ELEMENTS OF OPERATIONS RESEARCH

**Subject Code:18UBBAT2OR2**

**No. of Credits: 5**

**Internal Marks: 25**

**External Marks: 75**

### **Objectives**

- To facilitate the understanding of the concept of operation research.
- To help the students to understand the various techniques of solving problems in operations research.

### **UNIT-I Introduction**

Operations Research - Meaning - Definition - Origin and History - Characteristic features - Need - Scope - Steps - Techniques - Application - Limitations.

### **UNIT-II Linear Programming Problem (LPP)**

Meaning - Requirements - Assumptions - Applications - Formulating LPP - Advantages - Limitations - formulating LP Model (simple problems only)

### **UNIT-III Methods of LPP**

Obtaining Optimal solution for Linear Programming Problem (LPP) - Graphical Method - Problems - Simplex Method for type of LPP & for Slack Variable Case - Maximization Function - Minimization Function (simple problems only)

### **UNIT-IV Transportation Problems**

Meaning - (Initial Basic Feasible Solution) - Assumptions - Degenerate Solution - North - West Corner Method - Least Cost Method - Vogel's Approximation Method - Assignment Problems - Features - Transportation Problem Vs Assignment Problem - Hungarian Method (Simple problems only)

### **UNIT-V Game Theory**

Meaning - Types of Games - Basic Assumptions - Finding value of game for Pure Strategy - Mixed Strategy - Indeterminate Matrix and Average Method - Graphical Method - Pure Strategy - Saddle Point - Pay off Matrix Value of game (simple problems only)

**Note : Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.**

### **Recommended Texts**

1. Agarwal, N.P. and Sonia Agarwal, Operations Research and Quantitative techniques, RB S A Publishers, New Delhi, 2009.
2. Gurusamy, S, Elements of Operations Research, Vijay Nicole Imprints, Chennai, 2015.
3. Anand Sharma, Operations Research, Himalayan Publishing House, Mumbai, 2014.
4. Gupta, P.K & Gupta, S.P, Quantitative Techniques & Operations Research, Sultan Chand and Sons, New Delhi, 2014.
5. Kanti Swarup, Gupta, P.K & Man Mohan, Operations Research, Jain Book Agency, New Delhi, 2014.
6. Sarangi, S.K, Applied Operations Research and Quantitative Methods, Himalaya Publishing House, Mumbai, 2014.

6. Shridhara K. Bhat, Operations Research, Himalayan Publishing House, Mumbai, 2011.

### **SEMESTER III**

#### **Core Paper V – CORPORATE ACCOUNTING**

**Subject Code: 18UBBCT3005**

**No. of Credits: 4**

**Internal Marks: 25**

**External Marks: 75**

#### **Objectives**

- To enable the students to prepare Company accounts.
- To motivate the students to understand the various Provisions of the Companies Act.

#### **Unit I : Share Capital**

Issue of Shares - Types of Shares - Forfeiture of shares - Reissue of shares - Underwriting of shares - Stock split - Meaning of Redemption - Redemption of Preference Shares.

#### **Unit II : Debentures & Acquisition of Business**

Meaning - Types of Debentures - Issue - Underwriting of Debentures - Redemption of Debentures. Acquisition of Business - Meaning - Profit Prior to Incorporation.

#### **Unit III : Final Accounts**

Final Accounts - Preparation of P & L A/c and Balance Sheet – Managerial Remuneration- Calculation and Legal Provisions.

#### **Unit IV : Valuation of Shares and Goodwill**

Valuation of Shares and Goodwill - Meaning - Methods of Valuation of Shares and Goodwill.

#### **Unit V : Special Accounts**

Accounting for Price Level Changes - Human Resource Accounting – Computerized Accounting Meaning.

**Note : Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.**

#### **Recommended Texts:**

1. Gupta, R.L & Radhaswamy, M, Advanced Accountancy Volume I, Sulthan Chand, New Delhi, 2017.
2. Jain, S.P & Narang, K.L, Advanced Accounting, Kalyani Publications, 2014.
3. Reddy, T.S. & Murthy, A, Corporate Accounting, Margham Publications, Chennai, 2012.
4. Shukla, M.C & Grewal, T.S. & Gupta, S.C, Advanced Accounts, S.Chand & Co., New Delhi, 2016.
5. Maheswari, S.N and Maheswari, S.K, Corporate Accounting, Vikas Publishing House Pvt., Ltd., Noida, 2009.

## Core Paper VI – BUSINESS LAWS

Subject Code: 18UBBCT3006

No. of Credits: 4

Internal Marks: 25

External Marks: 75

### Objectives

- To highlight the Provisions of Law governing the General Contract and Special Contracts.
- To enable the students to understand the Legal Remedies available in the Law to the Business and other People.

### Unit I : Formation of Contract

Indian Contract Act - Formation - Nature and Elements of Contract - Classification of Contracts - Contract Vs Agreement.

### Unit II : Offer, Acceptance and Consideration

Offer - Definition - Forms of Offer - Requirements of a Valid Offer. Acceptance – Meaning - Legal rules as to a Valid Acceptance. Consideration - Definition - Types - Essentials.

### Unit III : Other Elements of Valid Contract

Capacity of Parties - Definition - Persons Competent to contract. Free consent – Coercion - Undue Influence - Fraud - Misrepresentation - Mistake. Legality of object - Void agreements - Unlawful Agreements.

### Unit IV : Performance of Contract

Performance of Contracts - Actual Performance - Attempted Performance - Tender. Quasi Contract - Definition and Essentials. Discharge of Contract - Modes of Discharge - Breach of Contract - Remedies available for Breach of Contract.

### Unit V : Sale of Goods Act

Sale - Contract of Sale - Sale Vs Agreement to Sell - Meaning of Goods - Conditions and Warranty - Caveat Emptor - Exceptions of Caveat Emptor - Buyer and Seller of Goods - Unpaid Seller - Definition - Rights of an Unpaid Seller.

### Recommended Texts:

1. Kapoor, N.D, Business Laws, Sultan Chand and Sons, 2016.
2. Sreenivasan, M.R, Business Laws, Margam Publications, 2012.
3. Pillai, R.S.N & Chand, S, Business Law, S.Chand& Co, Delhi, 2014.
4. Shukla, M.C, A Manual of Mercantile Law, S.Chand& Co., 2013.
5. Balachandran, V &Thothadri,S, Business Law, Vijay Nicole Imprints Pvt. Ltd. Chennai, 2013.

## Core Paper VII – BANKING THEORY LAW AND PRACTICE

Subject Code: 18UBBCT3007

No. of Credits: 4

Internal Marks: 25

External Marks: 75

### Objectives

- To facilitate the understanding of the origin and the growth of the Indian Banking System.
- To understand the Modern day developments in Indian Banking Sector.

### Unit I: Introduction to Banking

History of banking - Components of Indian banking - Indian banking system - Phases of development - Banking structure in India - Payment banks and Small Banks - Commercial banking - Definition - Classification of banks. Banking system - Universal banking - Commercial Banking - functions - Role of Banks in Economic Development. Central Banking - Definition - Need - Principles - Central Banking Vs. Commercial banking - Functions of Central bank.

### Unit II: RBI

Establishment - Objective - Legal framework - Functions - SBI - Origin and History - Establishment - Indian subsidiaries - Foreign subsidiaries - Non-banking - Subsidiaries - Personal banking - International banking- Trade financing - Correspondent banking. Co-operative banks - Meaning and Definition - Features - Co-operative banks Vs Commercial banks - Structure.

### Unit III: E-Banking

Meaning - Services - e-banking and Financial services - Initiatives - Opportunities - Internet banking - Meaning - Internet banking Vs Traditional banking - Services - Drawbacks - Frauds in Internet banking. Mobile banking - Meaning - Features - Services - Security issues - Electronic Mobile Wallets. ATM - Evolution - Concept - Features - Types - Mechanism - Functions. Electronic money - Meaning - Categories - Merits of e-money - Electronic Funds Transfer (EFT) system - Meaning - Steps - Benefits.

### Unit IV: Bank Account

Opening - Types of accounts - FDR - Steps in opening Accounts - Savings Vs Current Account - 'Donatio Mortis Causa' - Passbook - Bank Customer Relationship - Special Types of customers - KYC norms. Bank Lending - Lending sources - Bank Lending Principles - Forms of lending - Loan evaluation process - Securities of lending - Factors influencing Bank lending - Negotiable Instruments - Meaning - Characteristics - Types. Crossing - Definition - Objectives - Crossing and negotiability - Consequences of crossing.

### Unit V: Endorsement

Meaning - Components - Kinds of Endorsements - Cheques payable to fictitious persons - Endorsement by legal representative - Negotiation back - effect of endorsement - Rules regarding endorsement. Paying banker - Banker's duty - Dishonoring of cheque - Discharge of paying banks - Payment of a crossed cheque - Material alteration - Statutory protection under Section 85 - Refusal of cheque payment. Collecting Banker - Statutory protection under section 131 - Collecting banker's duty - RBI instructions - Paying banker Vs Collecting Banker - Customer grievances - Grievances redressal - Banking Ombudsman.

**Recommended Texts:**

1. Gurusamy, S, Banking Theory: Law and Practice, Vijay Nicole Publications, Chennai, 2014.
2. Clifford Gomez, Banking and Finance, Theory, Law and Practice, Jain Book Agency, Mumbai, 2011.
3. Gupta, R.K, Banking Law and Practice, Jain Book Agency, New Delhi, 2012.
4. Sundaram and Varshney, Banking Theory Law and Practice, Sultan Chand & Co., New Delhi, 2015.
5. Maheswari, S.N, Banking Law Theory and Practice, Kalyani Publications, Mumbai, 2009.
6. Santhanam, B, Banking Theory: Law and Practice, Margham Publications, 5<sup>th</sup> Edition, 2012.

**Core Paper VIII –BUSINESS COMMUNICATION**

**Subject Code: 18UBBCT3008**

**No. of Credits: 3**

**Internal Marks: 25**

**External Marks: 75**

**Objectives**

- To facilitate the students to understand the concept of Communication.
- To know the Basic Techniques of the Modern forms of Communication.

**Unit I : Communication**

Definition - Methods - Types - Principles of Effective Communication - Barriers to Communication - Business letters - lay out.

**Unit II : Business Letters**

Meaning - Kinds of Business Letters - Application for a situation - Interview - Appointment letter - Acknowledgement - Promotion - Enquiries - Reply Letter to Enquiries - Orders - Sales Letter - Circular Letter - Complaints Letter.

**Unit III : Correspondence**

Bank Correspondence - Insurance Correspondence - Agency Correspondence - Correspondence with Share Holders & Directors.

**Unit IV : Reports and Meetings**

Reports - Meaning - Writing of Reports - Meetings - Agenda - Minutes - Memorandum - Office order - Circular Notes.

**Unit V : Forms of Communication**

Modern forms - Fax - email - video conference - internet - websites - uses of the various forms of communication.

**Recommended Texts:**

1. Rajendra Paul &Korlahalli, J.S, Essentials of Business Communication, Sultan Chand & Sons, New Delhi, 2014.
2. Shirley Taylor, Communication for Business, Pearson Publications, New Delhi, 2015.
3. Bovee, Thill, Schatzman, Business Communication Today, Pearson Education Private Ltd , New Delhi, 13<sup>th</sup> Edition, 2015.
4. Penrose, Rasbery, Myers, Advanced Business Communication, South-Western, Bangalore, 2015.
5. Simon Collin, Doing Business on the Internet, Kogan Page Ltd, London, 1997.
6. Mary Ellen Guffey, Business Communication – Process and Product, South-Western Cengage Learning, 2016.
7. Sundar, K, &Kumararaj, A, Business Communication, Vijay Nicole Imprints Pvt. Ltd., Chennai, 2017.

**Allied Paper III – COMPUTER APPLICATIONS IN BUSINESS I**

**Subject Code: 18UBBAP3001**

**No. of Credits: 5**

**Objectives**

- To enable the students to understand the basics of Tally Accounting Software.
- To make the students do simple applications of Tally in Business operations

**Tally ERP 9.0**

**Unit I:**

Introduction to Tally.ERP 9 – list of ledgers and groups in Tally ERP 9.0 - Preparation of Trial Balance

**Unit II:**

Preparation of final accounts – balances of fixed assets, current assets, share holders funds, short-term and long term liabilities - final accounts with adjustments

**Unit III:**

Voucher entries postings – preparation of accounting vouchers – preparation of inventory vouchers

**Unit IV:**

Purchase and sales order entries – processing, allowing invoice with inventory details

**Unit V:**

Introduction to GST – preparation of accounting entries for GST – with input tax credit, reversal credit

**SEMESTER IV**

**Core Paper IX – ADVANCED CORPORATE ACCOUNTING**

**No. of Credits: 4**

**Objectives**

- To make the students understand the applications of accounting transactions in corporate sector.
- To facilitate the students to understand the Provision of the Indian Companies Act, 2013.

**Unit I : Alteration of Share Capital**

Meaning - Internal Reconstruction - Reduction of Share Capital.

**Unit II :Merger and Acquisitions**

Amalgamation, Absorption and External Reconstruction of Companies.

**Unit III : Holding Company Accounts**

Holding Company - Subsidiary Company - Meaning - Preparation of Consolidated Final Statement of Accounts - Treatment of Dividend. (Inter - Company Owing excluded)

**Unit IV : Banking Company Accounts**

Preparation of Final Accounts of Banking Companies.

**Unit V : Insurance Company Accounts**

Preparation of Final Accounts of Insurance Companies.

**Note : Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.**

**Recommended Texts:**

1. Gupta, R.L & Radhaswamy, M, Advanced Accountancy Volume II, Sulthan Chand, New Delhi, 2017.
2. Jain, S.P & Narang, N.L, Advanced Accounting, Kalyani Publications, 2017.
3. Reddy, T.S & Murthy. A, Corporate Accounting, Margham Publications, Chennai, 2016.
4. Shukla, M.C & Grewal, T.S & Gupta, S.C, Advanced Accounts, S.Chand & Co., New Delhi, 2017.
5. Maheswari, S.N and Maheswari, S.K, Corporate Accounting, Vikas Publishing House Pvt. Ltd. Noida, 2009.

**E-Resources:**

www.accountingcoach.com  
www.accountingstudyguide.com  
www.futureaccountant.com  
[www.education.svtuition.org](http://www.education.svtuition.org)

**Core Paper X – PRINCIPLES AND PRACTICE OF LIFE ASSURANCE**

**No. of Credits: 4**

**Objectives**

- To make the student understand basics of Life Assurance.
- To provide knowledge of various types of Life Assurance Policies and benefits to policy holders

**Unit I:**

Meaning of Life Assurance – The Evolution and Growth of Life Assurance – Basic Principles of Assurance – Life Assurance Organizations in India – Competition and Regulation of Life Assurance.

**Unit II:**

Types of Life Assurance Policies – Term Life Assurance – Whole Life Assurance – Endowment Life Assurance – Unit Linked Policies with or without Profit Policies – Customer Evaluation – Policy Evaluation – Cost and Benefit – Group and Pension Assurance Policies – Special features of Group Assurance / Super Annuation Schemes – Group Gratuity Schemes – Super Annuation schemes.

**Unit III:**

Computation of Premiums and Settlement of claims: Premium defined – Premium Calculation Including Rebates – Mode of Rebates – Large sum assured Rebates – Premium Loading – Rider Premiums – Computation of Benefits – Surrender value – Paid up value – Settlement of claims: Intimation procedure, documents and settlement procedures.

**Unit IV:**

Underwriting: The need for underwriting – Guiding principles of Underwriting – Factors affecting Insurability – Methods of Life Classification – Laws affecting Underwriting.

**Unit V:**

Financial Planning and taxation: Savings – Assurance vis-à-vis- Investment in the Units Mutual Funds, Capital Markets – Life Assurance in Individual Financial Planning – Implications in IT treatment.

**Recommended Texts:**

1. Kanika Mishra, Fundamentals of Life Insurance: Theories and Applications, Prentice Hall of India, New Delhi, 2014.
2. Kutty, S.K, Managing Life Insurance, Prentice Hall of India, New Delhi, 2015.
3. Black, Jr. Kenneth and Harold Skipper Jr., Life and Health Insurance, Prentice Hall, Inc., England, 2016.
4. Mishra, K.C and Kumar, C.S, Life Insurance: Principles and Practice, Cengage Learning, New Delhi, 2015.
5. Sadhak, H, Life Insurance in India, Respose Books, New Delhi, 2015.

**E-Resources:**

[www.licindia.com](http://www.licindia.com)  
[www.insurancepandit.com](http://www.insurancepandit.com)  
[www.insurancebrokerindia.com](http://www.insurancebrokerindia.com)  
[www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)  
[www.insureatclick.com](http://www.insureatclick.com)

**Core Paper XI – FINANCIAL SERVICES****No. of Credits: 4****Objectives**

- To enable the student to understand the world of financial services.
- To facilitate the understanding of the various Financial Services

**UNIT I : Introduction**

Financial Services-Concept-Objectives-Functions-Characteristics-Financial Services Market-Concept- Constituents-Growth of Financial Services in India-Financial Services Sector Problems- Financial Services Environment-The Forces-Players in Financial Markets-Interest Rate Determination- Macro Economic Aggregates in India.

**UNIT II : Merchant Banking and Public Issue Management**

Definition-Functions-Merchant Bankers Code of Conduct-Public Issue Management -Concept- Functions-Categories of Securities Issue- Mechanics of Public Issue Management-Issue Manager- Role of Issue Manager-Marketing of Issue-New Issues Market Vs Secondary Market-Underwriting-Types- Benefits Functions.

### **UNIT III :MoneyMarketandStockExchange**

Characteristics -Functions-IndianCapitalMarket-ConstituentsofIndianCapitalMarket - New Financial InstitutionsandInstruments-Investor Protection- StockExchange- Functions-Services-Features- Role-StockExchangeTraders- RegulationsofStock Exchanges-Depository-SEBI-FunctionsandWorking.

### **UNIT IV : LEASING**

Characteristics- Types-Participants-Myths aboutLeasing-Hire Purchase-Lease-FinancingVs.HirePurchaseFinancing-Factoring-Mechanism- FunctionsofaFactor -Factoring -Players-Types- OperationalProfile ofIndian Factoring-Operational ProblemsinIndianFactoring-FactoringVs. billsDiscounting-Consumer Finance- Mechanics-Sources-Modes-DemandforConsumerFinance-Factors- Consumer FinanceInsurance

### **UNIT V : VENTURE CAPITAL**

OriginandGrowthofVentureCapital-InvestmentNurturingMethods-MutualFunds- PortfolioManagementProcessinMutualFunds-CreditRatingSystem-GrowthFactors - CreditRatingProcess- Global andDomesticCreditRatingagencies-Principles of Insurance-LifeandNon-LifeInsurance-IRDA- Powers-Pension Fund-Objectives- Functions-Features- Types-ChileanModel-PensionInvestmentPolicy- Pension Financing

#### **Recommended Texts:**

1. Gurusamy,S,EssentialsofFinancialServices,VijayNicoleImprints,Chennai,2014.
2. GomezClifford,PrenticeHallofIndia,FinancialMarkets,InstitutionsandFinancial Services,2008.
3. MeirKohn,FinancialInstitutionsandMarkets,OxfordUniversityPress.
4. RajeshKothari,FinancialServicesinIndia: ConceptandApplication, Sage Publications, NewDelhi, 2012.
5. MadhuVij&SwatiDhawan,MerchantBankingandFinancialServices,JainBook Agency,Mumbai, 2000.
6. VasantDesai,FinancialMarketsandFinancialServices,HimalayanPublishingHouse, Pvt., Ltd.,Mumbai2000.
7. Santhanam, B, Financial Services, Margam Publications, 2016.

#### **E-Resources:**

[www.rbi.org](http://www.rbi.org)  
[www.sebi.org](http://www.sebi.org)  
[www.nse.org](http://www.nse.org)

## **Core Paper XII – COMPANY LAW**

**No.ofCredits:4**

### **Objectives**

- To enlighten the students on the Provisions governing the Company Law.
- To make the students aware on the recent amendments to Companies Act, 2013.

### **Unit I: Joint Stock Company**

Meaning - Kinds of Companies (Special Provisions with respect to Private Company, Public Company, One Person Company, Small Company, Dormant Company) - Formation- Memorandum of Association- Contents- Restriction on “Other Objects”- Doctrine of Ultra Vires-

Articles of Association-Contents-Prospectus-Contents-Types  
(Statement in Lieu of Prospectus, Shelf Prospectus, Red Herring Prospectus)-  
Book Building Process-Green Shoe Option-E-Filing-Dematerialisation.

Underwriting-

### **Unit II: Share Capital and Debentures**

Meaning of Shares-Kinds of Shares- Voting rights-Issue of shares at a Premium and Discount-  
Partly paid shares-Bonus Shares-Right shares-Sweat Equity Shares. Debentures-Meaning-Types.

### **Unit III: Managerial Personnel**

Directors-Women Directors-Independent Directors-Director Identification Number-  
Other Key Managerial Personnel-Related Party Transactions.

### **Unit IV: Meetings and Resolutions**

Meeting-Statutory Meeting-Annual General Meeting-Extraordinary General Meeting-  
Notice of Meeting-Quorum-Proxy-Board of Directors Meeting-Committee-Types of Committee -  
Audit Committee-Stakeholders Relationship Committee-Corporate  
Social Responsibility Committee. Resolutions-Ordinary Resolution-Special Resolution -  
Resolution requiring special notice

### **Unit V: Winding up of Company**

Modes of Winding up-Winding up by the Court-Voluntary Winding up-Types-Members  
Voluntary Winding up-Creditors Voluntary Winding up. National Company Law Appellate Tribunal.

### **Recommended Texts:**

1. Kapoor, N.D, Business Laws, Sultan Chand and Sons, New Delhi, 2014.
2. Sreenivasan, M.R, Business Laws, Margham Publications, Chennai, 2012.
3. Dhandapani, M.V, Business Laws, Sultan Chand and Sons, New Delhi, 2007.
4. Avatar Singh, Company Law, Eastern Book Company, 2015.
5. Shukla, M.C. & Gulshan, S.S., Principles of Company Law, S.Chand, New Delhi, 1986.
6. Badri Alam, S & Saravanavel, Company Law, Himalaya Publications
7. Gogna, P.P.S, Text Book of Company Law, S.Chand & Co., 2015.
8. Gaffor & Thothadri, Company Law, Vijay Nicole Imprints Pvt.Ltd.Chennai, 2014.

### **E-Resources:**

[www.mca.gov.in](http://www.mca.gov.in)  
[www.companyliquidator.gov.in](http://www.companyliquidator.gov.in)  
[www.companyformationinindia.co.in](http://www.companyformationinindia.co.in)  
[www.iepf.gov.in](http://www.iepf.gov.in)

## **Allied Paper IV – COMPUTER APPLICATIONS IN BUSINESS II**

**No. of Credits: 5**

### **Objectives**

- To enable students to know about the applications of SPSS package and MS-Excel in business.

### **SPSS - Statistical Package for Social Science**

#### **Unit I: Measures of Central Tendency**

Construction of frequency tables - Graphical representation of data - Measures of central tendency – computation of mean, median and mode

#### **Unit II: Dispersion and Correlation**

Measures of dispersion – Computation of standard deviation and variance - Correlation coefficient – computation of Karl Pearson's and Spearman's correlation using SPSS

### **MS-Excel**

#### **Unit III: Budgets**

Calculation of NPV of projects –preparation of Cash Budget - Flexible Budgets

#### **Unit IV: Break- Even Analysis**

Break-Even Analysis - Comparison of prices across years of Multiple products

#### **Unit V: Variance Analysis**

Variance Analysis – Material and Labour only

## SEMESTER V

### Core Paper XIII – MARINE, HULL AND RURAL INSURANCE

No. of Credits: 4

#### Objectives

- To enable students to understand the meaning of marine, hull and rural insurance.
- To familiarize the student with different laws relating to marine, hull and rural insurance.

#### Unit I:

History of Marine Insurance in India – Parties to a contract and role of intermediaries – Contract of Sale - Finance for trade (bill of exchange, documentary credits etc. - Marine Insurance Act, 1963 - The Indian Carriage of Goods by Sea Act, 1925 - The Indian Railways Act, 1890 (as amended), Indian Carriage by Air Act, Merchant Shipping Act - Multi-modal Transportation Act, etc.

#### Unit II:

Scope & Policy Terms & Conditions for Cargo Insurance – Underwriting and rating factors in Cargo Insurance – Containers – Pallets and multi-modal transport systems and the particular characteristics of these systems - Types of Losses and the measure of indemnity applicable to them – Presentation – adjustment and settlement of claims in respect of Cargo, Hulls, Freight, Collision liabilities, General Average, salvage and salvage charges, particular charges including sue and labour.

#### Unit III:

Common types of vessels including their operating and risk characteristics – Types of policies to cover ship owner's insurable interests – Salient features of Institute time Clauses Hulls (1.10.83) – Hull underwriting and rating – P & I cover in general freight insurance – Types of maritime frauds and precautionary measures for their prevention – Insurance of Sailing and Fishing Vessels.

#### Unit IV:

Types of agricultural insurance – Organizations transacting agricultural insurance - Crop insurance underwriting and settlement of claims - Hail insurance - Problems of crop insurance - Farmers Package policy – Cattle wealth in Indian rural economy – Types of cattle and buffaloes – Valuation of cattle – premium rate structure methods of identification cattle insurance policy – Loss assessment and settlement of claims and - Loss minimization.

#### Unit V:

Poultry insurance – Insurance of pigs, sheep and goats, camels etc. – Other miscellaneous agricultural insurance – Aquaculture, Silkworm, Honeybees, Horticulture, Floriculture, Bio-gas, Animal driven cart – IRDA Regulations – Access through Co-operative Societies - Land & Agricultural Banks - SHG's – Training sales force.

#### Recommended Texts:

1. Hodges, Law of Marine Insurance, Pap Routledge Cavendish, 2016.
2. Hodges, Cases & Mats on Marine Insurance Law, Routledge Cavendish, 2015.
3. William D. Winter, Marine Insurance: Principles and Practices, McGraw Hill Book Company Inc., 1919.
4. William Gow, Marine Insurance: A Handbook, MacMillan and Company Ltd., 1917.
5. Ganguly, Sumon, Marine Insurance Handbook: Cargo and Hull, Insurance Institute of India, 2014.
6. D'souza, Sylvia, Rural Insurance Schemes, Insurance Institute of India, 2014.

7. Mukherjee, Ishita, Rural Insurance: New Frontier, Insurance Institute of India, 2014.
8. Sinha, Amrisha, Rural insurance in India, Insurance Institute of India, 2014.
9. Keate, Henry, Guide to Marine Insurance, Insurance Institute of India, 2014.
10. Gandhi, A B, Law of marine insurance in India, Insurance Institute of India, 2014.
11. Templeman, Frederick, Marine insurance: its principles and practice, Insurance Institute of India, 2014.

**E-Resources:**

[www.insurancepandit.com](http://www.insurancepandit.com)

[www.insurancebrokerindia.com](http://www.insurancebrokerindia.com)

[www.irda.gov.in](http://www.irda.gov.in)

[www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)

[www.niapune.com](http://www.niapune.com)

[www.insureatclick.com](http://www.insureatclick.com)

## Core Paper XIV – Retail Banking

No. of Credits: 4

### Objectives

- To make the students understand of the concept of Retail Banking .
- To enable the students to know the various retail loans.

### Unit I: Introduction

Definition of Retail Banking- Retail Banking operations- distinction between Retail and Corporate / Wholesale Banking

### Unit II: Retail Products

Retail Products Overview - Customer requirements - Description of Liability products - Description of Asset Products, Approval process for retail loans, Credit scoring - Home Loans - Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments/ Collection - Auto/ Vehicle Loans - Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments/ Collection - Personal Loans Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Repayments/ Collection - Educational Loans Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Repayments.

### Unit III: Marketing of Retail Products

Retail Strategies; Tie-up with Institutions for Personal loans/ Credit cards/ Educational loans, with OEMs/ Authorised Dealers for Auto/ Vehicle loans, and with Builders/ Developers for Home loans- Delivery Channels - Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking. Selling Process in retail products - Direct Selling Agents - Customer Relationship Management - Role and impact of customer relationship management, Stages in customer relationship management process.

### Unit IV: Technology for Retail Banking

Technology for Retail Banking - Static information, Account opening, basic loan origination data etc., - Updated information like income details at different frequencies. Transaction information from disbursement till final settlement of the loan amount. Analytics/ Alerts - Accounting entries - Loan process and the relevant accounting including EMI Computation - Credit / Debit Cards - Credit Vs Debit Cards, Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points

### Unit V: Other Trends in retail banking

New products like Insurance, Demat services, online/ Phone Banking, Property services, Investment advisory/ Wealth management, Securitisation - mortgage based securities - Reverse Mortgage - Growth of e-banking, Cross selling opportunities - Recovery of Retail Loans - Defaults, Rescheduling, recovery process. SARAFAESI Act, DRT Act, use of Lok Adalat forum. Recovery Agents - RBI guidelines

### Recommended Texts:

1. Indian Institute of Bankers, Law and Practices relating to Banking, IIB
2. PrajanBhasin, Lalit, Digest of Banking Law and Practice, Volume 1 and 2, May 2014.
3. Bhatnagar J.P, Banking Law Digest, 2017.
4. Arora V.K., Bank Documentation: A Practical Approach, Skylark, 2016.

5. Jaiswal Bimal, Banking Operation Management, Vikas Publishing House, 2015.
6. Naganathan and S.Jayaraman and Sridhar, Law and Practice of Prudential Accounting Norms,
7. Desai K.C , Bank Documentation: A Practical Approach, Skylark Publications, 1986.
8. IIBF (Indian Institute Of Banking And Finance), Legal And Regulatory Aspects of Banking, Macmillan Publishers, 2015.
9. Toor N.S AndArundeeep Toor, Legal And Regulatory Aspects of Banking, JAIIB, 2017.

**E-Resources:**

[www.rbi.org](http://www.rbi.org)

[www.nber.org](http://www.nber.org)

[www.frbsf.org](http://www.frbsf.org)

## Core Paper XV – FIRE AND MOTOR INSURANCE

No. of Credits: 4

### Objectives

- To enable the students to understand the meaning of fire and motor insurance.
- To familiarize the student with claims procedures and related regulations in fire and motor policies.

### Unit I

Introduction: History of fire insurance - Nature and functions – Causes of fire – prevention of loss – application of basic principles - The Standard Fire and Special Perils Policy – General exclusions and conditions – Reinstatement value policies – Declaration policies – Tariff rules – Floating policies – various clauses - Fire hazards: Originating hazards – Contributory hazards – Arising from construction – Miscellaneous hazards - Fire prevention

### Unit II:

Fire Insurance documents - Underwriting and Re-insurance - Indian fire reinsurance programme - Fire insurance claims - Legal Aspects Duties of the insured – Onus of proof – the Doctrine of Proximate Cause – Insured perils – Expected Perils – Rights of Insurers – Warranties – Ex-gratia payments – The amount of claims payable – Meaning of value - buildings, machinery etc. Fire insurance claims Procedural Aspects: Surveys – examination of policies – Causes and assessment of loss.

### Unit III:

Consequential loss insurance: Basis of profits insurance – Measure of indemnity – the CL Policy – Insured standing charges – Some basic problems – Adjustment clause – Policy conditions – Losses not payable – Basis rate and CL rate – Insured's property at other locations – Examples of methods – Advantages of 'Dual Basis' – Lay-off compensation – New Business Clause – Claims procedure – Advance loss of profits cover and specialized policies and overseas practice.

### Unit IV:

History of Motor Insurance - Basic Principles - Types of Motor Vehicles – Introduction to Motor Vehicles Act 1939 & 1988 - Motor Policies – Standard form for Liability only policy – Liability to third parties - Package Policies for Private cars & two wheelers – Motor Policies – Scope of standard form for commercial vehicles 'Package' Policy – Loss or Damage – Risk covered – Protection & Removal Costs – Personal Accident cover for Owner - Motor Tariffs (Regulations)– Proposal Forms – Policy Forms Rating – Double Insurance – Class E, F and G – Underwriting– The vehicles – Moral Hazard– Claim Discount– Motor Insurance Statistics– Insurance & Road safety – Transfer of interest in motor insurance covers.

### Unit V:

Registration and Insurance –Tariff for commercial vehicles – Regulations – Scope – Rating Factors– Minimum values– Motor Vehicles Act – Passenger Risk – Limitations - Own Damage Claims – Preliminary – Assessment – Settlement – Claim discount–Types of loss –Third party Liability Claims procedural Aspects – Proof of Negligence – General damage for Death – General Damages for Disability – Property Damages claims – The Motor Accident Claims Tribunals – Judgements of Criminal Courts – Mediclaim – Form – Check List – Motor Claim minimization Measures & Loss Control programme.

### Recommended Texts:

1. Kenneth Cannar, Motor Insurance Theory & Practice, Hyperion Books, 2015.
2. Hickson, Motor vehicle insurance rating with pseudo emissions coverage, Elsevier, 2016.

3. Ivamy, E R Hardy, Fire and motor insurance, Insurance Institute of India, 2014.
4. Gamlen, Edwin, Fire Insurance Theory and Practice, Insurance Institute of India, 2014.
5. Smith, T R, Fire Insurance Theory and Practice, Insurance Institute of India, 2014.
6. Batten, A G M, Motor Insurance, Insurance Institute of India, 2014.
7. Cannar, Kenneth, Motor Insurance Theory and Practice, Insurance Institute of India, 2014.

**E-Resources:**

[www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)

[www.tac.org.in](http://www.tac.org.in)

[www.fireinsurance.com](http://www.fireinsurance.com)

[www.insurancepandit.com](http://www.insurancepandit.com)

[www.insureatclick.com](http://www.insureatclick.com)

## Core Paper XVI – INTERNATIONAL BANKING

No. of Credits: 4

### Objectives

- To enable the students to understand the concept of international banking structure
- To highlight the role of Foreign exchange market and international financial institutions

### Unit I : Introduction

International Banking Vis-a-Vis Domestic Banking – Foreign Trade Financing – International Financial Transactions: Lending and Borrowing across borders.

### Unit II : Foreign Exchange Market

Rate and Currency - Exchange rate determination under Fixed Exchange Rate and Floating Exchange Rate regimes - Determination of Exchange Rates : Spot and Forward – Basic Exchange Arithmetic - Forward Cover and Hedging.

### Unit III : International Financial Institutions

Definition - Functions - World Bank - IMF - Asian Development Bank - International Financial Corporation – International Development Association

### Unit IV : Sources of Exchange

Sources of Foreign Exchange - Export Earnings - Invisible Export Earnings - Role of NRI Remittances - Foreign Direct Investment - Foreign Institutional Investment – External Commercial Borrowings - Global Depository Receipts - Offshore Borrowings

### Unit V : Exchange Management

Foreign Exchange Management - Composition of Foreign Exchange Reserves : Foreign Currencies - Gold and SDR - Current Account Convertibility - Capital Account Convertibility and Precautions.

### Recommended Texts:

1. Frederic S. Mishkin, Understanding Financial Crisis, A Developing Country Perspective, In, Michael Bruno, ed. Annual World Bank Conference on Development Economics, 2015.
2. Indian Institute of Bankers Introduction to Foreign Trade, Foreign Exchange Risk Management, IIB
3. Gurusamy, S, Global Financial Institutions, Vijay Nicole Imprints, Chennai, 2015.
4. [IIBF \(Indian Institute of Banking And Finance\)](#), International Banking, Macmillan Publishers, 2011.
5. [Indian Institute of Banking And Finance](#), International Banking, Legal And Regulatory Aspects, Macmillan Publishers India Private Limited, 2<sup>nd</sup> Edition, 2017.
6. [IIBF \(Indian Institute of Banking And Finance\)](#), International Banking Operations, Penguin Books Ltd., 2007.
7. Sayers, R.S. – Modern Banking, Oxford University Press, 1967.
8. Basu, S.K. – Contemporary Banking Trends.
9. Saxena, K.B. – International Banking: Banking Theory and Principal Banking Systems (Hindi).
10. Machenize, K. – Banking Systems of Great Britain, French, Germany and U.S.A.
11. Goswami V.K. – International Banking

**E-Resources:**

[www.money.howstuffworks.com](http://www.money.howstuffworks.com)

[www.ibfed.org](http://www.ibfed.org)

[www.fdic.gov](http://www.fdic.gov)

[www.saintluciaifc.com](http://www.saintluciaifc.com)

## Elective Paper I – CREDIT MANAGEMENT

No. of Credits: 5

### Objectives

- To expose the students to learn the concept of Credit Management.
- To enable the students to know the process of Credit Management in Banks.

### Unit I : Introduction

Principles of Credit Management -Bank Credit - Basic Principles and Approach - five C's - Purpose of lending - Security aspects / Business Experience / Management - Market - Purpose Trading - Manufacturing Service, Agriculture, Personal - Security : Primary - Collateral - Stock, Machinery, Land and Building - Guarantee - Different types of Mortgages - - Types of Credit - Demand Loan - Cash Credit - Overdraft - Term Loan - Basic Characteristics and difference between them -Legal and Regulatory Aspect - Legal Documents - Loan Documents - RBI Directives - Various Committees - Tandon - Chore, Nayak and such other Committees - Brief details.

### Unit II : Lending Policy

Lending to Different types of Customers - Individuals - Partnership - Limited companies - Trust - Association - Legal aspects - Documents needed.

### Unit III : Loans & Disbursement

Loan Processing - Sanctioning - Monitoring - Recovering Commercial Loans Activity Based) - Government Sponsored Loans (mostly agricultural, Rural and Weaver section) - Trading: small - Retail - Wholesale - Chain / Supermarket - Manufacturing: Industrial Advances - Service Transport - Telecommunication - Hospital - Hotel. Infrastructure: Power - Petrol - Port - Agriculture: Crop - Plantation - Well - Motor Pump set - Tractor etc. Miscellaneous : Self - Employed. Business loan (Borrower Based) - Small Business : Self Employed - Transport - Trade - Hotel - Others - Approach - Assessment - Supervision - Recovery Medium and Large Scale: Small Scale Industries - Corporate - Approach - Assessment - Sanction - Disbursement - Follow Up - Recovery Agriculture : Small, Medium and Big Farmers - Short term and Medium term Loans - Corporate Borrowers. Government sponsored : Priority Sector lending - Lead Bank Scheme - Government sponsored loan to Weaver section - Subsidy.

### Unit IV : Finance Function

Structuring a Credit Proposal - Working Capital Concept and Management Appraisal techniques for different constituents - trade cycle - credit rating - Technical and economic feasibility studies - Credit Rating - Rating Methodology - Objectives and benefits of rating Corporate Finance - Project Finance - Appraisal - Assessment - Documentation - Disbursement - Monitoring - Follow Up - Review - Creation of Charge - Analysis of Balance sheet - Profit and Loss account - Cash flow and Fund flow working - Project approach

### Unit V : NPA

NPA - Causes and Remedial Measures - Management of NPA's - Debt Recovery Tribunals-Asset Reconstruction Fund. Dealing with credit defaults, Stressed assets, Corporate Debt restructuring, SARFAESI, NPAs, recovery options, write-off. Disclosure of the list of defaulters: objectives and procedure-Appraisal methodology for different type of clients / products.

### Recommended Texts:

1. Vaidyanathan K, Credit Risk Management for Indian Banks, Sage Publications, 2013.
2. Bagchi S.K, Credit Risk Management: RBI/ Basel II Implications, Jaico Publications, 2017.
3. Ciby Joseph, Advanced Credit Risk: Analysis and Management, Wiley India Pvt. Ltd, 2015.
4. Wernz, Johannes, Bank Management And Control Strategy, Capital And Risk Management,

- Springer - Verlag Berlin Heidelberg, 2014.
5. *Andrew Fight*, Credit Risk Management, Elsevier Ltd., 2004.
  6. Dr. Arindam Bandyopadhyay, A Note On Measurement And Management Of Credit Risk Under Basel I, Royal Octavo, 2007.

**E-Resources:**

[www.federalreserve.gov](http://www.federalreserve.gov)

[www.kpmg.com](http://www.kpmg.com)

[www.bis.org](http://www.bis.org)

[www.counterpartyriskmanagement.org](http://www.counterpartyriskmanagement.org)

## SEMESTER VI

### Core Paper XVII – INSURANCE AND RISK MANAGEMENT

No. of Credits: 4

#### Objectives

- To provide knowledge on how insurance can be used in business for risk mitigation and management.
- To enable students to understand the procedures associated with risk management

#### UNIT I:

Risk and Risk management process - risk identification - evaluation-risk management techniques- Insurance and risk management techniques-selecting and implementing risk management techniques

#### UNIT II:

Commercial risk management applications - property - liability-commercial property insurance - different policies and contracts-business liability and risk management insurance-workers compensation and risk financing

#### UNIT III:

Personal risk management - applications-property and liability- risk management for auto owners- Lorry owners- risk management for homeowners.

#### Unit IV:

Risk management applications-loss of health - medi-claim- retirement planning and annuities employee benefits- financial and estate planning

#### Unit V:

Risk Management of Auto owners - Insurance Claims – the need for insurance-personal automobile policy-personal automobile rating- premium and death rates-cost containment advances in driver and auto safety. Risk management of home owners policy coverage-perils covered by the policy-flood Insurance-personal articles floater-personal risk management

#### Recommended Texts:

1. Anand Gangly, Insurance Management, New age International, 2015.
2. Williams, C. Williams, Risk Management and Insurance, 8th Ed, McGraw Hill Co., 2016.
3. George E. Rejda, [Michael McNamara](#), Principles of Risk Management & Insurance, Pearson, New Delhi, 13<sup>th</sup> Edition, 2016.
4. Harrington. Niehaus, Risk Management & Insurance, Tata McGraw Hill, New York, 2014.
5. Gupta P.K, Insurance & Risk Management, Himalaya Publishing House, Mumbai, 2<sup>nd</sup> Edition, 2017.
6. Periyasamy, P, Insurance Management, Vijay Nicole Imprints, 2016.
7. Periyasamy, P, Risk Analysis and Insurance, Vijay Nicole Imprints, 2016.
8. Ranganatham, M, Insurance and Risk Management, Pearson Publication.

#### E-Resources:

[www.licindia.com](http://www.licindia.com)[www.insurancepandit.com](http://www.insurancepandit.com)

[www.insurancebrokerindia.com](http://www.insurancebrokerindia.com)  
[www.irda.gov.in](http://www.irda.gov.in)  
[www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)  
[www.niapune.com](http://www.niapune.com)  
[www.insureatclick.com](http://www.insureatclick.com)

## Core Paper XVIII – TECHNOLOGY IN BANKING

No. of Credits: 4

### Objectives

- To make the students understand the concept of application of technology in banking sector.
- To expose the students to learn the role of technology in banking sector.

### Unit I: Introduction

Branch Operation and Core Banking – Technological Impact in Banking Operations – Total Branch Computerization – Centralized Banking – Concept, Opportunities, Challenges & Implementation

### Unit II: Electronic Banking

Delivery Channels - Overview of delivery channels – Automated Teller Machine (ATM) – Phone Banking – Call centers – Internet Banking – Mobile Banking – Payment Gateways – Card technologies – debit card, credit card, smart card – MICR electronic clearing - Signature storage and display by Electronic Means – Document Handling System and Document Storage and Retrieval System.

### Unit III: Electronic Banking Services

Electronic Fund Transfer – SWIFT – Electronic Clearing System – Debit and Credit Clearing – RBI - Back office Operations - Bank back office management – Inter branch reconciliation – Treasury Management – Forex Operations – Risk Management – Data centre Management – Net work Management – Knowledge Management (MIS/DSS/EIS) – Customer Relationships Management (CRM)

### Unit IV: Technology in Bank

Inter-bank Payment System - Interface with Payment system Network – Structured Financial Messaging system – Electronic Fund transfer – RTGS – Negotiated Dealing Systems & Securities Settlement Systems – Electronic Money – E Cheques

### Unit V: Modern Technology in Banking

Protecting – Confidentiality and Secrecy of Data – Cyber laws and its implications - Impact of Technology on its employees – Customer services – Management control

### Recommended Texts:

1. Naidu C.A.S., Information Technology in Indian Commercial Banks NIBM, Pune, 2014.
2. Revell.T.R.S., Technology and Banks NIBM, Pune, 2014
3. Donald H. Sanders, Computers Today, McGraw-Hill, 2015.
4. Andrew S. Tanenbaum, Computer Networks, Prentice Hall Publication, 2016.
5. Financial Services Information Systems - Jessica Keyes Auerbach Publication; 2nd edition, 2000.
6. Kaptan S S & Choubey N S., E-Indian Banking in Electronic Era, Sarup & Sons, New Delhi, 2003.
7. Vasudeva, E-Banking, Common Wealth Publishers, New Delhi, 2005.
8. Turban Rainer Potter, Information Technology, John Wiley & Sons Inc.

### E-Resources

www.rbi.org  
www.idrft.ac.in  
www.dnb.co.in  
[www.bankingtech.com](http://www.bankingtech.com)

## Core Paper XIX – COST AND MANAGEMENT ACCOUNTING

No. of Credits: 4

### Objectives

- To make the students to understand the process of ascertaining, classification and controlling costs
- To make the students to get practical skill in solving management problems.

### Unit I :

Cost Accounting: Definition, Meaning and objectives - Distinction between Cost and Financial Accounting. Elements of cost and preparation of cost sheets and tender. Management Accounting - Definition and objectives - Distinction between management and financial accounting

### Unit II :

Materials: Stores Records - Purchase Order - Goods Received. Note - Bin Card - Stores Ledger - Purchase, Receipt and Inspection - Inventory Control. ABC Analysis - Economic Ordering Quantity - Maximum, Minimum and Reordering levels - Methods of Pricing Issued.  
Labour: Importance of Labour Cost Control - Various Methods of Wage Payment - Calculation of wages - Methods of Incentive for Schemes

### Unit III :

Overheads: Factory, Administration, Selling and Distribution of overheads - Classification - Allocation and Apportionment-Redistribution (Secondary Distribution) - Absorption of Overheads including 'Machine Hour Rate'.

### Unit IV :

Funds Flow and Cash Flow Analysis: Schedule of changes in working capital - Preparation of 'funds flow statement'-Preparation of 'Cash Flow Statement' - Importance of funds flow and cash flow Analysis - Difference between funds flow and cash flow

### Unit V :

Marginal Costing: The Concept - Break Even Analysis - Break - Even Chart - Importance and assumptions - Application of Profit Volumes Ratio - Different types of problems (with special emphasis on decision making problems)

### Recommended Texts:

1. Iyengar S.P., Cost Accounting: Principles and Practice, Sultan Chand and Sons, 2015.
2. Bhar B.K., Cost Accounting: Methods and Problems, Academic Publishers, 2016.
3. Shukla M.C., Grewal T.S, Gupta M.P, Cost Accounting Text and Problems, S.ChandPublihing, 2017.
4. Jain S.P. and Narang K.L., Advanced Cost Accounting, Kalyani Publishers, 2017.
5. Maheswari S.N., Cost and Management Accounting, Sultan Chand and Sons, 14th Edition, 2013.
6. Murthy and Gurusamy S, Cost Accounting, Vijay Nicole Imprints, Chennai, 2016.
7. Murthy and Gurusamy S, Management Accounting, Vijay Nicole Imprints, Chennai, 2016.

### E Resources:

<https://ocw.mit.edu/>  
nptel.ac

## Elective Paper II – HEALTH AND MISCELLANEOUS INSURANCE

**Objectives**

- To provide knowledge to the students regarding principles pertaining to Health insurance.
- To make them aware of miscellaneous policies available.

**Unit I:**

Introduction to Health Insurance – concept of Health insurance – Health Insurance in India— Health services: Public/Private – Adverse Selection and Moral Hazard issues in Health insurance – concept of Health financing – Health Financing in India – Health financing models.

**Unit II:**

Health Insurance Products: Scope of Health Insurance Covers- Individual and Group indemnity plans— Mediciam Policy - Overseas Medical Insurance - Floater Plans- Benefit plans- Critical Illness plans- High Deductible plans- Comprehensive coverage plans- Long term care insurance — Travel Insurance- Micro Health Insurance—Health Insurance plans for Senior Citizens — Disease Management plans- Other Products – Benefits – Exclusions – Discounts – Conditions.

**Unit III:**

Health Insurance Underwriting: Need for underwriting—Principles of underwriting Health insurance — The underwriting process - Claims Procedure & Documentation – Third Party Administrators (TPA's): - IRDA Regulations for TPA– Role and Responsibilities of TPA – Network Hospitals & Cash Less Facility - Special Policies for Critical Illnesses/Top-Up Cover

**Unit IV:**

Personal Accident Insurance - Basic Principles - Coverage and Benefits - Provisos and Exclusions – Rating – Extensions – Discounts - Burglary Insurance – Scope – Types – Exclusions – Extensions - Money Insurance – Exclusions – conditions –Underwriting.

**Unit V:**

Fidelity Guarantee – Coverage – Types – Conditions – Underwriting – Investigation - Other miscellaneous policies - Pedal cycle - Plate glass - Special contingency - Package Policies for Shopkeepers/ Householders/Offices & Service Industries. Special Type of Policies for musicians and sportsmen – types of policies for industries covering risks for Large, Medium & Small Scale Manufacturing Units - Banker's Blanket, Oil & Gas Insurance, Aviation Insurance - Exclusions – Conditions – Rating.

**Recommended Texts:**

1. Edwin Jerome Faulkner, Health Insurance, McGraw Hill, 2015.
2. Benjamin S. Warren, Health Insurance: Its Relation to the Public Health, Biblio Bazaar, 215.
3. AivivaRoh, Brain Abel Smith, and GivanniTrmburi, Health Insurance in developing countries, Hall of India Private Limited, New Delhi, 2015.
4. Mathendran, T, Health insurance sector in India, Insurance Institute of India, 2011.
5. Nagpal, Prem, Principles of health insurance coverage, Insurance Institute of India, 2011.
6. Padmavati , V, Principles and practice of life and health insurance , Insurance Institute of India, 2011.
7. Miscellaneous insurance - IC 78, Insurance Institute of India, 2011.
8. Health Insurance – IC 27, Insurance Institute of India, 2011.

**E-Resources:**

- <http://www.healthinsuranceindia.org>
- <http://www.wikipedia.org/wiki/Health-Insurance>
- <http://www.msn.co.in/business/Insurance/Health>
- <http://www.irdaindia.gov.in>

**Objectives**

- To facilitate the students to know the concept of Treasury Management
- To enable the students to understand the mechanism of Treasury Management

**Unit I : Introduction**

Asset Liability Management - Objective - Concept - Risk Management - Interest Risk.

**Unit II : Treasury Management**

Concept of Treasury Management - Employment of Statutory / Surplus funds - Need for Specialized approach in the Bank - Role and Functions of Treasury Department.

**Unit III : Money Market**

Domestic Money Market - Source of funds - Capital - Reserves - SLR - CRR - Surplus cash - Market Players.

**Unit IV : Securities**

Money Market Instruments and Players - Government Securities - Treasury Bill- CP - CD - Call Money Banks and Specified Institutions.

**Unit V : Foreign Treasury Management**

Foreign Currency Market - Combined Treasury Management - RBI and Regulatory Functions.

**Recommended Texts:**

1. Jack Clank Francis, Management of Investments, McGraw Hill Inc., 2015.
2. Jack Clark Francis, Investments: Analysis and Management, McGraw Hill, 2016.
3. Avadhani, V.A, Indian capital Market, Himalayam Publishing House, 2017.
4. Frank Fabozzi and Franco Modiglianni, Capital Markets, Prentice Hall, 2016.
5. Edr. Chakrabarti, Rajesh And Sankar De, Capital Markets In India, Response Publisher,
6. Radha.V, Capital Market and Financial Services, Lions Publication, 2001.
7. Nair, Gomen and Radha, Capital Market and Financial Services.
8. Dr.Gurusamy, Capital Markets, Vijay Publisher, 2006.

**E-Resources:**

[www.treasury-management.com](http://www.treasury-management.com)  
[www.searchfinancialapplications.techtarget.com](http://www.searchfinancialapplications.techtarget.com)  
[www.svtuition.org](http://www.svtuition.org)  
[www.support.treasuryview.com](http://www.support.treasuryview.com)