

॥ सा विद्या या विमुक्तये ॥



# स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड

“ज्ञानतीर्थ” परिसर, विष्णुपुरी, नांदेड - ४३१६०६ (महाराष्ट्र)

**SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY NANDED**

“Dnyanteerth”, Vishnupuri, Nanded - 431606 Maharashtra State (INDIA)

## ACADEMIC (1-BOARD OF STUDIES) SECTION

Phone: (02462) 229542

Website: www.srtmun.ac.in

E-mail: bos.srtmun@gmail.com

Fax : (02462) 229574

वाणिज्य व व्यवस्थापन विद्याशाखेतील येणाऱ्या (M.Com. II year Banking and Insurance या विषयांचा Skill Enhancement Course च्या अभ्यासक्रमास शैक्षणिक वर्ष २०२१-२२ पासून लागू करण्याबाबत.

### परिपत्रक

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, १९ जानेवारी २०२१ रोजीच्या विद्याशाखेच्या बैठकीतील शिफारशीप्रमाणे व मा. विद्यापरिषदेच्या दिनांक २२ जानेवारी २०२१ रोजी संपन्न झालेल्या बैठकीतील ऐनवेळचा विषय क्र.०८/५०-२०२१, अन्वये वाणिज्य व व्यवस्थापन विद्याशाखेतील M. Com. II, year Banking and Insurance. या विषयांच्या Skill Enhancement Course अभ्यासक्रमला मान्यात देण्यात येत आली आहे. शैक्षणिक वर्ष २०२१-२२ पासून लागू करण्यात येत आहे.

#### 1. M.Com. II, year Banking & Insurance (III & IV. Sem.)

सदरील परिपत्रक प्रस्तुत विद्यापीठाच्या www.srtmun.ac.in या संकेतस्थळावर उपलब्ध आहे. तरी ही बाब सर्व संबंधितांच्या निदर्शनास आणून द्यावे, ही विनंती.

ज्ञानतीर्थ' परिसर,  
विष्णुपुरी, नांदेड - ४३१ ६०६.  
जा.क्र.: शैक्षणिक-०१/परिपत्रक/एम.कॉम/SEC/  
२०२१-२२/२६००  
दिनांक : ०२.०३.२०२१.



स्वाक्षरित / -  
**सहाकुलसचिव**  
शैक्षणिक (१-अभ्यासमंडळ) विभाग

प्रत माहिती व पुढील कार्यवाहीस्तव :

- १) मा. अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- २) मा. सहयोगी अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- ३) मा. कुलसचिव यांचे कार्यालय, प्रस्तुत विद्यापीठ.
- ४) मा. संचालक, परीक्षा व मुल्यमापन मंडळ, यांचे कार्यालय, प्रस्तुत विद्यापीठ.
- ५) मा. संचालक, वाणिज्य व व्यवस्थापन संकुल, प्रस्तुत विद्यापीठ.
- ६) मा. प्राचार्य, संबंधित वाणिज्य व व्यवस्थापन महाविद्यालय, प्रस्तुत विद्यापीठ.
- ७) सहाय्यक कुलसचिव, पदव्युत्तर विभाग, प्रस्तुत विद्यापीठ.
- ८) सिस्टम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ यांना देवून कळविण्यात येते की, सदरील परिपत्रक विद्यापीठाच्या संकेत स्थळावर प्रकाशित करावे.



**SWAMI RAMANAND TEERTH  
MARATHWADA UNIVERSITY**  
Nanded-431606, Maharashtra State, India

**Model Curriculum  
Of  
Skill Enhancement Course (SEC)  
For  
M.Com. (Banking & Insurance)  
Semester III &IV**

**By**

**Dr. S. S. Agrawal,**

Member, Academic Council,

Chairman, Board of Accounts & Applied Statistics

Associate Professor & Head, Department of Commerce

Toshniwal Arts, Commerce & Science College,

Sengaon, Tq. Sengaon, Dist Hingoli- 431542

Skill Enhancement Course (SEC)  
for M.Com. S.Y. (Banking & Insurance)

III Semester

Choose one Subject from Following

1. E-Insurance
2. Principal of Insurance
3. E-Commerce

IV Semester

Choose one Subject from Following

1. Indian Banking System
2. E-Banking
3. Financial Literacy and Banking

**M.Com. II Year (III<sup>rd</sup> Semester)**  
**Skill Enhancement Course (SEC)**

**E-Insurance**

No. of Lectures	45
End of Semester (University Exam )	25 Marks
Practical (CA)	25 Marks
Total	50 Marks
Total Credit	02

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**Course Objectives**

- i) To develop awareness about Insurance
- ii) To know how to buy policy online
- iii) To develop knowledge about comparison of Insurance Policy online

**Utility:** - Adequate Knowledge about Information technology

**Prerequisite:** - basic knowledge of the computer, Internet

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**Unit: I Introduction to E-Insurance**

Introduction, Meaning, Definition, Importance of E-Insurance.

**Unit II: Online Insurance Search**

Meaning, searching Policy online, Different APP and website to compare policy

**Unit III: Purchasing Policy Online**

Meaning and Procedure to purchase policy online through online portal and app

**Unit IV: Payment of Policy Online**

Introduction to various methods of payment for purchasing or renewing policy online

**Reference Books**

- Chetan Shrivastava - Fundamentals of Information Technology –Kalyani Publishers, New Delhi.
- Dr. Jitendra Ahirrao - Information Technology - Kailash Publications, Aurangabad.
- Kapur V.K. - Computers & Information Technology - Sultan Chand & Sons, New Delhi.

**M.Com. II Year (III<sup>rd</sup> Semester)**  
**Skill Enhancement Course (SEC)**  
**Principal of Insurance**

No. of Lectures	45
End of Semester (University Exam )	25 Marks
Practical (CA)	25 Marks
Total	50 Marks
Total Credit	02

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**Course Objectives**

1. To familiarize the students with the basic principles of insurance
2. To aware the students with the practices which are takes place in the field of insurance

**Utility:** - Adequate Knowledge about Insurance

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**Unit I: Basics of Insurance:**

Insurance contract, Nomination and Assignment - Meaning, definition, Difference between Nomination and Assignment, various policy conditions. Premium – Methods of payment, importance of timely payment of insurance premium,

**Unit II: Life Insurance Business:**

Components, Essentials of Life Insurance Contract, Products of LIC – Introduction of Life Insurance Plans, Term Plans, whole Life Insurance Plans, Endowment, Organisation and Administration of LIC of India.

**Unit III: General Insurance Business:**

Meaning, Definition, role of general insurance, types of general insurance policies, GIC – Organisation and Administration, Role and Functions of GIC

**Unit IV: Claims and Settlement-**

Meaning, Definitions, Procedure for Claim, Types of Claims – Survival, Maturity, and Deathclaims. Documents required for Claim and Settlement.

**Reference Books:**

1. Modern Concepts of Insurance – M. N. Mishra – S. Chand Co. Ltd.
2. Insurance (Principles and Practices) – M.J. Mathew – RBSA Publishers, Jaipur
3. Principles and Practices of Insurance – Dr. P. Periasamy – Himalaya Publication house.
4. Insurance Management – S. C. Sahoo and S.C. Das – Himalaya Publication house.

**M.Com. II Year (III<sup>rd</sup> Semester)**  
**Skill Enhancement Course (SEC)**

**E-Commerce**

No. of Lectures	45
End of Semester (University Exam )	25 Marks
Practical (CA)	25 Marks
Total	50 Marks
Total Credit	02

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**Objectives:**

1. To understand the process of setting up an interactive website.
2. To understand the process of maintaining the security of E-commerce site.
3. To be able to work as a team
4. To be able to work with an online store and modify when necessary.

**Course Outcomes:**

1. It enables students to evaluate the information on the Need of business entity to adhere the E- Commerce.
2. The course is useful in application technologies and tools in commerce which are used to conduct the business.
3. E- commerce has posed the new issues in the development of Business informationsystems

**Prerequisites:**

LAN connection, Internet facility, Projectors, Computer system lab, E- resources.

**Unit I: Introduction**

Overview of E-Commerce, Concept, features, and functions of e-commerce, e-commerce practices v/s traditional practices, scope and limitations of e-commerce.

**Unit II: Fundamentals of E-Commerce:**

Definition and types of e-commerce: B2B, B2C, C2C, and P2P, B2B service provider, e-distributor, procurement and just-in-time delivery.

**Unit III: Infrastructure:**

Internet and its role in e-commerce, procedure of registering Internet domain, establishing connectivity to Internet, tools and services of Internet, procedure of opening e-mail accounts on Internet.

**Unit IV: E-Payment:**

Transactions through Internet, requirements of e-payment systems, functioning of debit and credit cards, pre and post payment services. Security of e-commerce: IT Act 2000, setting up Internet security, maintaining secure information, encryption, digital signature and other security measures.

**Suggested Reading Books:**

1. Kalakafa Winston Pearson - Frontiers of electronic Commerce 1996
2. P.T. Joseph S.J., E-Commerce, second edition PHI 2007, PHI Pvt. Ltd., New Delhi
3. Agarwal, K.N and Deeksha Ararwalar; Business on the Net; What's and How's of E-Commerce; Macmillan, New Delhi. 2006

**M.Com. II Year (IV<sup>th</sup> Semester)**  
**Skill Enhancement Course (SEC)**  
**Indian Banking System**

No. of Lectures	45
End of Semester (University Exam )	25 Marks
Practical (CA)	25 Marks
Total	50 Marks
Total Credit	02

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**Objectives:**

- a) To Create the awareness among the students of Indian banking system.
- b) To enables students to understand the Reforms & other developments in the Indian banking.
- c) To provide students insight into functions & Role of reserve Bank of India.

**Unit I**

**Structure & Role of Indian Banking System**

Structure of Indian Banking System Central bank - Commercial banks-Cooperative banks-Regional Rural Banks Local Area Banks: Difference Between scheduled & non-scheduled bank Role of banking system in the economic growth & development.

**Unit 2**

**Private sector Banks**

Private sector Banks in India: Their Progress & performance after 1969. Foreign banks in India: Their progress & performance, Regulation of Foreign bank in India.

**Unit 3**

**Nationalized Banks**

Social control over banks, Nationalization of banks - Arguments for & against Nationalization, Objectives of Mobilization, Create development & Priority sector Lending Lead Bank Scheme.

**Unit 4**

**State Bank of India**

Evolution of State Bank of India, Organization & Management of State Bank of India, Subsidiary Banks to State Bank of India. Role of State Bank of India: As an agent of the RBI as a commercial bank. It's Role in industrial finance, in foreign exchange business, in agricultural finance & rural development, & in assisting weaker sections of the Society Progress & Performance of State Bank of India.

**M.Com. II Year (IV<sup>th</sup> Semester)**  
**Skill Enhancement Course (SEC)**

**E-Banking**

No. of Lectures	45
End of Semester (University Exam )	25 Marks
Practical (CA)	25 Marks
Total	50 Marks
Total Credit	02

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**Objectives:**

- d) To Create the awareness among the students of E-Banking.
- e) To enables students to understand the Reforms & other developments in the e-banking.
- f) To provide knowledge about Net Banking, Phone Banking, USSD, UPI, E-Wallet

**Prerequisites:**

LAN connection, Internet facility, Projectors, Computer system lab, E- resources.

**Unit I Introduction to E-Banking**

Introduction, Meaning, Importance of E-Banking System, Different way to use E-Banking

**Unit II Online Account Opening**

Online Account opening procedure, way to register your bank account with UPI app

**Unit III Online Banking**

Use of Net Banking, Phone Banking, USSD, UPI, E-Wallet

**Unit IV Online Payment and Transaction**

Payment, Recharge, Reservation, Various Booking and Payment through different way of E-Payment



**M.Com. II Year (IV<sup>th</sup> Semester)**  
**Skill Enhancement Course (SEC)**  
**Financial Literacy and Banking**

No. of Lectures	45
End of Semester (University Exam )	25 Marks
Practical (CA)	25 Marks
Total	50 Marks
Total Credit	02

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Objectives- To make the students aware of the benefits of financial planning

**Unit: I – Basics of Savings and Investment:**

Why are investing and savings important? Savings Vs Investment, Power of Compounding, What should be the investment objectives? Risk and Return, Inflation effects on Investment, Investor's Age and Assets Allocation. Tax saving Schemes Government Schemes-National Saving Certificates, Public Provident Fund, Post Office Schemes, Equity Linked Savings Schemes, Retirement Benefits Schemes- NPS (New Pension System)

**Unit:-II- Banking Activities:**

Deposits and Types of Deposits-Saving Bank Accounts, Fixed Deposit Accounts, Recurring Deposit Account, Special Term Deposit Schemes, Loans and Types of loan advanced by Banks and Other secondary functions of Bank. Banking structure in India and Role of Reserve Bank of India

**Unit: III- Financial Markets:**

Capital Market Vs Money Market, Securities and its types, i.e., Equity, Debentures or Bonds, IPOs and FPOs, Mutual Funds, Types of Mutual Funds, Brokers, sub-brokers, Process for becoming a capital market investor

**Unit: IV- Protection Related products:**

Insurance Policies, Life Insurance, Term Life Insurance, Endowment Policies, Pension Policies, ULIP, Health Insurance and its Plans, Understanding of Ponzi Schemes

**Output:** It will make a more responsible individual with a disciplined approach to money and helps people from overspending and inculcates a habit of savings and investments.

**Books for References:**

1. Investment Planning by SEBI
2. Indian financial System, by T. R. Jain and R. L .Sharma, VK Global Publisher
3. Money and Banking by T. R. Jain and R. K. Kaundal, VK Global Publisher