### I Semester

<table>
<thead>
<tr>
<th>S.No</th>
<th>Paper code</th>
<th>Title</th>
<th>contact Hours</th>
<th>Credits</th>
<th>Internal</th>
<th>External</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>101</td>
<td>Business Environment</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>102</td>
<td>Managerial Economics</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>3</td>
<td>103</td>
<td>Corporate Financial Accounting</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>4</td>
<td>104</td>
<td>Quantitative Techniques</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>5</td>
<td>105</td>
<td>Organization Theory &amp; Behaviour</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>6</td>
<td>106</td>
<td>Seminars</td>
<td>1</td>
<td>1</td>
<td>50</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Total</strong></td>
<td><strong>25</strong></td>
<td><strong>26</strong></td>
<td><strong>150</strong></td>
<td><strong>400</strong></td>
<td><strong>550</strong></td>
</tr>
</tbody>
</table>

### II Semester

<table>
<thead>
<tr>
<th>S.No</th>
<th>Paper code</th>
<th>Title</th>
<th>contact Hours</th>
<th>Credits</th>
<th>Internal</th>
<th>External</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>201</td>
<td>Marketing Management</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>202</td>
<td>Financial Management</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>3</td>
<td>203</td>
<td>Human Resource Management</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>4</td>
<td>204</td>
<td>Principles and Practices of Banking</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>5</td>
<td>205</td>
<td>Principles and Practices of Insurance</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>6</td>
<td>206</td>
<td>Seminars</td>
<td>1</td>
<td>1</td>
<td>50</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Total</strong></td>
<td><strong>25</strong></td>
<td><strong>26</strong></td>
<td><strong>150</strong></td>
<td><strong>400</strong></td>
<td><strong>550</strong></td>
</tr>
</tbody>
</table>
### Course Structure of M.Com (Banking & Insurance) under CBCS

#### III Semester

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Paper code</th>
<th>Title</th>
<th>contact Hours</th>
<th>Credits</th>
<th>Internal</th>
<th>External</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>301</td>
<td>Advanced Financial Accounting</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>302</td>
<td>Information Technology</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>3</td>
<td>303</td>
<td>Indian Financial System</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>4</td>
<td>304</td>
<td>Regulation of Banking and Insurance</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>5</td>
<td>305</td>
<td>Corporate Tax Management</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>6</td>
<td>306</td>
<td>Seminars</td>
<td>1</td>
<td>50</td>
<td></td>
<td></td>
<td>50</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Total</strong></td>
<td><strong>25</strong></td>
<td><strong>26</strong></td>
<td><strong>150</strong></td>
<td><strong>400</strong></td>
<td><strong>550</strong></td>
</tr>
</tbody>
</table>

#### IV Semester

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Paper code</th>
<th>Title</th>
<th>contact Hours</th>
<th>Credits</th>
<th>Internal</th>
<th>External</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>401</td>
<td>Business Research Methods</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>402</td>
<td>Strategic Cost Management</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>3</td>
<td>403</td>
<td>Risk Management in Banking and Insurance</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>4</td>
<td>404</td>
<td>International Accounting</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>5</td>
<td>405</td>
<td>Management of Life and Non-Life Insurance</td>
<td>5</td>
<td>5</td>
<td>20</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>6</td>
<td>406</td>
<td>Seminars</td>
<td>1</td>
<td>50</td>
<td></td>
<td></td>
<td>50</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Total</strong></td>
<td><strong>25</strong></td>
<td><strong>26</strong></td>
<td><strong>150</strong></td>
<td><strong>400</strong></td>
<td><strong>550</strong></td>
</tr>
</tbody>
</table>


Suggested Readings

References

Suggested Readings


References


MASTER OF COMMERCE- FIRST SEMESTER (Banking & Insurance)  
103 – CORPORATE FINANCIAL ACCOUNTING

---

**Unit-I:** Company Accounts – Legal provisions relating to Company Accounts – Profit and Loss Account – Balance Sheet – Valuation of Shares and Goodwill – Methods(simple problems)


**Unit-III:** Inflation Accounting – Meaning – Need – Scope – Approaches –Current Cost Accounting – Current Purchasing Power (simple problems)


**Unit-V:** Accounting of Public utilities – Nature – Significance – Public utility Accounts — Fund Accounting- Double Accounting – Accounting of Electricity Undertakings including Distribution of Surplus (Simple Problems) –Human Resource Accounting – Approaches.

**Suggested Readings**


**References**


UNIT – II: **Theory of Probability and Probability Distributions:** Probability Meaning and definition of probability – Approaches – Axioms – Additive and Multiplicative theorems – Conditional probability theorem; **Bayes theorem:** Meaning and its application; **Theoretical frequency Distributions:** Classification – Binomial – Poisson – Normal Distributions (Theory and Problems).

UNIT – III: **Sampling and Testing of Hypothesis:** Sampling Meaning – Random and non-random sampling - Merits and demerits; **Hypothesis:** Meaning and steps in testing of hypothesis – Type I and Type II errors – Standard Error – Point and Interval estimates; **Testing of Hypothesis:** Sampling of Attributes – Sampling of Variables –**Parametric Tests** -Large Sample tests: Difference between means and Standard Deviation tests; **Small Samples Tests** – t-distribution and its application

UNIT - IV: **Analysis of Variance:** ANOVA - Meaning – Significance– **Classification of ANOVA:** One-way classification –Two-way classification (Problems).

UNIT – V: **Non-Parametric Tests:** Meaning – Difference between Parametric and Non-parametric tests –**Types of non-parametric tests:** One sample sign test -One sample run - The Mann Whitney U-test – Kruskal Wallis H-test; **Chi-square test:** Types of Association and Coefficients – Yule’s Coefficient - – Yates Correction – Coefficient of Contingency – Test for Goodness of Fit (Problems)

Suggested Readings

References


***

**MASTER OF COMMERCE- FIRST SEMESTER (Banking & Insurance)**

**105- ORGANISATION THEORY AND BEHAVIOUR**

---

**Unit I: Introduction to Organisation and Behaviour:** Organisation – Definitions and Characteristics 


**Suggested Readings**


**References**

**MASTER OF COMMERCE- SECOND SEMESTER (Banking & Insurance)**

**201 – MARKETING MANAGEMENT**

------------------------------------------------------------------------------------------------------------------------

**UNIT-I:** **INTRODUCTION:** Marketing Management – Definition – Core concepts – Nature, scope and importance of marketing – Evolution of marketing concepts – Role of marketing in economic development – Functions and tasks of marketing management – Marketing mix – Recent trends in marketing.

**UNIT-II:** **MARKET ANALYSIS** - Marketing environment – Macro and Micro components and their impact on marketing decisions- Competitive Marketing Strategies- Market Leader, Challenger, Follower and Nicher – STP marketing – Market segmentation – Concept – Bases and process – Target market selection – Positioning – Concept, bases and process - Consumer behavior- Concept - Factors influencing consumer behavior – Consumer buying decision process – Marketing research - Steps and process.


**UNIT-IV:** **PLACE DECISIONS** – Channels of distribution – Concept – Levels – Functions and types of distribution channels – Channel management decisions – Channel conflict – Channel cooperation – Retailing and wholesaling. Physical distribution decisions - Concept - Importance – Components of physical distribution (market logistics) – Market logistics decisions – Direct marketing – Major channels of direct marketing.


**Suggested Readings**


**References**


**MASTER OF COMMERCE- SECOND SEMESTER (Banking & Insurance)**

**202 – FINANCIAL MANAGEMENT**

---


**UNIT-IV:** DIVIDEND DECISION: Dividend Policy and Firm’s Value – Models in which Investment and Dividend Decisions are related- Walter and Gordon’s Models, Traditional Position, Miller and Modigliani Model(Simple Problems) - Financial Signaling; Dividend Decision – Types of Dividend, Stock Dividend, Stock-Splits, Bonus Shares, Share Repurchase and Managerial Considerations in Dividend Policy Formulation.

**UNIT-V:** WORKING CAPITAL MANAGEMENT: Working Capital Decision – Concept, Characteristics, Components, Operating Cycle, Cash Cycle, Determinants of Working Capital, and Estimation of Working Capital (Simple Problems); Cash and Liquidity Management – Objectives, Cash Budgeting – Cash Collection and Disbursement – Optimum Cash Balance, and Investment of Surplus Funds; Credit
Suggested Readings:

References:
Appraisal, Forced Choice Appraisal and Behaviourally Anchored Rating Scales-


Suggested Readings


References


MASTER OF COMMERCE - SECOND SEMESTER (Banking & Insurance)

204- PRINCIPLES AND PRACTICES OF BANKING

Class Hours: 5 ppw
 Credits: 5

Unit-I: Origin and Growth of Banking: Role and Functions of Banks – Organisational structure of Banking – Forms of Banking – Unit Banking, Branch banking, Group Banking, Chain Banking, Satellite and Affiliate Banking – Money Lenders & Indigenous Bankers – Growth of Banking Sector – Banking Sector Reforms.


Unit-III: Credit Management in Banks: Principles of Sound Bank Lending – Loan Policy – Credit Creation – Credit Appraisal – Private Sector Lending – Monitoring and Review of Loan Portfolio – Management of Non-Performing Assets (NPAs) – Classification of NPAs – Debt Restructuring.


Suggested Readings

References

**MASTER OF COMMERCE- SECOND SEMESTER (Banking & Insurance)**

205 - **PRINCIPLES AND PRACTICES OF INSURANCE**

---


**Suggested Readings**

**References**

M.com – III Semester (Banking and Insurance)

**301 – ADVANCED FINANCIAL ACCOUNTING**


**Unit-II: Statement of Changes of Financial Positions.**


**Unit-III: Banking Company Accounts II – Important Provision Concerning Conduct of Banking**
Business in India – Bankers Books – Preparation and Presentation of final Accounts of Banking Companies. (simple problems)

**Unit-IV:** Insurance Company Accounts I – Accounts of Life Insurance Business – Statutory and Subsidiary Books – Revenue Accounts – Balance Sheet – Ascertainment of Net Profit/Loss. (simple problems)

**Unit-V:** Insurance Company Accounts II – Accounts of General Insurance Business – Statutory and Subsidiary Books – Revenue Account – Balance Sheet – Ascertainment of Net Profit/Loss - Settlement of Claims and Claims Accounts. (simple problems)

**Reference Books:**
1. Jain and Narang, Accounting Part – I. Kalyani Publishing Ludhiana

**M.com – III Semester (Banking and Insurance)**

**302 – INFORMATION TECHNOLOGY**

**UNIT - I : Information Technology**


**UNIT - II : Data Communication and Management**


**UNIT - III : Database Management Systems**

Database Models - Creating and Managing Databases - Data Warehousing and Data Mining
Concepts and Applications.

UNIT - IV : Working with Office Productivity Software-I

MS-Office - Document Creation and Management through MS Word - Mail Merge - Spread Sheet Applications - MS Excel - Creation and Applications of Spread Sheets - Data Analysis and Management through Spread Sheets - Use of functions and diagrams. (Theory -8 hours and Practicals-10 Hours)

UNIT - V : Working with Office Productivity Software-II

Presentation Graphics through MS Power Point - Creation and Organisation of Slides - Organising presentation through Multimedia Files and Slides - Data Management through MS-Access - Database Creation-Table creation - Establishing relationships - Creation of forms and reports.

Suggested Readings:


M.com – III Semester (Banking and Insurance)

303 – INDIAN FINANCIAL SYSTEM

UNIT-1: Financial System

UNIT - II : Money Market
Functions - benefits - money market instruments - Treasury Bills market - Call/notice money market - commercial papers - certificate of deposits - commercial bills market - discount markets.

UNIT - III : Capital Market
Primary Markets: Initial Public Offer (IPO) - Follow on Public Offering (FPO) - Rights Issue -
Private Placements, Preference Issues - Book Building, American Depository Receipts (ADRs), Global Depository Receipts (GDRs), Foreign Currency Convertible Bonds (FCCBs).

UNIT - IV : Capital Market

UNIT - V : Regulatory Framework
RBI: Functions and Role - Monetary Policy. SEBI: Objectives, Powers and functions - SEBI Regulations relating to Capital Markets - Investors' Protection.

Suggested readings:


M.com – III Semester (Banking and Insurance)

304 – REGULATION IN BANKING AND INSURANCE

UNIT – I: RELATION BETWEEN BANKER AND CUSTOMER
138 – 142) the law relating to payment of customers cheque— rights and duties of paying banker and a collecting banker.


UNIT – III: CONTROL OF BANKS IN INDIA The role of banking institutions in the socio-economic development of the country- Advanced to priority sector and Credit Guarantee Scheme. i. Social Control of Banks. ii. Nationalisation of Banks. iii. Priority lending. iv. Protection of Depositors, Promotion of underprivileged classes, Development work and participation in national economy – Banking Sector Reforms (Bassel Norms) [Narshimam Committee Recommendations]

UNIT – IV : Life Insurance Corporation of India (LIC) – Objectives – Growth – Performance and Government Control and investment pattern of LIC


Suggested Readings:

1. M.L. Tannan, Tannan’s Banking Law and Practice in India (Eighth Edition-2008), India Law House, New Delhi, 2 volumes

M.com – III Semester (Banking and Insurance)

305 – CORPORATE TAX MANAGEMENT

Unit-I: Introduction: Significance of Corporate Taxation – Concepts and definitions of Corporate Income Tax – Assessee- Assessee in default-Previous Year-Assessment Year – Residential Status of Company-Incidence of Tax – Types of Companies for tax purpose – Incomes forming part of total income of a company — Exempted Incomes and Tax free incomes with special reference to corporate assessee. (Theory only)
Unit-II: **Corporate Taxation:** Computation of Income from House Property-Business-Capital Gains-Other Sources – Set-Off and Carry-Forward of losses – Deductions out of G.T.I. u/s. 80 applicable to companies – Computation of Total Income and tax liability of Company – Minimum Alternative Tax – Dividend Tax. (Problems with special focus on computation of total income and tax liability)

Unit-III: **Tax Planning – Financial Management Decisions:** Concept of tax planning; Tax avoidance and Tax evasion – Tax Management: Meaning and Scope of Tax Management – Implications of tax planning – Requisites of a successful tax planning – Methods of Tax Planning. (Theory only)


Unit-IV: **Tax Planning - Business Restructuring and Managerial Decisions:** Tax issues relating to Amalgamation of Companies: Meaning of Amalgamation under IT Act; Tax Concessions to Amalgamating Company; Tax Concessions to Amalgamated Company; Tax Concessions to the Shareholders of Amalgamating Company – Tax Issues relating to Demerger: Meaning of Demerger; Parties to Demerger; Tax Incentives in case of Demerger: Tax Incentives to Demerged Company-Tax Incentives to Shareholders-Tax Incentives to Resulting Company. (Theory only)

Tax considerations with reference to specific managerial decisions: Own or Lease-Tax considerations in Buy or Lease – Sale of Assets of Scientific Research – Make or Buy – Repair, Replace, Renewal or Renovation – Shut Down or Continue (Problems on tax planning with special focus on Buying Asset with Borrowing or Taking on Lease)

Unit-V: **Special Tax Provisions for Certain Undertakings:** Special provisions in respect of Newly established units in Special Economic Zones – Special Provisions in respect of Newly established 100% Export-oriented Undertakings – Undertakings engaged in Infrastructure, Telecommunication, Power Sector and Industrial Parks – Undertakings engaged in Development of SEZ – Undertakings located in backward Areas and Other Notified Areas – Capital Gains (Theory and Problems on Capital Gains investment)

**Suggested Readings:**

**M.com – IV Semester (Banking and Insurance)**

**401 – BUSINESS RESEARCH METHODS**

**Unit-I:** **Introduction**- Business Research: Definition-Types of Business Research. Scientific Investigation: The Building Blocks of Science in Research-The Language of Research: Concepts, Constructs, Definitions, Variables, Propositions and
Hypotheses, Theory and Models. Technology and Business Research: Information needs of Business - Technologies used in Business Research: The Internet, E-mail, Browsers and Websites.


Unit-IV: Collection and Analysis of Data -Sources of Data-Primary Sources of Data-Secondary Sources of Data - Data Collection Methods- Interviews: Structured Interviews and Unstructured Interviews-Face to face and Telephone Interviews-Observational Surveys- Questionnaire Construction: Organizing Questions-Structured and Unstructured Questionnaires – Guidelines for Construction of Questionnaires. Data Analysis: An overview of Descriptive, Associational and Inferential Statistical Measures.


Suggested Readings

M.com – IV Semester (Banking and Insurance)

402 - STRATEGIC COST MANAGEMENT


Unit-V: Quality Cost Management: Meaning, Definition, Quality Cost Measurement-Reporting Quality Costs-Quality cost information and Decision Making-Controlling Quality Costs-Environmental costs: Definition, Measuring and Controlling environmental costs,

Suggested Readings


M.com – IV Semester (Banking and Insurance)

403 – RISK MANAGEMENT IN BANKING


Reference Books:
5. Risk Management, Indian Institute of banking and finance MC Millioan.
M.com – IV Semester (Banking and Insurance)

404 – INTERNATIONAL ACCOUNTING

Unit- I: International Accounting – An overview- Definition, Scope of International Accounting Contributing Factors to the International Accounting- -Historical perspective, contemporary Perspective-Growth and spread of Multinational operations-Financial Innovation, Global Competition, Cross-Border-Merger and Acquisitions- Internationalization of capital Markets-International Accounting Standards Vs Indian Accounting standards.


Suggested readings:


5. Rathore, Shirin. International Accounting; Prentice Hall of India.

M.com – IV Semester (Banking and Insurance)

405 – MANAGEMENT OF LIFE AND NON-LIFE INSURANCE


Unit-III: Applications and Acceptance: Principles of good faith – Insurable Interest – Prospectus – Proposal forms and other related documents – Medical Examinations – Age proof, - Special reports – Medical report – IRDA Regulations on Management of Life Insurance Services/Products.


Reference Books:
5. Dr. P. Peria Swamy, Principles and Practice of Insurance, Himalaya Publications.