

M.Com Banking & Business Economics
SECOND SEMESTER
Paper 2.1 Principles & Practice of Insurance

M.M.100

Unit-I

Conceptual Framework- Risk, Peril, Hazard, Elements of Risk, Development life.

Unit -II

Structure of Indian Insurance Industry- Public, Private, Foreign Sector.

Unit- III

Principles and Practices of General Insurance- Meaning, Functions and types of General Insurance.

Unit-IV

Life Insurance- Broad classification of Life Insurance.Health Insurance Policy.

Unit-V

Legal Framework of Insurance- Insurance and Law of Contracts Interpretation of the contracts, Exclusion of coverage's.

Recommended Books:

1. Badla, Garg& Singh: Insurance, Fundamentals, Environment & Procedure Deep & deep Publications, New Delhi
 2. Ali.S. and Mohammed: Insurance in India Deep & Deep Publication, New Delhi
 3. Mathew : Insurance RBSA Publications, Jaipur
 4. Panda G.S; Principles & Practice of Insurance Kalyani Publication, New Delhi
 5. Periasamy : Principles & Practice of Insurance Himalya Publishing House, New Delhi.
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Paper 2.2-International Trade & Finance

M.M.100

Unit I

Need, Importance and Problems of International Trade; Advantages & Disadvantages of International Trade; Free Trade v/s Protection Trade; Tariff, Quota & Dumping.

Unit II

Foreign Aid- Problems and Future Prospects in Indian Economic Development; India's Foreign Trade- Introduction, Trends of Exports & Imports of India, Composition & Direction of India's Foreign Trade.

Unit III

Balance of Payments- Concepts of BOT & BOP, Components, Importance, Causes of Disequilibrium and Measures of Correction.

Foreign Exchange- Meaning, Types, Importance & Determination of Foreign Exchange Rate; Fixed & Flexible Exchange Rates- Merits & Demerits.

Unit IV

International Financial Institutions- IMF, IBRD, WTO; World Bank & its Affiliates; IFC & IDA; Objectives, Functions, Organizations, Achievements & Shortcomings of all International Financial Institutions.

Unit V

International set-up for Export Promotion- Export Promotion Measures, Export Promotion Councils, Commodity Boards, ECGC, IIFT & Export Houses.

Recommended Books

1. Trivedi, Jatana, Nagar; International Trade & Finance (Hindi & English).
2. Varghese SK; Foreign Exchange and Financing of Foreign Trade.
3. Lal GS; Financing of Foreign Trade & Foreign Exchange.
4. Andhey KK; Foreign Exchange Trade & Foreign Exchange.
5. Kuppu Swami; ABC of Foreign Exchange.
6. Francis Cherumilian; International Trade & Export Management.

Trivedi & Sharma; International Trade & Finance (Hindi).

Paper 2.3 - Financial Management

M.M.100

Unit- I

Meaning and concept of Financial Management; Traditional And Modern Approach, Finance Functions-Types, Functions Of Finance Executive In An Organization, Objectives Of Financial Management.

Unit-II

Capital Budgeting- Importance, Techniques Of Capital Budgeting, Discounted And Non-Discounted Methods, Choice Of Methods, Capital Retaining, Risk Evolution And Sensitivity Analysis.

Unit -III

Capital structure concept, Financial structure, Optimal Capital Structure, Determinants, Theories Of Capital Structure And Valuation. Leverages- Financial And Operating – EBIT- EPS Analysis.

Unit -IV

Dividend policy- Types, Types And Legal Provision Of Dividend, Theories Of Dividend Policy, Walter, Gordon Models And Hypothesis- Their Impact On Value Of Firm, Bonus Shares, Split Of Shares.

Unit-V

Working Capital Planning And Management: Banking Norms And Macro Approach, Management Of Cash, Receivables And Inventories.

Recommended Books:-

1. P. Mohan Rao: Financial Management Deep & Deep Publications, New – Delhi.
2. G. Sudarsana Reddy: Financial Management Himalaya Publications, New- Delhi.
3. Agarwal&Agarwal : Financial Management Ramesh Book Dept. , Jaipur.
4. Khan , M.Y. and Jain P. K. : Financial Management , Text & Problems , Tata McGraw Hill , New- Delhi.
5. Panday, I.M.: Financial Management, Vikas Publishing House , New- Delhi.
6. Parsanna Chandra: Financial Management Theory & Practice, Tata McGraw Hill, New – Delhi.
7. Financial Management :Rao , Apex Publisher, Udaipur.

Paper 2.4.- Financial Services Management

M.M.100

Unit- I

Introduction to Financial system, Function of Financial Services, Fund based activities, Non – fund activities, Modern activities.

Unit- II

Credit Rating :- Meaning and definition , Features of Credit Rating , Origin, Objectives and Significance of Credit Rating , Functions of Credit rating agencies, Advantages and disadvantage of Credit Rating.

Unit- III

Credit Rating in India An overview.

CRISIL Credit Rating symbols for Debenture, Fixed deposit and Short-term Instruments. Future of Credit Rating in India.

Unit- IV

Merchant Banking: Concept And Functions And Significance Merchant Banking in India , SEBI Guidelines, Code of Conduct for Merchant Bankers.

Unit – V

Depository Services: Meaning and Definition , Function of Depositors, Registration and Constituents of Depository Benefits of Depositories, Depository services in India.

Recommended Books:

1. Investment for beginners: V.A. Avadhani.
2. Mathur M. : Indian Financial System , Himanshu Publishing House, Udaipur.

Paper 2.5- Banking Law & Practice

M.M. 100

Unit-I

Banking Legislation in India- Reserve Bank of India Act-1934 Banking (Regulation) Act, 1994 Banking Companies (Acquisition undertaking and Transfer) 1970.

Unit-II

Definition of the term Banker And Customers- General Special Relationship Pass Book. Types Of Accounts And Their Operations – Types Of Customers (Practical Problems).

Unit- III

Negotiable Instruments, Concepts and Elements Types, Cheque, Bills, Promissory Notes, Crossing Endorsements Presentation (Elementary Knowledge) Paying And Collecting Banker.

Unit – IV

Investment and Lending Of Bank Funds, Principles Of Investments, Non Profitable And Profitable Investment In Fund (Cash Reserve, Statutory Reserves) Bankers Advance Against Marketable Securities.

Unit- V

Meaning and Characteristics, Nature, Personal Or Travellers Letters Or Credit Circular Letters Of Credit. Circular Notes, Circular Cheque, Travellers Cheque, Parties To Letter Of Credit. Procedure Of Opening A Letter Of Credit, Advantages Of Letters Of Credit.

Recommended Books:

1. P.N. Varsney : Banking Law and Practice.
2. Trivedi, Nagar, Bhatt: Banking Law and Practice.
3. S.R. Daver: Banking Law and Practice.
4. P.K. Shrivastav: Banking Theory and Practice.
5. Maliram Sharma: Banking VidhiAvamVyavhar.
6. B.M.L. Negam: Banking Law and Practice.

Paper 2.6- Economic Law

M.M. 100

Unit – I

Consumer Protection Act 1986. Intellectual Property Laws the Micro Small And Medium Enterprises Development Act 2006.

Unit- II

Foreign contribution (regulation) Act 1976- Introduction , Concept And Main Provisions , Foreign Exchange Management Act -1999- Introduction, Concept And Provision.

Unit – III

Foreign Trade policy 2009-2014- Introduction, Objectives, Main Provisions and Promotional Measures. Monopolies and Restrictive Trade Practices Act- 1969.

Unit – IV

Competition Act -2002- Introduction, Salient Features of the Act. Concepts and Provisions. Difference between MRTP Act and competition Act. Pollution Control and Environment Protection.

Unit –V

Prevention of Money Laundering Act Introduction, Concept And Process Of Money Laundering. Essential Commodities Act. 1955 Standards Of Weights And Measures Act 1976.

Recommended Books:

1. Economics Laws: Taxman Publishers.
2. Economic Labour Laws: SangeetKedia.
3. International economics : D.M. Mithani.
4. International Trade :Agarwal, M.D. (Hindi).