

HINDUSTHAN COLLEGE OF ARTS & SCIENCE (AUTONOMOUS)
COIMBATORE- 641 028

B.COM (BANKING AND INSURANCE)

SCHEME OF EXAMINATIONS - CBCS PATTERN

(For the Students admitted from the Academic year 2016-2017 and onwards)

CODE NO.	SUBJECT	LECTURE HOURS/ WEEK	EXAM DURATION (HOURS)	MAX. MARKS			CREDIT POINTS
				IE	EE	TOTAL	
First Semester							
Part - I							
16LAT01/ 16LAH01/ 16LAM01/ 16LAF01	Tamil-I/ Hindi-I/ Malayalam – I/ French-I	6	3	25	75	100	3
Part - II							
16ENG01	English – I	6	3	25	75	100	3
Part - III							
16BAU01	Financial Accounting - I	6	3	25	75	100	5
16BAU02	Indian Banking system	6	3	25	75	100	4
16BAU03	Allied :Business Economics (Com)	6	3	25	75	100	4
Second Semester							
Part - I							
16LAT02/ 16LAH02/ 16LAM02/ 16LAF02	Tamil-II/ Hindi-II/ Malayalam-II/ French-II	6	3	25	75	100	3
Part - II							
16ENG02	English – II	6	3	25	75	100	3
Part - III							
16BAU04	Financial Accounting - II	6	3	25	75	100	5
18BAU05	Principles of Insurance	5	3	25	75	100	4
18BAU06	Allied : Business Communication (Com)	5	3	25	75	100	4
Part – IV							
16GSU01	Value Education – Human Rights	2	-	100	-	100	2
Third Semester							
Part - III							
16BAU07	Higher Financial Accounting	6	3	25	75	100	5
16BAU08	Banking Theory Law & Practice	6	3	25	75	100	4
16BAU09	Practical – I Computer Application - MS Office	5	3	40	60	100	3
16BAU10	Insurance Law and Regulation	6	3	25	75	100	4
16BAU11	Allied : Mathematics(Mat)	5	3	25	75	100	4
Part – IV							
16GSU02	Environmental Studies	2	-	100	-	100	2

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Fourth Semester							
Part - III							
18BAU12	Corporate Accounting - I	6	3	25	75	100	5
18BAU13	Marketing of Insurance Services	5	3	25	75	100	4
18BAU14	Insurance Risk Management	6	3	25	75	100	4
18BAU15	Foreign Exchange Management	6	3	25	75	100	5
16BAU16	Allied : Statistics(Mat)	5	3	25	75	100	4
Part - IV							
16GSU03	Skill Based Subject Internet Security	2	-	100	-	100	2
Part - V							
16GSU04	Extension Activity	-	-	100	-	100	2
Fifth Semester							
Part - III							
16BAU17	Cost Accounting	6	3	25	75	100	5
16BAU18	Corporate Accounting-II	6	3	25	75	100	5
16BAU19	Income Tax Law & Practice	6	3	25	75	100	5
16BAU20	Practical – II Computer Application - Tally & Internet	6	3	40	60	100	4
16BAU21	Elective I (a) Banking Technology Management (OR) (b) Development Banking	6	3	25	75	100	4
Part - IV							
16GSU05	Non-Major Elective General Awareness	-	-	100	-	100	2
16GSU06	Part - V Law of Ethics	-	-	100	-	100	2
Sixth Semester							
Part - III							
18BAU22	Management Accounting	6	3	25	75	100	5
18BAU23	International Banking	6	3	25	75	100	4
18BAU24	Financial Markets and Institutions	6	3	25	75	100	5
16BAU25	Indirect Tax	6	3	25	75	100	5
18BAU26	Elective II (a) General Insurance (OR) (b) Insurance Environment	5	3	25	75	100	4
16BAU27	Project Work	1	-	40	60	100	2
							140


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Code No.	Subject	Semester No
18BAU05	PRINCIPLES OF INSURANCE	II
Objective: To enable the students to know the principles of Insurance System Course Outcomes: <ul style="list-style-type: none"> • Explain the basics of Insurance • Chart out the practical aspects of Insurance. • Give a detailed account of the history of Insurance in India. • Give and account of the present state of the Indian Insurance Industry. • Discuss the advent of Introduction to Rural Insurance 		
Unit No.	Topics	Hours
I	Introduction Meaning, Definition of Insurance – Nature - Functions – Principles of Insurance - Kinds of Insurance – Advantages – Insurance organization in India - Globalization of Insurance.	12
II	Practical aspects of Life Insurance Introduction – Definition – Characteristics – Economic uses – Life Insurance Vs Non-Life Insurance - Life Insurance Basics - Life Insurance in India - Issue of Life Insurance Policy - Insurance Documents - Surrender value - Claim and Settlements.	12
III	Historical Framework Kinds of General Insurance – Fire Insurance: Meaning – Definition – Functions – Scope and Principles. Marine Insurance: Meaning - types – Procedure – Principles - Automobile Insurance - Health Insurance - Social Insurance.	12
IV	Indian Insurance Industry Registration and Licensing of Insurance - Insurance Intermediaries, Agents, Brokers, Surveyors and Loss Assessors - Third Party Administrators - Corporate Agents – Bank Assurance - Insurance Sectors reforms IRDA Act - Globalization and its Impact in India.	12
V	Introduction to Rural Insurance Regulatory, Requirements and Funding schemes - Kinds of policies - Claim Settlement Procedures for Rural Insurance – Miscellaneous insurance - rating aspects of Miscellaneous Insurance.	12

Text Book :

Dr. Gupta.P.K., "Insurance and Risk Management", Himalaya Publishing House Pvt. Ltd, Mumbai

Reference Books

1. Kapoor.N.D., "Mercantile Law", Sultan Chand & Sons (P) Ltd., New Delhi.
2. Periyasamy.P., "Insurance principle and practices", Himalaya Publishing House Pvt. Ltd, Mumbai
3. Mishra M.N., "Principles and Practices of Insurance", S.Chand & Company Ltd., New Delhi.
4. Panda G.S., "Principles and Practices of Insurance" Kalyani Publishers, New Delhi.
5. Harrington, Niehaus, "Risk Management and Insurance", McGraw Hill.
6. Dr. A. Murthy., "Principles and Practice of Insurance", Margham Publications.

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Code No.	Subject	Semester No.
18BAU06	BUSINESS COMMUNICATION	II
<p>Objective: To develop the written and oral Business Communication Skills.</p> <p>Course Outcomes:</p> <ul style="list-style-type: none"> • Understand the importance of Communication and its barriers in an organisation • Draft different types of letters • Write letters to different institutions and business houses • Prepare different types of reports in business • Explain the uniqueness and importance of oral communication in an organisation 		
Unit No.	Topics	Hours
I	Introduction to Communication Meaning – Importance of Effective Business Communication - Modern Communication Methods – Business Letters: Need – Functions - Kinds - Essentials of Effective Business Letters - Layout.	12
II	Business Correspondences Trade Enquiries - Orders and their Execution - Credit and Status Enquiries – Complaints and Adjustments - Collection Letters – Sales Letters – Circular Letters	12
III	Banking and Insurance correspondence Banking Correspondence - Insurance Correspondence - Agency Correspondence – Correspondence of company secretary including Minutes & Agenda .	12
IV	Communication through reports Essentials – Importance – Contents - Reports by individuals – Committees – Annual report – Application for appointment – Reference and appointment orders.	12
V	Internal communication Short speeches – Memo – Circulars – Notices – Explanations to superiors – Precise writing – Communication media –Merits of various devices, modern communication media and social media – Twitter – Facebook – WhatsApp - Video Conference etc.	12

Text Books:

Rajendra Pal & J.S.Koralahalli,, “Essentials of Business Communication”, Sultan Chand, New Delhi

Reference Books:

1. Ramesh .M.S., & C. C Pattanshetti, “Business Communication”, R.Chand & Co, New Delhi
2. Rodriguez.M.V., “Effective Business Communication Concept” Vikas Publishing Company, New Delhi.
3. Varinder Kumar ,” Business Communication”, Kalyani Publishers, New Delhi
4. Pillai .R.S., & Bagavathi, “Modern Commercial Correspondence”, S.Chand & Company, NewDelhi.
5. Jain .V.K., & Omprakash Biyani, “Business Communication”, S.Chand & Company, NewDelhi.

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Code No.	Subject	Semester No.
18BAU12	CORPORATE ACCOUNTING - I	IV
Objective: To give a comprehensive understanding of the system of Corporate Accounting and to impart knowledge related to solving the problems under company accounts.		
Unit No.	Topics	Hours
I	Shares Definition – Issue of Shares - Equity shares issued at par, at premium and at discount - Share Applications, Allotment, Calls, Forfeiture of shares, Re-issue of forfeited shares – Accounting entries - Under writing of Shares – Rights issue and Bonus shares - Redemption of Preference Shares - Conditions for Redemption	15
II	Debentures Issue of Debentures - Issue of Debenture at Discount - Interest on Debentures - Provision for Redemption of Debentures – Methods of Redemption of Debentures - Redemption out of profit, out of capital.	15
III	Final accounts of Company Profit prior to Incorporation – Final accounts of Company in New Format	14
IV	Valuation of Goodwill and Shares Need – Methods of valuation of Goodwill and Shares - Acquisition of Business.	14
V	Liquidation of Company Meaning of Liquidation – Order of Payments – Preferential Payments – Liquidators Final Statement of Account – Remuneration – Statement of Affairs and Deficiency Accounts.	14

Note : Distribution of Marks : Problems - 80% , Theory - 20% .

Text Book:

Reddy .T.S. & A. Murthy, "Corporate Accounting", Margham Publications, Chennai.

Books for Reference:

1. Jain .S.P., & K.L. Narang, "Advanced Accounting", Kalyani Publications, New Delhi.
2. Gupta .R.L., & M. Radhaswamy., "Corporate Accounts ", Theory Method and Application, Sultan Chand & Co.,
3. Arulanandam .M.A., Dr. K.S. Raman, "Advanced Accountancy, ", Himalaya Publications, New Delhi.
4. Shukla .M.C., T.S. Grewal & S.L. Gupta, "Advanced Accountancy", S. Chand & Co., New Delhi.
5. Pillai .R.S.N., Bagavathi & S. Uma., "Fundamentals of Advanced Accounting" S. Chand & Co., New Delhi.

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Code No.	Subject	Semester No.
18BAU13	MARKETING OF INSURANCE SERVICES	IV
Objective: To provide skills for evaluating competition and developing strategies of marketing of insurance services		
Unit No.	Topics	Hours
I	Service Marketing Introduction – Definition – Services -Types of services – Difference between Physical goods and services - Characteristics of services – Need for service Marketing -Nature of Service Marketing – Obstacles in service marketing- Marketing planning for services – Market Segmentation- Factors Influencing Segmentation - Marketing management process for services – Service marketing mix – Elements of service marketing mix.	12
II	Service Product Conceptualization of service concepts – Stages in new service development – Customers' Role in Service Delivery- Service life cycle concept - Pricing – Steps – Objectives of pricing – Factors affecting pricing decisions - Methods of pricing in services - Pricing strategies.	12
III	Service Marketing – Insurance Marketing Concepts – uses of Insurance services –Marketing Mix in the Insurance Services- Impact of technology –Marketing strategies of different Insurance Services and Businesses- e-insurance – MIS of insurance organization.	12
IV	Insurance Products Life insurance products – General insurance products - Typology of non-life insurance - Product planning and development – Product mix – Promotion mix – Fire insurance – Automobile insurance – Marine insurance – Health insurance.	12
V	Managing Service Quality Meaning-Service quality-Dimensions of service quality –Conceptual model of service quality-The Customer GAP-The Providers GAP - Service quality management –Measurement Service quality information systems- Problems of service quality control – Managing quality improvement – Guidelines for managing service competition.	12

Text Book:

Vasanthi Venugopal and Ragu V.N, *Services Marketing*, Himalaya Publishing House Pvt. Ltd, Mumbai

Dr. Keshav Bhargav, *Insurance marketing*, Astha Publishers & Distributors, New Delhi.

Reference Books

1. Harsh V. Verma., "Services Marketing", Pearson Education: New Delhi.
2. Vinnie Jauhari, *Services: Marketing & Management*, Oxford University Press, Mumbai
3. Insurance Institute of India – IC 31 – *Insurance Salesmanship*.
4. Jha S.M, "Services Marketing", Himalaya Publishing House Pvt. Ltd, Mumbai

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Code No.	Subject	Semester No.
18BAU14	INSURANCE RISK MANAGEMENT	IV
Objective: To provide an understanding of risk management approaches of insurance sector		
Unit No.	Topics	Hours
I	Understanding Risk Introduction to Risk Management – Concept of risk- Types of risk- Principles of risk management- Risk management process- objectives of risk	14
II	Risk aversion and demand for insurance By individuals- By corporations- Insurability of risk- contractual provisions- Legal doctrine- - Loss control –Risk retention and reduction decisions.	14
III	RBI Guidelines and Risk management Regulatory Framework- Capital Adequacy requirements- Risk Weighted Assets- The New Basel Capital Accord, Board for Financial Supervision- Risk Based Supervision- Risk Profiling – Strategy and Environment Risk- Organization Risk and Management Risk- Constitution of Risk Management System in Banks.	15
IV	Methods of Risk Models; Hedging; Sensitivity Analysis; Credit Scoring- Measurement of Operational Risk- Asset Liability Management (ALM) : RBI Guidelines- Volatility- Product Innovation- Purpose of ALM – ALM Information System.	15
V	Risk Management Environment Risk management environment- Insurance industry- functions and organisation of insurers- Government regulation of insurance sector- IRDA- Privatisation of insurance business in India- Changes in insurance act- insurance intermediaries insurance products pricing.	14

Text Book :

O.P. Agarwal., "Banking and Insurance", Himalaya Publishing House Pvt. Ltd, Mumbai.

Reference Books

1. Rejda, George E. "Principles of Risk Management & Insurance", Pearson: New Delhi.
2. Jyotsna Sethi and Nishwan Bhatia., "Elements of Banking and Insurance", Prentice Hall of India: New Delhi.
3. Gupta P.K., "Insurance & Risk Management", Himalaya Publishing House: Mumbai.
4. Joshi, Vasant C. & Joshi, Vinay V. "Managing Indian Banks: The Challenges Ahead", Response Books, New Delhi.
5. Insurance Institute of India – IC 86 – Risk Management.
6. Anand Ganguly, "Insurance Management", New Age International, 2002

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Code No.	Subject	Semester No.
18BAU15	FOREIGN EXCHANGE MANAGEMENT	IV
Objective: To impart knowledge on foreign exchange management and related legislations		
Unit No.	Topics	Hours
I	Foreign exchange Administration of Foreign Exchange – Foreign Exchange transactions – purchases and sales transactions – Authorized dealers – Foreign currency accounts –Multinational Banking. Balance of Payment Account: Concept and significance of balance of payments account; Current and capital account components and accounting system	16
II	Genesis of FEMA and repeal of FERA Comparison between FEMA 1999 and FERA 1973- Important sections of FEMA 1999 and subsequent amendments, schedules-I, II and III- Compounding provisions under FEMA and the effect of non-adherence to FEMA provisions	13
III	Foreign exchange market Functions – Exchange rates – Exchange quotations – spot and forward transactions – Merchant rates – TT Selling rate – TT Buying rate – Forward exchange contract – Features of Forward exchange contract – Options contract.	15
IV	Finance function & Foreign exchange risk and exposure Financial institutions in international trade. Nonresident accounts: Repatriable and non repatriable, significance for the economy and bank. External techniques of exposure management – Internal techniques of exposure management.	14
V	Inter Bank Deals Cover deals trading, SWAP Deals – Arbitrage operations – Managing foreign exchange reserves – Fiscal and Monetary policies in India- Devaluation–pros and cons.	14

Text Book: Jeevanandam C, "Foreign Exchange: Practice, Concepts", Sultan Chand & Sons (P) Ltd., New Delhi.

Reference Books

1. Shapiro, Alan C., "Multinational Financial Management", Prentice Hall, New Delhi.
2. Francis Cherunilam., "International Economics", Tata McGraw Hill Pub Ltd, New Delhi.
3. Ian H Giddy., " Global Financial Markets", AITBS Publishers and Distributors, New Delhi.
4. Vijayabhaskar P and Mahapatra B., "Derivatives Simplified", Response Books, Sage Publications, New Delhi.
5. Alok Goyal and Mridula Goyal, "Business Environment", V.K (India) Enterprises, New Delhi.

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Code No.	Subject	Semester No.
18BAU22	MANAGEMENT ACCOUNTING	VI
Objective: To impart knowledge in Management Accounting and to make them know about implication of Management techniques.		
Unit No.	Topics	Hours
I	Introduction to Management Accounting Management Accounting – Meaning – Objectives and Scope – Relationship between Management Accounting, Cost Accounting and Financial Accounting – Need and Significance of Management Accounting.	15
II	Financial Statement analysis and Ratio analysis Financial Statement analysis - Ratio analysis - Introduction –Advantages and Limitations of Ratio Analysis – Classification of Ratios - Analysis of liquidity – Solvency and Profitability Ratios – Construction of Balance Sheet.	15
III	Fund flow and Cash flow statements Fund Flow statement – Meaning – Schedule of changes in working capital - Preparation of Fund Flow Statement - Cash Flow statement – Preparation of Cash Flow Statement as per Accounting Standard 3.	14
IV	Marginal costing and Break Even Analysis Concept of Marginal Costing – Preparation of marginal costing statement – managerial applications – Break even analysis – Standard costing – variance analysis (Material and Labour only).	14
V	Budgeting Budgeting and Budgetary control – Classification of Budgets – Preparation of cash budget, sales budget, purchase budget, material budget and flexible budget – Performance Budgeting – Zero Base Budgeting (ZBB).	14

Note: Distribution of marks: Problems 80% and Theory 20%

Text book: Sharma & S.K.Gupta, "Management Accounting", Kalyani Publishers, New Delhi

Reference Books:

1. Maheswari .S.N., "Management Accounting", Sultan Chand & Sons, New Delhi
2. Ramachandran & Srinivasan, "Management Accounting", Sriram Publications, Trichy.
3. Jain .S.P. & K.L.Narang, "Cost and Management Accounting", Kalyani Publishers, New Delhi
4. Bhattacharya .S.K., "Accounting and Management", Vikas Publishing House, Chennai.
5. Reddy.T.S. & Y.Hariprasad Reddy, "Management Accounting" Margam Publications, Chennai
6. E.Gordon, N.Sundaram & M.Sriram, "Management Accounting" Himalaya Publishing House.

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Code No.	Subject	Semester No.
18BAU23	INTERNATIONAL BANKING	VI
Objective: To impart knowledge on International banking system		
Unit No.	Topics	Hours
I	Introduction to Banking & English Banking system Introduction: Importance of the study of Banking Systems. Importance of Developed Money Market in a Banking System. Bank of England, Origin and growth, organizational Structure, Functions, London Money Market, EURO Currency.	15
II	US Banking System Origin, Organizational Structure and Working, Unit Banking and factors for its growth in USA. New York Money Market– Constituents and working, Comparison between London Money Market and New York Money Market.	15
III	German and Japanese Banking System Deutsche Bundes Bank ‘German Central Bank’ – Organisation, structure and functions. Bank of Japan: Structure and Working, Commercial Banking system of Japan, Industrial Banking in Japan	14
IV	World Bank History – Objectives – Constitution – Members - Voting powers – Country assisting Strategies – Criticism	14
V	International Financial Institution: I.M.F. - Objectives, Functions, Assistance to India by this Institution.	14

Text Book : Saxena, K.B., "International Banking: Banking Theory and Principal Banking System", Himalaya Publishing House Pvt. Ltd, Mumbai

Reference Books

1. Singh & Chhabra, "Global Banking", Dhanpat Rai & Sons, New Delhi.
2. Hajela T.N., "Money, Banking & International Trade", Ane Books Pvt Ltd, New Delhi.
3. Narayanan Nadar. E, "Money and Banking", PHI Learning Pvt. Ltd., New Delhi.
4. Andrew W. Mullineux & Victor Murinde, "Handbook of International Banking", Edward Elgar, Cheltenham, UK
5. Irene Finel-Honigman & Fernando B. Sotelino, "International Banking for a New Century", Routledge, New York.

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Code No.	Subject	Semester No.
18BAU24	FINANCIAL MARKETS AND INSTITUTIONS	VI
Objective: To impart knowledge on financial markets and institutions		
Unit No.	Topics	Hours
I	Structure of Financial Markets Financial Markets – Structure of Financial Markets – Financial Investment – Money Market in India – Indian Capital Markets – Structure of Capital Market- Difference between Money Market and Capital Market – Classification and objectives of Indian Money Markets	15
II	New Issue Market Markets for Corporate Securities – New Issue Markets – Functions- Issue Mechanism – services of NIM – NIM Vs Secondary Market – Methods of Marketing securities – SEBI Guidelines for listed and Unlisted Companies – Intermediaries in NIM – Underwriters – Bankers to an Issue – Brokers to an Issue – Registrars to an Issue and Share Transfer Agents- Debenture Trustees.	14
III	Secondary Markets Secondary Markets – Stock Exchange – Role of Secondary Market – Trading in Stock Exchange – Various Speculative Transactions – Role of SEBI – Regulation of Stock Exchange - Over the Counter Exchange of India (OTCEI).	14
IV	Financial Intermediaries and other Institutions Banks as Financial Intermediaries – Commercial Banks Role in Financing- Merchant Banking – IDBI – IFCI – LIC – GIC – UTI – Mutual Funds – Investments Companies - National Securities Depository Limited (NSDL).	14
V	Source of Finance New Modes of Financing – Leasing as Source of Finance – Forms of leasing – Venture Capital – Dimension Functions – Venture Capital in India – Factoring – Types – Modus Operandi of Factoring – Factoring as Source of Finance – Securitisation of assets – Mechanics of Securitisation- Utility of Securitisation – Securitisation in India	15

Text Book:

R.M. Srivatsava, "Essentials of Business Finance" Himalaya Publishing House, New Delhi

Reference Books:

1. Santhanam B., "Financial Services" Margham Publications, Chennai
2. Gordon & Natarajan, "Financial Markets and Services" Himalaya Publishing House, New Delhi
3. Maheshwari S.N., "Principles of Financial Management" Sulthan Chand & Sons, Delhi
4. Pandey L.Y., "Financial Management" Vikas Publishing House, Chennai
5. Khan and Jain M.Y., "Financial Management" McGraw Hill Publications, Delhi
6. Dr. S. Gurusamy., " Financial Markets and Institutions" Tata McGraw Hill Publications, New Delhi

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Code No.	Subject	Semester No.
16BAU25	INDIRECT TAX	VI
Objective: To familiarize the students with GST.		
Unit No.	Topics	Hours
I	GOODS AND SERVICE TAX Indirect Tax – Meaning – Historical perspective of Indirect Tax – Evolution of GST - GST - Meaning - Need - Advantages and Limitations of GST - Constitution (101 st Amendment) Act 2016 – One Nation One Tax – Inter – state Vs intra – State Stock transfer – CGST, SGST, UTGST and IGST – Important Definition under CGST Law. – Global background – VAT – Meaning – VAT Applicable products.	15
II	REGISTRATION UNDER GST LAW Person not liable for registration – Compulsory registration – Procedure for registration – Deemed registration – Casual taxable Person – Non – resident taxable person – Cancellation Vs Revocation of registration.	14
III	LEVY AND COLLECTION OF TAX Supply – Scope of Supply – Composition and Mixed Supply – Composition Levy – Exemption tax – Person liable to pay tax – forward charge – Reverse charge – Rate of tax – Filing of Return under composition levy. GST on Exports.	14
IV	TIME AND VALUE OF SUPPLY AND INPUT TAX CREDIT Time of Supply – Place of supply – Value of supply – Input tax credit – Recovery of input tax – Input tax credit in special circumstances – input tax credit respect of goods send for job works – Distribution of credit by Input Service Distributor.	15
V	CUSTOMS LAW Introduction – Types of Duties – basic Customs Duty – IGST – Protective Duties – Safeguard duties – Countervailing duty – anti-dumping duty Valuation of Import and Export Goods – Baggage.	14

Text Book:

Dr.R.Parameswaran, CA P Viswanathan "Indirect Taxes, GST nad Customs Law", Kavim Publications, Coimbatore

Reference Books:

1. Dr.H.C.Mehrotra, V.P.Agarwal, Goods and Services Tax, Sahitya Bhawan Publications, Agra
2. Dr. Venkatesh Shantappa Katke, Goods and Services Tax (GST) In India, Laxmi Book Publications
3. Rakesh Garg, Sandeep Garg, Handbook of GST in India: Concept and Procedures, Bloomsbury India
4. Sareen V.K., Sharma Ajay, GST (Goods & Service Tax), Kalyani Publishers, Ludhiana
5. V.S.Datey, GST Ready Reckoner, Taxmann

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Code No.	Elective Subject – II (a)	Semester No.
18BAU26	GENERAL INSURANCE	VI
Objective: To understand the principles and concepts of General Insurance		
Unit No.	Topics	Hours
I	Introduction Meaning of General Insurance – Evolution and Growth of General Insurance- Types of General Insurance-The Principles of General Insurance – General Insurance Business (Nationalization) Act 1972 – Insurance Regulatory and Development Authority [IRDA] – Constitution, objectives, duties and powers of IRDA.	12
II	Marine Insurance & Fire Insurance Introduction – Nature– Kinds of Marine Insurance policies – Important clauses in Marine Policy. Fire Insurance: Introduction – Nature and uses of Fire Insurance Contract – Types of Fire Insurance policies. Specialized classes of General Insurance: Industrial all risk insurance – Aviation Insurance – Airline Insurance.	12
III	Motor Vehicle Insurance (both heavy and light vehicle) Various plans –Third party, personal accident etc. Property Insurance – Burglary, Building, Engineering Insurance and health Insurance.	12
IV	Miscellaneous Insurance Cattle Insurance – Public Liability Insurance – Sports Insurance – Money Insurance – Baggage Insurance – Neon Sign Insurance – (Householder’s Insurance – Banker’s Blanket policies) – Special Contingency policy – Executive Travel policy – Employer’s Liability policy – Natural and Agricultural Insurance Schemes.	12
V	New Insurance Schemes Income bonds-Terrorism Insurance- Single premium bonds- Building, Society Linked Saving Plans, ULIP Plans- Mutual Fund Plans along with Insurance-Contingent Business- Interpretation Insurance.	12

Text Book :

Mishra M.N, “Principles of Insurance”, S.Chand & Company Ltd., New Delhi.

Reference Books

1. Alka Mittal, Gupta, S L., “Principles of Insurance and Risk Management”, S.Chand & Company Ltd., New Delhi.
2. Inderjit Singh, Rakesh Katyal and Sanjay Arora, “Insurance Principles and Practices”, Kalyani Publishers, New Delhi.
3. Gupta P.K.; “Insurance and Risk Management”, Himalaya Publishing House Pvt. Ltd, Mumbai.
4. Insurance Institute of India, General Insurance.
5. General Insurance Vol.1, ICFAI Press, Hyderabad.

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