

# DEPARTMENT OF COMMERCE

## COURSE CURRICULUM & MARKING SCHEME

### B.COM FINAL

SESSION: 2023-24.



ESTD: 1958

## GOVT. V.Y.T.PG AUTONOMOUS COLLEGE, DURG, 4910001(C.G.)

(Former Name – Govt. Arts & Science College, Durg)

NAAAC Accredited Grade A+ ,College with CPE – Phase III(UGC), STAR COLLEGE (DBT)

Phone: 0788-2212030

GOVT. V.Y.T. PG. AUTONOMOUS COLLEGE, DURG (C.G.)

SYLLABUS  
B.COM. PART-III  
GROUPING OF SUBJECTS AND SCHEME OF EXAMINATION

SR. NO.	SUBJECTS/GROUPS/PAPERS	PAPER WISE MARKS	MAX. MARKS	MINIMUM PASSING MARKS
I	FOUNDATION COURSE :			
	PAPER-I- HINDI LANGUAGE		75	26
	PAPER-II- ENGLISH LANGUAGE		75	26
II	COMPULSORY GROUPS			
	GROUP-I			
	PAPER-I- INCOME TAX	75	150	50
	PAPER-II- AUDITING	75		
	GROUP-II			
	PAPER-I- INDIRECT TAXES WITH GST	75	150	50
	PAPER-II- MANAGEMENT ACCOUNTING	75		
	GROUP-III (OPTIONAL)			
	OPTIONAL GR. (A) (FINANCE AREA)			
	PAPER-I FINANCIAL MANAGEMENT	75	150	50
PAPER-II- FINANCIAL MARKET OPERATIONS	75			

**B.COM PART III  
COMPULSORY CORE COURSE  
TITLE OF THE PAPER –**

**Group-I PAPER – I - INCOME TAX (BCO301)**

**MAXIMUM MARKS 75**

**OBJECTIVE:** It enables the students to know the basics of Income Tax Act and its implications.

**Course Outcomes**

- To make aware about provisions of direct tax with regard to IT Act, 1961 and IT Rules, 1962.
- To understand various tax rebate & relief and procedure to file IT return.
- Define the procedure of direct tax assessment.
- Able to file IT return on individual basis.
- Define tax complications and structure.
- Aware about IT authorities and their powers.
- Aware about appeal & revision, tax penalties, offences and prosecutions.
- To familiarize the students with Income Tax Act 1961 and to enable the students to compute Income taxable under the first three heads of Income.
- To provide an insight regarding e-filing of Income Tax return.
- To enable the students to plan and manage income tax.
- To have an understanding of determination of Total Income and tax payable and to get an
- Overview regarding returns to be filed by an individual and also assessment procedure.


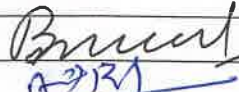
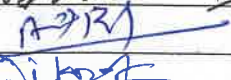


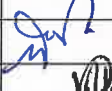

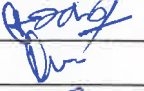

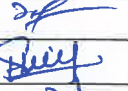
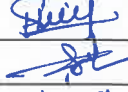
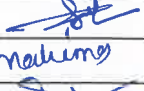
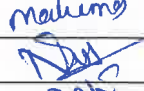


- UNIT-I**      Basic Concepts: Income, agricultural Income, casual income, assessment year, previous year, gross total income, total income, person.  
Basis of charge: Scope of total income, residence and tax liability, income which does not form part of total income.
- UNIT-II**      Heads of Income: Salaries; Income from house property.
- UNIT-III**     Profit and gains of business or profession, including provisions relating to Specific business; Capital gains, Income from other sources.
- UNIT-IV**     Computation of Tax Liability: Set-off and carry forward of losses; Deduction from gross total income. Aggregation of income; Computation of total income and tax liability of individual and & HUF.
- UNIT-V**      Tax Management: Tax deduction at source; Advance payment of tax; Assessment procedures; Tax planning for individuals.  
Tax evasion, Tax Avoidance and Tax planning. Tax Administration: Authorities, appeals, penalties. Preparation of return of income -Manually and on line

**Suggested Reading:**

1. Singhania V.K.: Students Guide to Income Tax; Taxmann, Delhi.
2. Prasad, Bhagwati: Income Tax Law & Practice; Wily Publication, New Delhi.

3. Mehrotra H.C.: Income Tax Law & Accounts: Sahitya Bhawan, Agra.
4. Girish Ahuja and Ravi Gupta: Systematic approach to income tax: Sahitya Bhawan Publications, New Delhi.
5. Chandra Mahesh and Shukla D.C.: Income Tax Law and Practice; Pragati Publications, New Delhi.
6. R.K. Jain: Income Tax & Law (Hindi & English) Shahitya Bhawan, Publication, Agra.

BOS ACADEMIC YEAR 2023-24

S.NO	EXTERNAL EXPERTS	SIGNATURE
1	Dr.B.L. Goyal, Ex Principal, Bilaspur	
2	Dr.S.D.Deshpandey, G.S.College of Commerce, Jabalpur	
3	Dr.R.P. Agrawal. Kalyan PG.College, Bhilai	
4	Mr. Anil Balewar	
5	CA. Vikrant Raghuvanshi	
6	Prof. Dilip Kumar Sahu, (dept of computer science)	
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3	Dr. Pradeep Jangde	
4	Dr. Lalee Sharma	
5	Dr. Govind Gupta	
6	Harsha Sirmour	
7	Divya Sahu	
8	Mahima Jobanputra	
9	Nishit Sahu	
10	Somnath Dansena	

**B.COM PART III**  
**COMPULSORY CORE COURSE**  
**TITLE OF THE PAPER -**  
**Group-I PAPER – II- AUDITING (BCO302)**

MAXIMUM  
MARKS 75

**OBJECTIVE:** This course aims at imparting knowledge about the principles and methods of auditing and their applications.

**Course Outcomes**

- To familiarize the students with the principles and procedure of auditing.
- To enable the students to understand the duties and responsibilities of auditors and to undertake the work of auditing.
- To aware about a thorough understanding of different types of audit work.
- Students will be versed in the fundamental concepts of Auditing and different aspects of meetings.
- To give knowledge about preparation of Audit report.

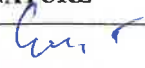
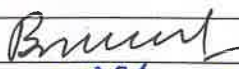

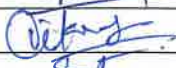








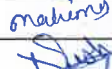


- UNIT-I** Introduction: Meaning and objectives of auditing; Types of audit; Internal audit. Audit Process: Audit programme; Audit note books; Working papers and evidences.
- UNIT-II** Internal Check System: Internal control.  
Audit Procedure: Vouching; Verification of assets and liabilities.
- UNIT-III** Audit of Limited Companies:  
a. Company auditor –Qualification, Appointment, powers, duties, Resignation and liabilities.  
b. Divisible profits and dividend.  
c. Auditor's report - standard report and qualified report.  
d. Special audit of banking companies.  
e. Audit of educational institutions.  
f. Audit of Insurance companies.
- UNIT-IV** Investigation: Investigation; Audit of nonprofit companies,  
a. Where fraud is suspected, and  
b. When a running a business is proposed.  
c. Verifications & Valuation of assets.
- UNIT-V** Recent Trends in Auditing : Nature and significance of cost audit; Tax audit; Management audit .

**Suggested Reading :**

1. Gupta KaPal : Contemporary Auditing : Tata Mcgraw Hill, New Delhi.

2. Tandon B.N. : Principles of Auditing : S. Chand & Co., New Delhi.
3. PagareDinkar : Principles and Practice of Auditing : Sultan Chand, New Delhi.
4. Sharma T.R. : Auditing Principles and Problems, SahityaBhawan, Agra.
5. Shukla S.M. : Auditing - ShahityaBhavan, Agra, (Hindi)
6. Batliboy : Auditing.

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1	Dr.B.L. Goyal,Ex Principal, Bilaspur	
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**B.COM PART III  
COMPULSORY CORE COURSE  
TITLE OF THE PAPER**

**Group-II -PAPER – I - INDIRECT TAXES WITH GST(BCO303)**

MAXIMUM MARKS 75

**OBJECTIVE:** This course aims at imparting basic knowledge about GST and apply the provisions of GST law to various situations.

**Course Outcomes**

- Student will be able to understand the basic principles underlying the Indirect Taxation Statutes with reference to Central Excise Act & Customs Act.
- Student will be able to identify and analyze the procedural aspects under different applicable statutes related to indirect taxation.
- To give the students a general understanding of the GST law in the country and provide an insight into practical aspects of GST and equip them to become tax practitioners.
- Student will be able to compute the assessable value of transactions related to goods and services for levy and determination of duty liability.
- Student will be able to understand tax liability and taxable entities. Accounting treatment (simple and bilateral transactions).
- Student will be able to examine the method of tax credit. Inflows and outflows. Outflows: tax imposition, tax exemption, tax deduction.

- UNIT-I** Customs : Role of customs in international trade; Important terms and definitions goods; Duty; Exporter; Foreign going vessel; Aircraft goods; Import; Import Manifest; Importer; Prohibited goods; Shipping bill; Store; Bill of lading; Export manifest; Letter of credit; Kinds of duties - basic, auxiliary, additional or countervailing; Basics of levy ad valorem, specific duties; Prohibition of export and import of goods, and provisions regarding notified & specified goods; Import of goods - Free import and restricted import; Type of import - import of cargo, import of personal baggage, import of stores. Clearance Procedure - For home consumption, for warehousing for re-export; Clearance procedure for import by post; Prohibited exports; Canalised exports; Export against licensing; Type of exports export of cargo, export of baggage; Export of cargo by land, sea, and air routes.
- UNIT-II** State Excise, CENVAT. Detail study of State Excise during calculation of Tax.
- UNIT-III** INTRODUCTION TO GOODS AND SERVICES TAX (GST) -Objectives and basic scheme of GST, Meaning – Salient features of GST – Subsuming of taxes – Benefits of implementing GST , Structure of GST (Dual Model) – Central GST – State / Union Territory GST – Integrated GST, GST Council; Structures Power and Functions. Provisions for amendments.
- UNIT-IV** Registration under GST: Procedure for registration, Persons liable for registration, Persons not liable for registration, Compulsory registration. Exempted goods and services - Rates of GST. Procedure relating to Levy: (CGST & SGST): Scope of

supply, Tax liability on Mixed and Composite supply, Time of supply of goods and services, Value of taxable supply. E-way-Billing

**UNIT-V** ASSESSMENT AND RETURNS -Input tax Credit: Eligibility, Apportionment, Inputs on capital goods, Distribution of credit by Input Service Distributor (ISD) Furnishing details of outward supplies and inward supplies, First return, Annual return and Final return.

**Suggested Reading :**

1. Deloitte: GST Era Beckons, Wolters Kluwer.
2. Madhukar N Hiregange: Goods and Services Tax, Wolters Kluwer.
3. All About GST: V.S Datey - Taxman's.
4. Guide to GST: CA. Rajat Mohan,
5. Goods & Services Tax – Indian Journey: N.K. Gupta & Sunnania Batia, Barat's lication
6. Goods & Services Tax – CA. Rajat Mohan,
7. Goods & Services Tax: Dr. Sanjiv Agrawal & CA. Sanjeev Malhotra.
8. GST - Law & Practice: Dr. B.G. Bhaskara, Manjunath. N & Naveen Kumar IM,
9. Understanding GST: Kamal Garg, Barat's Publication.

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**B.COM PART III  
COMPULSORY CORE COURSE**

**TITLE OF THE PAPER**

**Group-II PAPER – II -MANAGEMENT ACCOUNTING (BCO304)**

**MAXIMUM MARKS 75**

**OBJECTIVE:** This course provides the students an understanding of the application of accounting techniques for management.

**Course Outcomes**

- To enable students understand financial statements & accounting methods and techniques used for decision making.
- To provide students advanced knowledge in management accounting tools like ratio analysis, fund flow analysis and cash flow analysis
- To provide through understanding of price level accounting.
- Use business finance terms and concepts when communicating.
- To knowledge about budget and budgetary control.

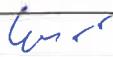
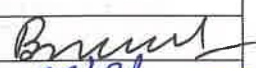
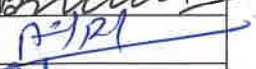
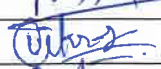
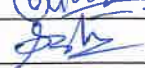
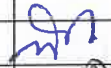

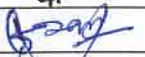


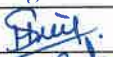

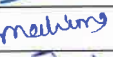


- UNIT-I** Management Accounting : Meaning, nature, scope, and functions of management Accounting; Role of management accounting in decision making; Management accounting vs financial accounting; Tools and techniques of management accounting; Financial statement; Objectives and methods of financial statements analysis; Ratio analysis; Classification of ratios - Profitability ratios, turnover ratios, liquidity ratios, turnover ratios; Advantages of ratio analysis; Limitations of accounting ratios.
- UNIT-II** Funds Flow Statement as per Indian Accounting Standard 3, cash flow statement.
- UNIT-III** Absorption and Marginal Costing : Marginal and differential costing as a tool for decision making - make or buy; Change of product mix; Pricing, Break-even analysis; Exploring new markets; Shutdown decisions.
- UNIT-IV** Budgeting for profit Planning and control: Meaning of budget and budgetary control; Objectives; Merits and limitations; Types of budgets; Fixed and flexible budgeting; Control ratios; Zero base budgeting; Responsibility accounting; Performance budgeting.
- UNIT-V** Standard Costing and Variance Analysis : Meaning of standard cost and standard costing; Advantages and application; Variance analysis - material; Labour and Overhead (Two-way analysis); Variances.

**Suggested Reading :**

1. Arora M.N. : Cost Accounting - Principles and Practice, Vikas, New Delhi.
2. Jain S.P. & Narang K.L. : Cost Accounting; Kalyani, New Delhi.
3. Anthony, Rogert & Reece, at al : Principles of Management Accounting; Richard Irwin Inc.

4. Horngren, Charles, Foster and Datar et al : Cost Accounting - A Managerial Emphasis; Prentice Hall, New Delhi.
5. Khan M.Y. and Jain P.K. : Management Accounting : Tata McGraw Hill, New Delhi.
6. Kaplan R.S. and Atkinson A.A. : Advanced Management Accounting; Prentice Hall India, New Delhi.
- 7- J.K. Agrawal & R.K. Agrawal : Jaipur (English & Hindi ).
8. Dr. M.R. Agrawal : Minakshi Prakashan Meruth.
9. Dr. S.P. Gupta - Agra (Hindi & English).

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**B.COM PART III**  
**ELECTIVE GROUP A (Finance Area)**  
**TITLE OF THE PAPER**

**PAPER-I FINANCIAL MANAGEMENT (BCOE305)**

**MAXIMUM MARKS 75**

**OBJECTIVE:** The objective of this course is to help students understand the conceptual framework of financial management.

**Course Outcomes**


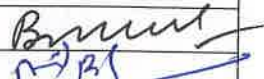

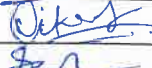



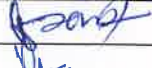


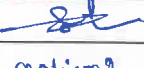




- To build a thorough understanding of the central ideas and theories of modern finance
- To relate theory to practice so that students learn the practical applications of Financial Management concepts.
- To provide students basic knowledge in cost of capital, working capital management and dividend policy decisions
- Use business finance terms and concepts when communicating.
- Explain the financial concepts used in making financial management decision.
- Use effective communication skills to promote respect and relationship for financial deals.

<b>UNIT-I</b>	Financial Management : Financial goals; Profit vs wealth maximization; Financial functions-investment, financing, and dividend decisions; Financial planning.
<b>UNIT-II</b>	Capital Budgeting : Nature of investment decisions, Investment evaluation criteria, payback period, accounting rate of return, net present value, internal rate of return Profitability index; NPV and IRR comparison.
<b>UNIT-III</b> Preference	Cost of Capital : Significance of cost of capital; Calculating cost of debt; shares, equity capital, and retained earnings; Combined (weighted) cost of capital. Operating and financial Leverage: Their measure; Effects on profit, analyzing alternate financial plans, combined financial and operating leverage.
<b>UNIT-IV</b>	Capital Structure: Theories and determinates. Dividend Policies: Issues in dividend policies; Walter's model; Gordon's model; M.M.Hypothesis, forms of dividends and stability in dividends, determinants:
<b>UNIT-V</b>	Management of Working Capital: Nature of working capital, significance of working capital, operating cycle and factors determining of working capital requirements, Management of working capital - cash, receivables, and inventories.

**Suggested Reading :**

1. Van Home J.C. : Financial Management and Policy; Prentice Hall of India, New Delhi.
2. Khan M.Y. and Jain P.K. : Financial Management, Text and Problems; Tata McGraw Hill, New Delhi.
3. Prasanna Chandra L Financial Management Theory and practice; Tata McGraw Hill, New Delhi.
4. Pandey I.M. : Financial Management Vikas Publishing Hous, New Delhi.
5. Brigham E.F. Gapenski L.C., and Ehrhardt M.C. : Financial Management - Theory And Practice; Harcourt College Publishers, Singapore.
6. Bhalla V.K. : Modern Working Capital Management, Anmol Pub. Delhi.

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**B.COM PART III**

**ELECTIVE GROUP A (Finance Area)  
TITLE OF THE PAPER**

**PAPER – II FINANCIAL MARKET OPERATIONS(BCOE306)**

**MAXIMUM MARKS 75**

**OBJECTIVE:** This course aims at acquainting the students with the working of financial markets in India.

**Course Outcomes**

- Student will able to understand the Indian banking system and describe the role of regulatory bodies in regulating how banks manage their capital.
- Student will able to describe the types of equity securities that companies can use to raise equity capital and how these securities can be listed and traded on the Indian Stock Exchange.
- Student will able to apply different company valuation techniques to determine share prices.
- Student will able to describe the characteristics of different types of debt securities and be able to price them.
- Student will able to describe different theories of how interest rates are determined and explain the relationship between the term to maturity, risk, and interest rates.  
Student will able to understand the mechanics and conventions of the foreign exchange market and the motivation of different participants in trading foreign currencies.


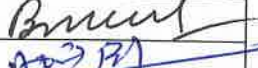



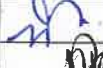
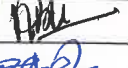
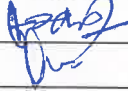
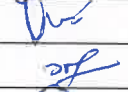


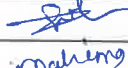
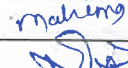


- UNIT-I** Money Market: Indian money market's composition and structure; (a) Acceptance houses, (b) Discount houses and (c) Call money market; Recent trends in Indian money market.
- UNIT-II** Capital Market : Security market - (a) New issue market, (b) Secondary market; Functions and role of stock exchange; listing procedure and legal requirements; Public issue - pricing and marketing; Stock exchanges - National Stock Exchange ,Bombay stock exchange
- UNIT-III** Securities contract and Regulations Act : Main provisions. Investors Protection : Grievances concerning stock exchange dealings and their removal; Grievance cells in stock exchanges; SEBI; Company Law Board; Press; Remedy through courts.
- UNIT-IV** Functionaries on Stock Exchanges : Brokers, sub brokers, market makers, jobbers, portfolio consultants, institutional investors, and NRIs.
- UNIT-V** Financial Services : Marchant banking - Functions and roles; SEBI guide-lines; Credit rating - concept, functions, and types.

**Suggested Reading :**

1. Chandler M.V. and Goldfeld S.M. : Economics of money and Banking, Harper and Row, New Delhi.

2. Gupta Suraj B. Monetary Economics; s. chand and Co. New Delhi.
3. Gupta Suraj B. Monetary Planning in India; Oxford, Delhi.
4. Bhole L.M. : Financial Markets and Institutions : Tata McGrow Hill, New Delhi.
5. Hooda R.P. : Indian Securities Market - Investors view point; Excell Books, New Delhi.
6. R.B.I. : Functions and Working.
7. R.B.I. : Report in Currency and Finance.
8. R.B.I. : Report of the Committee to Review the working of the Monetary system Chakravarty committee.
9. R.B.I. : Report of the Committee on the Financial System, Narsimham Committee.

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9	Nishit Sahu	
10	Somnath Dansena	

**B.COM PART III**

**ELECTIVE GROUP B (Marketing Area)**

**TITLE OF THE PAPER -**

**PAPER – I PRINCIPLES OF MARKETING(BCO307)**

**MAXIMUM MARKS 75**

**OBJECTIVE:**

The Objective of this course is to help students to understand the concept of marketing and its applications.

**Course Outcomes**

- Familiarization with Marketing Concepts and Philosophies.
- Ability to understand the changing Marketing Environment.
- Knowledge of different consumer and business buying behaviors.
- Familiarization with product related decisions.


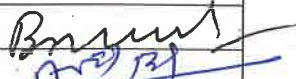
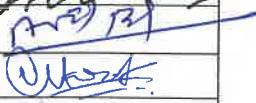

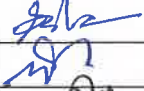

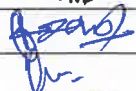







- UNIT-I** Introduction : Nature and scope of marketing; Importance of marketing as a business function, and in the economy; Marketing concepts - traditional and modern; Sellings. marketing; Marketing mix; Marketing environment.
- UNIT-II** Consumer Behaviour and Market Segmentation : Nature, scope, and significance of consumer behaviour; Market segmentation - concept and importance; Bases for market segmentation.
- UNIT-III** Product : Concept of product, consumer, and industrial goods; Product planning and development; Packaging role and functions; Brand name and trade mark; after sales service; Product life cycle concept. Price : Importance of price in the marketing mix; Factors affecting price of a product/service; Discounts and rebates.
- UNIT-IV** Distributions Channels and Physical Distribution; Distribution channels - Concept and role; Types of distribution channels. Factors affecting choice of a distribution channel; Retailer and wholesaler; Physical distribution of goods; Transportation, Warehousing, Inventory control; Order processing.
- UNIT-V** Promotion : Methods of promotion; Optimum promotion mix; Advertising media – their relative merits and limitations; Characteristics of an effective advertisement; Personal selling; Selling as a career; Classification of successful sales person; Functions of salesman.  
Recent development in marketing –social marketing, online marketing, Direct marketing , Services marketing, Green marketing.

**Suggested Reading :**

1. Philip Kotler : Marketing Management Englewood Cliffs; Prentice Hall, N.J.
2. William M. Pride and O.C. Ferrell : Marketing : Houghton - Mifflin Boston.
3. Stanton W.J. Etzel Michael J., and Walker Bruce J. Fundamentals of Marketing; McGrawHill, New York.
4. Lamb Charles W., Hair Joseph F. and McDaniel Carl : Principles of Marketing;

- South-Western-Publishing, Cincinnati, Ohio.
5. Cravens David W. Hills Gerald E., Woodruff Robert B : Marketing management : RichardD. Inwin, Homewood Illinois.
  6. Kotler Philip and Armstrong Gary : Principles of Marketing; Prentice Hall of India, NewDelhi.
  7. Dr. R.C. Agrawal, Agra.
  8. Dr. S.C. Saxena Agra.
  9. Dr. S.K. Jain, Hindi GranthAcademi. M.P.
  10. Dr. N.C. jain

BOS ACADEMIC YEAR 2023-24

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**B.COM PART III**  
**ELECTIVE GROUP B (Marketing Area)**  
**TITLE OF PAPER**  
**PAPER – II INTERNATIONAL MARKETING (BCO 308)**

**MAXIMUM MARKS 75**

**OBJECTIVE**

This course aims at acquainting student with the operations of marketing in international environment.

**Course Outcomes**

- To know the globalization concept
- To familiarize political and social environment
- To analyze the economic and technological environment
- To study institutional environment
- To identify legal and ecological factors affecting international business

- UNIT-I** International Marketing : Nature, definition, and scope of international marketing; Domestic marketing vs. International marketing; International environment external and internal.
- UNIT-II** identifying and Selecting Foreign Market: Foreign market entry mode decisions. Product Planning for international Market: Product designing; Standardization vs. adaptation; Branding and packaging; Labeling and quality issues; After sales service. International Pricing: Factors Influencing International price; Pricing process-process and methods; International price quotation and payment terms.
- UNIT-III** Promotion of Product/Services Abroad: Methods of international promotion; Direct mail and sales literature; Advertising; Personal selling; Trade fairs and exhibitions.
- UNIT-IV** International Distribution: Distribution channels and logistics decisions; Selection and appointment of foreign sales agents.
- UNIT-V** Export Policy and Practices in India: Exim policy - an overview; Trends in India's foreign trade; Steps in starting an export business; Product selection; Market selection; Export pricing; Export finance; Documentation; Export procedures; Export assistance and incentives.  
Marketing Control Process



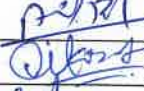
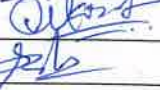


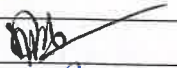








**Suggested Reading :**

1. Bhattacharya R.L. and Varshney B. : International Marketing Management; Sultan Chand, New Delhi.
2. Bhattacharya B. : Export Marketing Strategies for Success; Global Press, New Delhi.
3. Keegan W.J. : Multinational Marketing Management; Prentice Hall,

New Delhi.

4. Kriplani V. : International marketing; Prentice Hall New Delhi.
5. Taggart J.H. and Moder Mott. M.C.: The Essence of International Business; Prentice Hall New Delhi.
6. Kotler Phillip : Principles of Marketing; Prentice Hall New Delhi.
7. Fayer Weather John : International Marketing; Prentice Hall N.J.
8. Caterora P.M. and Keavenay S.M.: Marketing an international Perspective; ErwinHomewood, Illinois.
9. Paliwala. Stanely J. The Essence of International marketing; Prentice Hall, New Delhi.

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**B.COM PART III**

**ELECTIVE GROUP D (Money Banking & Insurance Area)**

**TITLE OF THE PAPER**

**PAPER – I FUNDAMENTAL OF INSURANCE (BCO309)**

**MAXIMUM MARKS 75**

**OBJECTIVE:**

This course enables the students to know the fundamentals of insurance.

**Course Outcomes**

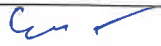
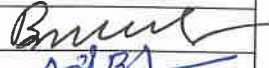

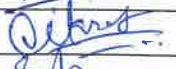







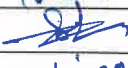
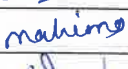


- Understanding the operations and working of insurance companies in India.
- Capability to assess the significance of online insurance.
- Understanding the functions and significance of Insurance in India.
- Knowledge regarding different models of insurance in India.
- Understanding of the different techniques of risk management in insurance sector.

- UNIT-I** Introduction to Insurance: Purpose and need of insurance; Insurance as a social security tool; Insurance and economic development.
- UNIT-II** Fundamentals of Agency Law: Definition of an agent; Agents regulations; Insurance intermediaries; Agents compensation.
- UNIT-III** Procedure for Becoming an Agent : Prerequisite for obtaining a license; Duration of license; Cancellation of incense; Revocation or suspension/termination of agent appointment; Code of conduct; Unfair practices. Functions of the Agent: Proposal form and other forms for grant of cover; Financial and medical underwriting; Material information; Nomination and assignment; Procedure regarding settlement of policy claims.
- UNIT-IV** Company Profile : organizational set-up of the company; Promotion strategy; Market share; Important activities; Structure; Product; Actuarial profession; Product pricing actuarial aspects; Distribution channels.
- UNIT-V** Fundamentals/Principles of Life insurance/ Marine /Fire /Medical/General Insurance; Contracts of various kinds; Insurable Interest.  
Online insurance procedure

**Suggested Reading :**

1. Mishra M.N. : Insurance Principle and Practice; S. Chand and Co., New Delhi.
2. Insurance Regulatory Development Act. 1999.
3. Life Insurance Corporation Act. 1956.
4. Gupta OS : Life Insurance; Frank brothers, New Delhi.
5. Vinayakam N., Radhaswamy and VasudevanSV : Insurance - Principles and Practice, S. Chand and Co. New Delhi.
6. Mishra MN : Life Insurance Corporation of India, Vols I, II & III; Raj Books, Jaipur.
7. BalchandShriwastava, Agra.
8. Dr. M.L. Singhai, RAmesh Book Depot, Jaipur.

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10	Somnath Dansena	

## B.COM PART III

### ELECTIVE GROUP D (Money Banking & Insurance Area)

#### TITLE OF PAPER –

#### PAPER –II MONEY & BANKING SYSTEM (BCO310)

MAXIMUM MARKS 75

**OBJECTIVE:** This course enables the students to know the working of the Indian Money & banking system.

#### Course Outcomes

- Understand the meaning of money, evolution, theory of money.
- Analyse the cause inflation and deflation , role of monetary policy and fiscal policy
- Understand money market and policies, impact, recent changes/trends.
- Describe the concept of public finance, taxation and types of taxation.
- To impart knowledge about the structure of development banks in India.
- Detailed understanding about the Banking Structure of the country and its recent developments.
- Understanding the operations and working of Indian Banking system in India.
- Understanding the functions and significance of RBI in India and banking regulation Act.

**UNIT-I** Money: Function, Alternative Measures to money supply in India - their different components. Meaning and changing relative importance of each.

**UNIT-II** Indian Banking System : Structure and organization of banks; Reserve Bank of India; Apex banking Institutions; Commercial banks; Regional rural banks; Cooperative banks; Development banks.

**UNIT-III** Banking Regulation Act, 1947 : History; Social control; Banking Regulation Act as applicable to banking companies and public sector banks; Banking Regulation Act as applicable to Cooperative banks.

**UNIT-IV** Regional Rural and Cooperative Banks in India: Functions; Role of regional rural and cooperative banks in rural India; Progress and performance.

**UNIT-V** Reserve Bank of India: Objectives; Organization; Functions and working; Monetary policy; Credit control measures and their effectiveness.

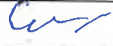
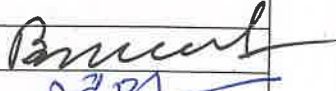


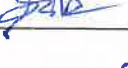
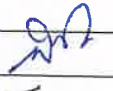

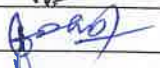






State Bank of India, Project History, Objectives, Functions & Organization working& progress. Internet banking system

#### Suggested Reading:

1. Basu A.K.: Fundamentals of Banking-Theory and Practice; A Mukherjee and Co., Calcutta.
2. Sayers R.S.: Modern Banking; Oxford University Press.

3. Panandikar S.G. And Mithani D.M.: Banking in India; orient Longman.
4. Reserve Bank of India: Functions and Working.
5. Dekock: Central Banking; Crosby lockwood Staples, London.
6. Tannan M.L. : Banking - Law and Practice in India : India Law House, New Delhi.
7. Knubchandani B.S.: Practice and Law of Banking; Macmillan, New Delhi.
8. Shekhar and Shekhar: Banking Theory and Practice; Vikas Publishing House, New Delhi.
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