SYLLABUS OF B.COM. (BANKING AND INSURANCE)  
AT DAYANAND COLLEGE OF COMMERCE, LATUR  
w.e.f. 2014-15

FIRST YEAR

Objectives:

- To acquaint the students with the fundamentals of banking.
- To develop the capability of students for knowing banking concepts & operations.
- To give through knowledge of banking operations.
- To enlighten the students regarding the new concepts introduced in the banking system.

First Sem.  
Paper – I  
FUNDAMENTALS OF BANKING –I

Unit One  
Evolution of banking

1.1 Origin of the Word Bank
1.2 Meaning and definition of bank.
1.3 Evolution of banking in the west.
1.4 Evolution of banking in India.

Unit Two  
Functions of Bank

2.1 Primary Functions  
A) Accepting deposits: Demand Deposits: Current & savings; Time deposits – Recurring & Fixed deposits.
B) Granting Loans & Advances- Term loan, Short-term credit, Overdraft, cash Credit, Purchasing & discounting of bills.
2.2 **Secondary Functions:**

A) Agency functions - payment & collection of Cheques, Bills & Promissory notes, Execution of standing instructions, Acting as a Trustee, Executor.

B) General Utility Functions: Safe Custody, safe deposit vaults, Remittances of Funds, Pension Payments, Acting as a dealer in Foreign exchange.

**Unit Three**

**Procedure for opening & operating of deposit account**


3.3 a) Closure of accounts

   b) Transfer of accounts to other branches

3.4 Types of account holders

   a) Individual account holders – Single or joint, Illiterate, Minor, Married women.

   Pardahnashin woman, Non-residents accounts

   b) Institutional account holders- sole Proprietorship firm, joints stock company Hindu Undivided family, Clubs, Associations & Societies & Trusts.

**Unit Four**

**Methods of Remittances**

4.1 Demand drafts, bankers, Cheques,

4.2 Mail transfer, Telegraphic transfer,

4.3 Electronic Funds Transfer.
Objectives:

1. To introduce the concepts of Life & General Insurance, Transport Travel & Tourism.

2. To make the students aware about the careers in the field of Insurance, Appropriate skills.

Unit I

Introduction To Insurance

Meaning & Definition of insurance type. Evolution and Importance of Life & general Insurance.

Role of Life Insurance & general Insurance in Pre& Post independents period – Government approach towards Insurance sector.

Unit II

General Insurance

Meaning - type- need- Scope - Principles- Functions of general Insurance.

Organisation & Administration of general insurance in India.

Unit III

Life Insurance

Meaning- Need & Principles of life insurance. Type of major policies. Working of life Insurance Corporation, Career options in insurance Business
Unit IV

Role of insurance in Logistic

Meaning & Imp. - Hazards - Protection - Social security - Type of Risks & Accidents - Procedure for Settlement of Claims.

List of Reference Books

Insurance:

5. Theory & Practice of Life Insurance – Mitra.
SECOND SEM.

Paper III

FUNDAMENTALS OF BANKING II

Unit One

Lending Principles Credit, Creation & Balance Sheet of a bank 16

1.1 Safety, Liquidity, Profitability, diversification of risks Conflict between liquidity & Profitability

1.2 Multiple Credit Creation: Process & Limitations

1.3 Balance sheet of a commercial bank

Unit Two

Negotiable Instrument

Definition, meaning & characteristics of promissory note, Bill of Exchange & cheque.

Types of cheques- Bearer, Ordered & Crossed

Types of crossing- general & Special

Unit Three

Endorsement

3.1 Definition & meaning of endorsement

3.2 Types of endorsement Blank, full or Special, Restrictive, Partial, Conditional, Sans Recourse, Facultative

3.3 Effects of endorsement.

Unit Four

Technology in Banking

4.1 Need & importance of technology in banking

4.2 ATM, Credit card, Debit card, tele banking- Net banking, SWIFT (Society for Worldwide Inter- bank Financial Telecommunication), Concept of core banking Solution.
Recommended Book

- Practice & Law of banking – G.S. Gill
- Banking: Law & practice – P.N. Varshney
- Banking: Theory & Practice – E. Gordon, K. Talraj
- Banking: Law & practice – in India- Tannan
- Banking: Law & practice –in India – Maheshwari
- Fundamentals of banking- Dr. G.V. Kayandepatil, Prof. B.R. Sangle Dr. G.T. Sangle, Prof. N.C. Pawar
- Banking: Law & practice –Prof. Mugle
- Banking & Financial system – Vasant Desai
- Banking: Theory & practice – K.C. Shekhar
- Fundamentals of banking- Dr. R.S.S. Swami
Paper IV

FUNDAMENTALS OF INSURANCE – II

UNIT - 1
Life insurance Scenario in India basic principle of insurance, Organizational Structure of Life Insurance business. Working of life insurance Business.

Unit -2
Types of life insurance policies- Whole life endowment, monkey back, Group insurance, Unit linked insurance polices, pension plan Role of insurance Agent, Field Officer, Surveyors assessor & responsibilities of insurer.

Unit – 3
Principles of general insurance Comparison between General & Life Insurance. Study & Scope of general insurance in India. Introduction to the marketing of general insurance business in India.

Unit -4
Role of general insurance company of India (GIC) Types of general insurance Fire, marine Motor, personal Accidents, Health, Engineering, Corp. Etc. Study of various policies and insurance cover study of risk factor & causes of insurance Claim.

Unit -5
Regulation of insurance Business in India insurance Regulatory development Authority (IRDA)

Recommended Books
3] Life insurance in India - G.R. Desai

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