

T.Y.B.COM [HONOURS]
W.E.F 2013-2014
COMBINATION – III (BANKING AND INSURANCE)

Semester V

BC 3.63 INDIAN BANKING SYSTEM

Objective

This course enables the students to know the working of the Indian banking System.

Course Inputs

UNIT 1- Indian Banking System : Structure and Organization of banks, Reserve Bank of India, Apex banking institutions, Commercial banks, Regional rural banks, Co-operative banks, Development banks **35%**

UNIT – II State Bank of India: Brief History, Objective, Functions, Structure and organization, Working and Progress. **30%**

UNIT – III Banking Regulation Act, 1949 : History, Social control, Banking Regulation Act as applicable to banking companies and public sector banks, Banking regulation Act as applicable to Co-operative banks. **35%**

Suggested Readings.

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. **Tennan M.L : Banking Law and Practice in India; India Law House, New Delhi.**
7. **Khubchandani 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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Course Inputs

UNIT I – Regional Rural and Co-operative Banks in India : Functions, Role of regional rural and cooperative banks in rural India; Progress and performance. 35%

UNIT II – Reserve Bank of India : Objectives, Organization , Functions and Working, Monetary policy, Credit control measures and their effectiveness. 50%

UNIT III – Foreign Banks in India, Structure, Organization, Operation Growth, Vital share in Indian Banking sector, Foreign currency, Futures & Options, IMF, World bank. 35%

Suggested Readings.

1. **Basu A. K . Fundamentals of Banking – Theory and Practice; A Mukherjee and Co., Calcutta.**
2. **Sayers R.S : Modern Banking ; Oxford University Press.**
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T.Y.B.COM [HONOURS]**W.E.F 2013-2014****BC. 3.73 Fundamentals of Insurance****Semester V****Objective**

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

COURSE INPUTS

UNIT I – Introduction to Insurance : Purpose and need of Insurance, Insurance as a social security tool, Insurance and economic development **30 %**

UNIT II – Fundamentals of Agency Law: Definition of an agent , Agents regulations, Insurance intermediaries, Agents` compensation . **35%**

UNIT III—Procedure for becoming an Agent, Pre-requisite for obtaining a license, Duration of license, Cancellation of license, Revocation or suspension/ termination of agent appointment, Code of Conduct, Unfair practices **35%**

-- Case studies and Projects.

Suggested Readings

1. Mishra M. N: Insurance Principles 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 Vasudevan SV , 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.

T.Y.B.COM [HONOURS]**W.E.F 2013-2014****BC. 3.73 Fundamentals of Insurance****Semester VI****Objective**

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

COURSE INPUTS

UNIT I – 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. **30%**

UNIT – II Company Profile: Organizational set up of the company, Promotion Strategy, Market share, important activities , Structure , Product, Actuarial profession, Product pricing - actuarial aspects, Distribution Channels. **35%**

UNIT III – Fundamentals/ Principles of Life Insurance / Marine / Fire / Medical / General Insurance. Contracts of various kinds, Insurable Interest. **35%**

Suggested Readings

1. Mishra M. N: Insurance Principles 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 Vasudevan SV , 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.

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COMBINATION – IV (E - COMMERCE)

BC. 3.64 INTERNET AND WORLD WIDE WEB

Semester V

Objective.

This course aims at familiarizing the students with the basic concepts and ground rules of Internet and the various services it offers, including designing a website, security of data/ information on the Internet, and how to access information from depositories in the World Wide Web.

COURSE INPUTS

UNIT I – The mechanism of the Internet : Distributed computing, Client- server computing, Internet Protocol suite, Protocol stack , Open System Interconnection Reference Model (OSIRM) based on the International Organization for Standardization (ISO) (Application layer, presentation layer, session layer, transport layer network layer, data link layer and physical layer) ; TCP/ IP Protocol suite model, Mechanism of sending and receiving email. 30%

UNIT II—Internet Enabled Services : Electronic mail (E- mail) ; Usenet and Newsgroup, File Transfer Protocol (FTP), Telnet, Finger, Internet chat (IRC), Frequently asked questions (FAQ), The World Wide Web Consortium (W3C) – Origin and evolution, Standardizing the web, W3C members, W3C recommendations , Browsing and searching, Browsing and information retrieval, Exploring the World Wide Web, Architecture of World Wide Web, Hyperlink Markup Language (HTML), Hypertext Transfer Protocol (HTTP) , Address – URL. 35%

UNIT III – Designing Web Site/ Web page : WW Operations , Web Standards , HTML -- Concept and Version , Naming scheme for HTML documents, HTML editor, Explanation of the structure of the homepage, Elements in HTML documents, XHTML , CSS , Extensible Stylesheet Language [SXL] , Tips for designing web pages. 30 %

Suggested Readings

- 1. Agarwal Kamlesh. N. and Agarwal Deeksha: Bridge to the Online Storefront; Macmillan India ; New Delhi.**
- 2. Agarwal Kamlesh. N. and Agarwal Deeksha: Fatal Click : What to do when viruses size your computer; Macmillan India ; New Delhi.**
- 3. Philips Lee Anne : Practical HTML 4 ; Prentice Hall, New Delhi.**
- 4. Douglas E. Corner : The Internet Book; Prentice Hall, New Delhi.**
- 5. Minoli Daniel, Minoli Emma : Web Commerce Technology Handbook ; Tata McGraw Hill , New Delhi.**
- 6. Minoli Daniel, Internet & Intranet Engineering ; Tata McGraw Hill , New Delhi.**
- 7. Deitel Harvey M. and Deitel Paul J and Neito T.R : Complete Internet and World Wide Web Programming Training Course ; Prentice Hall, New Delhi.**

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COURSE INPUTS

UNIT I – Security of Data/ Information: Security, Network Security, PINA Factor - Privacy integrity, non- repudiation, authentication , SSL , Encryption , Digital signature, Digital certificate, Server security, Firewall , Password, Biometrics, Payment security, Virus protection , Hacking . **30%**

UNIT II – Web Browsing : Browsers, , Basic functions of web browsers, Browsers with advanced facility, Internet Explorer, Netscape navigator, Netscape Communicator . **35%**

UNIT III - Search Engine / Directories : Directory, General features of the search engines, Approaches to website selection ,Major search engines, Specialized search engines, Popular search engines / directories, Guidelines for effective searching , A general approach to searching. **35%**

Suggested Readings

- 1. Agarwal Kamlesh. N. and Agarwal Deeksha: Bridge to the Online Storefront; Macmillan India ; New Delhi.**
- 2. Agarwal Kamlesh. N. and Agarwal Deeksha: Fatal Click : What to do when viruses size your computer; Macmillan India ; New Delhi.**
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