



B.COM- BANKING AND INSURANCE MANAGEMENT

**CHOICE BASED CREDIT SYSTEM –LEARNING OUTCOMES BASED
CURRICULUM FRAMEWORK (CBCS - LOCF)**

(Applicable to the candidates admitted from the academic year 2025-2026 onwards)

Sem.	Part	Courses	Title	Ins.Hrs.	Credits	Exam. Hours	Maximum Marks		
							Int.	Ext.	Total
I	I	Language Course - 1 (Tamil \$/Other Languages +#)		6	3	3	25	75	100
	II	English Course-I		6	3	3	25	75	100
	III	Core Course – I (CC)	Principles ofAccountancy	6	5	3	25	75	100
		Core Course-II (CC)	Indian Financial System	6	5	3	25	75	100
		First Allied Course-I (AC)	Management Concepts	4	3	3	25	75	100
	IV	Value Education	Value Education	2	2	3	25	75	100
		Total		30	21				600
II	I	Language Course - II (Tamil \$/Other Languages +#)		6	3	3	25	75	100
	II	English Course-II		6	3	3	25	75	100
	III	Core Course – III (CC)	Banking Theory Law and Practice	6	5	3	25	75	100
		Core Course-IV (CC)	Business Tools For Decision Making	6	5	3	25	75	100
		First Allied Course-II (AC)	Business Economics	4	3	3	25	75	100
		Add on Course- I ##	Professional English- I	6 *	4	3	25	75	100
	IV	Environmental Studies	Environmental Studies	2	2	3	25	75	100
		Total		30 +6 *	25				700

III	I	Language Course-III (Tamil*/Other Languages +#)		6	3	3	25	75	100
	II	English Course-III		6	3	3	25	75	100
	III	Core Course-V (CC)	Business Accounting	6	5	3	25	75	100
		Core Course-VI(CC)	Principles and Practice of General Insurance	6	5	3	25	75	100
		Second Allied Course-I (AC)	Business Law	4	3	3	25	75	100
		Add on Course- II ##	Professional English- II	6 *	4	3	25	75	100
	IV	Non Major Elective Course-I (NME) Those who choose Tamil in Part-I can choose a non- majorelective course offered by other departments. Those who do not choose Tamil in Part-I must choose either a) Basic Tamil if Tamil language was not studied in school level (or) b) Special Tamil if Tamil Language was studied upto 10 th & 12 th Std.	1. Personal Investment (or) 2. Elements of Insurance (For other than All B.Com., and BBA)	2	2	3	25	75	100
Total				30 + 6 *	25				700
IV	I	Language Course-IV (Tamil*/Other Languages +#)		6	3	3	25	75	100
	II	English Course-IV		6	3	3	25	75	100
	III	Core Course-VII (CC)	Cost Accounting	6	5	3	25	75	100
		Core Course-VIII(CC)	Principles and Practice of Life Insurance	6	5	3	25	75	100
		Second Allied Course-II(AC)	Business Communication	4	3	3	25	75	100
	IV	Non Major Elective Course-I (NME) Those who choose Tamil in Part-I can choose a non- majorelective course offered by other departments. Those who do not choose Tamil in Part-I must choose either a) Basic Tamil if Tamil language was not studied in school level or b) Special Tamil if Tamil Language was studied upto 10 th & 12 th Std.	1. Introduction to Accountancy (or) 2. Salesmanship (For other than All B.Com., and BBA)	2	2	3	25	75	100
	Total			30	21				600

V	III	Core Course- IX (CC)	Corporate Accounting	5	5	3	25	75	100
		Core Course- X(CC)	Computer Applications in Business (Theory)	5	5	3	25	75	100
		Core Practical -I (CP)	Computer Applications in Business (Practical)	5	5	3	40	60	100
		Core Course- XI (CC)	Management Accounting	5	5	3	25	75	100
		Major Based Elective Course-I (MBE)	1. Entrepreneurship Development (or) 2. Marketing Management	5	5	3	25	75	100
	IV	Skill Based Elective Course-I	Information Technology Concepts	3	2	3	25	75	100
		Soft Skills Development	Soft Skills Development	2	2	3	25	75	100
	Total			30	29				700

VI	III	Core Course-XII (CC)	Digital Banking	5	5	3	25	75	100
		Core Course–XIII (CC)	Income Tax Law and Practice	6	5	3	25	75	100
		Core Course-XIV (CC)	Financial Management	6	5	3	25	75	100
		Major Based Elective Course- II (MBE)	1. Financial Services and Bancassurance (Or) 2. Insurance Regulation, Governance and Compliances	5	5	3	25	75	100
		Project	Project	4	3		20	80	100
	IV	Skill Based Elective Course-II	Basics of Goods and Service Tax	3	2	3	25	75	100
	V	Gender Studies	Gender Studies	1	1	3	25	75	100
		Extension Activities **		--	1	--	--	--	--
	Total			30	27				700
	Grand Total			180 +12*	148				4000

- \$ For those who studied Tamil upto 10th +2 (Regular Stream)
- + Syllabus for other Languages should be on par with Tamil at degree level
- # Those who studied Tamil upto 10th +2 but opt for other languages in degree level under Part- I should study special Tamil in Part –IV
- ## The Professional English – Four Streams Course is offered in the 2nd and 3rd Semester (only for 2022-2023 Batch) in all UG Courses. It will be taught apart from the Existing hours of teaching/ additional hours of teaching (1 hour /day) as a 4 credit paper as an add on course on par with Major Paper and completion of the paper is must to continue his/her studies further. (As per G.O. No. 76, Higher Education (K2) Department dated: 18.07.2020)
- * The Extra 6 hrs/cycle as per the G.O. 76/2020 will be utilized for the Add on Professional English Course.
- ** Extension Activities shall be outside instruction hours.
- @ NCC Course is one of the Choices in Non-Major Elective Course. Only the NCC Cadets are eligible to choose this course. However, NCC Course is not a Compulsory Course for the NCC Cadets.

STRUCTURE OF PROGRAMMES –COMMERCE

Sl. No.	Part	Types of the Courses	No. of Courses	No. of Credits	Marks
1.	I	Language Courses	4	12	400
2.	II	English Courses	4	12	400
3.	III	Core Courses	14	70	1400
4.		Core Practical	1	5	100
5.		Allied Courses I & II	4	12	400
6.		Major Based Elective Courses	2	10	200
7.		Add –on Course I & II	2	8	200
8.		Project	1	3	100
9.	IV	Non Major Elective Courses	2	4	200
10.		Skill Based Elective Courses	2	4	200
11.		Soft Skills Development	1	2	100
12.		Value Education	1	2	100
13.		Environmental Science	1	2	100
14.	V	Gender Studies	1	1	100
15.		Extension Activities	1	1	---
	Total		41	148	4000

PROGRAMME OBJECTIVES:

The B.Com. Banking & Insurance Management Degree Programme provides ample exposure to courses from the fields of Commerce, Accountancy, Banking and Insurance Management. The course equips the students for entry level jobs in industry, promotes the growth of their professional career, entrepreneurship and a key contributor to the economic development of the country.

PROGRAMME OUTCOMES:

- **PO1: Disciplinary knowledge:** Capable of demonstrating comprehensive knowledge and understanding of one or more disciplines that form a part of an undergraduate Programme of study
- **PO2: Communication Skills:** Ability to express thoughts and ideas effectively in writing and orally; Communicate with others using appropriate media; confidently share one's views and express herself/himself; demonstrate the ability to listen carefully, read and write analytically, and present complex information in a clear and concise manner to different groups.
- **PO3: Critical thinking:** Capability to apply analytic thought to a body of knowledge; analyze and evaluate evidence, arguments, claims, beliefs on the basis of empirical evidence; identify relevant assumptions or implications; formulate coherent arguments; critically evaluate practices, policies and theories by following scientific approach to knowledge development.
- **PO4: Problem solving: Capacity** to extrapolate from what one has learned and apply their competencies to solve different kinds of non-familiar problems, rather than replicate curriculum content knowledge; and apply one's learning to real life situations.
- **PO5: Analytical reasoning:** Ability to evaluate the reliability and relevance of evidence; identify logical flaws and holes in the arguments of others; analyze and synthesize data from a variety of sources; draw valid conclusions and support them with evidence and examples, and addressing opposing viewpoints.
- **PO6: Research-related skills:** A sense of inquiry and capability for asking relevant/appropriate questions, problem arising, synthesizing and articulating; Ability to recognize cause-and-effect relationships, define problems, formulate hypotheses, test hypotheses, analyze, interpret and draw conclusions from data, establish hypotheses, predict cause-and-effect relationships; ability to plan, execute and report the results of an experiment or investigation
- **PO7: Reflective thinking:** Critical sensibility to lived experiences, with self awareness and reflexivity of both self and society.
- **PO8 Information/digital literacy:** Capability to use ICT in a variety of learning situations, demonstrate ability to access, evaluate, and use a variety of relevant information sources; and use appropriate software for analysis of data.
- **PO 9 Self-directed learning:** Ability to work independently, identify appropriate resources required for a project, and manage a project through to completion.
- **PO 10: Moral and ethical awareness/reasoning:** Ability to embrace moral/ethical

values in conducting one's life, formulate a position/argument about an ethical issue from multiple perspectives, and use ethical practices in all work. Capable of demonstrating the ability to identify ethical issues related to one's work, avoid unethical behaviour such as fabrication, falsification or misrepresentation of data or committing plagiarism, not adhering to intellectual property rights; appreciating environmental and sustainability issues; and adopting objective, unbiased and truthful actions in all aspects of work.

- **PO 11: Leadership readiness/qualities:** Capability for mapping out the tasks of a team or an organization, and setting direction, formulating an inspiring vision, building a team who can help achieve the vision, motivating and inspiring team members to engage with that vision, and using management skills to guide people to the right destination, in a smooth and efficient way.
- **PO 12: Lifelong learning:** Ability to acquire knowledge and skills, including „learning how to learn“, that are necessary for participating in learning activities throughout life, through self-paced and self-directed learning aimed at personal development, meeting economic, social and cultural objectives, and adapting to changing trades and demands of work place through knowledge/skill development/reskilling

PROGRAMME SPECIFIC OUTCOMES:

- **PSO1 – Placement:**
To prepare the students who will demonstrate respectful engagement with others' ideas, behaviors, beliefs and apply diverse frames of reference to decisions and actions.
- **PSO 2 - Entrepreneur:**
To create effective entrepreneurs by enhancing their critical thinking, problem solving, decision making and leadership skill that will facilitate startups and high potential organizations
- **PSO3 – Research and Development:**
Design and implement HR systems and practices grounded in research that comply with employment laws, leading the organization towards growth and development.
- **PSO4 – Contribution to Business World:**
To produce employable, ethical and innovative professionals to sustain in the dynamic business world.
- **PSO 5 – Contribution to the Society:**
To contribute to the development of the society by collaborating with stakeholders for mutual benefit

First Year

**CORE COURSE-I
PRINCIPLES OF ACCOUNTANCY
(Theory)**

Semester-I

Code:

Credit: 5

LEARNING OBJECTIVES:

- To enable the students to understand the basic principles and concepts of Accountancy.
- To enhance the students to prepare the Final accounts for Sole Traders and rectification of errors.
- To gain the knowledge to prepare the accounts for Non-Profit organisation and Bills of exchange.
- To motivate the students to prepare Accounts for Consignment and Joint Ventures.
- In overall students can acquire conceptual knowledge and prepare the accounts of the Single Entry System. Depreciation - Methods, provisions and reserves.

UNIT-I INTRODUCTION OF ACCOUNTING AND CONCEPTS:

Introduction–Accounting concepts and conventions–Accounting Standards–Meaning–Double entry system–Journal, Ledger, Subsidiary books, Trial Balance- Bank Reconciliation Statement..

UNIT-II FINAL ACCOUNTS OF SOLE TRADERS:

Final Accounts of sole traders with adjustment entries- Rectification of Errors.

UNIT- III ACCOUNTS FOR NON PROFIT ORGANISATION:

Accounts of Non-profit organization–Bills of exchange–Average due date–Account Current..

UNIT-IV CONSIGNMENTS AND JOINT VENTURES ACCOUNTS:

Consignments and Joint Ventures.

UNIT-V SINGLE ENTRY SYSTEM AND DEPRECIATION:

Single Entry System. Depreciation-Methods, provisions and reserves.

(Theory 20% Problems 80%)

UNIT- VI CURRENT CONTOURS (For continuous Internal Assessment Only) :

Contemporary Development related to the course during the Semester concerned

TEXT AND REFERENCE BOOKS (Latest revised edition only)

1. R.L.Gupta and Others,"**Advanced Accountancy**,"Sultan Chand Sons, New Delhi
2. S.P.Jainand K.L.Narang,"**Advanced Accounting**,"Kalyani Publishers, New Delhi
3. RSN.Pillai, Bagavathi S.Uma,"**Advanced Accounting**," S. Chand &Co, New Delhi.
4. M.C.Shukla,"**Advanced Accounts**,"S.Chand and Co., New Delhi.
5. Mukerjee and Haneef, **Advanced Accountancy**, Tata McGraw Hill, New Delhi.
6. Arulanandam, "**Advanced Accountancy**,"Himalaya Publication, Mumbai.
7. R.L. Gupta & V.K. Gupta "**Principles and practice of Accountancy**", Eleventh edition-2005 Sultan & Sons, New Delhi
8. S.Manikandan&R.RakeshSankar,"**FinancialAccounting**,"Scitech Publications Pvt Ltd, Chennai. Volume I & II.
9. T.S.Reddy&Dr.A.Murthy,"**Financial Accounting**,"MarghamPublications,Chennai.
10. Tulsian., P.C.(2016) Financial Accounting, Tata Mcgraw-Hill, New Delhi.

COURSE OUTCOMES: On successful completion of the subject, the studentsacquiredknowledge about:

- The Concepts and Conventions of Financial Accounting.
- Accounting for sole traders with adjustment entries and Rectification of Errors
- Calculation of Accounts of Non-profit organization and Bills of exchange.
- Accounts of the Agency Business and temporary partnership.
- Preparation of Accounts under Single Entry System. Calculation of Depreciation andProvisions and Reserves by using the various methods

First Year

**CORE COURSE-II
INDIAN FINANCIAL SYSTEM
(Theory)**

Semester-I

Code:

Credit: 5

LEARNING OBJECTIVES:

- To enable the students to know the meaning and significance of financial system.
- To make the students to know the organization and functions of RBI.
- To enable the students to know the functions of commercial banks.
- To develop knowledge about all India development banks.
- To know the objectives and functions of state level development banks.

UNIT – I FINANCIAL SYSTEM :

Meaning, significance and components – composition of Indian financial system. Indian money market – Indian capital market.

UNIT – II RESERVE BANK OF INDIA :

Organization, management and functions – credit creation and credit control ; monetary policy.

UNIT – III COMMERCIAL BANKS:

Meaning, functions, management and investment policies of commercial banks – recent trends in Indian commercial banks.

UNIT – IV ALL INDIA DEVELOPMENT BANKS :

Meaning, concept, objectives and functions operational and promotional activities of all India Development Banks - UTI.

UNIT – V STATE LEVEL DEVELOPMENT BANKS:

Objectives, functions and role of State level banks; State financial corporations; development banks in industrial financing.

UNIT VI CURRENT CONTOURS (For continuous Internal Assessment Only) :

Cooperative Banks

TEXT AND REFERENCE BOOKS (Latest revised edition only):

1. Bhol, L.M “ **Financial Markets and Institution**” Tata Mcgraw-Hill Publishing Company, New Delhi.
2. Khan, M.Y., “**Indian Financial system: Theory and practice**”, Vikas publishing House, New Delhi.
3. Chandra, Prasanna, “ **Finacial Management: Theory and practice**” , TataMcGraw Hill, New Delhi.
4. Kapila, Raj and Kapila, Uma, “**Banking and Financial Sector Reform in India**”,Academic Foundations. Delhi.
5. Madura, Jeff, “ **Financial Markets and Institutions**”, West Publishing Co., New York.
6. Srivastava,R.M., “**Management of India Financial Instituions**”, HimalayaPublishing House, Mumbai.

COURSE OUTCOMES: On successful completion of the subject, the students acquired knowledge about :

- The meaning and significance of financial system.
- The organisation and functions of RBI.
- The functions of commercial banks.
- The objectives and functions of all India Development Banks.
- The objectives and functions of state level Development Banks.

First Year

**FIRST ALLIED COURSE-I
MANAGEMENT CONCEPTS
(Theory)**

Semester-I

Code:

Credit: 3

LEARNING OBJECTIVES :

- To expose students to the history of management thought.
- To facilitate students, understanding of their own managerial skills for decision making,
- To examine the complexity of organization structure for business,
- To understand the importance of communication,
- To aware of controlling techniques used in organization.

UNIT -I INTRODUCTION TO MANAGEMENT:

Management- Definition- Nature, Scope, Functions and Levels of Management- Art, Science and Profession-Functions of Managers - Development of Management Thought- Contributions by F.W.Taylor, Henry Fayol and Others.

UNIT- II ROLE OF PLANNING:

Planning - Classification- Objectives- Characteristics- Steps- Process- Types- Methods- Advantages- Limitations, Decision Making- Policies.

UNIT –III ORGANIZATION STRUCTURE:

Organization and Structure- Types-Supervision and Span of Control- Departmentation- Organisation Charts-Authority and Responsibility-Delegation and Decentralization.

UNIT -IV MOTIVATION AND COMMUNICATION:

Motivation- Types-Theories-Maslow, Herzberg, Mc Gregor and Others – Communication- Principles- Types and Barriers of Communication.

UNIT -V LEADERSHIP:

Leadership - Functions- Styles - Theories- Coordination- Features-Types and Techniques- Control - Process-Effective Control System-Techniques of Control.

UNIT –VI CURRENT CONTOURS (For Continuous Internal Assessment Only):

Globalization- Development of Environment-Ethics and Social Responsibility- Multicultural Effectiveness- Challenges in Modern Leadership-Time Management-Increasing Team Spirit

REFERENCE BOOKS:

1. L.M.Prasad, Principles and Practice of Management -Sultan Chand and Company
2. K.Sundar, Principles of Management- Vijay Nicole Imprints Private Limited Chennai
3. Fred Luthans ,Organisational Behaviour - Mcgraw Hill New York
4. Louis A.Allen Management And Organisation - Mcgraw Hill Tokyo
5. Weihrich And Koontz Et.Al Essentials of Manangement –Tata Mcgraw Hill New Delhi.

COURSE OUTCOMES: On successful completion of the subject, the students acquired knowledgeabout :

- To Understand the Evolution and theory of Management,
- To develop the students to take decisions in various fields.
- To get a knowledge about various organization structure and its responsibility,
- To develop the flow of communication among the people,
- To examine and practice the suitable leadership pattern in organization.

First Year

**CORE COURSE-III
BANKING THEORY LAW AND
PRACTICE
(Theory)**

Semester-II

Code:

Credit: 5

LEARNING OBJECTIVES:

- To acquire knowledge about relationship between banker and customer and services rendered
- To make the students understand the various types of accounts and savings schemes
- To give them an overview about types of customers
- To have clarity about the rights, responsibilities and duties of paying and collecting banker
- To make them aware of recent trends in Modern Banking,

UNIT -I BANKER AND CUSTOMER:

Definition of the term banker and customer – General relationship – special relationship – main functions and subsidiary services rendered by banker – agency services and general utility services.

UNIT- II TYPES OF SAVING ACCOUNTS:

Operations of Bank Accounts – Fixed Deposits – Fixed Deposit Receipt and its implications Savings Bank accounts – Current accounts – Recurring Deposit accounts- New Deposit savings schemes introduced by Banks – Super Savings Package – Cash Certificate, Annuity Deposit – Reinvestment plans – Perennial Premium plan – Non Resident (External) accounts Scheme

UNIT -III TYPES OF CUSTOMERS:

Types of Customers – Account holders – Procedure for opening and closing of accounts of Customers- particulars of individuals including Minor, illiterate persons- Married women – Lunatics – Drunkards – Joint Stock Companies – Non- Trading Associations – Registered and Unregistered Clubs – Societies, Attorney - Executive and administration – Charitable institutions – trustees – Liquidators – Receivers – Local authorities – steps to be taken by banker in the event of death, Lunacy, Bankruptcy – winding up Garnishee Order.

UNIT- IV PAYING AND COLLECTING BANKER:

Paying and collecting bankers – rights, responsibilities and duties of paying and collecting banker – precautions to be taken in payment and collection of cheques – protection provided to them – nature of protection and conditions to get protection – payment in due course – recovery of money paid at mistake.

UNIT -V PASS BOOK AND CHEQUES:

Pass book and Issue of duplicate pass book – cheques - Definition of a cheque – requisites of a cheque – drawing of a cheque - types of cheque – alteration – marking – crossing – different forms of crossing and their significance – Endorsement loss of cheques in transit – legal effect. Modern Banking, Banking practice – e banking – Internet banking – Mobile banking – ATMS- Cash Machine – EFT (Electronic Fund Transfer) – RTGs, NEFT, MICR.

UNIT- VI CURRENT CONTOURS (For Continuous Internal Assessment):

Recent Trends, assignments and Seminars

TEXT AND REFERENCE BOOKS (Latest revised edition only)

1. Sundaram and Varshney, “Banking Theory, Law & Practice” Sultan Chand Company, New Delhi
2. S.M. Sundaram “Banking Theory, Law & Practice” Sri Meenaksi Publications, Karaikudi
3. M.Kumar, Srinivasa, “ Banking” New Central Book Agency
4. M.S. Ramasamy, “Tanna’s Banking Law & Practice in India” Sultan Chand Company, New Delhi.
5. E. Gordon and N. Natarajan” Banking Theory, Law & Practice” Himalaya Publication.
6. B.Santhanam, “Banking Theory, Law & Practice” Margham Publications, Chennai. R.J. Jayasankar, “Marketing,” Margham Publications, Chennai.

COURSE OUTCOMES: On successful completion of the subject, the students acquired knowledge about :

- Elucidate the services rendered by banks
- Have an understanding about various types of accounts and savings schemes
- Generate information types of customers
- Analyse information about the rights, responsibilities and duties of paying and collecting banker
- Express opinions recent trends in Modern Banking,

First Year

CORE COURSE-IV

Semester-II

BUSINESS TOOLS FOR DECISION MAKING

Code:

(Theory)

Credit: 5

LEARNING OBJECTIVES:

- To impart introduction to statistics, and Measure of central tendency
- To learn Measures of Dispersion and Skewness.
- To understand Simple correlation and regression
- To familiar with Time series and interpolation
- To study Index numbers.

UNIT – I INTRODUCTION TO BUSINESS STATISTICS:

Introduction – Meaning, Characteristics, Stages and Uses of Statistics – Classification and Tabulation – Diagrams and graphs – Bar and Pie diagrams – Graphs of one and two variables Graphs of frequency distribution - Measure of central tendency – Arithmetic mean, Median, Mode, Geometric Mean and Harmonic mean.

UNIT – II MEASURES OF DISPERSION:

Measures of Dispersion – Range – Quartile deviation – Mean deviation – Standard deviation- Co-efficient of variation - Measurement of Skewness.

UNIT – III CORRELATION:

Correlation – Simple correlation – Karl Pearson's coefficient of correlation – Spearman's rank correlation – Concurrent deviation method - Regression analysis – Simple regression – Regression equations

UNIT – IV ANALYSIS OF TIME SERIES:

Analysis of Time series – Components – Methods – Semi average – Moving average - Method of least square – Interpolation – Meaning, Uses, Assumptions – Problems in Newton's method only.

UNIT – V INDEX NUMBERS:

Index numbers – Price index numbers – unweighted and weighted – Tests in index numbers (Problems in Time and factor reversal tests only) - Cost of living index number – Aggregate expenditure method – Family budget method.

(Theory 20% Problems 80%)

UNIT –VI CURRENT CONTOURS (For Continuous Internal Assessment):

Recent Trends, assignments and Seminars

TEXT AND REFERENCE BOOKS (Latest revised edition only):

1. Elements of Statistics by S.P. Gupta – Sultan Chand & Sons
2. Tools and Decision making by SL Aggarwal and SL Bharadwaj, Kalyani Publishers
3. Business Statistics by PA. Navanitham, Jai Publications, Trichy.
4. Elements of Practical Statistics by S.K. Kappor – Oxford and IBHP Publishing Company

COURSE OUTCOMES: On successful completion of the course, the students will acquire knowledge on:

- Basics in statistics, Classification, Tabulation and Measure of central tendency
- Measures of Dispersion and Skewness.
- Simple correlation and regression
- Time series and interpolation
- Index numbers

First Year

**FIRST ALLIED COURSE-II
BUSINESS ECONOMICS
(Theory)**

Semester-II

Code:

Credit: 3

LEARNING OBJECTIVES:

- To know about basics of Economics
- To understand the concept of demand and supply
- To know the factors of production and economics of large scale production.
- To understand the concept of pricing under perfect and monopolistic competition.
- To learn fiscal policy of the Government.

UNIT –I INTRODUCTION TO BUSINESS ECONOMICS:

Introduction, Definition, Nature and Scope of Economics– Art or Science – Concepts – Tools of Economic Analysis –Micro and Macro Economics – Decision making in Business – Meaning of Business Economics- The Economic System–Objectives of the Business Firm.

UNIT –II DEMAND ANALYSIS AND THEORIES OF FACTORS OF PRODUCTION:

Demand Analysis: Types of Demand–Law of Demand– Demand curves - Utility Analysis of Demand– Elasticity of Demand and Demand Forecasting – Production function and law of returns: Factors of production–Law of variable proportions–The law of returns to scale– Economies of scale – Consumer's Equilibrium.

UNIT –III ANALYSIS OF SUPPLY:

Analysis of Supply: Supply – Law of Supply - supply schedule and supply curve – Determinants of supply–Measurement of Elasticity of supply – Market Structure – Equilibrium of firm and industry – Optimum firm – Pricing under perfect & Monopolistic competition – Types of supply curves.

UNIT –IV COMPETITIONS AND NATIONAL INCOME:

Competitions: Perfect Competition–Imperfect Competition–Theories of Rent, Wages, Interest and Population – National Income and Expenditure – Measurement – Fiscal policy method.

UNIT –V COST AND REVENUE:

Cost and Revenue: Concepts of Cost –Cost of Production in short and long period–Demand and revenue curves–Relation between average and marginal revenue– Break Even Analysis.

UNIT –VI CURRENT CONTOURS (For Continuous Internal Assessment) :

Recent Trends, assignments and Seminars

REFERENCE BOOK:

1. Business Economics by **T. Aryamala** – vijay Nicole Imprints Private Limited – Chennai.
2. Business Economics by **Dr.S.Sankaran**– Margam Publication , Chennai.
3. Business Economics by **K.P.M. Sundaram and Sundharam** - Sultan chand & Co.,New Delhi.
4. Business Economics by Misra & Puri – Himalaya Publications, Mumbai.
5. Business Economics by P. N. Reddy & Appannaiah – S.Chand& Co., Chennai.

COURSE OUTCOMES: On successful completion of the subject, the students acquired knowledge about :

- The Micro and Macro Economics relating to business.
- Demand and concepts in relation to Law of Demand, Demand Curves and Elasticity of Demand.
- Production function, scale of production and economics of large scale production and limitations.
- Law of Supply, Optimum firm, pricing under Perfect and Monopolistic competition.
- Income and Expenditure pattern of National Income.

Second Year

**CORE COURSE –V
BUSINESS ACCOUNTING
(Theory)**

Semester-III

Code:

Credit: 5

LEARNING OBJECTIVES:

- To help students gain knowledge about branch accounts and departmental accounts.
- To impart knowledge of handling hire purchase accounts and Installment purchase system.
- To transform knowledge about Self Balancing and Sectional Balancing ledgers and Royalty Account
- To enable students to prepare the accounts for Fire Insurance claims and sale of return.
- To impart skills for prepare the accounts for insolvency, statement of affairs.

UNIT-I BRANCH AND DEPARTMENTAL ACCOUNTS:

Branch accounts - (Excluding foreign branches) – Departmental accounts

UNIT-II HIRE PURCHASE & INSTALLMENT PURCHASE SYSTEM:

Hire Purchase accounts & Installment purchase system.

UNIT-III ROYALTY ACCOUNTS:

Self Balancing and Sectional Balancing ledgers – Royalty Account.

UNIT-IV FIRE INSURANCE CLAIMS AND ACCOUNT FOR SALE OF RETURN:

Fire Insurance claims for loss of stock and profits – Accounting for sale or return.

UNIT-V INSOLVENCY ACCOUNTS:

Insolvency accounts – statement of affairs – insolvency of individual only.

Theory 20% Problem: 80%

UNIT- VI CURRENT CONTOURS (For Continuous Internal Assessment Only)

Recent Trends, assignments and Seminars

TEXT AND REFERENCE BOOKS (latest revised edition only)

1. R.L. Gupta and Others :“**Advanced Accountancy**”, Sultan Chand Sons, New Delhi.
2. S.P. Jain and K.L. Narang: “**Advanced Accounting**”, Kalyani Publishers, New Delhi.
3. R.S.N. Pillai, Bagavathi, S. Uma: “**Advanced Accounting**”, S.Chand & Co, New Delhi.

4. M.C. Shukla: **“Advanced Accounts”** S. Chand and Co., New Delhi.
5. Mukerjee and Haneef **“Modern Accountancy”**, Tata McGraw Hill, Delhi.
6. Arulanandam **“Advanced Accountancy”** , Himalaya Publications, Delhi
7. N Vinayagam & B. Charumathi **“Financial Accounting”**, Second revised edition-2008
S. Chand & Company Ltd, New Delhi
8. **Compendium of Statement and standards of Accounting**: The Institute of Chartered Accountants,
New Delhi
9. Maheswari, S.N. & Maheshwary, S.K.(2012)., **“Fundamentals of Accounting”**, Viikas Publishing,
New Delhi.
10. Gosh, T.P., **“Fundamentals of Accounting”**, Sultan Chand & Sons, New Delhi

COURSE OUTCOMES: On successful completion of the subject, the students acquired knowledge about:

- Students are familiarized with branch accounts and departmental accounts
- Students can deal with hire purchase system and Installment purchase system
- Become knowledgeable on self balancing and sectional balancing ledgers and royalty account.
- Trained to handle the Insolvency accounts and statement of affairs
- Trained to calculate Fire insurance claims and accounting for sale or return.

Second Year

**CORE COURSE –VI
PRINCIPLES AND PRACTICE OF
GENERAL INSURANCE
(Theory)**

Semester-III

Code:

Credit: 5

LEARNING OBJECTIVES:

- To understand the regulations of Insurance Companies.
- To give knowledge on the different forms of insurance.
- To familiarize the fire insurance concepts.
- To understand the marine and Miscellaneous insurance concepts.
- To learn claim the procedures in general insurance.

UNIT – I INSURANCE LEGISLATION:

Insurance Legislation : General Insurance Business (Nationalisation) Act 1972 - The Insurance Act, 1938, Insurance Regulatory Authority - Motor Vehicles Act - 1939– Exchange Control Regulations - Various Other Statistics-The Insurance Market : Structure of General Insurance Corporation of India – The Subsidiary Companies – Insurance Agents – Development Staff – Insurance Intermediaries in Overseas Markets – Tariff Advisory Committee – Loss Prevention Associations of India Ltd.

UNIT – II INSURANCE FORMS:

Insurance Forms: Proposal Forms – Cover Notes - Certificate of Insurance - Policy Forms - Endorsements - Interpretation of Policies - Co-insurance - Renewal Notice.

UNIT – III FIRE INSURANCE COVERAGE:

Fire Insurance coverage: Standard Policies - Specified Perils vs All Risks - Fire Insurance Coverage - Reinstatement Value Policies - Declaration Policy - Floating Policies - Building in Course of Erection - Consequential Loss (Fire Insurance).

UNIT – IV MARINE AND MISCELLANEOUS INSURANCE COVERAGE:

Marine and Miscellaneous Insurance coverage - Types of Marine Policies; Miscellaneous Coverage: Motor Insurance - Third Party Insurance on Inland Vessels - Personal Accident Insurance - Medical Policies.

UNIT – V CLAIMS AND SETTLEMENT:

Claims: Preliminary Procedure: Investigation and Assessment - Surveyors & Loss Assessors - Claims Documents - Arbitration - Limitation - Settlement - Loss Minimisation and Salvage - In House Settlement.

UNIT –VI CURRENT CONTOURS (For Continuous Internal Assessment Only):

Globalization- Development of General Insurance - Ethics and Social Responsibility- Multicultural Effectiveness- Challenges in Modern Insurance – Analyzing the new claim procedure.

TEXT AND REFERENCE BOOKS (Latest revised edition only):

1. HargovindDayal, The fundamentals of Insurance, Notion Press
2. M. N. Mishra, Insurance Principles and Practice, S Chand, 2009
3. George E Rejda, Principles of Risk Management and Insurance, Pearson
4. Roger J Grey, Susan M. Pitts, Risk Modelling in General Insurance, Cambridge University
5. A. S. Arnold, General Insurance Principles, University Press of America, 1983
6. David C. M. Dickson, Insurance, Risk and Ruin, Cambridge

WEB RESOURCES:

1. https://www.youtube.com/watch?v=o8Lis9NPJCM&list=PL92RPe36fLKha8tbOPDxZj_xuRxRmiJB
2. https://www.google.co.in/books/edition/The_Fundamentals_of_Insurance/OWs8DwAAQB_AJ?hl=en&gbpv=1&dq=principles+and+practice+of+general+insurance+in+India+book&printsec=frontcover
3. https://www.google.co.in/books/edition/Insurance_Risk_and_Ruin/XbgtDQAAQBAJ?hl=en&gbpv=1&dq=principles+and+practice+of+general+insurance+in+India+book&printsec=frontcover

COURSE OUTCOMES : On successful completion of the subject, the students acquired knowledge about :

- Illustrate the different acts of Insurance Industry.
- Describe the procedures of taking an general Insurance.
- Enumerate the pros and cons of fire and marine insurance.
- Outline the risk factors of general insurance and the suggestions for overcoming it.
- Apply the claims procedures in general insurance

Second Year

**SECOND ALLIED COURSE –I
BUSINESS LAW
(Theory)**

Semester-III

Code:

Credit: 3

LEARNING OBJECTIVES:

- To gain knowledge about the law relating to Business activities'
- To gain knowledge law relating to Contract
- To gain knowledge law relating to Bailment, pledge and Agency
- To gain knowledge about the Law of sale of Goods Act
- To gain Knowledge about the Negotiable Instruments Act and Information Technology Act and to create awareness about e-commercial law(IT Act and Cyber - Crime)

UNIT- I:

Mercantile Law: Introduction – Definition and Scope of Mercantile law – Sources of Mercantile Law – Contracts – Nature, Kinds and requisites for Valid contracts – Contingent Contract – Quasi Contract – Void agreements

UNIT –II:

Contract: Performance of a Contract – Discharge of a contract - Remedies for breach including Specific Performance

UNIT – III:

Agency: Indemnity and Guarantee – Bailment and pledge – Agency- Creation of Agency – Classification of Agents, Powers and Duties of Agent and Principal – Termination of Agency.

UNIT – IV:

Law of sale of Goods :Definition- Essentials of a Contract of Sale – Goods – Classification of Goods - Distinction between Sale and Agreement to sell – Document of Title to Goods – Rules Regarding delivery of goods – Acceptance of delivery – Rights of an unpaid seller – condition & warranty.

UNIT – V:

Law of Negotiable Instruments: Law of Negotiable Instruments (Instrument Amendment Act, 2015 – Definition – characteristics – classification- notes, bills, cheques and promissory note.) -

UNIT VI CURRENT CONTOURS (For Continuous Internal Assessment Only):

Recent Laws relating to business: Cyber Laws- Information Technology Act 2000 Recent Trends in Business Laws

Recent amendments in Contract Act - Case studies

REFERENCE BOOKS:

1. Mercantile law by M.C. Shukla – S. Chand & Company, New Delhi.
2. Business law by N.D.Kapoor – S. Chand & Sons, New Delhi.
3. Mercantile law by Batra and Kalra – Tata McGraw Hill Co, Mumbai
4. Mercantile law by M.C. Kuchhal – Vikas Publishing House, Chennai
5. Dynamic Business Law Nancy Kubasek and M. Neil Browne and Daniel Herron and Lucien , 5th edition MC Graw Hill
6. Essentials of Business Law Student Edition, [Anthony Liuzzo](#), MC Graw Hill
7. <https://www.pinterest.com/pin/business-law-10th-edition-by-henry-r-cheeseman-in-2022--1105141196033462626/>
8. Business Law I Essentials - Open Textbook Library (umn.edu)
9. The Information Technology Act, 2000|Legislative Department | Ministry of Law and Justice | GoI
10. The Information Technology Act, 2000(3).pdf (meity.gov.in)

COURSE OUTCOMES: After the successful completion of the course students will be able to get

- Knowledge about the basics of Law and to know about the meaning of contract.
- Knowledge about the Principle and Practices of law relating to contract.
- Knowledge about the law relating to Bailment, pledge and Contract of Agency
- Knowledge about the different aspects and the rules and regulations connected with Sale of Goods Act
- Knowledge about the basics law pertaining to Negotiable Instruments, cyber-crime and the law relating to Information Technology.

Second Year

NON MAJOR ELECTIVE COURSE –I

Semester-III

Code:

1. PERSONAL INVESTMENT

(Theory)

Credit: 2

LEARNING OBJECTIVES:

- To make the students aware of various investment avenues and to facilitate them for effective investment planning.
- To enable the students to prepare Investment and financial planning
- To understand the students various bank deposit schemes and insurance policies
- To know the basic concepts of Income tax benefits.
- To know about role of SEBI under Investments.

UNIT – I INTRODUCTION:

Meaning and Definition of Investment – Concepts of Investment, Nature of Investment , Types of Investors, Stages in Investment, Speculation- Types of Speculators, Distinction between Investment and Speculation, Gambling – Meaning, features, Distinction between Investment and Gambling

UNIT – II PRINCIPLES OF INVESTMENT:

Importance and basic -Principles of Investment , Kinds of Investment – Direct Investment alternatives – Fixed Principal Investments, Variable Principal Securities and Non-Security Investments – Stages in Investment.

UNIT – III INVESTMENT PLANNING:

Investment Planning – Financial Planning and Investment Planning, Features of Investment Planning, Setting of investment goals at different stages of an individual , Deciding the investment time frame.

UNIT – IV POPULAR INVESTMENT MEDIA:

Popular Investment Media – Bank deposits –Saving deposits, Fixed deposits, Recurring Deposits, Instruments of post office ,Savings certificates, Public Provident Fund , Company deposits – Life Insurance Schemes – Endowment policy, Whole Life policy, Term Life Policy, Money Back Policy, Joint Life Policy, Children's Insurance Policy, Group Policy, Unit Linked Insurance Plans – Income tax benefits with respect to payment of premiums. Real Estate – Reasons for growth, problems with Real Estate Investments, Chit funds, Plantation and Farm Houses, Gold and Silver

UNIT – V TYPES OF SHARES:

Investment in Equity and Preference Shares. Methods of Trading in Stock Exchanges, Investors' Protection, Problems & Remedies, Role of SEBI in protecting investors' interests

UNIT -VI CURRENT CONTOURS (For Continuous Internal Assessment Only):

To update students are saving, investing, Financial production, Tax saving, and retirement planning's in detailed.

TEXT AND REFERENCE BOOKS:

1. Punithavathy Pandiyan – Security Analysis and Portfolio Management, Vikas Publishing house, New Delhi
2. Dr.Radha, Parameswaran and Dr. Nedunchezian – Investment Management, Prasanna Publishers, Chennai.
3. Preeti Singh – Investment Management, Himalaya Publishing House, Mumbai. 4.
4. V.A.Avadhani – Investment Management, Himalaya Publishing House, Mumbai 15
5. Rajivk.tayal-Art of handling money and investments: a practical guide to personal finances Atlantic publishers and distributors (p) ltd,

LEARNING OUTCOMES: On successful completion of the subject the student acquired knowledge about

- Concept and conversions of personal investment
- Calculation of personal investment planning
- Knowledge about various methods of insurance policies.
- Fundamentals of Investment in Equity and Preference Shares
- Well in prepared Investment Planning

Second Year

**NON MAJOR ELECTIVE COURSE –I
2. ELEMENTS OF INSURANCE
(Theory)**

Semester-III

Code:

Credit: 2

LEARNING OBJECTIVES:

- To highlight the importance of insurance and its basic concepts.
- To make the students aware of various insurance and to impact of economic development
- To enable the students to prepare procedure regarding settlement of policy claims
- To understand the students various Principles of life insurance, marine, fire, Medical insurance etc.
- To aware the students know Principles of life insurance and various kinds.

UNIT – I INTRODUCTION:

Introduction to insurance: purpose and need of insurance – insurance as a social security tool – insurance and economic development – types of insurance.

UNIT – II AGENT:

Procedure for becoming an agent: Pre-requisite for obtaining a license – duration of license – cancellation of license – revocation or suspension/termination of agent appointment – code of conduct – unfair practices

UNIT – III FUNDAMENTALS OF AGENCY:

Fundamentals of agency - definition of an agent – agents regulations – insurance intermediaries – agents' compensation – IRDA.

UNIT – IV FUNCTIONS OF THE AGENT:

Functions of the agent: proposal form and other forms for grant of cover – financial and medical underwriting – material information – nomination and assignment – procedure regarding settlement of policy claims

UNIT – V PRINCIPLES OF LIFE INSURANCE:

Fundamentals/Principles of life insurance/marine/fire/medical/general insurance: Contracts of various kinds – insurable interest – Actuarial science.

UNIT- VI CURRENT CONTOURS (For Continuous Internal Assessment Only):

To aware students are Divining risk fortuity, insurable interest, and Risk shifting and Risk Distribution in insurance.

TEXT AND REFERENCE BOOKS:

1. Insurance by Dr. P. Periyasamy – Tata McGraw Hill
2. Fundamentals of Insurance by P. Periasamy by Vijay Nicole Imprints (P) Ltd
3. Insurance in India by P.S.Palande, R.S.Shah.
4. Insurance principles and practices by Mishra M.N – S.Chand& Co.
5. Insurance Regulatory Development Act, 1999.

COURSE OUTCOMES: **On successful completion of the subject the student acquired knowledge about**

- Concept and conversions of elements of insurance
- Fundamentals of agency, Procedure for becoming an agent
- Knowledge about various methods of insurance policies.
- Calculation of Agent proposal form and other forms
- Know about procedure regarding settlement of policy claims.

Second Year

**CORE COURSE – VII
COST ACCOUNTING
(Theory)**

Semester-IV

Code:

Credit: 5

LEARNING OBJECTIVES :

- To enable the students to know the importance of costing and to understand the basic concepts
- To acquaint learner with various methods and techniques of costing.
- Make learner understand benefit of costing to production unit, service unit and to Govt. organizations.
- Develop among learners various skills of costing techniques to be applied for minimization of cost and maximization of profit / social welfare.
- Learners understand to find out process costing

UNIT – I COST ACCOUNTING:

Definition, nature and scope of cost accounting cost concepts - classification - objectives and advantages - demerits of cost accounting methods and techniques - cost unit cost centres - cost sheet.

UNIT – II MATERIALS COST:

Purchase procedure - stores procedure - receipt and issue of materials - storage organization and layout - Inventory control levels of stock, perpetual inventory. ABC Analysis, EOQ Stores ledger - pricing of material issues, FIFO, LIFO, Simple Average & Weighted Average.

UNIT – III LABOUR COST:

Time keeping and time booking - methods of remuneration and incentive schemes - overtime and idle time - labour turnover - types - causes and remedies.

UNIT – IV OVER HEADS:

Classification, allocation, apportionment, absorption – recovery rates - Over & Under absorption - cost sheet and cost reconciliation statement

UNIT – V JOB COSTING:

Contract costing, Process costing (Normal loss, Abnormal loss and gains only) - operating costing.

Theory : 20%, Problem : 80%

UNIT – VI CURRENT CONTOURS : (For Continuous Internal Assessment)

Recent Trends, assignments and Seminars

REFERENCES :

1. Cost Accounting by Jain and Narang - Kalyani Publishers, Chennai
2. Cost Accounting by S.P. Iyengar - Sultan Chand & Sons, New Delhi.
3. Cost Accounting 2.e by A. Murthy and S. Gurusamy - Vijay Nicole Imprints (P) Ltd, Chennai
4. Cost Accounting by Bhagwathi and Pillai - Sultan Chand & Sons, New Delhi.
5. Cost Accounting by S.N. Maheswari - Sultan Chand & Sons, New Delhi.
6. Cost Accounting by Dr. R. Ramachandran & Dr. R. Srinivasan, Sri Ram Publication, Trichy.
7. Fundamental of cost accounting by DR NARISIS-Atlantic publication New Delhi

LEARNING OUTCOMES : On successful completion of the subject, the students acquired knowledge about :

- Learners are explained how accounts are maintained in cost a/c. and how to record various costing transactions.
- Learner got insight as to where contract costing is applied, steps in contract costing, and profit is ascertained of complete & incomplete contract.
- Learner understood of Process costing is applicable and to ascertain cost at each stage of process; valuation of abnormal gain & abnormal loss
- Learner understood of meaning, application of Marginal costing towards Break even analysis, P/V ratio used in Managerial decision.
- Learner got understanding of standard cost and its types, process, and types of variances through application used for Managerial decisions

Second Year

**CORE COURSE –VIII
PRINCIPLES AND PRACTICE
OF LIFE INSURANCE
(Theory)**

Semester-IV

Code:

Credit: 5

LEARNING OBJECTIVES:

- To understand the principles of life insurance and its different plans.
- To enlighten the importance of group insurance and its various policies
- To familiarize the concepts such as premiums, surrenders, etc
- To gain knowledge on the claims and create awareness on the IRDA regulations
- To develop the conceptual framework of insurance business and its principles

UNIT – I INTRODUCTION TO INSURANCE AND LIFE INSURANCE:

Introduction to insurance: purpose and need of insurance - The Basic Principles of insurance – Utmost Good Faith, The Basic Principles – Insurable Interest, The Basic Principles – Indemnity, The Basic Principles – Corollaries of Indemnity, The Basic Principles – proximate Cause.

Life Insurance : Need Levels, Basic Elements, Some Popular Plans, Limited Payment Plans, Participating Policies, Convertible Plans, Riders, For the Handicapped; Annuities : Nature of Annuities, Types.

UNIT – II GROUP INSURANCE:

Group Insurance : Nature of Group Insurance, Types, Group Gratuity Schemes, Ways of Meeting Gratuity Liability, Group Superannuation Schemes, Other Group Schemes, Social Security Schemes; Other Special Need Plans : Industrial Life Insurance, Salary Saving Schemes, Additional Benefits, Married Women's Property Act; Application and Acceptance - Specimen of Policy Document.

UNIT – III PREMIUM PAYMENT:

Premium Payment, Lapse and Renewal: Premium, Surrender Values, Non- Forfeiture Options, Revival; Assignment Nomination Loans – Surrenders – Foreclosure : Assignment, Nomination, Loan and Surrenders, Foreclosure

UNIT – IV POLICY CLAIMS:

Policy Claims: Maturity Claims Survival Benefits, Death Claims, Claim Concession Presumption of Death, Accident Benefit Options, Settlement Options, Valuation and Surplus, Reinsurance, Exchange Control Regulations, Ombudsman, Information Technology, IRDA Regulations.

UNIT – V LIFE INSURANCE ORGANIZATION:

Life Insurance Organization: Important Activities, The Indian Context, Internal Organization, The Distribution, System, Appointment of Agent, Functions of Agents, Remuneration of Agents, Trends in Distribution Channels

UNIT -VI CURRENT CONTOURS (For Continuous Internal Assessment):

Recent Trends self study, assignments, Seminars Quiz and Self reading on Current developments related to the Life Insurance during the semester through collection, discussion and evaluation.

TEXT AND REFERENCE BOOKS (Latest revised edition only):

1. Gupta, P.K., “Principles and Practice of Non life Insurance”, 2006, Himalaya Publications
2. Periasamy, P., “Principles and Practice of Insurance”, 2010, Himalaya Publication.
3. Niehaus, Harrington (2007), Risk Management and Insurance, Tata McGraw-Hill
4. Gupta, P.K., “Insurance and Risk Management”, 2010, Himalaya Publication.
5. Gopal Krishan, G., “Insurance Principles and Practice”, 1994, Sterling Publishers, New Delhi
6. Hargovnd Dayal, The Fundamentals of Insurance, 2017, Notion Press

COURSE OUTCOMES: **On successful completion of the subject, the students acquired knowledge about:**

- Enumerate the different types of life insurance policies
- Describe the group insurance and its different schemes
- Illustrate the premium, surrenders, loans and foreclosure
- Discuss the maturity claims and policy holders rights in Insurance Business
- Elaborate the principles of insurance business in India.

Second Year

**SECOND ALLIED COURSE –II
BUSINESS COMMUNICATION**

Semester-IV

Code:

(Theory)

Credit: 3

LEARNING OBJECTIVES:

- To know the basics of communication
- To understand various types of communication
- To know how to prepare various reports
- To prepare different types of letters
- To prepare different types of corporate communication

UNIT –I COMMUNICATION IN BUSINESS:

Meaning–Importance of communication – Forms of Communication - Nature–Scope–Network of the Communication – Process of Communication – Barriers to Communication.

UNIT–II ENQUIRIES, ORDERS, CREDIT AND CLAIMS:

Enquiries and Replies–Orders and their Execution– Credit and Status Enquiries–Claims and Adjustments.

UNIT–III COLLECTION, SALES, CIRCULAR AND BANK CORRESPONDENCE:

Collection letter – Sales letter –Circular letter–Letters to Government-Bank Correspondence-Import and Export Agency.

UNIT–IV APPLICATION LETTERS:

The form and contents of an application letter–Bio-data–Application blanks – Specimen application letters– Reports-By individuals–By Committees.

UNIT–V MODERN COMMUNICATION METHODS:

Online Communication–Fax–E-mail-Voicemail-SMS-Internet-Teleconferencing- Videoconferencing-Electronic bulletin boards.

UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessment only):

Recent Trends - preparing resume – application letters in modern trending, assignments and Seminars

REFERENCE BOOK:

1. Business Communication by **N.S.Ragunathan & B.Santhanam.**
2. Effective business English–**Patternhetty**
3. Essentials of Business Communication –**Rajendra Pal & KoralaHalli**
4. Effective business English–**Pattern Shetty.**

COURSE OUTCOMES: On successful completion of the subject, the students acquired knowledge about :

- Understands the basics of communication
- Knowledge about different types of communication
- Through knowledge on report writing
- Knowledge on preparation of different official letters
- Knowledge on corporate communication

Second Year

NON MAJOR ELECTIVE COURSE –II
1. INTRODUCTION TO ACCOUNTANCY
(Theory)

Semester-IV

Code:

Credit: 2

LEARNING OBJECTIVES:

- To enable the students to know the importance of accountancy and its concepts.
- To make the students aware of Double entry Book keeping system rules and procedures.
- To enable the students to prepare procedure Final Accounts of Sole Trader
- To enable the students to know Bank Reconciliation Statement.
- Describe the role of accounting

UNIT – I INTRODUCTION:

Definition of Accounting – Nature, Objectives and Utility of Accounting in Industrial and Business Enterprise – Difference between Book-keeping and Accounting – Accounting Concepts and Conventions

UNIT – II DOUBLE ENTRY SYSTEM:

Double Entry System – Rules – Advantages and Disadvantages – Journal – Subsidiary Books.

UNIT – III JOURNAL AND LEDGER:

Ledger – Meaning – Balancing of Accounts – Difference between Journal and Ledger – Trial Balance – Objectives – Limitations – Preparation of Trial Balance.

UNIT – IV RECTIFICATION OF ERRORS:

Rectification of Errors – Objectives – Types – Methods – Bank Reconciliation Statement.(Simple problems only)

UNIT – V FINAL ACCOUNTS:

Final Accounts of Sole Trader (with Simple Adjustments).

UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessment only):

Students state the meaning and need of accounting discuss accounting as a source of information, identify the internal and external uses of accounting information.

TEXT AND REFERENCE BOOKS:

1. Advanced Accountancy – Arulanandam, Himalaya Publications, New Delhi.
2. Advanced Accounting – S.P. Jain and K.L. Narang, Kalyani Publishers, Chennai
3. Advanced Accounts – M.C. Shukla T.S. Grewal and S.C. Gupta, S.Chand & Sons, New Delhi.
4. Principles of Accounting – Finnelly, H.A. and Miller, H.E., Prentice Hall.

5. Introduction to Accountancy – Jaya, Charulatha and Baskar, Vijay Nicole Imprints (P) Ltd, Chennai 20

COURSE OUTCOMES: On successful completion of the subject the student acquired knowledge about

- Concept and conversions of Accounting
- Fundamentals of Double Entry System
- Knowledge about various Journal and Ledger.
- Preparation of Final accounts.
- Knowledge about various methods Final account adjustments

Second Year

NON MAJOR ELECTIVE COURSE –II

Semester-IV

2. SALESMANSHIP

Code:

(Theory)

Credit: 2

LEARNING OBJECTIVES:

- To make the students aware of selling techniques and planning
- To enable the students to types of salesman in the Marketing area
- To understand the students in buyer motives and behaviours
- To enable the students to know the importance of online stores and sales opportunities.
- To know about various selling techniques.

UNIT – I INTRODUCTION:

Introduction to selling- meaning- definitions- importance- methods- qualities- functions duties-responsibilities – types of sales person – sales careers.

UNIT – II SELLING PROCESS:

Selling process – steps- customer expectations – understanding prospects- importance sources-buyermotives and behaviour- transaction oriented selling – relationship selling.

UNIT – III SELLING TECHNIQUES:

Selling techniques – planning- setting objectives- approach techniques– building rapport- product knowledge- product benefits- features –functions- sales presentation demonstration- handling objections- handling difficult customers- closing sales – after sales service

UNIT – IV- SALES TERRITORY:

Sales territory- sales targets/quotas- creating product strategies – understanding selling terms and prices-retail store sales person- online stores and sales opportunities – personal selling in the information age

UNIT – V SALES FORCE MANAGEMENT:

Sales force management- selection- training- motivation- compensation – supervision and control- sales reports and knowledge management – evaluation- selling expenses- sales team professionalism – ethics-personal grooming.

UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessment only):

Sales management focuses on the activities of first line field sales managers, course pack will enable students to understand supply chain management which has improved the efficiency in distribution.

TEXT AND REFERENCE BOOKS:

1. Sahu and Raut: Salesmanship and Sales Management, Vikas Publishing House, Chennai.
2. CL Tyagi & Arun Kumar: Sales Management, Atlantic Publishers
3. SaChunawalla: Sales Management, Himalayas Publications, New Delhi.
4. Sundar and Madhavan: Salesmanship and Sales Management, Vijay Nicole Imprints (P) Ltd, Chennai
5. PC Pardesi: Salesmanship and Sales Management, Nirali Prakashan

COURSE OUTCOMES: On successful completion of the subject the student acquired knowledge about

- Concept and conversions of salesmanship
- Fundamentals of selling process and its activities
- Knowledge about various Sales force management.
- To know how about Selling techniques.
- knowledge about personal selling and sales team professionalism

Third Year

**CORE COURSE –IX
CORPORATE ACCOUNTING
(Theory)**

Semester-V

Code:

Credit: 5

LEARNING OBJECTIVES:

- To enable the students to know about accounting procedure in corporate accounting
- To make learner to understand format of company final accounts and various schedules of company final accounts.
- To make learner to acquaint information of buy-back of shares and their legal formalities
- To acquaint learner with various methods and techniques of amalgamation
- To understand sources of financial activities towards company
- Develop among learners various skills of corporate techniques to be applied for minimization of cost and maximization of profit

UNIT –I COMPANY ACCOUNTS:

Shares - introduction legal provisions regarding issue of shares, application, allotment, calls, calls-in-arrears, calls-in-advance, issue of shares at premium- issue of shares at discount-forfeiture of shares - re-issue-accounting entries.

UNIT- II DEBENTURES:

Debentures -Issue and redemption of debentures - methods of redemption of debentures- installment - cum-interest and Ex-interest redemption by conversion, sinking fund, insurance policy. Redemption of preference shares- implication of Section 80 and 80A of the Companies Act

UNIT –III AMALGAMATION:

Amalgamation - purchase consideration- accounting treatment - pooling of interest method and purchase method, Absorption, external and internal reconstruction of companies.

UNIT -IV: HOLDING COMPANY

Accounts of Holding company - legal requirements relating to presentation of accounts
-Consolidation of balance sheet (excluding chain holding)

UNIT –V BANKING AND INSURANCE COMPANY:

Final accounts of banking companies (new format) and Insurance companies (New Format)

Theory: 20%, Problem: 80%

UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessment only):

Recent Trends Banking companies and Insurance companies' assignments and Seminars

REFERENCES:

1. Advanced Accountancy by M.C. Gupta, Shukla and Grewal - S. Chand publishing, Delhi
2. Advanced Accountancy by R.L. Gupta and Radhaswamy - Sultan Chand & Sons, New Delhi.
3. Advanced Accountancy by Jain and Narang - Kalyani Publishers, Chennai
4. Corporate Accounting by Palaniappan & Hariharan - Vijay Nicole Imprints (P) Ltd, Chennai.
5. Advanced Accountancy by Arulanandam and Raman - Himalayan Publishers, New Delhi.
6. Corporate accounting by Mohamed Hanif-amazon
7. Fundamentals of *Corporate Accounting* ; Authors, *Mohammed Hanif*, Amitabha Mukherjee ; Publisher, McGraw-Hill Education

COURSE OUTCOMES : After completing this book they should enlighten by

- To make learner to understand format of company final accounts and various schedules of company final accounts.
- To make learner to acquaint information of buy-back of shares and their legal formalities
- To acquaint learner with various methods and techniques of amalgamation
- To understand sources of financial activities towards company
- Develop among learners various skills of corporate techniques to be applied for minimization of cost and maximization of profit

Third Year

**CORE COURSE –X
COMPUTER APPLICATION IN BUSINESS
(Theory)**

Semester-V

Code:

Credit: 5

LEARNING OBJECTIVES:

- To enable the students to know the importance of computer application in business. and MS word
- To learn Ms Excel
- To understand computerized accounting particularly Tally
- To familiar with accounting of inventories
- To know computerization of final account.

UNIT – I INTRODUCTION TO COMPUTER:

Computer – Meaning – Characteristics – Areas of application – Components – Memory control unit – Input and output devices – Ms Word – Creating word documents – creating business letters using wizards – editing word documents – inserting objects – formatting documents – spelling and grammar check – word count – thesaurus, auto correct working with tables – opening, saving and closing documents – mail merge.

UNIT – II SPREAD SHEET:

Spread sheet – Spread sheet programmes and applications – Ms Excel and features – Building work sheets – entering data in work sheets, editing and formatting work sheets – creating and formatting different types of charts - application of financial and statistical function – creating, analyzing and organizing data – opening and closing work books – Introduction to Pivot tables.

UNIT – III COMPUTERIZED ACCOUNTING:

Fundamentals of Computerized accounting – Computerized accounting Vs manual accounting - Architecture and customization of Tally – Features of Tally – latest version – Configuration of Tally – Tally screens and menus – Creation of company – Creation of groups – Editing and deleting groups – Creation of ledgers – Editing and deleting ledgers – Introduction to vouchers – Vouchers entry – Payment vouchers – Receipt vouchers – Sales vouchers – Purchase vouchers – Contra vouchers – Journal vouchers – Editing and deleting vouchers.

UNIT – IV INVENTORIES:

Introduction to Inventories – Creation of stock categories – Creation of Stock groups – Creation of Stock items- Configuration and features of stock item– Editing and deleting stocks – Usage of stocks in Vouchers entry. Purchase orders – Stock vouchers – Sales orders – Stock vouchers – Introduction to cost – creation of cost category – Creation cost centers – Editing and deleting cost centers & categories – Usage of cost category and cost – centers in vouchers entry – Budget and controls – Creation of budgets – Editing and deleting budgets – Generating and printing reports in detailed and condensed format.

UNIT – V TALLY :

Day books– Trial balance – Profit and Loss account – – Balance sheet . Ratio analysis, Cash flow statement – Fund flow statement – Cost centre report – Inventory report – Bank Reconciliation Statement.

UNIT – VI CURRENT CONTOURS (For Continuous Internal Assessment Only):

MS Power Point - Creating a simple presentation – Creating, inserting and deleting slides
–Saving a Presentation and create accounts in tally.

TEXT AND REFERENCE BOOKS (Latest revised edition only):

1. Computer Applications in Business – S.V. SrinivasaVallabhan – Sultan & Chand Publication.
2. Microsoft office – Jones & Derek – John wiley & sons inc.
3. Implementing Tally – A.K. Nadhani, BPB Publications.
4. Computer Application in Business – R. Paramasivam – S.Chand & Co, New Delhi.
5. Computer Application in Business: Dr. Joseph Anbarasu, Learntech Press

COURSE OUTCOMES: On successful completion of the course, the students will acquire knowledge on:

- Basics of computer application in business. and Creating and editing of word documents, opening, savings and closing documents; and mail merge
- Spread sheet programmes and applications, creating and formatting different types of charts, and application of financial and statistical function
- Architecture and customization of Tally, Editing and deleting ledgers, and Vouchers entry
- Accounting of inventories, Budget and controls
- Day books, Trial balance, final account and Bank Reconciliation Statement

Third Year

CORE PRACTICAL-I
COMPUTER APPLICATIONS IN BUSINESS
(Practical)

Semester-V

Code:

Credit: 5

LEARNING OBJECTIVES :

- To develop skill on preparation of business letters, bio-data, Table.
- To create work sheet, Charts, and enclosures.
- To filter data using Auto filter, and application of accounting and statistical formulae.
- To make voucher entries, Prepare final accounts from the trial balance and Inventory report
- To Prepare Bank Reconciliation Statement and pay roll and computation of GST.

LIST OF PRACTICAL

UNIT- I - MS WORD PROCESSING :

1. Creating business letters
2. Creating an application for the job with the bio-data
3. Creating Circular letter with mail-merge options
4. Creating a Table by using the split and merge options

UNIT -II - MS-EXCEL – SPREAD SHEET APPLICATIONS :

1. Creating a work sheet like mark sheet, Pay Slip, PF Contribution list etc.
2. Creating Charts – All types of charts and graphs
3. Creating a list for the enclosures

UNIT -III - MS-EXCEL – SPREAD SHEET APPLICATIONS :

1. Filtering the data using Auto filter custom filters using comparison operations
2. Creating Pivot tables
3. Commercial Formula applications
4. Statistical formula applications (within the syllabus of business tools for decisions)

UNIT -IV - ACCOUNTING PACKAGE :

1. Preparing voucher entries for the given transactions.
2. Preparing final accounts from the trial balance given with any ten adjustments
3. Inventory report

UNIT -V - ACCOUNTING PACKAGE :

1. Bank Reconciliation Statement
2. Preparation of pay roll vouchers based on attendance
3. GST computation & forms

UNIT – VI CURRENT CONTOURS: (for Continuous InternalAssessment only)

MS Power Point - Creating a simple presentation – Creating, inserting and deleting slides – Saving a Presentation

(Practical – 100 marks UE: 60 marks IA: 40marks)

COURSE OUTCOMES: On successful completion of the course, the students will acquire knowledge on:

- Preparation of business letters, bio-data, and Table.
- Creating work sheet, Charts, and enclosures.
- Filtering data using Auto filter, and application of accounting and statistical formulae.
- Entering vouchers, Prepare final accounts from the trial balance and Inventory report.
- Preparing Bank Reconciliation Statement and pay roll and computation of GST

Third Year

**CORE COURSE – XI
MANAGEMENT ACCOUNTING
(Theory)**

Semester-V

Code:

Credit: 5

LEARNING OBJECTIVES:

- To understand the concepts of Management Accounting.
- To gain knowledge on fund flow and cash flow in Business operation.
- To understand budget and budgetary control in Business organization.
- To know the technique of marginal costing and standard costing
- To know the various methods of capital budgeting.

UNIT- I INTRODUCTION AND FINANCIAL STATEMENT ANALYSIS:

Management accounting – Definition – Objectives – Nature – Scope – Merits and limitations – Differences between management accounting and financial accounting - Management Accounting Vs Cost accounting - Financial statement analysis – Comparative statement – Common size statement–Trend percentage–Ratio analysis.

UNIT- II FUND FLOW AND CASH FLOW STATEMENT:

Fund flow statement – Schedule of changes in working capital – Funds from operation – Sources and applications –Cash flow statement–Fund flow statement Vs Cash flow statement–Preparation of cash flow statement as per AS-3

UNIT –III BUDGET AND BUDGETARY CONTROL:

Budget and Budgetary control –Advantages- limitations – Types – Preparation of Purchase, Production, sales, Flexible, Cash and Master budget

UNIT -IV MARGINAL AND STANDARD COSTING:

Marginal costing – CVP analysis – Break even analysis – BEP – Managerial applications – Margin of safety – Profit planning. Standard Costing – Problems relating to Material and Labour variance only.

UNIT -V CAPITAL BUDGETING:

Capital Budgeting – Payback period – Accounting rate of return –Discounted cash flow – Net present value – Profitability index – Internal rate of return.

(Problem 80 %, Theory 20 %)

UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment)

Recent Trends, assignments and Seminars

TEXT AND REFERENCE BOOKS : (Latest revised edition only)

1. S.N.Maheswari - Management Accounting – Sultan Chands & sons publications, New Delhi.
2. Sharma and Guptha–Management Accounting- Kalyani Publishers, Chennai.
3. R.Ramachandran and R.Srinivasan –Management Accounting–Sriram publication.
4. A.Murthi and S.Gurusamy – Management Accounting Vijay Nicole Publications, Chennai.
5. R.S.N.Pillai & V.Baghavathi – Management Accounting – S.Chand & Co,Mumbai
6. Hingorani & Ramanathan – Management Accounting -S.Chand & Co,NewDelhi.

COURSE OUTCOMES: On successful completion of the subject, the students acquired knowledgeabout :

- The understand Basic knowledge on Management Accounting.
- Preparation of fund flow statement and cash flow statement as per AS – 3
- Design various types of Budget
- Understand the Marginal costing and Variance analysis
- Select better project by applying appropriate capital budgeting.

Third Year

MAJOR BASED ELECTIVE COURSE-I
1. ENTREPRENEURSHIP DEVELOPMENT
(Theory)

Semester-V

Code:

Credit: 5

LEARNING OBJECTIVES:

- To inculcate students to come up with good entrepreneur,
- To overcome the problems and challenges from the society,
- To know the role of small scale industries to obtain the next level of business,
- To improve the knowledge of process of business,
- To understand the passage of getting loan from project finance

UNIT- I INTRODUCTION TO ENTREPRENEURSHIP:

Entrepreneurship-Definition-Nature- Scope in Local and Global Market -Characteristics- Functions- Types- Entrepreneur and Intrapreneur-Women and Rural Entrepreneurs-The Revolutionary Impact of Entrepreneurship-Types of Enterprises and their Features- Manufacturing, Service and Trading-Steps in setting up of a Business.

UNIT- II ENTREPRENEURIAL COMPETENCIES:

Entrepreneurial Environment-Components-Role of Family and Society- Entrepreneurial Motivation- Barriers in Business -Training and Development – Entrepreneurial Change- Occupational Mobility- Factors in Mobility.

UNIT -III INSTITUTION FOR THE DEVELOPMENT OF SMALL SCALE INDUSTRIES:

Entrepreneurship Development Programs (EDP)-Objectives- Importance-Phases- Evaluation- EDP Institutions in India-SSIB-SIDCO-SISIS-DICS-NSIC-SIDO-KVIC- NISEBUD- NISIET-Technical Consultancy Organizations-Functions

UNIT –IV PROJECT MANAGEMENT:

Project Management-Concept of Project-Classification-Sources of Business Ideas-Project Identification- Project Formulation and Design-Feasibility Analysis-Financial Analysis-Social Cost Benefit Analysis- Project Appraisal Methods -Project Report Preparation

UNIT-V ENTREPRENEURIAL DEVELOPMENT AGENCIES:

Project Finance-Sources of Finance-Institutional Finance-Role of IFC, IDBI, ICICI, LIC, SFC, SIPCOT-Commercial Banks-Appraisal of Bank for Loans- Entrepreneurship Incentives –Subsidies-Industrial Units- Benefits-Role of Industrial Estates

UNIT –VI CURRENT CONTOURS: (For Continuous Internal Assessment Only):

Geographical Challenges- Historical Attributes to Business-Country Topographical Features- New Business Formation- Current Market Trends-Decision Making Skills.

REFERENCE BOOKS:

1. C.B.Gupta and Srinivasan, Entrepreneurial Development, Sultan Chand and Sons.Dr.S.S.Khanka- Entrepreneurial Development, Sultan Chand and Sons.
2. Dr.P.Saravanel Entrepreneurial Development, Learntech Press Trichy.
3. Vasant Desai, Dynamics of Entrepreneurial Development, Sultan Chand and Sons DR.S.G.Bhanushali Entrepreneurial Development, Himalaya Publishing House -NewDelhi.

COURSE OUTCOMES: On successful completion of the subject, the students acquired knowledgeabout :

- To enhance a student to behave as a good businessman,
- To emancipate the society to be mingled with,
- To obtain the next level of business value,
- To improve the process of business,
- To know the outset of proper financial plan for the development of business.

Third Year

MAJOR BASED ELECTIVE COURSE-I

Semester-V

2. MARKETING MANAGEMENT

Code:

(Theory)

Credit: 5

LEARNING OBJECTIVES:

- To understand the trends in, Marketing Management and to make aware of regulations of foreign trade practices in the era of globalization.
- To know the elements of Marketing Management
- To assess of buying behavior and consumer behavior.
- The student will understand the overview of Marketing Management
- To gain thorough knowledge on customer satisfaction

UNIT -I INTRODUCTION TO MARKETING MANAGEMENT:

Introduction to Marketing Management – nature and scope – Concepts of marketing – Functions and problems of marketing management – Traditional marketing – Modern Marketing – Responsibilities of marketing manager – Role of marketing management in Indian economy.

UNIT –II CONSUMER BEHAVIOUR:

Buyer behavior – Consumer behavior vs. business buying behavior – Factors affecting consumer behavior – Consumer research – Importance – Consumer research process – Consumer research design – Steps in consumer research.

UNIT- III PROMOTION:

Promotion – Tools of promotion – Communication process – Characteristics of promotion- Merits – Demerits – Designing a promotion campaign – Promotion – mix – Determinants – Promotion tools – Advertising – Sales promotion – Public relations.

UNIT –IV MARKETING ORGANIZATION AND CONTROL:

Marketing organization and control – Emerging trends and issues in marketing – Rural marketing – Social marketing – On – line marketing – Green marketing – network marketing.

UNIT –V CUSTOMER SATISFACTION:

Customer satisfaction – Difference between consumer and customer – Consumerism – Rights of consumers – Customer expectation – Changing perceptions of customer – Benchmarking – Total quality management.

UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessment only):

Quiz and Self reading on Current developments related to the Marketing management during the semester through collection, discussion and evaluation.

TEXT AND REFERENCE BOOKS :(Latest Revised Edition Only):

1. R.S.N. Pillai and Bagavathi, Modern Marketing – Principles and Practices, S.Chand&Co,2010.

BOOKS FOR REFERENCE:

1. V.S. Ramaswamy and S. Namakumari, Marketing Management: Global Perspective, Indian Context, Om Books publisher, 2009.
2. S.A. Sherlakar - Marketing Management, Himalaya.
3. Grewal , 14th edition (2015), Marketing, Tata McGraw Hill management, New Delhi.
4. B.S.Raman, Marketing, United Publishers, Managalore.
5. R.L. Varshney and B. Bhattacharya, International Marketing Management – An Indian perspective, Sultan Chand and Sons, 2015.
6. Monga & Shalini Anand, (2000), Marketing Management, Deep & Deep Publications, New Delhi
7. Rajan Nair.N., Sanjith R.Nair, (1999), Marketing, Sultan Chand & Sons, New Delhi.
8. J. Jayasankar , 2nd edition, (2013), Marketing, Margham Publications, Chennai.
9. Dr. L. Natarajan (2013), Marketing, Margham Publications, Chennai.
10. Kotler Philip, 15th edition, (2015) Marketing Management, Prentice Hall of India (Pvt) Ltd., New Delhi.

COURSE OUTCOMES: On successful completion of the subject, the students acquired knowledge about:

- Responsibilities of marketing manager.
- Consumer behavior.
- Promotion tools.
- Emerging trends and issues.
- Customer satisfaction.

Third Year SKILL BASED ELECTIVE COURSE – I Semester-V

Code: INFORMATION TECHNOLOGY CONCEPTS Credit: 2
(Theory)

LEARNING OBJECTIVES:

- To introduce Evolution, Classification and Applications of Computers
- To know Computer peripherals
- To learn about Software, Programming Language, Word Processing and Spread Sheets Presentation
- To study Data Communication and BDP
- To aware utility of computers at different places, computer security and internet

UNIT- I:

Introduction to Computers - Definition, .Characteristics of computer, Evolution of Computer, Block Diagram Of a computer, Generations of Computer, Classification Of Computers, Applications of Computer, Capabilities and limitations of computer.

UNIT -II:

Computer peripherals - Role of I/O devices in a computer system. Input Units: Keyboard, Terminals and its types. Pointing Devices, Scanners and its types, Voice Recognition Systems, Vision Input System, Touch Screen, Output Units: Monitors and its types. Printers: Impact Printers and its types. Non Impact Printers and its types, Plotters, types of plotters, Sound cards, Speakers, storage units.

UNIT- III:

Software and its needs, Types of S/W. System Software: Operating System, Utility Programs Programming Language: Machine Language, Assembly Language, High Level Language their advantages & disadvantages. Application S/W and its types: Word Processing, Spread Sheets Presentation, Graphics, DBMS s/w.

UNIT- IV:

Data Communication and BDP: Communication Process, Data Transmission speed, Communication Types (modes), Data Transmission Medias, Modem. Business Data Processing: Introduction, data storage hierarchy, Method of organizing data, File Types, File Organization.

UNIT- V:

Computers at Home, Education, Entertainment, Business, Science, Medicine and Engineering - Introduction to Computer Security - Computer Viruses, Bombs, Worms - WWW and Internet

UNIT – VI CURRENT CONTOURS (for Continuous Internal Assessment only)

Recent developments in computer world

REFERENCE BOOKS:

1. P.K.Sinha, Computer Fundamentals
2. Dr.S.V.Srinivasa Vallabhan - Computer Applications in Business, Sultan Chand, NewDelhi
3. Alexis Leon and Mathews Leon by Fundamentals of Information, Technology. Vikas Publishing Company, New Delhi
4. Deepak Bharihoke, Fundamentals of Information Technology, Excel Publications, NewDelhi.

COURSE OUTCOMES: On successful completion of the course, the students will be able to

- Know Evolution, Classification and Applications of Computers
- Understand Computer peripherals
- Have knowledge on Software, Programming Language, Word Processing and Spread Sheets Presentation
- Do Data Communication and BDP
- Aware utility of computers at different places, computer security and internet

Third Year

**CORE COURSE-XII
DIGITAL BANKING**

Semester-VI

Code:

(Theory)

Credit: 5

LEARNING OBJECTIVES:

- To learn e-banking and its features.
- To acquire knowledge about electronic delivery channels.
- To impart regulations of e-banking cards
- To understand digital banking cards
- To understand the genesis and concept of Online-Banking

UNIT –I ELECTRONIC BANKING:

E-Banking – Meaning - Benefits – Internet Banking Services –Drawbacks – Mobile Banking – Features – Drawbacks – Call Centre Banking – Features – Challenges –Traditional Vs e- banking - e-banking in India.

UNIT- II DIGITAL CARDS:

Introduction –concept and meaning-the electronic delivery channels- need for computerization-ATM – Types - Features – Benefits – Challenges – Credit Cards –Benefits – Constraints – Debit Card – Benefits– Smart Card – Features – Benefits of Smart cards - Biometric Cards – Features.

UNIT –III MODERN BANKING OPERATIONS:

National Electronic Fund Transfer (NEFT) - RBI Guidelines – Benefits of Electronic Clearing Systems – E- Cheques – E-Money – Real Time Gross Settlement (RTGS) – Benefits to Banker and Customer – Cheque Transaction – Core Banking Solutions (CBS) – Benefits – Single Window Concepts – Features- CIBIL (Credit Information Bureau (India)Ltd – MICR Cheques .

UNIT –IV E-BANKING SECURITY:

Introduction need for security –Security concepts-Privacy – Survey. Findings on security Attack-Cyber crimes-Reasons for Privacy-Tampering- Encryption –Meaning-The encryption process-may appear as follows -Cryptogram- Cryptanalyst-cryptography-Types of Cipher systems –Code systems- Cryptography-Cipher- Decipher-Jumbling-Asymmetric-Crypto system Data Encryption Standard (DES).

UNIT- V E-BUILDER SOLUTIONS:

Digital certificate-Digital Signature &Electronic Signature-E- Security solutions—solutions providers-E-locking technique-E-locking services-Netscape security solutions-Pry Zone -E software security Internet-Transactions-Transaction security-PKI-Sierras Internet solutions inc –security devices-Public Key Infrastructure- (PKI)-Firewalls Secure Ledger-(FSL)-Secure Electronic Transaction(SET).

UNIT –VI CURRENT CONTOURS: (For Continuous Internal Assessment only)

Quiz and Self reading on Current developments related to the Digital Banking during the semester through collection, discussion and evaluation. To be sourced from multiple reliable informative sources- Print, Internet, Interaction, Social Media, Webinars and so on.

TEXT AND REFERENCE BOOKS (Latest revised edition only):

1. C.S. Rayudu, E-Business, Himalaya Publishing House Roger Hunt & John Shelly, Computers and Commonsense. Bhushan Dewan, E-Commerce
2. An Introduction to Information Technology by Dr. Srinivasa vallabhan, Sulthan Chand & Sons.
3. Law of Information Technology, D.P.Mittal, Tax Man. e Markets, Macmillan, 2007

COURSE OUTCOMES: On successful completion of the subject, the students acquired knowledge about:

- e-banking in India.
- Usage of e-banking cards.
- Payment through NEFT, RTGS and others.
- Cipher systems.
- Security devices.

Third Year

**CORE COURSE-XIII
INCOME TAX LAW AND PRACTICE
(Theory)**

Semester-VI

Code:

Credit: 5

LEARNING OBJECTIVES:

- To understand the concept of Income tax
- To describe how to arrive taxable income from salary
- To find out the tax able income from house property
- To calculate the taxable income from Business and Profession.
- To ascertain the capital gains and income from other sources

UNIT-I INCOME TAX ACT 1961 AND RESIDENTIAL STATUS:

Income–Tax Act, 1961–Definitions- Basis of charge different types of assesses previously earned Assessment year – capital and revenue income, expenditure and loss– incomes exempted under section10 – Residential status.

UNIT-II INCOME FROM SALARY:

Income from salary: Basis of charge–Different forms of salary, allowances, perquisites and their valuation– computation of taxable salary–deductions from salary.

UNIT-III INCOME FROM HOUSE PROPERTY:

Income from House Property: Basis of charge– determination of annual value–GAV,NAV– income from let-out property–self occupied property–deductions–computation of taxable income.

UNIT- IV INCOME FROM BUSINESS OR PROFESSION:

Income from Business or Profession: Basis of charge –methods of accounting – deductions – disallowances, computation of taxable income –profit and gains of business and profession.

UNIT -V INCOME FROM CAPITAL GAINS INCOME FROM CAPITALGAINS:

Basis of charge–short and long term capital gains–indexed cost of acquisition and improvement–exemptions–computation of taxable capital gains–Computation of Income from other sources

Theory 20% Problem80%

UNIT- VI CURRENT CONTOURS (For Continuous Internal Assessment Only):

Recent Trends self study, assignments and Seminars

TEXT AND REFERENCE BOOKS (Latest and revised editions):

1. Gaur and Narang, Income Tax Law and Practice“Kalyani Publishers”, New Delhi.
2. Dr.HC.Mehrotra, “Income Tax Law and Accounts, ”Sahithya Bhavan publishers
3. Dr.Vinod K.Singhania, Students Guide to Income tax “Taxmen’sPublications, New Delhi
4. Murthy “ Income Tax Law & Practice” Vijay Nichole, Imprints (P) Ltd.
5. Dr. T.S. Reddy & Hariprasad Reddy ‘ Income tax’ – Margham Publications, Chennai

COURSE OUTCOMES: After completing this course, the student will be able to

- Know about the procedures regarding basic rules and regulations and residential status.
- Update the new tax slabs regarding salaried employees
- Get the latest information about deductions for house property.
- Make sure about the admissible, inadmissible expenses and deductions.
- Allowable for business or professional incomes
- Grasp the concept of capital gains, other sources of income.

Third Year

**CORE COURSE – XIV
FINANCIAL MANAGEMENT
(Theory)**

Semester-VI

Code:

Credit: 5

LEARNING OBJECTIVES:

- To understand the concepts of financial management.
- To learn about the Capital Structure.
- To gain knowledge about Leverage and Dividend Policy.
- To acquire knowledge about the Working capital management.
- To know the receivable and inventory management.

UNIT-I INTRODUCTION AND OBJECTIVES:

Financial Management: Meaning and scope – Objectives: Profit maximization, Wealth maximization – Functions – Financial decisions –Time value of money: Present value and Compound value

UNIT – II COST OF CAP COST OF CAPITAL AND CAPITAL STRUCTURE:

Cost of capital –Cost of debt–Cost of preference share capital–Cost of equity–Cost of retained earnings–Weighted average cost of capital. Capital structure–EBIT and EPS. Theories of capital structure

UNIT-III LEVERAGES:

Leverage – Meaning, significance and types – Operating leverage – Financial leverage – Combined leverage.

UNIT – IV DIVIDEND POLICY AND MODELS:

Dividend policy – Determinants of dividend policy – Theories: Walter’s model, Gordon model and MM model – Forms of Dividend – Stock dividend–Bonus issue–Stable dividend.

UNIT-V WORKING CAPITAL MANAGEMENT:

Working capital management – Determinants of working capital –Fore casting of working capital requirements – Cash management – Motives of holding cash– Stages in cash management – Receivable Management

Theory: 20% Problem:80%

UNIT -VI CURRENT CONTOURS (For Continuous Internal Assessment):

Recent Trends , assignments and Seminars

TEXT AND REFERENCE BOOKS (latest revised edition only):

1. S.N.Maheswari – Elements of financial management by–Sultan Chand & Sons., New Delhi.
2. R.Ramachandran & R. Srinivasan – Financial Management–Sriram publication, Trichy
3. Khan&Jain,-Theory and Problems of Financial management Mc Graw Hill Publication, New Delhi
4. S.P.Gupta, - Financial Management- Sahitya Bhavan Publication, New Delhi.

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

- Understand basic concept of Financial management.
- Analyze the various cost of capital with respect of manage the funds.
- Apply the Leverage in EBIT and EPS analysis
- Compute the various models of Dividend Policy.
- Understand the various concepts of Working capital
- Management and cash management

Third Year

**MAJOR BASED ELECTIVE COURSE-II
1. FINANCIAL SERVICES AND
BANCASSURANCE**

Semester-VI

Code:

(Theory)

Credit: 5

LEARNING OBJECTIVES:

- To know the basis for financial services
- To understand the functions and law relating to merchant banking
- To gain more information on leasing and hire purchase
- To enlighten the opportunities of venture capital and mutual funds for students
- To create an awareness on the banc assurance and its challenges in India

UNIT – I INTRODUCTION TO FINANCIAL SERVICES:

Meaning and Importance of Financial Services – Types of Financial Services – financial services and economic environment – players in financial services sector – characteristics of financial services – growth of financial services in India – Functions of financial services

UNIT – II MERCHANT BANKING:

Merchant banking – functions – issue management – managing of new issues – underwriting – capital market – stock exchange – role of SEBI – activities involved in public issue management – law relating to issue of management – underwriting agencies – variants of underwriting

UNIT – III LEASING AND HIRE PURCHASE:

Leasing and hire purchase – concepts and features – types of lease accounts, factoring – functions of factor – advantages of leasing – advantages of factoring – demerits of factoring – legal aspects of factoring – difference between factoring and bill discounting

UNIT – IV VENTURE CAPITAL & MUTUAL FUNDS:

Venture capital – credit rating- consumer finance. Mutual funds: meaning types- functions- advantages- institutions involved- UTI – legal regulations for venture capitals-SEBI regulations on venture capital institutions- SEBI regulations for foreign venture capital investors

UNIT – V BANCASSURANCE:

Bancassurance – meaning of bancassurance –definition of bancassurance origin- bancassurance models- strategic alliance- full integration- mixed models- benefits of bancassurance-demerits of bancassurance- A tool of integrating insurance and banking – challenges of bancassurance in India

Venture capital – methods - Leasing and Hire purchase business – methods - Mutual Funds management - Securitization of debts, Factoring and Forfaiting services.

UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessmentonly) :

Quiz and Self reading on Current developments related to the Investment Banking during the semester through collection, discussion and evaluation. To be sourced from multiple reliable informative sources- Print, Internet, Interaction, Social Media, Webinars and so on.

TEXT AND REFERENCE BOOKS (Latest revised edition only):

1. B.Santhanam (2003), Financial Services, Fifth Edition September 2006, Chennai, Margham Publications
2. M.Y.Khan (1997), Financial Services, Third Edition 2019, University of Delhi, McGrawhill HED
3. Guruswamy (2009), Financial Services, Second Edition, Chennai, McGrawhill HED
4. Bhalla, V.K. “Management of Financial Services”, Anmol Publications Pvt. Ltd., New Delhi.
5. Pathak, Bharati, “Indian Financial System”, Pearson Education, New Delhi.
6. Bhole, L.M., “Financial Institutions and Market”, Tata McGraw Hill

COURSE OUTCOMES:

On successful completion of the subject, the students acquired knowledge about:

- Understand the basic concepts of financial services and economic services and also will understand the importance of players in financial services sector
- Analyse the various types of underwriters and various steps and process in SEBI in public issue management and functions of merchant banking under the capital market
- Demonstrate the features of leasing and factoring and also understand the differences between factoring and bills discounting
- Enumerate the concepts of credit rating, venture capital companies and consumer finance and also understand the different types of loans
- Illustrate the banc assurance with its pros and cons.

Third Year

**MAJOR BASED ELECTIVE COURSE-II
INSURANCE REGULATION, GOVERNANCE
AND COMPLIANCES**

Semester-VI

Code:

(Theory)

Credit: 5

LEARNING OBJECTIVES:

- To learn the concepts of Insurance Act 1938.
- To Understand various insurance laws in India
- To enhance the knowledge on the protection of consumer protection Act 1986.
- To enlighten the different tax exemptions of Insurance policies in India
- To create an awareness on the code of conduct of advertisement on insurance sector.

UNIT-I INTERNATIONAL FINANCE:

The Importance, rewards & risk of international finance- Goals of MNC- International Business methods – Exposure to international risk- International Monetary system- Multilateral financial institution

UNIT-I INSURANCE LAWS:

GIBNA - IRDA 1999 : Objective, Composition, Duties, Powers and Functions of the Authority; Marine Insurance Act 1963 : The Carriage of Goods by Sea Act 1925, The Merchant Shipping Act 1958, The Bill of Lading Act 1855, The Indian Port Act 1963; The Carriers Act 1865 : Indian Railways Act 1989, Indian Post Office Act 1898, Carriage by Air Act 1972, Multi Model Transportation Act; The Motor Vehicle Act 1988 : The Inland Steam Vessel's Act 1977; Public Liability Insurance Act 1991; The Workmen's Compensation Act 1923; Sale of Goods Act; The Indian Stamp Act 1899; Exchange Control Regulations

UNIT-III CONSUMER PROTECTION ACT 1986:

Consumer Protection Act 1986 : Consumer Forum, Insurance Ombudsman, Right of Consumer, Redressal Forum; Insurance Act 1938 : Aim & Effect, Defining Agents, Authority of Controller; Life Insurance Corporation Act 1956 : Body Corporate and Composition, Duty and Obligations

UNIT-IV INCOME TAX ACT:

Income Tax Act : Tax Exemption on Maturity / Death Claim, Tax Exemption in Jeevan Suraksha Plan, Tax Exemption in Jeevan Aadhar Plan, Rebate in Respect of Contribution to PF Insurance Premium enter, Wealth Tax, Tax Exemption in Partnership Insurance, Tax Exemption in Employer Employee Scheme; Married Women's Property Act 1924;

UNIT-V CODE OF CONDUCT:

Code of Conduct in Advertisement and Publicity Areas : Objectives of the Code of Conduct, Role of Advertising Agency, Relevance to Insurance.

UNIT – VI CURRENT CONTOURS (For continuous internal assessment only):

Faculty member will impart the basic concepts and theories of International financial market and instruments to the students.

THEORY 20% & PROBLEMS 80%

REFERENCES: Latest Edition of Textbooks May be Used

1. The Insurance Regulatory and Development Authority Act 1999, Universals Publication
2. Kotreshwar, G., “Risk Management- Insurance and Derivatives”, 2005, Himalaya Publishing House.
3. GopalKrishan, G., “Insurance Principles and Practice”, 1994, Sterling Publishers, New Delhi.
4. Gupta, P.K., “Insurance and Risk Management”, 2010, Himalaya Publication
5. Niehaus, Harrington, “Risk Management and Insurance”, 2007, Tata McGraw-Hill

BOOKS/E-MATERIALS LINKS:

1. https://www.google.co.in/books/edition/The_Insurance_Regulatory_and_Development/t7iMcuXRHGQC?hl=en&gbpv=1&pg=PP1&printsec=frontcover
2. www.irda.org
3. <https://www.youtube.com/watch?v=xojTrXb4qTg>

COURSE OUTCOMES: On successful completion of the subject, the students acquired knowledge about:

- Acquire the knowledge of Insurance Act 1938
- Gain knowledge on the IRDA and other Insurance Act.
- Evaluate the importance of consumer protecting act 1986 for the customers of Insurance companies.
- Explain the exemptions in Income tax for the insurance policies
- Discuss the code of conduct in advertisement and paraphrase the objectives.

Third Year

PROJECT

Semester-VI

Code:

Credit: 3

The candidate shall be required to take up a Project Work by group *or individual* and submit it at the end of the final year. The Head of the Department shall assign the Guide who, in turn, will suggest the Project Work to the students in the beginning of the final year. A copy of the Project Report will be submitted to the University through the Head of the Department on or before the date fixed by the University.

The Project will be evaluated by an internal and an external examiner nominated by the University. The candidate concerned will have to defend his/her Project through a Viva- voce.

ASSESSMENT/EVALUATION/VIVA VOCE:

1. PROJECT REPORT EVALUATION (Both Internal & External)

Plan of the Project - 20 marks

II. Execution of the Plan/collection of Data / Organisation of Materials /Hypothesis, Testing etc and presentation of the report. - 45 marks

Individual initiative - 15 marks

Viva-Voce / Internal & External - 20 marks

TOTAL - 100 marks

PASSING MINIMUM:

Project	Vivo-Voce 20 Marks 40% out of 20 Marks (i.e. 8Marks)	Dissertation 80 Marks 40% out of 80 marks(i.e. 32 marks)
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A candidate who gets less than 40% in the Project must resubmit the Project Report. Such candidates need to defend the resubmitted Project at the Viva-voce within a month. A maximum of 2 chances will be given to the candidate.

Third Year	SKILL BASED ELECTIVE COURSE –II	Semester-VI
	BASICS OF GOODS AND SERVICE TAX	
Code:	(Theory)	Credit: 2

LEARNING OBJECTIVES:

- To Understand the Basics of GST.
- To Study the Registration and Computation of GST.
- To Acquaint the Students with Filing of Returns.
- To understand the concepts of GST technology.
- To explore the knowledge relating to the penalties and offences relating to GST.

UNIT -I :

Overview of Goods and Service Tax-Introduction - Meaning of GST - IGST - Scope of GST- Present/Old Tax Structure V/S GST - GST In Other Countries- Existing Taxes Proposed to be Subsumed Under GST-Principles Adopted for Subsuming the Taxes-Dual GST-Benefits of GST-GST Council-GST Network (GSTN) And GST Regime-Integrated Goods and Services Tax Act- 2017- Title and Definitions- Administration.

UNIT- II:

Registration Under GST -Rules-Procedure of Registration- Exempted Goods And Services Under GST - Rates of GST– GST At 5 % - GST At 12 % - GST At 18 % - GST At 28% - Procedure Relating To Levy (CGST &SGST) -Various Schedules Related To Supply - Computation of Taxable Value and Tax Liability [CSGT &SGST] -Procedure Relating To Levy (IGST)

UNIT –III:

Input Tax Credit (ITC)- Eligibility and Conditions for Taking Input Tax Credit- Apportionment of ITC and Blocked Credit -Various Documents Under GST- Tax Invoice-Bill for Supply- Debit Note- Credit Note- Payment Voucher- Receipt Voucher- E-Way Bill- HSN Code and SAC Code - Simple Problems on Utilization Of Input Tax Credit

UNIT-IV:

Assessment and Administration of GST - Types of GST Returns- Types of Assessment &Assessment Procedures- Role and Functions of GST Council- Tax Authorities and Their Powers; Tax Deduction at Source &Tax Collection at Source- Refund of Tax-Offence and Penalties.

UNIT –V:

GST and technology -Introduction to GSTN – Power and Functions of GSTN – Design and Implementation Framework – Design &Implementation Framework GSTN. Goods And Service Tax Suvidha Provider (GSP) - Concept.

Theory 80% Problems 20%

UNIT -VI: CURRENT CONTOURS (For Continuous Internal Assessment Only):

Faculty member will impart the basic concepts and theories of overview of basic goods and services to the students.

REFERENCE BOOKS:

1. V.S Datey – Taxman's: GST
2. Madhykar N Hiregange: GST
3. GST – Law and Practice, Dr. B.G Bhaskar and Manjunath
4. Mariyappa – GST
5. Step By Step Guide to GST – Compliances - Avinash Poddar
6. A Complete Guide To Goods and Services Tax – Sanjiv Agarwal
7. GST Law Manual – R.K.Jain
8. Hand Book On GST- Pratik Shah
9. GST Handbook to students – CA Vivek KR Agarwal, 2022, Neelam Book House.
10. GST for laymen, CA Apeshika Solanki, 2021, Bloomsbury India.

WEBSITE

1. <https://www.taxmann.com/academy/>
2. <https://gstcouncil.gov.in/>

LEARNING OUTCOMES: On successful completion of the subject, the students acquired knowledge about :

- The students will get a general understanding of the GST law in the country
- The students will provide an insight into practical aspects of GST
- The students will equip themselves to become tax practitioners.
- The students will be able to calculate GST at different level.
