

LECTURE PLAN

B.Com(H)

SEMESTER VI

FOR PRIVATE CIRCULATION

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LECTURE PLAN

PROJECT MANAGEMENT

B. COM- 302

COURSE OUTLINE
BCOM(H)- VI SEMESTER
PROJECT MANAGEMENT

BCOM- 302
L – 4 Credits – 4

OBJECTIVE:

The course aims at making the student understand the concept of project and its management by understanding the various tools and techniques that are used in managing a project from Planning to Control.

COURSE OUTCOMES: After completion of this course students will be able to:

- Possess a holistic, integrative view of Project Management and highlight the role of projects in modern day business organizations.
- Comprehend the scope, cost, timing, and quality of the project, at all times focused on project success as defined by project stakeholders.
- Understand the alignment of a project to the organization's strategic plans and business justification throughout its lifecycle.
- Identify project goals, constraints, deliverables, performance criteria, control needs, and resource requirements in consultation with stakeholders.
- Implement project management knowledge, processes, lifecycle and the embodied concepts, tools and techniques in order to achieve project success.

INTERNAL ASSESSMENT AND ASSIGNMENT

25 marks

1. Class Test-I - (Written Test)

15 marks

2. Class Assessment + Attendance

10 marks

COURSE CONTENTS

A. INTRODUCTION, PROJECT LIFE CYCLE, PROJECT ORGANISATIONAL STRUCTURE (14 Hours)

- Projects, Project management, Objectives and Importance of Project Management, Tools and Techniques for project management, Project Team, Roles and Responsibilities of Project Manager, Determinants of Project Success.
- Project Life Cycle: Phases of Project Life Cycle, Classification of Projects.
- Project Organizational Structure: Forms of organizational structure- Functional Organization, Project Organization, Matrix Organization.

B. TECHNICAL ANALYSIS, MARKET ANALYSIS AND NETWORK TECHNIQUES (14 Hours)

- Factors considered in Technical Analysis, Factors Affecting Selection of

Locations, Need for Considering Alternatives, Technology Selection, Sources of Technology, Appropriate Technology.

- Market Analysis: Conduct of Market Survey, Characterization of Market, Market Planning (Introductory aspects only).
- Network techniques: Network Analysis, Programme Evaluation and Review Technique (PERT), Critical Path Method (CPM), Identifying critical path, Probability of completing the project within given time, Project Cost Analysis, Project Crashing (Simple problems only).

C. FINANCIAL ESTIMATES AND PROJECTIONS

(14 Hours)

- Feasibility Study, Types of Feasibility Study, Steps of Feasibility Study, Importance of Financial Feasibility, Components of Cost of project and its Estimation (Introductory aspects only).

D. PROJECT EVALUATION AND CONTROL, SOCIAL COST BENEFIT ANALYSIS, EMERGING CONCEPTS AND ISSUES IN PROJECT MANAGEMENT

(14 Hours)

- Project Monitoring and Controlling, project Evaluation, Post Project Evaluation (Post Audit), Abandonment Analysis.
- Social Cost Benefit analysis: Social Cost, Social Benefit.
- Emerging Concepts and Issues in Project Management: Role of Information Technology in project Management, Future of Project Management.

STUDY MATERIAL FOR THE SUBJECT

Following will be the study material for topics of Project Management and students are advised to go through the material for thorough understanding of the subject. The students are expected to actively participate in the discussions in the class, so that they may be able to gain insight and develop skills for handling inter personal and group processes, in addition to familiarize themselves with concepts and theories.

MAIN TEXT BOOKS

- 1. Author's Name(s):** Prasanna Chandra
Title: Planning, Analysis, Selection, Financing, Implementation, and Review
Edition: 8th **Year:** 2014
Publisher: McGraw Hill Education (ibid 1)
- 2. Author's Name(s):** Jeffry K. Pinto
Title: Project Management
Edition: 1st **Year:** 2009 Reprint
Publisher: Pearson Education (ibid 2)

REFERENCE BOOKS

- 1. Author's Name(s):** Panneerselvam. R. and Senthilkumar. P
Title: Project Management
Edition: 1st **Year:** 2009 Reprint
Publisher: Prentice Hall of India Pvt. Ltd (ibid 3)
- 2. Author's Name(s):** Sadhan Choudhury
Title: Project Management
Edition: 2nd **Year:** 2011
Publisher: McGraw Hill Education (ibid 4)
- 3. Author's Name(s):** Dr. Bhavesh M. Patel
Title: Project Management: Management: Strategic Financial Planning Evaluation and Control
Edition: Revised Edition **Year:** 2018
Publisher: Vikas Publishing House (ibid 5)

E BOOK:

<https://www.projectsmart.co.uk/docs/21-ways-to-excel-at-project-management.pdf>

JOURNALS

1. International Journal of Construction in Project Management
2. International journal of managing Projects in Business
3. International Journal of Project Management
4. The journal of modern project management
5. International Journal of Project Organization and Management.
6. Project Management Journal- Wiley Online library.

WEBSITES & LINKS:

1. <http://www.ijirt.org/Article?manuscript=100389>
2. https://www.researchgate.net/publication/282210826_Project_management_for_academic_research_projects_Balancing_structure_and_flexibility
3. <https://lup.lub.lu.se/search/ws/files/4293873/7767270.pdf>
4. https://www.mtf.stuba.sk/buxus/docs/doc/casopis_Vedecke_prace/SN/Samakova_Koltnerova_Rybansky.pdf

LECTURES 1-3

INTRODUCTION TO PROJECT MANAGEMENT

OBJECTIVE:

To make the students well versed with the meaning & importance of the concept of Project Management in today's dynamic environment.

CONTENTS:

- Projects, Project management,
- Objectives and Importance of Project Management.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER QUESTIONS: Q 1, 4,6,

LONG ANSWER QUESTIONS: Q 1,2,5

SUGGESTED READINGS:

TEXT BOOK:

1. ibid 2, Page No. 1-10

ARTICLE:

1. Kerzner, H. (2019). Using the project management maturity model: strategic planning for project management. Wiley.

LECTURES 4 – 7

TOOLS AND TECHNIQUES FOR PROJECT MANAGEMENT

OBJECTIVE:

To make the students well versed with the concept of Project Management Life Cycle and explain the four phases.

CONTENTS:

- Tools and Techniques for project management,
- Project Team,
- Roles and Responsibilities of Project Manager,
- Determinants of Project Success.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 1 – 12,

LONG ANSWER TYPE QUESTIONS: Q 1 – 10, 19-21,

SUGGESTED READINGS:

REFERENCE BOOKS:

1 ibid 2, Chapter 12

2 ibid 4, Chapter 10

ARTICLES:

1. CMA Satya S Mahasuar “Cost Excellence: An Advanced cost Management Tool” The Management accountant, Volume 51, No.11, November 2016, Pages 19-24.
2. Talib, F, Rahman, Z and Quereshi, M.N.: A study of total quality management and supply chain management practices, International journal of productivity and performance measurement, Vol. 60, No. 3, pp. 268-288.
3. Liu, L. I., Yang, J., Yin, C., & Wang, Y. (2019). The Determinants of Green Crowdfunding Project Success: Evidence from Environmental Sustainability Projects.

LECTURES 8– 11

PROJECT LIFE CYCLE

OBJECTIVE:

To make the students well versed with the meaning of feasibility study and types of feasibility studies and how to forecast the demand.

CONTENTS:

- Phases of Project Life Cycle,
- Classification of Projects.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER QUESTIONS: Q 1, 2, 18

LONG ANSWER QUESTIONS: Q 1, 2

SUGGESTED READINGS:

REFERENCE BOOKS:

1. ibid 4, Pg No 80-85
2. ibid 3, Pg No 253 - 261

ARTICLE:

1. Biygautane, M, Neesham, C & Al-yahya, K.O. (2019). Institutional entrepreneurship and infrastructure public-private partnership (PPP): Unpacking the role of social actors in implementing PPP projects. *International Journal of Project Management*, 37(1), 192-219.

LECTURES 12 – 15

PROJECT ORGANIZATIONAL STRUCTURE

OBJECTIVE:

To make the students well versed with the concept of forms of organizational structure- Functional Organization, Project Organization, Matrix Organization.

CONTENTS:

- Forms of organizational structure
- Functional Organization,
- Project Organization,
- Matrix Organization.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 1 – 12,

LONG ANSWER TYPE QUESTIONS: Q 1 – 10, 19-21,

SUGGESTED READINGS:

REFERENCE BOOKS:

1. ibid 2, Chapter 12
2. ibid 4, Chapter 10

ARTICLES:

1. CMA Satya S Mahasuar “Cost Excellence: An Advanced cost Management Tool” The Management accountant, Volume 51, No.11, November 2016, Pages 19-24.
2. Talib, F, Rahman, Z and Quereshi, M.N.: A study of total quality management and supply chain management practices, International journal of productivity and performance measurement, Vol. 60, No. 3, pp. 268-288.
3. Gentile-Lüdecke, S., de Oliveira, R. T., & Paul, J. (2019). Does organizational structure facilitate inbound and outbound open innovation in SMEs? Small Business Economics, 1-22.

UNIT II

LECTURES 16 - 22

TECHNICAL ANALYSIS

OBJECTIVE

To make the students well versed with the meaning of Technical Analysis and need of proper Technical Analysis before starting any project.

CONTENTS:

- Factors considered in Technical Analysis,
- Factors Affecting Selection of Locations,
- Need for Considering Alternatives,
- Technology Selection,
- Sources of Technology,
- Appropriate Technology.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER QUESTIONS: Q 1 - 8

LONG ANSWER QUESTIONS: Q 9 - 11

SUGGESTED READINGS:

TEXTBOOK:

1. ibid 1, Pg No 5.1-5.15

LECTURES 23- 29

MARKET ANALYSIS

OBJECTIVE

To make the students understand the concept of Market Analysis and market planning.

CONTENTS:

- Conduct of Market Survey,
- Characterization of Market,
- Market Planning (Introductory aspects only).

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER QUESTIONS: Q 11 - 14

LONG ANSWER QUESTIONS: Q 11

SUGGESTED READINGS:

REFERENCE BOOK:

1. ibid 4, Pg No 94-117

LECTURES 30- 35

NETWORK TECHNIQUES

OBJECTIVE:

To make the students understand the process of estimating the cost of project and understand the various techniques of Network Techniques.

CONTENTS:

- Network Analysis,
- Programme Evaluation and Review Technique (PERT),
- Critical Path Method (CPM),
- Identifying critical path,
- Probability of completing the project within given time,
- Project Cost Analysis,
- Project Crashing (Simple problems only).

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER QUESTIONS: Q 3, 4, 8, 9, 10, 12, 24

LONG ANSWER QUESTIONS: Q 5, 8, 15, 19, 20, 24

SUGGESTED READINGS:

REFERENCE BOOKS:

1. ibid 3, Pg No 262 – 272
2. ibid 3, Pg No 273 – 281
3. ibid 4, Pg No 22.1 -22.33

ARTICLE:

1. Ahmed, F. (2018). Impact of Critical Path Method (CPM) Of Scheduling on On-Time Completion of Transportation Projects.

UNIT III

LECTURES 36 – 42

FINANCIAL ESTIMATES AND PROJECTIONS

OBJECTIVE:

To make the students well versed with the meaning of feasibility study and types of feasibility studies and how to forecast the demand.

CONTENTS:

- Feasibility Study,
- Types of Feasibility Study,
- Steps of Feasibility Study,
- Importance of Financial Feasibility,
- Components of Cost of project and its Estimation (Introductory aspects only).

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER QUESTIONS: Q 9-13, 15, 17, 18

LONG ANSWER QUESTIONS: Q 9, 21, 25

SUGGESTED READINGS:

REFERENCE BOOKS:

1. ibid 3, Pg No 79-88
2. ibid 4, Pg No 31-45
3. ibid 5, Pg No 195 - 222

ARTICLE:

1. Wang, Y, Liu, Y & Canel, C. (2018). Process coordination, project attributes and project performance in offshore-outsourced service projects. International Journal of Project Management, 36(7), 980 – 991.

UNIT IV

PROJECT EVALUATION AND CONTROL, SOCIAL COST BENEFIT ANALYSIS, EMERGING CONCEPTS AND ISSUES IN PROJECT MANAGEMENT

LECTURE 43-47

OBJECTIVE:

Project Risk Management is one of the ten areas in which a project manager must be competent. It is the process of identifying, analyzing and then responding to any risk that arises over the life cycle of a project to help the project remain on track and meet its goals.

CONTENTS:

PROJECT EVALUATION AND CONTROL

- Project Monitoring and Controlling,
- project Evaluation,
- Post Project Evaluation (Post Audit),
- Abandonment Analysis.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 15-22

LONG ANSWER TYPE QUESTIONS: Q 12-19

SUGGESTED READINGS:

REFERENCE BOOKS:

- 1 ibid 2, Chapter-12
- 2 ibid 4, Chapter 16

ARTICLE:

1. Amer, N., Okasha, A., & Arafa, A. (2019). Enhancing Planning, Monitoring And Controlling Of Road Construction Projects In Egypt.

LECTURES 48-52

SOCIAL COST BENEFIT ANALYSIS:

OBJECTIVE:

Optimal performance is sustainably achieving multiple, often conflicting, objectives of a project under changing conditions. It encompasses the process of measuring project management performance, defining project management's three fundamental functions and describing the key activities involved in implementing each of these functions

CONTENTS:

- Social Cost Benefit analysis:
- Social Cost,
- Social Benefit.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 1-14

LONG ANSWER TYPE QUESTIONS: Q 1-3

SUGGESTED READINGS:

REFERENCE BOOKS:

- 1 ibid 1, Chapter-14
- 2 ibid 4, Chapter 16

ARTICLES:

1. Florio, M., & Pancotti, C. (2019). The Economics of Physics: The Social Cost-Benefit Analysis of Large Research Infrastructures. In Oxford Research Encyclopedia of Physics.
2. Zaib Nisa, Usma Javed and Hira Akhtar “Impact of Project performance measurement system on project success: a study based on NGO sector of pakistan”, International journal of sciences: Basic and Applied Research, Vol.22, No.2, pp. 280-88.

LECTURES 53-56

EMERGING CONCEPTS AND ISSUES IN PROJECT MANAGEMENT:

OBJECTIVE:

Optimal performance is sustainably achieving multiple, often conflicting, objectives of a project under changing conditions. It encompasses the process of measuring project management performance, defining project management’s three fundamental functions and describing the key activities involved in implementing each of these functions

CONTENTS:

- Role of Information Technology in project Management,
- Future of Project Management.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 1-6

LONG ANSWER TYPE QUESTIONS: Q 7-12

SUGGESTED READINGS:

REFERENCE BOOKS:

- 1 ibid 1, Chapter-23
- 2 ibid 4, Chapter 16

ARTICLE:

1. Fewings, P., & Henjewe, C. (2019). Construction project management: an integrated approach. Routledge.

LECTURE PLAN

GOODS AND SERVICE TAX

B.COM - 304

COURSE OUTLINE
B.COM(HONS)-VI SEMESTER
GOODS AND SERVICE TAX
B.COM (HONS)-304

COURSE OBJECTIVE:

Credits: 4

The basic objective of this paper is to acquaint the students about the introduction of GST in India and the replacement of all indirect taxes with GST to make India at a level playing field with outside world.

COURSE OUTCOME: After completion of this course students will be able to

- Understand all fundamentals of GST.
- Describe the principles of the GST and the relevant rules.
- Interpret and illustrate the circumstances in which entities are required to get registered and liable to pay GST.
- Understand implementation of GST in India.
- Learn and demonstrate the implication of GST in Indian economy

INTERNAL ASSESSMENT AND ASSIGNMENT

25 Marks

1. Class Test - Written Test
2. Class Assessment- (Individual Presentations/Viva-Voice/Projects/Reports/Written Assignments/Project/Group Discussions.
3. Attendance

COURSE CONTENTS:

UNIT I

(14 Hours)

- 1 GST in India-Constitutional Provisions of Indirect Taxes
- 2 Supply
- 3 Mixed and Composite Supply
- 4 Services under GST
- 5 Levy and Charge of GST
- 6 Procedure for Registration
- 7 Person and Taxable Person
- 8 Payment of Tax

UNIT II

(14 Hours)

- 1 Assessment of Tax
- 2 Tax Invoice
- 3 Credit and Debit Notes
- 4 Accounts and Records

- 5 Input Tax Credit
- 6 Place and Time of Supply
- 7 Valuations and Exemptions
- 8 Job Work

UNIT III

(14 Hours)

- 1 Steps to file returns and their due dates
- 2 Tax Collection at source
- 3 Demand and Recovery
- 4 Inspection
- 5 Search
- 6 Seizure
- 7 Arrest
- 8 Advance Ruling
- 9 Appeals
- 10 Revisions

UNIT – IV

(14 Hours)

- 1 Audit
- 2 Offences and Penalties
- 3 Refunds
- 4 Activities or transactions which shall be treated neither as supply of goods nor as supply of services
- 5 Role of GST Practitioner

STUDY MATERIAL FOR THE SUBJECT

Following will be the study material for the subject Environmental Science and students are advised to go through the material for thorough understanding of the subject.

MAIN TEXT BOOKS:

- 1 **Author's Name(s):** Haldia A.
Title: GST made easy
Edition: I Year: 2017
Publisher: Taxman Publications (ibid 1)
- 2 **Author's Name(s):** Singh A.
Title: Goods and Services Tax made simple
Edition: I Year: 2018
Publisher: Centex Publications (ibid 2)

REFERENCE BOOKS:

1. **Author's Name(s):** C.A. Dr. Ruchi Kansal
Title: Goods and Service Tax
Edition: I Year: 2019
Publisher: Sun India's Publications (ibid 3)
2. **Author's Name(s):** Datey V S.
Title: All about GST – A Complete guide to model GST Law
Edition: V Year: 2016
Publisher: Taxman Publications (ibid 4)
3. **Author's Name(s):** Gupta K Atul
Title: GST- Concept and Roadmap
Edition: I Year: 2016
Publisher: GST- Concept and Roadmap (ibid 5)
4. **Author's Name(s):** Ahuja Girish & Gupta Ravi
Title: GST
Edition: 1st Edition **Year:** 2019
Publisher: Maximax Publishing House (ibid 6)

E-BOOKS:

- <https://cleartax.in/s/gst-book-online-pdf>
- <https://www.gstindia.com/gst-e-book-1st-feb-2019-8th-edn/>
- <https://www.gstindia.com/e-book-on-gst/>
- <https://www.zoho.com/in/books/gst/ebooks.html>

JOURNALS:

- International Journal of Management
- International Journal of Trade, Economics and Finance
- Taxation for developing countries, Handbook of Development Economics, Elsevier
- NIVESHAK

UNIT I

LECTURES 1-2

INDIRECT TAXES

OBJECTIVE:

The objective of these lectures is to gain an understanding of the concepts relating to indirect taxes and types of indirect taxes.

CONTENTS:

- Meaning and Types of Indirect Taxes
- Person and Taxable Person

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 1,2.

LONG ANSWER TYPE QUESTIONS: Q 1, 6, 7.

SUGGESTED READINGS:

TEXT BOOK:

1. ibid 1 Page 1–50

REFERENCE BOOKS:

1. ibid 3 Page 1-30
2. ibid 6 Page 1-40

ARTICLE:

- 1 Pandey, P (2017). The Impact of Indian Taxation system on its Economic Growth. SSARSC International Journal of Management, Volume 3 Issue 1, January-June 2017, ISSN 2349-6975. http://www.ssarsc.org/documents/2management_final_article24417.pdf

LECTURES 3-5**CONCEPT OF GOODS AND SERVICE TAX****OBJECTIVE:**

The objective of these lectures is to make the students understand the concept of Goods and Service Tax and the procedure for registration for GST.

CONTENTS:

- Constitutional Amendment of GST
- Features of GST
- Importance and benefits of GST
- Difference between GST and other Taxes
- Migration to GST
- Services under GST
- Exempted List; Rate Structure under GST
- Levy and Charge of GST
- Concept of IGST; CGST; SGST and its calculation with working examples.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 5, 6, 7, 8, 10, 14, 15

LONG ANSWER TYPE QUESTIONS: Q 8, 9, 14, 17, 16

SUGGESTED READINGS:**TEXT BOOK:**

- 1 ibid 2, Page 6.1-6.19

ARTICLE:

- 1 Dr. R. Vasanthgopal (2011), “GST in India: A Big Leap in the Indirect Taxation System”, International Journal of Trade, Economics and Finance, Vol. 2, No. 2, April 2017.

LECTURES 6-8

SUPPLY

OBJECTIVE:

The objective of these lectures is to make the students aware about the intricacies of the concept of supply and composite and mixed supply.

CONTENTS

- Supply
- Composite Supply
- Mixed Supply

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 4,5, 7, 8.

LONG ANSWER TYPE QUESTIONS: Q 17, 18, 19.

SUGGESTED READINGS:

REFERENCE BOOK:

- 1 ibid 3 page 1.16-1.28

ARTICLE:

- 1 Leonard F.S. Wang, Chenhang Zeng, Qidi Zhang, Indirect taxation and undesirable competition, Economics Letters, Volume 181,2019, Pages 104-106, ISSN 0165-1765, <https://doi.org/10.1016/j.econlet.2019.05.010>.(<http://www.sciencedirect.com/science/article/pii/S0165176519301697>)

LECTURES 9-11

LEVY AND CHARGE OF GST

- Services under GST
- Exempted List; Rate Structure under GST
- Levy and Charge of GST
- Concept of IGST; CGST; SGST and its calculation with working examples.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 4,5, 7, 8.

LONG ANSWER TYPE QUESTIONS: Q 17, 18, 19.

SUGGESTED READING:

REFERENCE BOOK:

1. Ibid 3 page 1.16-1.28

LECTURES 12-14

REGISTRATION

OBJECTIVE:

The objective of these lectures is to make the students aware about the procedure of registration.

CONTENTS

- Registration of dealers under GST
- Procedure for obtaining registration certificate

SUGGESTED READING:

REFERENCE BOOK:

1. Ibid 3, Page 3.1-3.18

UNIT II

LECTURES 15-16

ASSESSMENT OF GOODS AND SERVICE TAX AND EXEMPTIONS

OBJECTIVE:

The objective of these lectures is to make the students understand the ASSESSMENT of IGST, CGST and SGST.

CONTENTS:

- Exempted List of GST
- Rate Structure under GST
- Concept of IGST
- Concept of CGST
- Concept of SGST and its calculation with working examples.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 1,10, 15, 18, 25

LONG ANSWER TYPE QUESTIONS: Q 6 to 8, 12, 18 to 24

SUGGESTED READINGS:

TEXT BOOK:

1. ibid 4, Page 4.1-4.4

ARTICLE:

- 1 Ballard, C., Shoven, J., & Whalley, J. (1985). General Equilibrium Computations of the Marginal Welfare Costs of Taxes in the United States. *The American Economic Review*, 75(1), 128-138. Retrieved from <http://www.jstor.org/stable/1812708>.

LECTURES 17-19

OBJECTIVE:

The objective of these lectures is to make the students understand the concept of tax invoice, credit notes and debit notes.

CONTENTS:

- **INVOICES UNDER GST**
- Tax Invoice
- Credit and Debit Notes
- Accounts and Records

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 5, 6, 7, 8, 10, 14, 15

LONG ANSWER TYPE QUESTIONS: Q 8, 9, 14, 17, 16

SUGGESTED READINGS:

REFERENCE BOOK:

1. ibid 3, Page 4.6-4.15

ARTICLE:

- 1 Saurabh Gupta, Madhur Gupta, How once Impossible GST has become Inevitable for India? NIVESHAK, Volume 7 Issue 1, January 2014, pp. 26-28

LECTURES 20-25

VALUATION OF SUPPLY

OBJECTIVE:

The objective of these lectures is to make the students understand the place, time and valuation of supply.

CONTENTS:

- Place of Supply
- Time of Supply
- Valuation of supply

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 5, 6, 7, 8, 10, 14, 15

LONG ANSWER TYPE QUESTIONS: Q 8, 9, 14, 17, 16

SUGGESTED READINGS:

REFERENCE BOOK:

- 1 ibid 3, Page 5.1-7.6

ARTICLES:

1. Empowered Committee of Finance Ministers (2009). First Discussion Paper on Goods and Services Tax in India, the Empowered Committee of State Finance Ministers, New Delhi.
2. Mr. Pranav Mukherjee, Finance Minister of India, Speech at the Union Budget 2010-11, February 26, 2010, available at <http://www.thehindu.com/business/Economy/article113901.ece>

LECTURES 26-28

INPUT TAX CREDIT

OBJECTIVE:

The objective of these lectures is to gain an understanding of the input tax credit mechanism and about job work.

CONTENTS

- Input Tax Credit
- Job Work

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 3, 6, 12, 13.

LONG ANSWER TYPE QUESTIONS: Q 2, 10, 12.

SUGGESTED READINGS:

REFERENCE BOOK:

1. ibid 3 Page 4.20-4.23

ARTICLE:

- 1 Ehtisham Ahmad, Nicholas Stern, Chapter 20 Taxation for developing countries, Handbook of Development Economics, Elsevier, Volume 2, 1989, Pages 1005-1092, ISSN 1573-4471, ISBN 9780444703385, [https://doi.org/10.1016/S1573-4471\(89\)02007](https://doi.org/10.1016/S1573-4471(89)02007)
<http://www.sciencedirect.com/science/article/pii/S1573447189020073>

UNIT - III

LECTURES 29-35

RETURNS

OBJECTIVE:

The objective of these lectures is to make the students understand the concept of Returns, Tax Collection at Source, demands and recovery.

CONTENTS:

- Steps to file returns and their due dates
- Tax Collection at source
- Demand and Recovery

SUGGESTED READINGS:**REFERENCE BOOK:**

1. ibid 3 Page 10.1-10.13

ARTICLES:

- 1 Ballard, C., Shoven, J., & Whalley, J. (1985). General Equilibrium Computations of the Marginal Welfare Costs of Taxes in the United States. *The American Economic Review*, 75(1), 128-138. Retrieved from <http://www.jstor.org/stable/1812708>.

LECTURES 36-38**INSPECTION AND SEARCH****OBJECTIVE:**

The objective of these lectures is to make the students understand the concept of Returns, Tax Collection at Source, demands and recovery.

CONTENTS:

- Inspection
- Search
- Seizure
- Arrest

SUGGESTED READING:**REFERENCE BOOK:**

- 1 ibid 3 Page 10.1-10.1

LECTURES 39-42

ADVANCE RULING, APPEALS AND REVISIONS

OBJECTIVE:

The objective of these lectures is to make the students understand the concept of Returns, Tax Collection at Source, demands and recovery.

CONTENTS:

- Procedure of Advance Ruling
- Appeals to High Court
- Appeals to Supreme Court
- Revisions under Gst

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 5, 6, 7, 8, 10, 14, 15

LONG ANSWER TYPE QUESTIONS: Q 8, 9, 14, 17, 16

SUGGESTED READINGS:

TEXT BOOK:

- 1 ibid 2, Page 6.1-6.19

ARTICLE:

- 1 Dr. R. Vasanthagopal (2011), “GST in India: A Big Leap in the Indirect Taxation System”, International Journal of Trade, Economics and Finance, Vol. 2, No. 2, April 2011.

UNIT – IV

LECTURES 43-45

AUDITS AND OFFENCES

OBJECTIVE:

The objective of these lectures is to make the students understand the concept of audit.

CONTENTS:

- Implementation of GST
- Types of Audit under GST

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 5, 6, 7, 8

LONG ANSWER TYPE QUESTIONS: Q 8, 9, 14

SUGGESTED READING:

TEXT BOOK:

1. ibid 2, Page 6.1-6.19

LECTURES 46-49

OBJECTIVE:

The objective of these lectures is to make the students understand the concept of penalties, offences and penalties.

CONTENTS

- Penalties and appeals under GST
- Activities to be considered as offences under GST in India.

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 10, 14, 15

LONG ANSWER TYPE QUESTIONS: Q 15, 16, 17.

SUGGESTED READINGS:

TEXT BOOK:

1. ibid 2, Page 6.1-6.19

REFERENCE BOOK:

1. ibid 4, Page 200-220

ARTICLE:

- 1 Saurabh Gupta, Madhur Gupta, How once Impossible GST has become Inevitable for India? NIVESHAK, Volume 7 Issue 1, January 2017, pp. 26-28

LECTURES 50-53**REFUNDS****OBJECTIVE:**

The objective of these lectures is to make the students understand the concept of refunds that can be claimed under GST.

CONTENTS:

- Time Limits of refund
- Types of refund
- Procedure for submitting refund application
- Withholding Refund

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 5, 6, 7, 8, 10, 14, 15

LONG ANSWER TYPE QUESTIONS: Q 8, 9, 14, 17, 16

SUGGESTED READINGS:**TEXTBOOK:**

- 1 ibid 2, Page 10.22-10.37

ARTICLE:

1. Empowered Committee of Finance Ministers (2009). First Discussion Paper on Goods and Services Tax in India, the Empowered Committee of State Finance Ministers, New Delhi.

LECTURES 54-56

ROLE OF GST PRACTITIONER

OBJECTIVE:

The objective of these lectures is to make the students understand the concept of activities or transactions which neither shall be considered as supply of goods nor as services and the role of GST practitioner.

CONTENTS:

- Activities or transactions which shall neither be considered as supply of goods nor as services
- Role of GSTP
- Eligibility to become GSTP
- Responsibilities to be covered under the aspect of GSTP

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 5, 6, 7, 8, 10, 14, 15

LONG ANSWER TYPE QUESTIONS: Q 8, 9, 14, 17, 16

SUGGESTED READINGS:

TEXT BOOK:

1 ibid 2, Page 10.35-10.37

LECTURE PLAN

E-COMMERCE

B.COM -306

COURSE OUTLINE
B.COM(H) - VI
E-COMMERCE – B.COM(H) 306

L - 4 Credits - 04

OBJECTIVES:

The course imparts understanding of the concepts and various application issues of e-commerce like Internet infrastructure, security over internet, payment systems and various online strategies for e-business.

COURSE OUTCOMES: After completion of this course students will be able to

- Define and differentiate various types of Ecommerce.
- Describe Hardware and Software Technologies for Ecommerce.
- Explain payment systems for E - commerce.
- Describe the process of Selling and Marketing on web.
- Define and Describe E-business and its Models and various E-commerce Strategies.

INTERNAL ASSESSMENT AND ASSIGNMENT

25 Marks

1. Class Test-I – (Individual Presentation+ Class Assessment)	10 Marks
2. Class Test-II - (Written Test)	10 Marks
3. Attendance	05 Marks

COURSE CONTENTS:

1. Introduction to E-Commerce

- Meaning, Nature and Concepts
- Advantages, Disadvantages and reasons for transacting online
- Electronic Commerce
- Types of Electronic Commerce
- Electronic Commerce Models
- Challenges and Barriers in E-Commerce environment
- Transition to E-Commerce in India
- Indian readiness for E-Commerce
- E-transition challenges for Indian Corporate.

(14 Hours)

2 HTML

- Elements, tags and basic structure of HTML files
- Basic and Advanced text formatting
- Multimedia components in HTML documents
- Designing a web page: Document Layout
- List, Tables, Hyperlink
- Working with frames, forms and controls

(14 Hours)

3 Electronic Payment System

- Digital Payment Requirements
- Electronic Payment systems
- Types of Electronic Payment systems
- Concept of E-Money
- Infrastructure issues and risks in EPS
- Electronic Fund Transfer

Security Issues in E-Commerce

- Needs and concepts
- Electronic Commerce Security Environment
- Security Threats in E-Commerce Environment
- Cryptography
- Basics of Encryption and Decryption

(14 Hours)

4 E-Commerce Applications

- E-Commerce applications in various industries
- Emerging Trends in E-Commerce
- Mobile Commerce
- Technological and Social considerations
- Regulatory and Ethical considerations in E-Commerce

(14 Hours)

STUDY MATERIAL FOR THE SUBJECT

Following will be the study material for topics of E Commerce, and students are advised to go through the material for thorough understanding of the subject:

TEXT BOOKS:

1. **Author's Name(s):** Dave Chaffey
Title: E- Business and E- Commerce management- Strategy, Implementation and Practice
Edition: 4th Year 2013
Publisher: Prentice Hall (ibid 1)
- 2 **Author's Name(s):** Bharat Bhaskar
Title: Electronic Commerce
Edition: 4th Year 2014
Publisher: Tata McGraw Hill (ibid 2)

REFERENCE BOOKS:

- 1 **Author's Name(s):** Joseph, P.T. and S.J.
Title: E-Commerce – An Indian Perspective
Edition: 4th Year 2013
Publisher: PHI (ibid 3)
- 2 **Author's Name(s):**Efraim Turban, David King, Dennis Viehland, Jae Lee,
Title: Electronic Commerce – A Managerial Perspective
Edition: 7th Year 2014
Publisher: Tata McGraw Hill (ibid 4)
- 3 **Author's Name(s):** Elias M. Awad
Title: E-Commerce- From Vision to fulfilment
Edition: 4th Year: 2013
Publisher: PHI Learning (ibid 5)
- 4 **Author's Name(s):** Anuradha Aggarwal
Title: Computer Applications II(Web technology, HTTP and HTML Concepts
Edition: 4th Year: 2015
Publisher: Scholar and Marshal Publisher (ibid 6)
- 5 **Author's Name(s):** Dr. Sushila Madan
Title: E-Commerce
Edition: 3rd Year: 2020
Publisher: MKM Publisher Pvt. Ltd. (ibid 7)

E-BOOKS:

Title: Impact of E-Commerce on Consumers and Small Firms

By : Gray, Colin; Zappalà, Salvatore. Aldershot, England : Routledge. 2006. eBook.,

Database: eBook Collection (EBSCOhost) (ibid 8)

Title: Applying E-Commerce in Business

By: Tassabehji, Rana. London : SAGE Publications Ltd. 2003. eBook.,

Database: eBook Collection (EBSCOhost) (ibid 9)

Title: Building E-commerce Solutions with WooCommerce : Learn to Transform Your WordPress Website Into a Fully Featured Online Store

By: Ravensbergen, Robbert. Series: Community Experience Distilled. Birmingham, UK : Packt Publishing. 2013. eBook.,

Database: eBook Collection (EBSCOhost) (ibid 10)

Title: E-business Essentials

By: Bontis, Nick. Greenwich, Conn : Information Age Publishing. 2004. eBook.,

Database: eBook Collection (EBSCOhost) (ibid 11)

JOURNALS:

1. International Journal of Research and Development - A Management Review (IJRDMR)
2. International Journal of Advanced Research in Computer Science and Software Engineering
3. IUP Journal of Information Technology
4. International Journal of u- and e- Service, Science and Technology
5. Electronic Commerce Research and Applications
6. International Journal of Computing & Business Research
7. Journal of Management Information System & E-commerce

LECTURES 1 -4

INTRODUCTION TO E-COMMERCE

OBJECTIVE:

The objective of these lectures is to introduce the students with the whole concept of Electronic Commerce. Since e-commerce involves procurement and selling of services or products using electronic systems like Internet and other computer networks, students would also be given a concise idea of technical aspect.

CONTENTS:

➤ **Introduction to E-Commerce:**

- Meaning, nature and concept of Electronic Commerce
- Difference between Electronic Commerce and Electronic Business
- Advantages and Disadvantages of Electronic Commerce
- Reasons for online transaction of Electronic Commerce

ASSIGNMENTS FROM QUESTION BANK:

UNIT I

SHORT ANSWER TYPE QUESTIONS: Q 1, 2, 3

LONG ANSWER TYPE QUESTIONS: Q 4, 7,8

OTHER ASSIGNMENTS:

- 1 ibid 5, Page No. 58, Q 1-17
- 2 ibid 2, Page No. 42, Review Questions Q 1-4
- 3 ibid 3, Page No. 35, Q1-10

SUGGESTED READINGS:

TEXT BOOKS:

- 1 ibid 1, Page No. 6-50
- 2 ibid 2, Page No. 2-15

REFERENCE BOOKS:

- 1 ibid 3, Page No. 1-34

2 ibid 4, Page No. 4-25

ARTICLES:

1. AlkaRaghunath&MurliDharPanga, “Problem and Prospects of E-Commerce” International Journal of Research and Development - A Management Review (IJRDMR) Volume-2, Issue – 1, 2013. Available at http://www.irdindia.in/Journal_IJRDMR/PDF/Vol2_Iss1/10.pdf
2. Shu-Fei Yang,” An eye-tracking study of the Elaboration Likelihood Model in online shopping”, Elsevier, Electronic commerce- Research and application, December 2014.
- 3 Abdul Gaffar Khan, “Electronic Commerce: A Study on Benefits and Challenges in an Emerging Economy”, Global Journal of Management and Business Research: B Economics and Commerce, Volume 16 Issue 1 Version 1.0 Year 2016.
- 4 Niranjnamurthy, M., Kavyashree, N., Jagannath, S., & Chahar, D. (2013). Analysis of e-commerce and m-commerce: advantages, limitations and security issues. International Journal of Advanced Research in Computer and Communication Engineering, 2(6), 2360-2370.

LECTURES 5-7

MODELS OF E-COMMERCE

OBJECTIVE:

The first step in the understanding of e-commerce is to identify the e-commerce model. The objective of these lectures is to introduce the students with the whole concept of Electronic Commerce Models. Their application, benefits and limitation would also be given due importance.

CONTENTS:

- Electronic Commerce Models
 - Storefront Model
 - Click-And-Mortar Model
 - Built to Order Merchant Model
 - Service Provider Model
 - Subscription-Based Access Model
 - Prepaid Access Model
 - Broker Model
 - Advertiser Model
 - Portal Site Model
 - Free Access Model
 - Virtual Mall Model
 - Virtual Community Model
 - Info-mediary Model

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 9, 10, 11

LONG ANSWER TYPE QUESTIONS: Q 12,15,13

OTHER ASSIGNMENTS:

- 1 ibid 1, Page No. 114, Q 1-21
- 2 ibid 3, Page No. 96, Q1-10

SUGGESTED READINGS:

TEXT BOOKS:

- 1 ibid 1, Page No. 66-105
- 2 ibid 2, Page No. 46-60

REFERENCE BOOKS:

- 1 ibid 3, Page No. 37-96
- 2 ibid 4, Page No. 26-34

ARTICLES:

- 1 Lee, C. S. (2001). An analytical framework for evaluating e-commerce business models and strategies. *Internet Research*, 11(4), 349-359.
- 2 Mahadevan, B. (2000). Business models for Internet-based e-commerce: An anatomy. *California management review*, 42(4), 55-69.

LECTURES 8-9

CHALLENGES AND BARRIERS IN E-COMMERCE

OBJECTIVE:

The objective of these lectures is to introduce the students with Electronic Commerce challenges and Barriers. After getting students acquainted with types of electronic commerce, the various applications of Electronic commerce technologies would be discussed in detail.

CONTENTS:

- Challenges in Electronic Commerce environment
 - Failure to understand customers
 - Distribution channels
 - Technology
 - Branding
 - Legal issues
- Barriers in Electronic Commerce environment
 - Lack of skilled personnel
 - Cultural and legal impediments
 - Political structures who have not kept up with the technology
 - Lack of information

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 20, 21,15

LONG ANSWER TYPE QUESTIONS: Q 1, 5, 14

OTHER ASSIGNMENT:

- 1 ibid 3, Page No. 433, Q 2-3

SUGGESTED READINGS:

TEXT BOOK:

- 1 ibid 1, Page No. 98-107

REFERENCE BOOK:

- 1 ibid 3, Page No. 423-428

ARTICLES:

- 1 Willem Standaert, Steve Muylle, Isabelle Amelinckx,” An empirical study of electronic reverse auction project outcomes”, Elsevier, Elsevier, Electronic commerce- Research and application, December 2014.
- 2 D. K. Gangeshwer, “E-Commerce or Internet Marketing: A Business Review from Indian Context”, International Journal of u- and e- Service, Science and Technology, Vol.6, No.6 (2013), pp.187-194, <http://dx.doi.org/10.14257/ijunesst.2013.6.6.17>.

- 3 Eduard Alexandru Stoica, “New Technologies Shaping the E-Commerce Environment”, Marketing, Commerce and Tourism and a New Paradigm of Change, November 2012.
- 4 Chen, B., & Wang, B. (2017). Location selection of logistics center in e-commerce network environments. American Journal of Neural Networks and Applications, Science Publishing Group, 3(4), 40-48.

LECTURES 10-14

ECOMMERCE IN INDIA

OBJECTIVE:

The objective of these lectures is to discuss e-commerce in India. The whole concept of Internet and World Wide Web would be explained.

CONTENTS:

- Transition to E-commerce in India
- Indian readiness for E-Commerce
- E-Transition challenges for Indian corporate

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 17,18

LONG ANSWER TYPE QUESTIONS: Q 2,8,9, 22

OTHER ASSIGNMENTS:

- 1 ibid 1, Page No. 194, Q 1-10
- 2 ibid 3, Page No. 153, Q 1-5

SUGGESTED READINGS:

TEXT BOOKS:

- 1 ibid 5, Page No. 122-162
- 2 ibid 2, Page No. 87-98

REFERENCE BOOK:

- 1 ibid 3, Page No. 98-137

ARTICLES:

- 1 Lawal Mohammed Ma'aruf & Khadija Abdulkadir, "An overview of e-commerce implementation in developed and developing country; A case study of United State and Nigeria", International Journal of Modern Engineering Research (IJMER), Vol.2, Issue.5, Sep.- Oct.. 2012 pp-3068-3080. Available at http://www.ijmer.com/papers/Vol2_Issue5/S02530683080.pdf.
- 2 Petri Parvinen ,Harri Oinas- Kukkonen, Maurits Kaptein, "E-selling: A new avenue of research for service design and online engagement", Elsevier, Electronic commerce- Research and applications, December 2014.
- 3 Monica Law, Ron & Mark Ng, "An extended online purchase intention model for middle-aged online users" Electronic Commerce Research and Applications, Vol. 20, Pages 132–146, December 2016.
- 4 Ying Yang, Paul Humphreys, Ronan McIvor, (2006) "Business service quality in an e-commerce environment", Supply Chain Management: An International Journal, Vol. 11 Issue: 3, pp.195-201, <https://doi.org/10.1108/13598540610662086>

UNIT II

LECTURES 15-18

HTML

OBJECTIVE:

This would help the students to build their base of HTML. The elements and tags that are significantly used in creating the webpages.

CONTENTS:

- HTML Introduction
- HTML Editors
- HTML Basics
- HTML elements
- Nested HTML elements
- Empty elements

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q1, 2, 3, 4

SUGGESTED READING:

TEXT BOOK:

1 ibid 6, Page No. 15-45

LECTURES 19-21

BASIC AND ADVANCED TEXT FORMATTING

OBJECTIVE:

To learn how to use lesser known HTML elements to markup advanced semantic features.

CONTENTS:

- HTML Formatting Elements
 - - Bold text
 - - Important text
 - <i> - Italic text
 - - Emphasized text
 - <mark> - Marked text
 - <small> - Small text
 - - Deleted text
 - <ins> - Inserted text
 - <sub> - Subscript text
 - <sup> - Superscript text

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q7, 8, 9, 10, 11

SUGGESTED READING:

TEXT BOOK:

1 ibid 6, Page No. 46-52

LECTURES 22

MULTIMEDIA COMPONENTS IN HTML DOCUMENTS

OBJECTIVE:

The objective of this lecture is to study the various basic and advanced HTML texts and their formatting. This helps the students in adding the content with proper formatting in the webpage document.

CONTENTS:

- Images
- Music
- Sound
- Videos

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q13, 14, 15

SUGGESTED READING:**TEXT BOOK:**

1 ibid 6, Page No. 55-59

LECTURES 23-24**DESIGNING A WEB PAGE: DOCUMENT LAYOUT****OBJECTIVE:**

The objective of this lecture is to study the various basic and advanced HTML texts and their formatting. This helps the students in adding the content with proper formatting in the webpage document.

CONTENTS:

- Basic sections of a document
- HTML for structuring content
- HTML Layouts
- HTML layout Elements

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q14,18

SUGGESTED READING:**TEXT BOOK:**

1 ibid 6, Page No. 15-45

LECTURES 25-26

LIST, TABLES, HYPERLINK

OBJECTIVE:

The objective of this lecture is to study the various basic and advanced HTML texts and their formatting. This helps the students in adding the content with proper formatting in the webpage document.

CONTENTS:

- HTML links
 - Hyperlinks
 - Syntax
 - Local links
 - HTML Link colors
 - The target attributes
 - Image as a link
- HTML Tables
 - Defining HTML table
 - Border
 - Cell padding
 - Border spacing
 - Colspan attribute
 - Rowspan Attribute
 - Adding caption
- HTML lists
 - Ordered List
 - Unordered List
 - Description Lists
 - Nested HTML Lists

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q23,25

SUGGESTED READING:

TEXT BOOK:

1 ibid 6, Page No. 53-65

LECTURES 27-28

WORKING WITH FRAMES, FORMS AND CONTROLS

OBJECTIVE:

The objective of this lecture is to study the various basic and advanced HTML texts and their formatting. This helps the students in adding the content with proper formatting in the webpage document.

CONTENTS:

- HTML Forms
 - Form Elements
 - Input types
 - Input Attributes
 - ✓ HTML Frames
 - Attributes and description
 - ✓ HTML Controls
 - Control Attributes

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q20,21

SUGGESTED READING:

TEXT BOOK:

1 ibid 6, Page No. 66-75

UNIT-III

LECTURES 29-30

ELECTRONIC MONEY & ELECTRONIC PAYMENT SYSTEMS

OBJECTIVE:

The objective of these lectures is to introduce the students with the concept of Electronic Payment System. They would be given detailed idea of how EPS works and also the types of Electronic Money involved.

CONTENTS:

- Electronic Payment System
- Electronic Money(E-money)

- Types of Electronic Money
 - Identified and Online
 - Identified and Offline
 - Anonymous and Online
 - Anonymous and Offline
- The ACID Test
 - Atomicity
 - Consistency
 - Isolation
 - Durability
- The ICES Test
 - Interoperability
 - Conservation
 - Economy
 - Scalability

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 1, 3,5

LONG ANSWER TYPE QUESTIONS: Q 4, 7,9

OTHER ASSIGNMENTS

1 ibid 1, Page No. 323, Case Study :Paypal Has Company

SUGGESTED READINGS:

TEXT BOOKS:

- 1 ibid 1, Page No. 306-318
- 2 ibid 2, Page No.263-280

ARTICLES:

- 1 Peter M Ogedebe, Babatunde Peter Jacob “E-Payment: Prospects and Challenges in Nigerian Public Sector” International Journal of Modern Engineering Research (IJMER) Vol.2, Issue.5, Sep.-Oct. 2012 pp-3104-3106. Available at http://www.ijmer.com/papers/Vol2_Issue5/X02531043106.pdf
- 2 Tomi Dahlberg, JieGuoa, b, Jan Ondrus, “A critical review of mobile payment research”, Electronic Commerce Research and Applications, Volume 14, Issue 5, September–October 2015, pp. 265–284

- 3 Wright, D. (2002). Comparative evaluation of electronic payment systems. *INFOR: Information Systems and Operational Research*, 40(1), 71-85.
- 4 Singh, S. (2009). Emergence of payment systems in the age of electronic commerce: The state of art. In 2009 First Asian Himalayas International Conference on Internet.

LECTURES 31-32

ELECTRONIC MONEY: CHEQUES, DEBIT CARDS, CREDIT CARDS

OBJECTIVE:

This part of unit deals with transactions and concept of electronic cash and cheques. The objective of these lectures is to introduce the students with the concept of Electronic Transaction Systems and Types of Electronic Payment Media and their associated security concerns.

CONTENTS:

- Electronic Transaction Systems
- Secure Electronic Transactions
- Types of Electronic Payment Media
 - National Fund Transfer Related Type
 - Digital cash or Electronic Money
- Electronic Cash
 - Electronic Cash System
 - Security Systems for Electronic Cash
 - Benefits and Risks of Electronic Cash

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 10,15,19

LONG ANSWER TYPE QUESTIONS: Q 10,12,17

OTHER ASSIGNMENTS:

- 1 ibid 5, Page no: 328, Ques.18
- 2 ibid 2, Page no: 339 Case Study: Online Payment of Railway Tickets

SUGGESTED READINGS:

TEXT BOOKS:

- 1 ibid 1, Page No. 302-304
- 2 ibid 2, Page No. 497-502

REFERENCE BOOK:

- 1 ibid 4, Page No. 528-538

ARTICLES:

- 1 Shy, O., & Tarkka, J. (2002). The market for electronic cash cards. *Journal of Money, Credit and Banking*, 299-314.
- 2 Borzekowski, R., Elizabeth, K. K., & Shaista, A. (2008). Consumers' use of debit cards: patterns, preferences, and price response. *Journal of money, credit and banking*, 40(1), 149-172.

LECTURES 33-34

ELECTRONIC PAYMENT SYSTEM: SMART CARDS

OBJECTIVE:

The objective of these lectures is to introduce the students with the concept of Smart cards, Digi Cash and Electronic Fund Transfer. In electronic payment system smart cards can provide identification, authentication, data storage and application processing. Students would be given a detailed idea of smart cards and its working.

CONTENTS:

- Electronic Cheque System
 - Benefits and Risks of Electronic Cheques
- Credit Cards
 - Benefits and Concern for Credit cards
- Debit Cards
 - Benefits and Concern for Credit cards
- Smart Cards
 - Applications of Smart cards
 - How Smart cards work
 - How does Smart card relate to Internet
 - Future of Smart Cards
- DigiCash
- E-Cash
- E-Wallet
- Electronic Funds Transfer
- Automated Clearinghouse
- Requirement Metrics of a Payment System

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 11, 16, 17

LONG ANSWER TYPE QUESTIONS: Q 16, 19, 22

OTHER ASSIGNMENT:

1 ibid 5, Page No. 328, Question.19-23

SUGGESTED READINGS:

TEXT BOOK:

1 ibid 1, Page No. 306-308

REFERENCE BOOK:

1 ibid 4, Page No. 520-530

ARTICLES:

- 1 Nisha Chanana, Sangeeta Goele, "FUTURE OF E-COMMERCE IN INDIA", International Journal of Computing & Business Research ISSN (Online): 2229-6166, Available at <http://www.researchmanuscripts.com/isociety2012/7.pdf>.
- 2 DR.S.Manikandan , J.Mary Jayakodi , "An emprical study on consumers adoption of mobile wallet with special reference to chennai city", Manikandan et. al., Vol.5 (Iss.5): May, 2017.

LECTURES 35-36

INTRODUCTION TO SECURITY IN ECOMMERCE

OBJECTIVE:

An ecommerce application is considered sound only if takes care of our the security concerns over internet. The objective of these lectures is to make the students aware of the concept of Security for e-commerce. Also various ways to ensure security would be discussed briefly.

CONTENTS:

- Introduction to security issues in E-commerce
- Dimensions of E-Commerce Security
 - Integrity
 - Non repudiation
 - Authenticity

- Confidentiality
- Privacy
- Availability

ASSIGNMENT FROM QUESTION BANK:

LONG ANSWER TYPE QUESTIONS: Q 6, 16, 17

OTHER ASSIGNMENTS:

- 1 ibid 5, Page No. 328, Q 1-4
- 2 ibid 2, Page No. 233, Q4

SUGGESTED READINGS:

TEXT BOOK:

- 1 ibid 5 , Page No. 257-265

REFERENCE BOOKS:

- 1 ibid 3, Page No. 216-228
- 2 ibid 4, Page No. 499-504

ARTICLES:

- 1 PROF (DR) YASHPAL SINGH BIST, DR CHARU AGARWAL,UTTARABANSAL,"Online Business Frauds: A Case Study of an Online Fraud Survey Company",International Journal of Modern Engineering Research (IJMER),Vol.2, Issue.6, Nov-Dec. 2012 pp-4396-4404. Available at http://www.ijmer.com/papers/ Vol2_Issue6/CX2643964404.pdf
- 2 Zhao Huanga, MoradBenyoucef, "From e-commerce to social commerce: A close look at design features", Electronic Commerce Research and Applications,Volume 12, Issue 4, July–August 2013, pp.246–259.
- 3 Xiao Deqin, The Technology and Application of EC Security, South China University of Technology Press, Sept.2003.

LECTURES 37-38

SECURITY THREATS IN ECOMMERCE

OBJECTIVE:

After students have a basic idea of security, the detailed discussion on various security threats and their possible solutions would be discussed in detail. Both theoretical and practical aspect of the topic would be dealt with.

CONTENTS:

- Definition of threat
- Types of threat
 - Denial of Service
 - Sniffing, Spoofing
 - Phishing, Evil Twins
 - Spam, Trojans
 - Worms, Virus
- Solutions of threat (Popular Services)
 - Name Servers
 - Password/Key servers
 - Authentication/Proxy servers
 - Firewalls, Anti-virus software

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 13,15,16

LONG ANSWER TYPE QUESTION: Q 14,15

OTHER ASSIGNMENT:

1 ibid 5, Page No. 328, Q 4-10

SUGGESTED READINGS:

TEXT BOOK:

1 ibid 1, Page No. 266-278

REFERENCE BOOKS:

1 ibid 3, Page No. 229-256

2 ibid 4, Page No. 493-498

LECTURES 39-40

E-COMMERCE SECURITY INFRASTRUCTURE

OBJECTIVE:

The objective of the lectures is to impart students the knowledge on the E-commerce security infrastructure. Also, to let students gain an understanding on the major objectives of E-commerce security.

CONTENTS:

- Meaning of E-commerce security infrastructure
- Objectives of E-commerce security
 - Legitimate access
 - Data confidentiality
 - Data integrity
 - High levels of availability
 - Non repudiation of received information
 - Virus protection
 - Availability of user access

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 5, 6, 19

LONG ANSWER TYPE QUESTION: Q 12,14

OTHER ASSIGNMENT:

1 ibid 5, Page No. 328, Q 10-14

SUGGESTED READINGS:

TEXT BOOK:

1 ibid 5, Page No. 279-294

ARTICLES:

- 1 HimaniGrewal, Shivani “A study of ethical and social issues in e-commerce” International journal of advanced research in computer science and software engineering Volume 2 issue 7, July 2012, pg no – 167- 174http://www.ijarcsse.com/docs/papers/July2012/Volume_2_issue_7/V2I700174.pdf.

- 2 Xu Dongwei, Xu De, Research and Realization of A EC Security Solution, The Development of MicroComputer, May.2004.

LECTURES 39-41

CRYPTOGRAPHY

OBJECTIVE:

To deal with security issues in an ecommerce application the message (information) is encoded in such a way that eavesdroppers or hackers cannot read it, but authorized parties can. Thus the objective of these lectures is to make the students aware of the concept of encoding (encryption), Cryptography and Public Key and Private Key Cryptography.

CONTENTS:

- Encryption of messages using Cryptography
- Introduction to Cryptography
- Purpose of Cryptography
- Types
 - Private key encryption / Symmetric key encryption
 - Public key encryption/ Asymmetric key encryption
- Difference between public and private key encryption

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 14,21,25

LONG ANSWER TYPE QUESTIONS: Q 21,2,23

OTHER ASSIGNMENT:

- 1 ibid 5, Page No. 328, Q 14-20

SUGGESTED READINGS:

TEXT BOOK:

- 1 ibid 5, Page No. 282-284

REFERENCE BOOK:

- 1 ibid 4, Page No. 487-490

ARTICLES:

- 1 Hua Jonathan Ye, Yuanyue Feng, Ben C.F. Choi,” Understanding knowledge contribution in online knowledge communities: A model of community support and forum leader support”, Elsevier, Electronic Commerce Research and Applications”, November 2014.
- 2 Rui Tingxian. EC Activity and Information Security, Shanghai University of Finance & Economics Journal, pp. 32-35, 2001.

LECTURE 42-43

FIREWALL & SECURITY PROTOCOLS

OBJECTIVE:

For secure and sound communication a standard set of regulations and requirements that allow two electronic items to connect to and exchange information with one another has to be followed. The objective of this lecture is to make the students aware of the concept of this standard (Security Protocols) over Public Networks and firewalls as means of security control (brief overview of the concept).

CONTENTS:

- HTTP
 - Hyper Text Transfer Protocol
 - Definition
- SSL
 - Secure Socket Layer
 - Definition
 - Functionality
- Firewall
 - Designed to prevent unauthorized electronic access
 - Types of firewall techniques(overview)
 - Packet filter
 - Application Gateway
 - Circuit Level Gateway
 - Advantages
 - Disadvantages

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 11,12, 14, 15

LONG ANSWER TYPE QUESTIONS: Q 24, 18

OTHER ASSIGNMENT:

1 ibid 5, Page No. 328, Q 12

SUGGESTED READINGS:

TEXT BOOK:

1 ibid 5, Page No. 292-293

REFERENCE BOOK:

1 ibid 4, Page No. 491-495

UNIT-IV

LECTURES 44-45

E-COMMERCE APPLICATIONS & STRATEGIES

OBJECTIVE:

The objective of these lectures is to introduce the students with the concept of E-Commerce Applications & Strategies. Also emerging trends in e-commerce would be discussed concisely.

CONTENTS:

- E-Commerce Applications & Strategies
- Emerging Trends in E-Commerce

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 1,3,4, 7

LONG ANSWER TYPE QUESTIONS: Q 4, 6, 7

OTHER ASSIGNMENT:

1 ibid 2, Page No. 61, Q 1-6

SUGGESTED READINGS:

TEXT BOOK:

1 ibid 2, Page No. 46-61

ARTICLES:

- 1 R.SrinivasaRajuI.KaliPradeepI.Bhagyasri , “Recommender Systems for E-commerce: Novel Parameters and Issues ”, International Journal of Advanced Research in Computer Science and Software Engineering ,Volume 3, Issue 9, September 2013, Pg No. 249-253. Available at http://www.ijarcsse.com/docs/papers/Volume_3/9_September2013/V3I9-0165.pdf
- 2 Xu Dongwei, Xu De, Research and Realization of A EC Security Solution, The Development of MicroComputer,May.2004.

LECTURES 46-48

MOBILE COMMERCE

OBJECTIVE:

Mobile commerce though an emerging field, but is of due importance. Mobile is no more a luxury but a necessity these days, thus commerce changed its shape to cater mobile audience. Mobile commerce would be discussed in this part of unit. From history to working and finally to current scenario of mobile commerce would be discussed in these lectures.

CONTENTS:

- Mobile Commerce
 - Definition
 - Why wireless?
 - Brief History
 - Key Benefits.
 - Impact of Location.
 - Key Limitations
 - Critical success Factors.
 - How wireless technology is employed.
 - Wireless application protocol.
 - Products and services available
 - Influence of M-commerce on youth
 - Payment methods

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 16, 17, 18,25

LONG ANSWER TYPE QUESTIONS: Q 6, 8, 9, 12,14

OTHER ASSIGNMENT:

- 1 ibid 2, Page No.465, Q2-22

SUGGESTED READINGS:

TEXT BOOKS:

- 1 ibid 1, Page No. 21-22,185-186
- 2 ibid 2, Page No. 376-413

REFERENCE BOOKS:

- 1 ibid 3, Page No. 434-477
- 2 ibid 4, Page No. 245-260

ARTICLES:

- 1 Chin-Lung Hsua, Judy Chuan-ChuanLinb,” What drives purchase intention for paid mobile apps? – An expectation confirmation model with perceived value”,Elsevier, Electronic Commerce Research and Applications, December 2014.
- 2 Paul Gerhardt Schierza, Oliver Schilkeb, Bernd W. Wirtzc, “Understanding consumer acceptance of mobile payment services: An empirical analysis”, Electronic Commerce Research and Applications, Volume 9, Issue 3, May–June 2010, pp. 209–216.
- 3 E.W.T.Ngai A.Gunasekaran, “A review for mobile commerce research and applications”, Decision Support Systems, Volume 43, Issue 1, Pages 3-15, February 2007.

LECTURES 49-52

ECONOMIC, TECHNOLOGICAL & SOCIAL CONSIDERATIONS

OBJECTIVE:

The objective of these lectures is to explain the students about the societal impacts of ecommerce. Also, the lecture would focus on the economic & technological considerations of the Ecommerce.

CONTENTS:

- Economic Considerations
 - Reduction in transaction costs
 - Cost savings

- Social Considerations
 - Privacy
 - Security
 - Job creation
 - Social isolation
- Technological Considerations
 - Scalable
 - Easy to use
 - Convenient
 - Responsive Design

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 18,19

LONG ANSWER QUESTIONS: Q 15,16,20

OTHER ASSIGNMENTS:

- 1 ibid 1, Page No. 542, Q 1-10
- 2 ibid 1, Page No. 535, Case Study: Print the Library Online: Is Google Playing Fair , or Just Out to Make A Buck
- 3 ibid 3, Page No. 532,Q1-4

SUGGESTED READINGS:

TEXT BOOK:

- 1 ibid 1, Page No.477-534

REFERENCE BOOKS:

- 1 ibid 3, Page No. 513-533
- 2 ibid 4, Page No. 655-662

ARTICLES:

- 1 Shu, G., Ren, T. Z., & Wang, M. H. (2007). Technology and infrastructure considerations for e-commerce in Chinese agriculture. *Agricultural Sciences in China*, 6(1), 1-10.
- 2 Mohammed, Z. A., & Tejay, G. P. (2017). Examining privacy concerns and ecommerce adoption in developing countries: The impact of culture in shaping individuals' perceptions toward technology. *Computers & Security*, 67, 254-265.

LECTURES 53-56

REGULATORY & ETHICAL CONSIDERATIONS

OBJECTIVE:

The objective of these lectures is to explain the students about the regulatory & ethical considerations of ecommerce. Also, the lecture would focus on the legal implications of the current laws in IT on Ecommerce.

CONTENTS:

- Regulatory considerations
 - Contract Law
 - Copyright Law
 - Trademark Law
 - Patent Law
 - Tort Law
 - Legal disputes
 - Cyber jurisdiction
- Ethical considerations
 - Web linking disputes
 - Domain name disputes
 - Product Liability Law
 - Privacy invasion
 - False advertising
 - Email spamming

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER TYPE QUESTIONS: Q 20,21,22

LONG ANSWER QUESTIONS: Q 15,17,19

OTHER ASSIGNMENTS:

- 1 ibid 1, Page No. 542, Q 1-10
- 2 ibid 1, Page No. 535, Case Study: Print the Library Online: Is Google Playing Fair, or Just Out to Make A Buck
- 3 ibid 3, Page No. 532, Q1-4

SUGGESTED READINGS:

TEXT BOOK:

- 1 ibid 1, Page No.477-534

REFERENCE BOOKS:

- 1 ibid 3, Page No. 513-533
- 2 ibid 4, Page No. 655-662

ARTICLES:

- 1 Maury, M. D., & Kleiner, D. S. (2002). E-commerce, ethical commerce?. *Journal of Business Ethics*, 36(1-2), 21-31.
- 2 Hamidi, H., & Moradi, S. (2017). Analysis of consideration of security parameters by vendors on trust and customer satisfaction in e-commerce. *Journal of Global Information Management (JGIM)*, 25(4), 32-45.
- 3 Harris, L., Coles, A. M., & Davies, R. (2003). Emerging ethical perspectives of e-commerce. *Journal of Information, Communication and Ethics in Society*, 1(1), 39-48.

LECTURE PLAN

PRINCIPLES OF INSURANCE

BCOM- 316

COURSE OUTLINE
B.COM(H) VI SEMESTER
PRINCIPLES OF INSURANCE

L - 4 Credits - 04

OBJECTIVES:

This course is intended to develop an understanding among students about identifying analyzing and managing various types of risk. Besides that, the students will be in a position to understand principles of insurance and its usefulness in business.

COURSE OUTCOMES: After completion of this course students will be able to

- Equip students with the knowledge of Insurance Management.
- Identify the relationship between Insurers and their Customers and the importance of Insurance contracts.
- Understand and acquire basic knowledge about Risk Management.
- Understand theory and practice of Life and Non-Life Insurance.
- Provide impetus to the students about insurance and banking operations in India.

INTERNAL ASSESSMENT AND ASSIGNMENTS

25 Marks

- | | |
|-----------------------------------|----------|
| 1. Class Test-II - (Written Test) | 10 Marks |
| 2. Class Assessment + Attendance | 15 Marks |

COURSE CONTENTS:

1. INTRODUCTION TO THE SUBJECT

(14 Hours)

- Introduction to risk
- Types of Risk
- Risk management
- Transfer and Pooling of Risks
- Concept of Insurable Risk.

2. INSURANCE BUSINESS

(14 Hours)

- Concept of Insurance,
- Relevance of Insurance to the Emerging Socio-Economic Needs of all the Sections of Society including Industrial Sector,
- Types of Insurance Organisations,
- Insurance Business,
- Intermediaries in Insurance Business.

3. INSURANCE CONTRACTS

(14 Hours)

- Formation of Insurance Contract
- Life Insurance
- Fire Insurance
- Marine Insurance
- Motor Insurance Contracts,
- Principles of Insurance:

- Utmost Good Faith,
- Indemnity,
- Insurable Interest.

4. TYPES OF INSURANCE, NEGLIGENCE, ACTUARIES

(10 Hours)

- Classification of Insurance:
- Life,
- Non-Life (general),
- Health,
- Pension,
- Social Security
- and Retirement Benefits.

STUDY MATERIAL FOR THE SUBJECT

Following will be the study material for topics of principles of insurance, and students are advised to go through the material for thorough understanding of the subject

The students are expected to actively participate in the discussions in the class, so that they may be able to gain insights and develop skills for handling inter personal and group processes, in addition to familiarizing themselves with concepts and theories.

TEXT BOOKS

1. **Author's Name(s):** Dr. P.K Gupta
Title: Insurance and Risk Management
Edition: II edition **Year:** Reprint 2015
Publisher: Himalaya Publishing House, (ibid 1)
2. **Author's Name(s):** Alka Mittal, S.L Gupta
Title: Principles of Insurance and Risk Management
Edition: III revised edition **Year:** 2013
Publisher: Sultan Chand & Sons (ibid 2)

REFERENCE BOOKS

1. **Author's Name:** Jatinder Loomba
Title: Risk Management and Insurance Planning
Edition: Eastern Economy Edition **Year:** 2014
Publisher: PHI Learning Pvt. Ltd. (ibid 3)
2. **Author's Name (s):** Mark S. Dorfman& David A. Cather
Title: Risk Management & Insurance
Edition: X **Year:** 2013
Publisher: PHI Learning Pvt. Ltd. (ibid 4)

E- BOOKS:|

- **Morris, Virginia B (2012) , Insurance Essentials**
<http://web.b.ebscohost.com/ehost/ebookviewer/ebook/ZTIyMHh3d19fNTQ0MjYyX19BTg2?sid=32577742-4ff1-4d92-a3c9-de15539ec240@pdc-v-sessmgr05&vid=7&format=EB&rid=1>
- **La Forgia, G., & Nagpal, S. (2012). Government-sponsored health insurance in India: Are you covered? The World Bank.**<https://elibrary.worldbank.org/doi/abs/10.1596/978-0-8213-9618-6>

- **Morrissey, Michael A. Chicago (2008) , Health Insurance**
<http://web.b.ebscohost.com/ehost/ebookviewer/ebook/ZTIyMHh3d19fMjE3NDIwX19BTg2?sid=32577742-4ff1-4d92-a3c9-de15539ec240@pdc-v-sessmgr05&vid=8&format=EB&rid=2>

JOURNALS

1. Insurance Chronicle, IUP publications
2. IUP Journal of Risk and Insurance
3. IRDA Journal

UNIT-I

LECTURES 1-3

INTRODUCTION TO RISK

OBJECTIVE:

The Objective of these lectures is to introduce the students to the concept of risk and its assessment. A thorough understanding of risk and its evaluation is a pre requisite for making any strategic decision. This lecture is an effort to give an overview of the basic components of risk

CONTENTS:

- Meaning of Risk
- Degree of Risk
- Type of Risk
 - Static and Dynamic risks
 - Financial and Non Financial risk
 - Pure and speculative risks
 - Fundamental and Particular Risk
 - Business and personal risk

ASSIGNMENTS FROM QUESTION BANK:

LONG ANSWER QUESTIONS: Q1, 2, 3, 5, 9, 10, 16, 18, 26

SHORT ANSWER QUESTIONS: Q13, 8, 7, 6, 5, 4, 3, 2, 1

OTHER ASSIGNMENTS:

- 1 ibid 1 Page No.12-13, Q1-8 (Long answer questions)
- 2 ibid 2 Page no 22 Q 1-7

SUGGESTED READINGS:

TEXT BOOKS:

- 1 ibid 1 Page No.1-12
- 2 ibid 3 Page No.17-18

LECTURES 4-9

RISK MANAGEMENT RISK RETENTION AND TRANSFER

OBJECTIVE:

These lectures aim to impart knowledge about risk management, its principles, objectives and various methods for risk evaluation and prediction.

Risk retention, transfer and pooling of risk are upcoming areas in insurance. The same will be discussed in these lectures.

CONTENTS:

- Risk Management
- Characteristics of risk management
- Significance of risk management
- Principles of risk management
 - Risk identification
 - Risk assessment
 - Risk control
 - Risk may be reduced
 - Risk may be transferred
- Objectives of risk management
- Risk transfer
 - Insurance – contractual transfer
 - Non insurance- Hedging, Diversification, Incorporation

ASSIGNMENTS FROM QUESTION BANK:

LONG ANSWER QUESTIONS: Q4, 6, 7, 8, 10, 11, 12, 13, 14, 15, 17, 19, 20, 22,23,24,25, 27

SHORT ANSWER QUESTIONS: Q9, 10, 11, 12, 14, 29

OTHER ASSIGNMENTS:

- 1 ibid 1 Page No.41-42 Q1-11
- 2 ibid 3, Page No. 89, Q1-7

SUGGESTED READING:

TEXT BOOK:

1 ibid 1 Page No. 14-41

LECTURES 10-14

POOLING OF RISK

OBJECTIVE:

These lectures explain the concept of Pooling of risk and Insurable Risks

CONTENTS:

- Pooling of risk
 - Pooling arrangement with two persons
 - Poling arrangement with many people or businesses
 - Pooling arrangement with correlated losses.
 - Insurance –As risk pooling arrangement
- Insurable Risks
 - Pure Risk vs. Speculative Risk
 - Due to Chance
 - Definiteness and Measurability
 - Statistically Predictable
 - Randomly Selected and Large Loss Exposure
 - Non catastrophic loss
 - Loss exposure

ASSIGNMENTS FROM QUESTION BANK:

LONG ANSWER QUESTIONS: Q1, 2, 3, 4, 8, 9, 11, 12, 13, 14, 15, 20, 28

SHORT ANSWER QUESTIONS: Q1, 2, 3, 4, 8, 9, 30

SUGGESTED READINGS:

TEXT BOOK:

1 ibid 1 Page No.14- 33

REFERNCE BOOK:

1 ibid 3, Page No. 146

ARTICLES:

- 1 BaniKochar and SubhalaxmiMohapatra, “Continuous Risk Improvement System: A recipe of Success for the Insurance Agent”, The IUP Journal Of risk and Insurance, Vol.5, No.4, 2010, Page No. 46.
- 2 Power,E.Thomas. Risk Management for Insurance Companies in India: Health, Fire and Motor Lines of Business, IRDA Journal, Vol.5, No.6, May,2010, 20-28

UNIT II

LECTURES 15-18

INSURANCE THE EMERGING NEEDS

OBJECTIVE:

The concept, classification and principles of insurance will form the core part of these lectures.

CONTENTS:

- Concept of insurance
 - Characteristics of Insurance
 - Role of insurance
 - Uses of insurance for individuals
 - Uses of insurance for Corporates
 - Uses of insurance for society
- Nature of insurance
- Relevance of Insurance to the Emerging Socio-Economic Needs of all the Sections of Society including Industrial Sector,
 - Insurance provides certainty
 - Risk Sharing
 - Insurance provides security
 - Prevention of loss

SUGGESTED READING:

TEXT BOOK:

- 1 ibid 1 Page No. 65-81

LECTURES 19-23

INSURANCE INDUSTRY

OBJECTIVE:

The objective of these lectures is to make students understand the importance of insurance, its historical aspects and reforms to restructure the insurance industry in the globalized scenario.

CONTENTS:

- Types of insurance organizations are;
 - Self-Insurance,
 - Individual Insurer,
 - Partnership,
 - Joint Stock Companies,
 - Mutual Companies,
 - Co-Operative Insurance Organization,
 - Lloyd's Association,
 - State Insurance.
- Insurance industry in India
 - Historical frame work of insurance
 - Insurance sector reforms
 - Insurance as a macroeconomic issues
 - Liberalization of insurance markets in India
 - Insurance players in India
- Globalization of insurance sector
 - Need for Globalization
 - Global picture of Insurance
 - Globalization and its impact on insurance sector in India

ASSIGNMENTS FROM QUESTION BANK:

LONG ANSWER QUESTIONS: Q4, 5, 9, 10, 12, 13, 14, 23, 24, 25, 26, 28

SHORT ANSWER QUESTIONS: Q2, 3, 11

OTHER ASSIGNMENTS:

- 1 ibid 1, Page No. 297, Page 1-3
- 2 ibid 2, Page No. 88-89, Page 88-89

SUGGESTED READINGS:

TEXT BOOK:

1 ibid 1, Page No.292-296

ARTICLES:

- 1 T N Murty, Riswana Ansari &P.RajaBabu, “Emerging Trends in Indian Insurance Market”, The IUP Journal Of risk and Insurance, Vol.VI, No.3&4, 2008, Pg. 65.
- 2 M V S SrinivasaRao, “Growing Indian Economy: An impressive Performance of life Insurance Business” The IUP Journal Of risk and Insurance, Vol.VI, No.3&4, 2008, Pg. 49.

LECTURES 24-28

INTERMEDIARIES AND REGULATOR OF INSURANCE

OBJECTIVE:

The concept of insurance is governed by Insurance Regulatory Development Authority. The composition, duties and powers of the same are proposed to be discussed in these lectures. Reinsurance and assignment will also be covered.

CONTENTS:

- Intermediaries of Insurance
 - Insurance Agent
 - Insurance Brokers
 - Bancassurance
 - Micro Insurance agents
 - Corporate agents
- IRDA- Regulatory authority
- Reinsurance
 - Objectives of reinsurance
 - General principles of Reinsurance
 - Reinsurance clause
 - Insured and the reinsurer
 - Methods of reinsurance
 - Co-insurance
 - Yearly renewable term insurance
- Assignment of life insurance policies

ASSIGNMENTS FROM QUESTION BANK:

SHORT ANSWER QUESTIONS: Q1, 6, 7, 8,

LONG ANSWER QUESTIONS: Q6, 7, 8, 16, 30

OTHER ASSIGNMENTS:

- 1 ibid 1 Page No. 375 Q 1-4
- 2 ibid 3, Page No. 423, Q1 (Long Answer Questions), Q2 (Short Answer Question)

SUGGESTED READINGS:

TEXT BOOKS:

- 1 ibid 1 Page No.112-172
- 2 ibid 3 Page No. 479

WEBSITE:

- 1 www.irda.gov.in

UNIT – III

LECTURES 29-32

INSURANCE CONTRACTS

OBJECTIVE:

The concept of insurance is governed by certain principles. The objective is to acquaint the students with making of insurance contracts for various types of insurance

CONTENTS:

- Formation of Insurance contract
 - Agreement
 - Legal consideration
 - Competent to make contract
 - Free consent
 - Legal object
- Classification of insurance
 - Life
 - Fire
 - Accident
 - Marine and Aviation
 - Motor

ASSIGNMENTS FROM QUESTION BANK:

LONG ANSWER QUESTIONS: Q1, 2, 3, 11, 15, Q2, 3, 4, 5, 6, 8 20, 19, 18 17, 16, 14, 10, 21, 22, Q 21, 22, 23, 24, 25, 27, 29

SHORT ANSWER QUESTIONS: Q4, 5, Q1, 2, 3, 4, 5, 6, 7, 11, 15, 13, 14, 11

OTHER ASSIGNMENT:

1 ibid 3, Page No. 217-218, Q1- 6 (Long Answer Qs)

SUGGESTED READINGS:

TEXT BOOKS:

1 ibid 1, Page No. 52

2 ibid 4, Page No.349

LECTURES 33-36

PRINCIPLES OF CONTRACT

OBJECTIVE:

These lectures aim to discuss the concepts related to endowment and estoppel.

CONTENTS:

- Principles of contract
 - Essentials of a valid contract
 - Utmost good faith
 - Insurable Interest
 - Indemnity
 - Risk must attach
 - Mitigation of loss
 - Principle of subrogation
 - Doctrine of contribution
- Endowment
 - Pure endowment policy
 - Ordinary endowment assurance policy
 - Double endowment policy
- Estoppels

ASSIGNMENTS FROM QUESTION BANK:

LONG ANSWER QUESTION: Q10, 28

SHORT ANSWER QUESTIONS: Q5, 6, 7, 13, 15

SUGGESTED READINGS:

TEXT BOOK:

- 1 ibid 1, Page No. 105-110

ARTICLES:

- 1 Sonia Singh, "Potential for Life Insurance Companies in India Suburban Areas: A special Case of Suburban Areas in Faridabad District" The IUP Journal Of risk and Insurance, Vol.V, No.4, 2008, Pg. 53.
- 2 S.Sankaramuthukumar and SaravananLaxmanan, "Life Insurance Companies in India: Performance and Prospect", The IUP Journal Of risk and Insurance, Vol.VI, No.3&4, 2008, Pg. 29.
- 3 Prashad, P. (2009, April). Catalyst for Financial Inclusion: Insurance in the Rural Sector. *IRDA Journal*, Vol. VII, No.7, 20-21
- 4 BabitaYadav, AnshujaTiwari, A Study On Factors Affecting Customers Investment Towards Life Insurance Policies,International Journal of Marketing, Financial Services & Management Research, Vol.1 Issue 7, July 2012,
Available at: <http://indianresearchjournals.com/pdf/IJMFSMR/2012/July/9.pdf>

LECTURES 37-38

FIRE INSURANCE

OBJECTIVE:

These lectures will help the students to understand the contract of fire insurance, the things which are considered important while purchasing the insurance.

CONTENTS:

- Fire
 - Fire Insurance Contract
 - Characteristics of a Fire insurance Contract
 - Meaning Of "Fire"

ASSIGNMENTS FROM QUESTION BANK:

LONG ANSWER QUESTIONS: Q 1, 11,24,26,27

SHORT ANSWER QUESTION: Q13

OTHER ASSIGNMENTS:

- 1 ibid 1, Page No. 482 Q1-12
- 2 ibid 3, Page No. 393, Q 2 (Short Answer Questions)

SUGGESTED READINGS:

TEXT BOOK:

- 1 ibid 1, Page No. 462-482

REFERNCE BOOK:

- 1 ibid 3, Page No. 356-373

LECTURES 39-40

MOTOR INSURANCE

OBJECTIVE:

Automobile insurance being very popular requires detailed review. The types and factors for premium determination will be discussed.

CONTENTS:

- Automobile Insurance
 - Overview of the losses Arising Due to Automobile Ownership And Usage
 - Need for Automobile Insurance
 - Type of Motor Insurance
 - Factors Considered For Premium Rating

ASSIGNMENTS FROM QUESTION BANK:

LONG ANSWER QUESTION: Q15, 30, 31

SHORT ANSWER QUESTIONS: Q9, 10

OTHER ASSIGNMENT:

- 1 ibid 1, Page No.513-529 Q 1-4
- 2 ibid 3, Page No. 37, Q4 (Short Answer Questions)

SUGGESTED READINGS:

TEXT BOOK:

- 1 ibid 1, Page No. 513-529

REFERENCE BOOK:

- 1 ibid 3, Page No. 467

ARTICLE:

- 1 Alma Cohen, Rajeev Dehejia, The Effect of Automobile Insurance and Accident Liability Laws on Traffic Fatalities, Available at: <http://users.nber.org/~rdehejia/papers/Uninsured.pdf>

LECTURES 41-42

MARINE INSURANCE

OBJECTIVE:

With people getting health conscious these days, the Marine insurance schemes are on a rise. The discussion on the same is becoming imperative. So, these lectures deliberate upon the details of marine insurance.

CONTENTS:

- Marine Insurance
 - Types of Marine Insurance
 - Fundamental Principles of Health Insurance
 - Marine Insurance Policies

ASSIGNMENTS FROM QUESTION BANK:

LONG ANSWER QUESTIONS: Q7, 9, 29, 33

SHORT ANSWER QUESTIONS: Q8, 14

OTHER ASSIGNMENT:

- 1 ibid 1, Page No, 546 Q1-4

SUGGESTED READINGS:

TEXT BOOK:

1 ibid 1, Page No530-546

REFERNCE BOOK:

1 ibid 3, Page No. 444, 449

ARTICLES:

- 1 Krishnamurthy, R., & Adams, G. (2008, June-July). Developing Sustainable Health Insurance in India: Learning from International Experience. *IRDA Journal*, Vol. VI, No.7, 30-34.
- 2 Impact of National Health Insurance for The Poor And The Informal Sector In Low- And Middle-Income Countries. Available at: <http://r4d.dfid.gov.uk/PDF/Outputs/SystematicReviews/Health-insurance-2012Acharya-report.pdf>
- 3 Legal and Documentary Aspects of Marine Insurance Contract, Available at: http://unctad.org/en/PublicationsLibrary/c4is127rev1_en.pdf

UNIT – IV

LECTURES 43-47

LIFE AND NON LIFE INSURANCE

OBJECTIVE:

These lectures aim to discuss the concepts related to life and non life insurance

CONTENTS:

- Life Insurance: Concept, Nature and Scope
 - Meaning and Definition
 - Science of Life Insurance
 - Insurable Interest and Life Insurance
 - Necessity of Insurable Interest
- Insurable Interest and Life Policies
 - Blood Relationships.
 - Contractual Relationship

- Non-Life Insurance
 - Overview
 - Motor Insurance
 - Travel Insurance
 - Home Insurance
 - Home Shield Insurance
 - Retail Cyber Insurance
 - Cyber Security Insurance (for corporates)

ASSIGNMENTS FROM QUESTION BANK:

LONG ANSWER QUESTION: Q10, 28

SHORT ANSWER QUESTIONS: Q5, 6, 7, 13, 15

SUGGESTED READINGS:

TEXT BOOK:

1 ibid 1, Page No556-586

REFERNCE BOOK:

1 ibid 3, Page No. 454, 459

ARTICLES:

- 1 Sonia Singh, “Potential for Life Insurance Companies in India Suburban Areas: A special Case of Suburban Areas in Faridabad District” The IUP Journal Of risk and Insurance, Vol.V, No.4, 2008, Pg. 53.
- 2 BabitaYadav, AnshujaTiwari, A Study On Factors Affecting Customers Investment Towards Non Life Insurance Policies,International Journal of Marketing, Financial Services & Management Research, Vol.1 Issue 7, July 2012,
Available at: <http://indianresearchjournals.com/pdf/IJMFSMR/2012/July/9.pdf>

LECTURES 48-52

HEALTH & SOCIAL SECURITY INSURANCE

OBJECTIVE:

With people getting health conscious these days, the health insurance schemes are on a rise. The discussion on the same is becoming imperative. So, these lectures deliberate upon the details of health and marine insurance.

CONTENTS:

- Health Insurance
 - Health Insurance Schemes
 - Long Term/ Short Term Policies
 - Market Based Systems
 - Group medical insurance schemes
- Social Security
 - Definitions of Social Security
 - Main Elements of Social Security
 - Characteristics of social insurance programs
 - Characteristics of social assistance programs
 - Rights-Based Approach to Social Security
- Health Insurance
 - Evolution and Origin of Health Insurance
 - Coverage, and access to health care
 - Nature of subsidy (risk pooling)
 - Effect of medical costs
- Health Insurance Schemes and Policies
- Government Schemes
 - Central Government Health Scheme (CGHS)
 - Employees State Insurance Scheme (ESIS)
 - Other Government Initiatives

ASSIGNMENTS FROM QUESTION BANK:

LONG ANSWER QUESTIONS: Q7, 9, 29, 33

SHORT ANSWER QUESTIONS: Q8, 14

OTHER ASSIGNMENT:

1 ibid 1, Page No, 546 Q1-4

SUGGESTED READINGS:

TEXT BOOK:

1 ibid 1, Page No. 530-546

REFERNCE BOOK:

1 ibid 3, Page No. 444, 449

ARTICLES:

1. Krishnamurthy, R., & Adams, G. (2008, June-July). Developing Sustainable Health Insurance in India: Learning from International Experience. *IRDA Journal*, Vol. VI, No.7, 30-34.
2. Impact of National Health Insurance For The Poor And The Informal Sector In Low- And Middle-Income Countries. Available at: <http://r4d.dfid.gov.uk/PDF/Outputs/SystematicReviews/Health-insurance-2012Acharya-report.pdf>
3. Reddy, C. S., & Manak, S. (2005). Self-help groups: A keystone of microfinance in India-women empowerment and social security. Andhra Pradesh Mahila Abhivruddhi Society (APMAS). India: Hyderabad.