KONGUNADU ARTS AND SCIENCE COLLEGE

(Autonomous)

Coimbatore – 641 029

DEPARTMENT OF COMMERCE WITH BANKING AND INSURANCE

Curriculum and Scheme of Examinations (CBCS)

(2026 – 2027 onwards)

DEPARTMENT OF COMMERCE WITH BANKING AND INSURANCE

Vision

To develop a world class center for the best education with the purpose of providing job opportunities and pave the way to higher studies.

Mission

To aspire and strive for excellence in education by developing the Intellectual and potential learners for the welfare of the society.

PROGRAMME OUTCOMES (PO)

- ❖ PO1: Inculcated ample of knowledge and technical skills among the students in the domain of Commerce.
- ❖ PO2: Augmented the leadership qualities of the students and to make them understand and participate in the contemporary business world.
- ❖ PO3: Prepared the students for further studies and allow them to achieve the utmost level of triumph in their career.
- ❖ PO4: Creation of ability towards managing the accounts and assisting the auditing activities of a company.
- ❖ PO5: Amplified the ethical and young entrepreneur that is present within the students.
- ❖ PO6: Encouraged the students to participate in professional courses like CA, CMA, and ACS etc.
- ❖ PO7: Magnified the intellectual quotient and emotional quotient of the students in order to broaden up their employment opportunities.
- ❖ PO8: Emphasized the expectations of the social groups, institutions, organisations, industries etc from the students.

PROGRAMME SPECIFIC OUTCOMES (PSO)

- ❖ PSO1: Recognizing and understanding ethical issues related to the accounting profession; prepare financial statements in accordance with general accepted accounting principles and for effective financial management.
- ❖ PSO2: Applying auditing skills, critical thinking and problem solving skills related to taxation of individuals, flow-through entities, and corporations and to recognize potential opportunities for the savings and tax planning.
- ❖ PSO3: Students will possess knowledge in the concepts of economics and understanding of substantive and procedural law.
- ❖ PSO4: Boost up knowledge in modern marketing, business communication, management of human resource and stimulate global business through effective entrepreneurial skills.
- ❖ PSO5: Pursue practical knowledge in the chosen field of computer, tally and communication.

KONGUNADU ARTS AND SCIENCE COLLEGE (AUTONOMOUS)
COIMBATORE – 641029
PROGRAMME NAME: COMMERCE WITH BANKING AND INSURANCE
CURRICULUM AND SCHEME OF EXAMINATION UNDER CBCS
(APPLICABLE TO THE STUDENTS ADMITTED DURING THE ACADEMIC YEAR 2026 – 2027)

Semester	Part	Subject Code	Title of the Paper	Instruction hours /cycle	Exam. Marks			Duration of Exam (hours)	Credits
					CIA	ESE	TOTAL		
I	I	26TML101	Language I@	6	25	75	100	3	3
	II	26ENG101	English -I	6	25	75	100	3	3
	III	26UCB101	Core Paper 1 - Principles of Accountancy	5	25	75	100	3	4
	III	26UCB102	Core Paper 2 - Banking Theory Law and Practices	5	25	75	100	3	4
	III	26UCB1A1	Allied Paper 1 - Mathematics for Business	6	25	75	100	3	5
	IV	26EVS101	Environmental Studies **	2	-	50	50	3	2
	Total			**30**	**-**	**-**	**550**	**-**	**21**
II	I	26TML202	Language II@	6	25	75	100	3	3
	II	26ENG202	English –II	6	25	75	100	3	3
	III	26UCB203	Core Paper 3 - Financial Accounting	5	25	75	100	3	4
	III	26UCB204	Core Paper 4 – Fundamentals of Insurance	5	25	75	100	3	3
	III	26UCB2A2	Allied Paper 2 - Statistics For Business	6	25	75	100	3	5
	IV	26VED201	Value Education- Moral and Ethics**	2	-	50	50	3	2
	Total			**30**	**-**	**-**	**550**	**-**	**20**
III	I	26TML303	Language III@	6	25	75	100	3	3
	II	26ENG303	English –III	6	25	75	100	3	3
	III	26UCB305	Core Paper 5 - Higher Financial Accounting	4	25	75	100	3	4
	III	26UCB3CL	Core Practical 1 – Office Automation	4	40	60	100	3	2
	III	26UCB3A3	Allied Paper 3 – Business Economics	6	25	75	100	3	5
	IV	26UGC3S1	Skill Based subject 1- Basics of Cyber Security	2	**100**	-	**100**	3	3
	IV	26TBT301/ 26TAT301/ 26UHR3N1	Basic Tamil* / Advanced Tamil**/ Non-major elective- I**	2	-	75	75	3	2
	Total			**30**	-	-	675	-	**22**

IV	I	26TML404	Language IV@	6	25	75	100	3	3
	II	26ENG404	English –IV	6	25	75	100	3	3
	III	26UCB406	Core Paper 6 – Corporate Accounting	4	25	75	100	3	4
	III	26UCB407	Core Paper 7- Executive Business Communication	4	25	75	100	3	3
	III	26UCB4A4	Allied Paper 4 – Fundamentals of Fintech	6	25	75	100	3	5
	IV	26UCB4SL	Skill Based subject 2- Smart Accounting Lab	2	25	75	100	3	3
	IV	26TBT402/ 26TAT402/ 26UWR4N2	Basic Tamil* / Advanced Tamil**/Non-major elective- II**	2	-	75	75	3	2
			Total	**30**	-	-	**675**	-	**23**
V	III	26UCB508	Core Paper 8 – Cost Accounting	6	25	75	100	3	4
	III	26UCB509	Core Paper 9 – Income Tax Law and Practice	6	25	75	100	3	4
	III	26UCB510	Core Paper 10 – InsurTech and Innovations	5	20	55	75	3	4
	III	26UCB511	Core Paper 11 – International Banking	5	25	75	100	3	4
	III	26UCB5E1	Major Elective Paper 1	5	25	75	100	3	5
	III	26UCB5OP	Marketing of Banking Services ##	1	25	-	25	2	1
	IV	-	EDC	2	100	-	100	3	3
	-	26UCB5IT	Internship Training ****	Grade					
			Total	**30**	-	-	**600**	-	**25**
VI	III	26UCB612	Core Paper 12 – Management Accounting	6	25	75	100	3	4
	III	26UCB613	Core Paper 13 – Company Law and Secretarial Practice	5	25	75	100	3	4
	III	26UCB614	Core Paper 14 – Digital Banking	5	25	75	100	3	3
	III	26UCB615	Core Paper 15 – Indirect Taxes	5	25	75	100	3	4
	III	26UCB6E2	Major Elective Paper 2	5			100	3	5
	III	26UCB6Z1	Project and viva voce***	2 &&	20	80	100	-	5
	IV	26UBI6S3	Skill Based subject 3- Basics of Intellectual Property Right's	2	**100**	-	**100**	3	3
			Total	**30**	-	-	**700**	-	**28**
	V	26NCC $ / NSS/YRC/ PYE/ECC/ RRC/ WEC101#	Cocurricular Activities*	-	50	-	50	-	**1**
Grand Total				-	-	-	**3800**	-	**140**

Note :

CBCS – Choice Based Credit system, CIA– Continuous Internal Assessment,
ESE– End of Semester Examinations

- $ For those students who opt NCC under Cocurricular activities will be studying the prescribed syllabi of the UGC which will include Theory, Practical & Camp components. Such students who qualify the prescribed requirements will earn an additional 24 credits.
- @ Hindi/Malayalam/ French/ Sanskrit – 26HIN/MLM/FRN/SAN101 - 404
- * No End-of-Semester Examinations. Only Continuous Internal Assessment (CIA)
- ** No Continuous Internal Assessment (CIA). Only End-of-Semester Examinations (ESE)
- *** Project Report – 60 marks; Viva voce – 20 marks; Internal-20 marks
- && 2 hours allotted for project **will not be allocated to staff work load.**
- ## One Credit Self-study Course
- **** The students shall undergo Internship training / field work for a minimum period of 14 working days at the end of the fourth semester during summer vacation and submit the report in the fifth semester which will be evaluated for 100 marks by the concerned guide and followed by an Internal Viva voce by the respective faculty or HOD as decided by the department. According to their marks, the grades will be awarded as given below.

Marks %	Grade
85 – 100	O
70 – 84	D
60 – 69	A
50 – 59	B
40 – 49	C
< 40	U (Reappear)

Major Elective Papers (2 papers are to be chosen from the following 6 papers)

1. Research Methodology
2. Auditing and Corporate Governance
3. Principles of Management
4. Banking and Insurance Law
5. Principles of Insurance
6. Consumer Affairs

Non – Major Elective Papers

1. Human Rights
2. Women's Rights

Sub. Code & Title of the Extra Departmental Course (EDC) :

26UCB5X1 – INTERNATIONAL BANKING OPERATIONS

 # List of Cocurricular Activities:

1. National Cadet Corps (NCC)
2. National Service Scheme (NSS)
3. Youth Red Cross (YRC)
4. Physical Education (PYE)
5. Eco Club (ECC)
6. Red Ribbon Club (RRC)
7. Women Empowerment Cell (WEC)

Note: In core/ allied subjects, no. of papers both theory and practical are included wherever applicable. However, the total credits and marks for core/allied subjects remain the same as stated below.

JOB ORIENTED COURSES (JOC):

JOC 1: HUMAN RESOURCE MANAGEMENT IN BANKING AND INSURANCE
JOC 2: COMPETITIVE SKILLS FOR BANKING & INSURANCE
JOC 3: INNOVATIONS IN BANKING AND INSURANCE

Tally Table:

S.No.	Part	Subject	Marks	Credits
1.	I	Language – amil/Hindi/Malayalam/ French/ Sanskrit	400	12
2.	II	English	400	12
3.	III	Core – Theory/Practical	1600	60
		Allied	400	20
		Electives/Project	300	15
4.	IV	Basic Tamil / Advanced Tamil (OR) Non-major electives	150	4
		Skill Based subject	300	9
		EDC	100	3
		Environmental Studies	50	2
		Value Education	50	2
5.	V	Cocurricular Activities	50	1
		Total	**3800**	**140**

- 100 % CIA for Basics of Cyber Security, EDC and Basics of Intellectual Property Right's.

- The students should complete **Health and Wellness Programme (26UHW401)**[###] in the **4th semester** and the completion marks should be submitted through the HoD to the Controller of Examinations. Extra credits will be given to the candidates who have successfully completed.

- The students should complete any **MOOC course available for Online learning platforms like SWAYAM, NPTEL, Coursera**[$$]**, IIT Bombay Spoken Tutorial, e-Pathshala etc.,** before the completion of the **5th semester** and the course completion certificate should be submitted through the HoD to the Controller of Examinations. Appropriate credits will be given to the candidates who have successfully completed.

  [$$]**Note:** One course to be taken from coursera for all the under graduate students of self finance stream during the even semester of the I year. **Appropriate extra credits**[@@@] and certification as applicable shall be awarded to the students who have completed the course.

  [@@@]**Note :** Course Duration :

Duration	Extra Credits
< 10 hours	0
> =10 hours and < = 20 hours	1
> 20 hours	2

- An **Onsite Training** preferably relevant to the course may be undertaken as per the discretion of the HoD.

- Extra credits shall be awarded for innovative products/ individual paper presentations and publications in reputed national/ international proceedings and in indexed journals by the UG students for their original research contributions.

- Product development through Technology Readiness Levels:
    - Phase 1 Level (TRL 1-3) : Basic research: 1 credits
    - Phase 2 Level (TRL 4 -6) : Development and validation : 2 credits
    - Phase 3 Level (TRL 7-9) : Deployment : 3 credits

- National / International level paper presentation in conferences and publications of full papers in reputed Scopus/ web of Science indexed journals
    - National Level : 1 credit/ paper
    - International Level : 2 credits/ paper
    - Open access Journals are not included

➢ Extra credits shall be awarded to students who prefer to opt any course out of their programme on self learning mode. No internal components. 100% ESE.

Teaching Pedagogy

Smart ClassRoom / Powerpoint presentation / Seminar / Quiz / Discussion / Flipped Classroom / Peer Learning / Experimental Learning / Blended learning

Flipped Classroom

Preamble:

- Under flipped classroom model, students review foundational content before class, with class time dedicated to practice, discussion, and problem – solving where the role of the teachers will be facilitating discussions and enabling students to embark on a holistic learning perspectives

Work instructions:

- One flipped session / unit is made mandatory and the course In-charge shall identify and specify the topic to be covered in the flipped session in the lesson plan.
- Detailed session plans must be intimated to all students at least one week in advance.
- Curated content such as LORs, video lectures, animations, and other relevant digital content shall be provided to students in advance to facilitate effective preparation for the flipped classroom session.

Peer Learning

Preamble:

- Peer Assisted learning enables students to learn from each other sharing knowledge in a collaborative learning environment.
- Development of leadership skills and student engagement through student to student academic support.
- Reduce drop out/failure rates of the students and create a supportive academic culture where a high performing or trained student assists peers academically.

Work Instructions:

- Course In-charge shall supervise the programme by periodically reviewing its implementation, conducting review meetings, and monitoring the progress reports.
- Course In-charge shall identify 5 to 6 fast learners based on their academic performance in internal and external examinations.
- Course In-charge shall also identify students who require additional academic support and assign 4 to 5 such students to each fast learner to facilitate peer learning.
- This team will operate remedial classes on a peer learning mode as per the following:

a) One session / week / course and each session shall be for 30 minutes in duration, with follow-up learning activities.
b) The faculty In-charge shall review attendance records and monitor the academic progress of the students.

Blended learning

Preamble :

- Blended learning integrates traditional in class instruction with digital tools exposing students to a myriad options for learning from subject experts across the globe
- It is provided with online learning sessions on recorded videos, lecture captured sessions (included under guided library hours), digital resources, and guided sessions facilitated by internal faculty members and external experts through Zoom meets etc.,

Work Instructions:

- For every course, students will be motivated to attend additional webinar/online courses through any interactive learning tools such as, telepresence systems, podcasts, interactive videos etc. with minimum of 2 sessions/course and maximum of 3 sessions/course.

Components of Continuous Internal Assessment

Components		**Marks**	**Total**
Theory			
CIA I	75	(75+75 = 150/10)	25
CIA II	75	15	
Objective Capacity Testing */Seminar		5	
Attendance		5	
Practical			
CIA Practical		25	40
Observation Notebook		10	
Attendance		5	
Project			
Review		15	20
Regularity		5	
Theory (Allied) (External : 55 marks)			
CIA I	55	(55+55)	20
CIA II	55	Converted to 10	
Objective Capacity Testing */Seminar		5	
Attendance		5	

*** Objective Capacity Testing:**

For the first assessment, questions shall be set from 2 ½ units (25 questions) and evaluation for 5 marks. The assessment shall be conducted through any authentic online platform, one week prior to the commencement of I CIA theory examinations.

For the second assessment, questions shall be set from 2 ½ units (25 questions) and evaluation for 5 marks. The assessment shall be conducted through any authentic online platform, one week prior to the commencement of II CIA theory examinations.

The average of the first and second assessment scores shall be considered for the final **5 marks** allocation.

BLOOM'S TAXONOMY BASED ASSESSMENT PATTERN

K1-Remembering;**K2**-Understanding;**K3**-Applying;**K4**-Analyzing;**K5**-Evaluating

1. ESE Theory Examination:

(i) CIA I & II and ESE: 75 Marks

Knowledge Level	Section	Marks	Description	Total
K1 Q1 to 10	A (Answer all)	10 x 1 = 10	MCQ	75
K1 – K5 Q11 to 15	B (Either or pattern)	5 x 5 = 25	Short Answers	
K2 – K5 Q16 to 20	C (Either or pattern)	5 x 8 = 40	Descriptive / Detailed	

(ii) CIA I & II and ESE: 55 Marks (Allied)

Knowledge Level	Section	Marks	Description	Total
K1 Q1 to 10	A (Answer all)	10 x 1 = 10	MCQ	55
K2 – K4 Q11 to 15	B (Either or pattern)	5 x 3 = 15	Short Answers	
K2 – K5 Q16 to 20	C (Either or pattern)	5 x 6 = 30	Descriptive / Detailed	

2. ESE Practical Examination:

Knowledge Level	Section	Marks	Total
K3	Experiments	50	60
K4	Record Work	10	
K5			

3. ESE Project Viva Voce:

Knowledge Level	Section	Marks	Total
K3	Project Report	60	80
K4	Viva voce	20	
K5			

Scheme of Evaluation - Health and Wellness Programme (26UHW401)[###]

Part	Description	Mark
A	Report	40
B	Attendance	20
C	Activities (Observation during Practice)	40
	Total	**100**

UCB 1

SUB. CODE: 26UCB101

<table>
<tr><td colspan="2">PROGRAMME CODE: 19</td><td colspan="3">COMMERCE WITH BANKING AND INSURANCE</td></tr>
<tr><td colspan="2">TITLE OF THE PAPER:</td><td colspan="3">CORE PAPER 1 – PRINCIPLES OF ACCOUNTANCY</td></tr>
<tr><td>BATCH
2026 – 2027</td><td>HOURS / WEEK
5</td><td>TOTAL HOURS
75</td><td>CREDITS
4</td><td>SKILL DEVELOPMENT</td></tr>
</table>

COURSE OBJECTIVES

The main objectives of this course are to:

1. To enable the students to learn basic Principles of Accountancy.
2. To make the students skill fully to prepare and present the final accounts of sole trader.
3. To provide knowledge about consignment and joint ventures

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

<table>
<tr><td rowspan="5">K1 TO K5</td><td>CO1</td><td>Recalling Accounting Concepts and Conventions and use Accounting rules to record business transactions in the form of Journal, Ledger, subsidiary books and Preparation of Trial Balance.</td></tr>
<tr><td>CO2</td><td>Understanding the steps involved in locating errors and prepare them to understand the preparation of final accounts for sole traders.</td></tr>
<tr><td>CO3</td><td>Understand the preparation of final accounts for sole traders.</td></tr>
<tr><td>CO4</td><td>Outline the concepts of Bills of exchange, Average due date and Account Current</td></tr>
<tr><td>CO5</td><td>Examine the concepts of consignment and joint venture.</td></tr>
</table>

SYLLABUS

UNIT – I Basics of Accounting **(15 HOURS)**

Fundamentals of Book Keeping – Accounting -Definition – Accounting Concepts and Conventions-Accounting Terms -Double Entry System-Accounting Equation–Journal–Ledger –Subsidiary books– Trial balance..

UNIT – II Preparation of Final Accounts **(15 HOURS)**

Final accounts of a sole trader: Trading A/c, Profit and Loss A/c and Balance Sheet-Adjustments: Closing stock -Outstanding Expenses Accrued Income-Income Received in Advance– Bad debts – Bad debts provisions-Depreciation-Adjustment entries – Errors and rectification.

UNIT – III Bill of exchange **(15 HOURS)**

Bill of exchange-Accommodation bills –Average due date–***Account current**

UNIT – IV Consignment and Joint – Venture **(15 HOURS)**

Accounting for consignments and Joint ventures

UNIT – V Accounting for Non – Profit Organizations **(15 HOURS)**

Bank Reconciliation statement –Accounts of Professionals and Non- profit Organization : Receipts and Payments and Income and Expenditure account and Balance sheet

***Self-Study and questions for examinations may be taken from the self-study portions also.**

Distribution of Marks: Theory 20% and 80 % Problems.

UCB 2

SUB. CODE: 26UCB101

TEXT BOOKS:

1. T.S.Reddy & Dr.A.Murthy (2019), Financial Accounting, Margham Publications, Chennai, 1st edition.
2. N.Vinayakam,P.L.Mani, K.L.Nagarajan –Principles of Accountancy- S.Chand & Company Ltd

REFERENCE BOOKS:

1. T.S. Grewal (2022), Introduction to Accountancy, 1st Edition, S. Chand & Company Ltd.
2. K.L. Narang & S.N. Maheswari (2021), Advanced Accountancy, 1st Edition, Kalyani Publishers.
3. A. Murthy (2018), Financial Accounting, 1st Edition, Margham Publishers.
4. A. Mukherjee & M. Hanif (2017), Modern Accountancy, Vol. 1, 2nd Edition, Tata McGraw Hill Company.

WEB REFERENCE SOURCES

1 https://www.slideshare.net/slideshow/financial-statements-of-sole-trader-with-adjustments-1/78962045
2 https://www.slideshare.net/slideshow/consignment-and-joint-venture-accounting-aspects/3876987
3 https://www.bdu.ac.in/cde/SLM/B.Com.%20Bank%20Management/Principles%20of%20Accountancy/Final_Book_Work.pdf
4 https://www.investopedia.com/terms/a/accounting-principles.asp
5 https://cleartax.in/s/accounting-principles
6 https://www.mileseducation.com/blog/accounting/10-basic-principles-of-accounting

MAPPING

PSO / CO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	H	S
CO2	S	H	S	S	M
CO3	H	M	M	S	M
CO4	S	S	S	H	M
CO5	S	S	M	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.SUDHA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

SUB. CODE: 26UCB102

PROGRAMME CODE: 19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 2 – BANKING THEORY LAW AND PRACTICES**			
BATCH 2026 – 2027	**HOURS /WEEK 5**	**TOTAL HOURS 75**	**CREDITS 4**	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1. To provide knowledge about the working of banking industry
2. To understand the basic understanding of loan disbursement policies of banks
3. To provide insights about various documents used in banking services

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Remembering the various terms and concepts used in banking industry
	CO2	Understanding the various process and activities of accounts in banks
	CO3	Outline various features of cheques for easy and simple banking
	CO4	Examine the various loans and advance related processing banks
	CO5	Classifying various kind of documents involved in banking services

SYLLABUS

UNIT – I Introductions to Banks (15 HOURS)

Origin of banks-Definition of banking- Classification of banks- Banking System: Unit Banking –Branch Banking Universal Banking & Banking Markets–Functions of Modern commercial Banks -Balance Sheet of commercial Banks–Credit Creation by commercial Banks

UNIT – II Central Banks and Commercia Banks (15 HOURS)

Central Bank – Functions – Credit Control Measures – Quantitative and Selective Credit control measures – Role of RBI in regulating and controlling banks. State Bank of India – Its special place in the banking scene–Commercial banks and rural financing–Regional Rural Banks-Place of Co-operative banks in the Indian Banking scenario

UNIT – III Banker and Customer (15 HOURS)

Definition of banker and customer–Relationships between banker and customer–special feature of RBI, Banking regulation Act 1949. Secrecy of customer Account. Opening of account – Special Types of customers – Types of deposit–Bank Passbook– Collecting banker–Paying banker–Banker lien.

UNIT – IV Cheques and Duties of Banker (15 HOURS)

Cheque – Features and essentials of valid cheque – Crossing – Making and Endorsement – Payment of cheques statutory protection duties to paying banker and collective banker - Refusal of payment cheque. ***Duties of holder & holder in due course.**

SUB. CODE: 26UCB102

UNIT – V Loan and Advances **(15 HOURS)**

Loan and advances by commercial bank lending policies of commercial bank-Forms of securities – Lien pledge hypothecation and advance against the documents of title to goods – Mortgage. Position of surety – Letter of credit –Bills and supply bill. Purchase and discounting bill Travelling cheque , Credit card.

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1. Natarajan & Gordon (2021), Banking Theory and Practice, 24th Revised Edition, Himalaya Publishing House.
2. Sundharam & Varshney (2023), *Banking Theory, Law & Practice*, 20th Revised Edition, Sultan Chand & Sons.

REFERENCE BOOKS:

1. S.K. Basu (2010), Theory and Practice of Development Banking, 2nd Edition, Asia Publishing House / Digital Library of India.
2. Reddy & Appanniah (2019), Banking Theory and Practice, 1st Edition, Himalaya Publishing House.
3. Government of India (1949), The Banking Regulation Act, 1949, Bare Act, Professional Book Publishers.

WEB REFERENCE SOURCES

1 https://www.msuniv.ac.in/images/distance%20education/learning%20materials/ug%20pg/ug//bcom_english/II%20Year%20%20DJC2A%20%20Banking%20Theory%20Law%20And%20Practice.pdf

2 https://kanchiuniv.ac.in/wp-content/uploads/2025/12/ODL-Banking-theory-Law-and-Practice.pdf

3 https://www.amazon.in/Banking-Theory-Practice-Natarajan-Gordon/dp/9351427749

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	S	S
CO2	S	S	S	S	H
CO3	H	H	S	S	S
CO4	S	S	H	S	S
CO5	S	S	S	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.P.S.DHARSHANA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

SUB. CODE: 26UCB203

PROGRAMME CODE:19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 3 – FINANCIAL ACCOUNTING**			
BATCH 2026 – 2027	**HOURS / WEEK** 5	**TOTAL HOURS** 75	**CREDITS** 4	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1. To explore various methods of calculating and recording depreciation
2. To make them to understand about royalties and investment accounts
3. To offer an idea about single entry system of accounts

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Describing the concepts based on depreciation and its methods in books of accounts.
	CO2	Outline about the nature of Investment and Royal excluding Sublease.
	CO3	Identifying the essential characteristics of single entry system.
	CO4	Applying the basic concepts of departmental and branch accounting.
	CO5	Familiarize the procedure relating to hire purchase and installment in books of Accounts

SYLLABUS

UNIT – I Depreciation Accounting (15 HOURS)

Accounting for Depreciation – Depreciation Meaning - Causes – need and significance of depreciation- methods of providing depreciation- Straight line, Written down Value(Excluding changing of Depreciation method), Annuity, Sinking fund. Machine hour rate method- Depletion method - Reserves and Provision.

UNIT – II Accounting for incomplete records (15 HOURS)

Single Entry system-meaning and features-Statement of affairs method and Conversion method

UNIT – III Departmental Accounting and Branch accounting (15 HOURS)

Departmental accounts–transfers at cost or selling price –Branch excluding foreign branches

UNIT – IV Hire Purchase and Instalment Accounting (15 HOURS)

Hire purchase and instalment systems including Hire Purchasing Trading account

UNIT – V Royalty Accounts (15 HOURS)

Royalty including Sublease- ***Human Resource Accounting** (Theory only) and Inflation Accounting (Theory only)

***Self Study and questions for examinations may be taken from the self study portions also.**

SUB. CODE: 26UCB203

Distribution of Marks: Theory 20% and 80 % Problems.

TEXT BOOK:

1. T.S.Reddy & Dr.A.Murthy (2019), Financial Accounting, Margham Publications, Chennai, 1st edition.

REFERENCE BOOKS:

1. S.P. Jain & K.L. Narang (2022), *Advanced Accountancy (Principles of Accounting)*, 19th Edition, Kalyani Publishers.
2. R.L. Gupta & M. Radhaswamy (2023), *Advanced Accountancy (Vol. I & II)*, 13th Edition, Sultan Chand & Sons.
3. M.C. Shukla, T.S. Grewal, & S.C. Gupta (2019), *Advanced Accounts*, 19th Edition, S. Chand Publishing.
4. T.S. Reddy & A. Murthy (2015), *Financial Accounting*, 6th Revised Edition, Margham Publishers

WEB REFERENCE SOURCES

1 https://en.wikipedia.org/wiki/Financial_accounting

2 https://www.investopedia.com/terms/f/financialaccounting.asp

3 https://gacbe.ac.in/pdf/ematerial/18MCO21C-U5.pdf

4 https://live.icai.org/bos/vcc/pdf/Hire_purchase_and_Installment_purchases.pdf

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	H	S
CO2	S	M	S	S	M
CO3	S	M	M	H	M
CO4	S	H	S	S	M
CO5	H	M	M	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs)	
(Mrs.V.RAMYA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 7

SUB.CODE: 26UCB204

PROGRAMME CODE : 19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 4 – FUNDAMENTALS OF INSURANCE**			
BATCH **2026 – 2027**	**HOURS / WEEK** **5**	**TOTAL HOURS** **75**	**CREDITS** **3**	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1. To know the basic concepts of modern marketing in the present scenario
2. To understand the importance of marketing mix and its components
3. To comprehend the marketing mix for banking and insurance services.

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Acquire knowledge on basics of insurance
	CO2	Explain the procedures to be the agent
	CO3	Summarize the various functions of Insurance agent
	CO4	Understand the policies of insurance company
	CO5	Demonstrate the types of insurance

SYLLABUS

UNIT – I Insurance and types **(15 HOURS)**

Insurance – Definition and nature – Principles of insurance – Purpose & need - Types of insurance – Insurance as a social security tool – IRDA – Importance & role in insurance sector in India.

UNIT – II Insurance contract **(15 HOURS)**

Insurance contract – Definition – Elements - Insurance documents – Difference between insurance and assurance – Life insurance – Life Insurance Corporation of India – Life Insurance products – Types : Endowment plan, Whole life plan, Money back plan, Term Assurance plan, Rider – Post office & Retirement Schemes.

UNIT – III Marine insurance and Fire Insurance contract **(15 HOURS)**

Marine insurance contract: Definition – Elements – Kinds of marine insurance policies – Fire Insurance contract: definition – Fundamental principles – Difference between life and fire insurance – Types of fire insurance policies.

UNIT – IV Miscellaneous insurance **(15 HOURS)**

Miscellaneous insurance: Health insurance – Motor vehicle insurance – Property insurance – Fidelity guarantee insurance – Cattle insurance – Engineering insurance – Crop insurance.

UNIT – V Insurance intermediaries and Insurance Agent **(15 HOURS)**

Insurance intermediaries: Insurance Officer-Importance–Duties–Qualities of a successful insurance officer–Insurance Agent: Meaning & Definition–Procedure to become an agent – Training – Duties and code of conduct – ***Essential qualities**– Termination – Procedure regarding settlement of policy claims.

UCB 8

SUB.CODE: 26UCB204

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOK:

1. M.N. Mishra & S.B. Mishra (2022), *Insurance Principles and Practice*, 22nd Edition, S. Chand & Company Ltd.

REFERENCE BOOKS:

1. A. Murthy (2017), Insurance Principles and Practice, 1st Edition, Margham Publications.
2. Dr. P. Periyasamy (2021), Fundamentals of Insurance, 3rd Edition, Himalaya Publishing House Pvt Ltd.
3. Government of India (1999), Insurance Regulatory and Development Authority (IRDA) Act, 1999, Bare Act, Professional Book Publishers.

WEB REFERENCE SOURCES

1. https://www.slideshare.net/slideshow/fundamentals-of-insurance2 / 5426430
2. https://www.usada.org/wp-content/uploads/R014.pdf
3. https://ibabc.org/fundamentalsofinsurance

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	M	S	H	M	M
CO2	M	S	M	S	S
CO3	S	M	S	S	S
CO4	M	H	S	S	S
CO5	M	S	M	H	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.MYILSWAMY) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 9

SUB. CODE: 26UCB305

PROGRAMME CODE: 19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 5 – HIGHER FINANCIAL ACCOUNTING**			
BATCH 2026 – 2027	**HOURS / WEEK** 4	**TOTAL HOURS** 60	**CREDITS** 4	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1. To provide insight about maintaining partnership accounts
2. To promote understanding about maintaining books of accounts at the time of retirement
3. To offer understanding about dissolution and insolvency of partnership

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Understanding the basic concepts of partner and procedures related to calculation of ratios.
	CO2	Acquiring the principle at the time of retirement in the books of partner
	CO3	Analyzing dissolution and insolvency of firms and individuals.
	CO4	Evaluate the insolvency or loss of individuals or firms.
	CO5	Examine the concepts based on voyage, Human resource and inflation accounting.

SYLLABUS

UNIT – I Admission of a Partner **(12 HOURS)**

Introduction- Admission of a Partner - Treatment of Goodwill - Revaluation of Assets and Liabilities-Calculation of Ratios for Distribution of Profits-Capital Adjustments.

UNIT – II Retirement and Death of Partner **(12 HOURS)**

Retirement and Death of Partner – Calculation of Gaining Ratio – Revaluation of Assets and Liabilities – Treatment of Goodwill– Adjustment of Goodwill through Capital A/c only – Settlement of Accounts – Retiring Partner's Loan Account with equal Instalments' only.

UNIT-III Dissolution of firm **(12 HOURS)**

Dissolution- Insolvency of Partners-Garner Vs Murray-Insolvency of all Partners-Deficiency A/c – Piecemeal Distribution – Proportionate Capital Method only.

UNIT-IV Fire claims **(12 HOURS)**

Insolvency of Individuals and Firms–Fire Claims: ***Normal Loss–Abnormal Loss**

UNIT– V Voyage accounts **(12 HOURS)**

Voyage Accounts – Investment Accounts

Distribution of Marks: Theory 20% and 80 % Problems.

SUB. CODE: 26UCB305

***Self-Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1. T.S. Reddy & A. Murthy (2015), *Financial Accounting*, 1st Edition, Margham Publications.
2. S.P. Jain & K.L. Narang (2022), *Advanced Accounting*, 19th Edition, Kalyani Publications.
3. Dr. M.A. Arulanandam & Dr. K.S. Raman (2021), *Advanced Accountancy Part-I*, 1st Edition, Himalaya Publication.

REFERENCE BOOKS:

1. R.L. Gupta & M. Radhaswamy (2006), *Corporate Accounts: Theory Method and Application*, 13th Revised Edition, Sultan Chand & Co.
2. M.C. Shukla, T.S. Grewal, & S.L. Gupta (2019), *Advanced Accountancy*, 19th Edition, S. Chand & Co.

WEB REFERENCE SOURCES

1. https://www.slideshare.net/slideshow/higher-financial-accounting-238222451/238222451
2. https://www.mheducation.co.in/business-economics/accounting-finance/financial-accounting
3. https://www.slideshare.net/slideshow/higher-financial-accounting-239250929/239250929

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	S	M
CO2	S	S	M	S	L
CO3	S	S	S	S	M
CO4	S	M	M	S	M
CO5	S	S	M	S	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.SUDHA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 11

SUB.CODE: 26UCB3CL

PROGRAMME CODE : 19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PRACTICAL 1 – OFFICE AUTOMATION**			
BATCH **2026 – 2027**	**HOURS / WEEK** **4**	**TOTAL HOURS** **60**	**CREDITS** **2**	**SKILL DEVELOPMENT**

COURSE OBJECTIVES

The main objectives of this course are to:

1. Acquire hands-on training in MS-Office to meet out the requirements in an organization.
2. Write functions in MS-Excel to perform basic calculations
3. Create a presentation in MS-Power Point that is interactive and with legible Content.

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K3 TO K5	CO1	Gain basic knowledge about documentation using MS-Office.
	CO2	Create spread sheets with formulas, graphs and forms
	CO3	Develop report presentations and accounting applications using computers
	CO4	Analyze the usage of each menu and its practical application
	CO5	Evaluate the significance of computer application in business

SYLLABUS

MS-WORD

1. Type a paragraph and perform the following changes like Font size, Font style, Line spacing, Page setup, Background color etc.,
2. Type a document (like-Speech of a chairman in AGM, Budget speech of finance minister)and perform the following:
   a. Right align and bold face
   b. Center align and italics
   c. Justify and center alignment
   d. Also insert footnote and end note for the same.
   e. Change a paragraph into two column paragraph
   f. Insert page number at the bottom
   g. Insert date, time and heading in the header section.
3. Prepare an invitation for the college function using text box and clip arts
4. Preparation of Table using MS word – Sales Analysis for a period of five years for fiveproducts
5. Type your curriculum vitae and perform Template and indent the text.
6. Prepare a questionnaire for a research problem by using MS WORD – use word art, Reference, borders and shading and insert a table relevant to your research problem.

SUB.CODE: 26UCB3CL

MS-EXCEL

7. Prepare a table showing the customer details of a bank. [Customer name, Nature of account, Account Number, Address, E-Mail ID] and perform the following:
    - Delete the customer who had closed the A/c. Insert a row in between the 1st & 2nd customer.
    - Insert a column in between Address &Email ID and Name it as Telephone Number Hide the column 'Address'
8. Prepare student mark statement (10 Students) by using Ms – Excel. (Total, Average, result)
9. Prepare payroll for the employees (10 employees) of an organization and count the number of employees who are getting the salary of more than Rs.10, 000/-. Calculate with the following components (DA, HRA,CCA, EPF, LIC) as a percentage of basic pay and sum the total basic pay, net pay of all employees.
10. Calculate the Simple Interest and Compound Interest for the data using Mathematical Function.
11. Draw the different type of charts (Line, Pie, Bar) to illustrate year-wise performance of sales, purchase, profit of a company by using chart wizard.

MS – POWERPOINT

12. Design presentation slides for a product of your choice. The slides must include name, brand name, type of product, characteristics, special features, price, special offer etc
13. Design presentation slides for organization details for 5 levels of hierarchy of a company by using organization chart.
14. Design slides for the headlines News of a popular TV Channel. The Presentation should contain the following transactions: Top down, Bottom up, Zoom in and Zoom out. - The presentation should work in custom mode.
15. Design presentation slides for the Seminar/Lecture Presentation using animation effects and perform the following operations: Creation of different slides, changing back ground color, font color using word art.

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	M	S	S	M	S
CO2	M	M	S	S	M
CO3	S	S	M	M	S
CO4	S	H	M	H	S
CO5	S	S	H	M	S

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.MYILSWAMY) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 13

SUB. CODE: 26UCB3A3

PROGRAMME CODE: 19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**ALLIED PAPER 3 – BUSINESS ECONOMICS**			
BATCH 2026 – 2027	**HOURS /WEEK 6**	**TOTAL HOURS 90**	**CREDITS 5**	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1 To understand the approaches to economic analyses
2 To know the various determinants of demand
3 To enable the students to understand the objectives and importance of pricing policy

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Identify the positive and negative approaches in economic analysis
	CO2	Understood the factors of demand forecasting
	CO3	Know the assumptions and significance of indifference curve
	CO4	Analyse the internal and external economies of scale
	CO5	Assess and apply the various methods of pricing

SYLLABUS

UNIT – I Introduction to Economics and Concepts (18 HOURS)

Introduction to Economics – Wealth, Welfare and Scarcity Views on Economics – Positive and Normative Economics - Definition – Scope and Importance of Business Economics - Concepts: Production Possibility frontiers – Opportunity Cost – Accounting Profit and Economic Profit – Incremental and Marginal Concepts – Time and Discounting Principles – Concept of Efficiency- Business Cycle:- Inflation, Depression, Recession, Recovery, Reflation and Deflation.

UNIT – II Demand & Supply Functions (18 HOURS)

Meaning of Demand - Demand Analysis: Demand Determinants, Law of Demand and its Exceptions. Elasticity of Demand: Definition, Types, Measurement and Significance. Demand Forecasting-Factors Governing Demand Forecasting- Methods of Demand Forecasting, Law of Supply and Determinants.

UNIT – III Consumer Behaviour (18 HOURS)

Consumer Behaviour – Meaning, Concepts and Features – Law of Diminishing Marginal Utility – Equi-Marginal Utility – Indifference Curve: Meaning, Definition, Assumptions, Significance and Properties – Consumer's Equilibrium. Price, Income and Substitution Effects. Types of Goods: Normal, Inferior and Giffen Goods - Derivation of Individual Demand Curve and Market Demand Curve with the help of Indifference Curve.

UNIT – IV Theory of Production (18 HOURS)

Concept of Production - Production Functions: Linear and Non – Linear Homogeneous Production Functions - Law of Variable Proportion – Laws of Returns to Scale - Difference between Laws of variable proportion and returns to scale – Economies of Scale – Internal and External Economies – Internal and External Diseconomies - Producer's equilibrium

SUB. CODE: 26UCB3A3

UNIT – V Product Pricing **(18 HOURS)**

Price and Output Determination under Perfect Competition, Short Period and Long Period Price Determination, ***Objectives of Pricing Policy, Its importance**, Pricing Methods and Objectives – Price Determination under Monopoly, kinds of Monopoly, Price Discrimination, Determination of Price in Monopoly – Monopolistic Competition – Price Discrimination, Equilibrium of Firm in Monopolistic Competition–Oligopoly – Meaning – features, "Kinked Demand" Curve

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1. H.L. Ahuja, Business Economics–Micro & Macro (2020) 13th edition - Sultan Chand & Sons, New Delhi.
2. S. Shankaran, Business Economics 3rd edition 2012, Margham Publications, Chennai.

REFERENCE BOOKS:

1. P.L. Mehta, Managerial Economics–Analysis Problems & Cases, 21st edition 2016, Sultan Chand & Sons, New Delhi.
2. S. Shankaran, Business Economics 3rd edition 2012, Margham Publications, Chennai.

WEB REFERENCE SOURCES

1. https://www.youtube.com/channel/UC69_-P77nf5-rKrjcpVEsqQ
2. https://www.icai.org/post/19141
3. https://www.geeksforgeeks.org/business-studies/pricing-objectives-importance-factors-and-pricing-strategies/

MAPPING

PSO / CO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	S	S
CO2	S	S	S	S	H
CO3	H	H	S	S	S
CO4	S	S	H	S	S
CO5	S	S	S	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs)	
(Dr.P.S.DHARSHANA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 15

SUB.CODE: 26UCB406

PROGRAMME CODE : 19		**COMMERCE WITH BANKING AND INSURANCE**		
TITLE OF THE PAPER:		**CORE PAPER 6 – CORPORATE ACCOUNTING**		
BATCH **2026 – 2027**	**HOURS / WEEK** **4**	**TOTAL HOURS** **60**	**CREDITS** **4**	**SKILL DEVELOPMENT**

COURSE OBJECTIVES

The main objectives of this course are to:

1. To provide basic understanding about the accounts relating to shares and debentures
2. To explore various methods for the valuation of goodwill
3. To assist in the preparation of books of accounts during liquidation of companies

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Explaining about the basic provisions towards issue of shares in market
	CO2	Understanding the concepts of debenture and its accounting
	CO3	Analyze the companies final accounts and Managerial Remuneration
	CO4	Estimating methods of goodwill and shares
	CO5	Examine various procedures related to liquidation of companies

SYLLABUS

UNIT – I Issue of shares **(12 HOURS)**

Issue of shares: Par, Premium and Discount -Forfeiture -Reissue– Pro Rata allotment - Surrender of Shares–Right Issue-Meaning of Bonus Issue – Underwriting of Share and Debenture

UNIT – II Redemption of Preference Shares **(12 HOURS)**

Redemption of Preference Shares. Debentures–Issue and Redemption- Sinking Fund Method - Open Market operations – Ex Interest and Cum Interest

UNIT – III Final Accounts of Companies **(12 HOURS)**

Final Accounts of Companies - Calculation of Managerial Remuneration – Format and Contents of Financial statements as per Schedule III of companies Act 2013

UNIT – IV Banking Company Accounts **(12 HOURS)**

Banking Company Accounts - Preparation of Profit and Loss Account and Balance Sheet (New format only) – Rebate on Bills Discounted – ***Classification of Advances**

UNIT – V Insurance Company accounts **(12 HOURS)**

Insurance Company accounts: General Insurance and Life Insurance (New format only) -Under IRDA 2000

UCB 16

SUB.CODE: 26UCB406

Distribution of Marks: Theory 20% and 80 % Problems

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1 T.S. Reddy & A. Murthy (2022), *Corporate Accounting*, 6th Revised Edition (Reprint), Margham Publishers.

2 S.P. Jain & K.L. Narang (2024), *Advanced Accounting*, 1st Edition, Kalyani Publications.

REFERENCE BOOKS:

1. Dr. M.A. Arulanandam & Dr. K.S. Raman (2003), *Advanced Accountancy, Part-I*, 1st Edition, Himalaya Publications.
2. R.L. Gupta & M. Radhaswamy (2006), *Corporate Accounts: Theory Method and Application*, 13th Revised Edition, Sultan Chand & Co.
3. M.C. Shukla, T.S. Grewal, & S.L. Gupta (2017), *Advanced Accountancy*, 19th Edition, S. Chand & Co.

WEB REFERENCE SOURCES

1. https://www.gacwrmd.in/learning/Commerce/Corporate%20Accounting1.pdf
2. https://www.scribd.com/doc/122910652/Corporate-Accounting-Notes
3. https://ebooks.lpude.in/new-scheme / commerce / bcom / sem_3 / DEACC210_CORPORATE_ACCOUNTING.pdf

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	M	S
CO2	S	S	S	M	S
CO3	S	S	S	S	S
CO4	M	S	S	S	S
CO5	S	S	S	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Mrs.V.RAMYA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

SUB.CODE: 26UCB407

PROGRAMME CODE : 19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 7 – EXECUTIVE BUSINESS COMMUNICATION**			
BATCH 2026 – 2027	**HOURS /WEEK** 4	**TOTAL HOURS** 60	**CREDITS** 3	**EMPLOYABILITY**

COURSE OBJECTIVES

The main objectives of this course are to:

1. To provide information on effective business communication and techniques to respond to business queries.
2. To provide knowledge about banking correspondence and company secretarial correspondence
3. To enable students to understand and categorize effective correspondence with banks, insurance companies, and related agencies.

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Outline the importance of effective business communication
	CO2	Understand the intricacies of responding to business related queries
	CO3	Categorizing effective correspondence with banks, insurance and agencies
	CO4	Examine effective response to company secretarial correspondence
	CO5	Analyze new innovative and effective ideas for business communication

SYLLABUS

UNIT – I Business Communication **(12 HOURS)**

Meaning – Importance of Effective Business Communication-Modern Communication Methods – Business Letters : Need – Functions - Kinds - Essentials of Effective Business Letters-Layout.

UNIT – II Enquiries and Adjustments **(12 HOURS)**

Trade Enquiries - Orders and their Execution - Credit and Status Enquiries – Complaints and Adjustments-Collection Letters– Sales Letters–Circular Letters.

UNIT – III Institutional Correspondence: **(12 HOURS)**

Banking Correspondence-Insurance Correspondence – Agency Correspondence.

UNIT – IV Company Secretarial Correspondence **(12 HOURS)**

Company Secretarial Correspondence (Includes Agenda ,Minutes and Report Writing)

UNIT – V Interview and Public Speech **(12 HOURS)**

Application Letters – Preparation of Resume - Interview : Meaning–Objectives and Techniques of various types of Interviews – Public Speech – ***Characteristics of a good speech** – Business Report Presentations

SUB.CODE: 26UCB407

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1 Rajendra Pal Korahill ,"Essentials of Business Communication" ,Sultan Chand & Sons, NewDelhi, 2006

2 Ramesh, MS, &C. C Pattanshetti, "Business Communication" , R.Chand &Co, NewDelhi,2003

REFERENCE BOOK:

1. Rodriquez M V, "Effective Business Communication Concept" Vikas PublishingCompany,2003.

WEB REFERENCE SOURCES

1. https://www.slideshare.net/slideshow/executive-business-communication-mba-notes/266788082
2. https://www.researchgate.net/publication/389024417_Executive_Business_Communication
3. https://www.ngmc.org/wp-content/uploads/2019/06/B.Com_.-BI-_17UBI306 -EXECUTIVE-BUSINESS-COMMUNICATION.pdf

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	M	S
CO2	S	S	S	M	S
CO3	S	S	S	S	S
CO4	M	S	S	S	S
CO5	S	S	S	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.SUDHA) Signature of the Course in-charge	 (Dr.K.MYILSWAMY) Signature of the HOD

UCB 19

SUB.CODE: 26UCB4A4

PROGRAMME CODE :19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 7 – FUNDAMENTALS OF FINTECH**			
BATCH 2026 – 2027	**HOURS / WEEK 6**	**TOTAL HOURS 90**	**CREDITS 5**	**SKILL DEVELOPMENT**

COURSE OBJECTIVES

The main objectives of this course are to:

1 To provide information on effective business communication and techniques to respond to business queries.
2 To provide knowledge about banking correspondence and company secretarial correspondence
3 To analyze the role of technology in transforming financial services.

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Outline the importance of effective business communication
	CO2	Understand the intricacies of responding to business related queries
	CO3	Categorizing effective correspondence with banks, insurance and agencies
	CO4	Examine effective response to company secretarial correspondence
	CO5	Analyze new innovative and effective ideas for business communication

SYLLABUS

UNIT – I Introduction To Fintech **(18 HOURS)**

Definition and key characteristics of FinTech, Historical evolution of FinTech: From early innovations to the rise of digital Platforms, The impact of FinTech on financial services: Efficiency, access, and Inclusivity – Key players in the FinTech ecosystem: Startups, incumbents, and partnerships.

UNIT – II Fintech Ecosystem Overview **(18 HOURS)**

Overview of the different components of the FinTech ecosystem, Roles and responsibilities of each stakeholder, Interaction and collaboration within the ecosystem.

UNIT – III Innovation in financial services **(18 HOURS)**

Open banking and API integration, Artificial intelligence and machine learning, Blockchain and distributed ledger technology, Big data and analytics, ***Cyber security and regulatory landscape**

UNIT – IV Techfin and the finsystem landscape **(18 HOURS)**

Robo-advisors and automated investment platforms, Crowdfunding and lternative finance, Digital wealth management solutions, InsurTech startups and digital insurance platforms, Usage-based insurance and telematics, Artificial intelligence and machine learning in insurance, Cyber insurance and data security

SUB.CODE: 26UCB4A4

UNIT – V Regulatory Landscape In Fintech **(18 HOURS)**

Regulatory landscape for FinTech, Anti-money laundering and compliance, Data privacy and security, Responsible innovation and ethical considerations, Regulatory Framework for FinTech in India -Role of Insurance Regulatory and Development Authority of India and Securities and Exchange Board of India –

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1. V. Dheenadhayalan, C. Vijai, (2024), FinTech, Vijay Nicole Imprints Private Limited.
2. Susanne Chishti and Janos Barberis, "The FINTECH Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries", John Wiley, 1st Edition, 2016

REFERENCE BOOK:

1. Ashok Mittal (2022), The Fintech Entrepreneur's Guide, BPB Publications
2. Theo Lynn, John G. Mooney, Pierangelo Rosati, Mark Cummins, "Disrupting Finance: FinTech and Strategy in the 21st Century", Palgrave, 1st edition, 2018.

WEB REFERENCE SOURCES

1. https://www.britannica.com/money/financial-technology-fintech
2. https://www.slideshare.net/slideshow/ey-fintech-ecosystem-playbook/176626076
3. https://www.facctum.com/blog/digital-payments-aml-compliance-india-s-regulatory-landscape-explained

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	H	S	S
CO2	S	S	S	M	M
CO3	S	H	M	H	S
CO4	H	S	S	S	H
CO5	S	S	S	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.MYILSWAMY) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 21

SUB.CODE: **26UCB508**

PROGRAMME CODE :19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 8 – COST ACCOUNTING**			
BATCH 2026 – 2027	**HOURS / WEEK** 6	**TOTAL HOURS** 90	**CREDITS** 4	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1. To understand the concept and various components of costing
2. To assist preparation of accounts under process costing
3. To familiarize with techniques of operating cost

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Recall various concepts of costing and costing methods
	CO2	Analyzing the various elements of costing.
	CO3	Explain the wage payment system
	CO4	Outline the cost under process costing system
	CO5	Examine about operational costing, contract costing, Reconciliation of cost and financial statements.

SYLLABUS

UNIT – I Cost accounting and Cost sheet **(18 HOURS)**

Cost Accounting – Definition – Meaning and Scope – Concept and Classification – Costing an aid to Management — Types and Methods of Cost – Elements of Cost Preparation of Cost Sheet and Tender.

UNIT – II Material control **(18 HOURS)**

Material Control: Levels of material Control – Need for Material Control – Economic Order Quantity – ABC analysis – ***Perpetual inventory** – Purchase and stores Control: Purchasing of Materials – Procedure and documentation involved in purchasing–Requisition for stores –Stores Control – Methods of valuing material issue.

UNIT – III Labour costing **(18 HOURS)**

Labour: System of wage payment – Idle time–Control over idle time– Labour Turnover-Overhead–Classification overhead –allocation and absorption of overhead.

UNIT – IV Process costing **(18 HOURS)**

Process costing–Features of process costing–process losses, wastage, scrap, normal process loss – abnormal loss, abnormal gain.(Excluding inter process profits and equivalent production)

UNIT – V Operating and Contract Costing **(18 HOURS)**

Operating Costing-Contract costing–Reconciliation of Cost and Financial accounts.

Distribution of Marks: Theory 20% and 80 % Problems

UCB 22

SUB.CODE: 26UCB508

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1. T.S. Reddy & Y. Hari Prasad Reddy (2025), Cost Accounting, Margham Publications, Revised Sixth Edition
2. A. Murthy, Dr. Gurusamy,(2025),Cost Accounting,2nd edition, Vijay Nicole Imprints Pvt Ltd

REFERENCE BOOKS:

1. Jain S.P. & Narang K.L. (2021), Cost Accounting: Principles and Practice, 25th Edition, Kalyani Publishers
2. Saxena, V.K. & Vashist, C.D. (2024),Cost Accounting, Sultan Chand & Sons

WEB REFERENCE SOURCES

1. https://icmai.in/upload/Students/Syllabus2016/Inter/Paper-8-New.pdf
2. https://drive.google.com/file/d/1IlztPE-XSUqDgx2spUwsyLehsrP_bDCI/view
3. https://investortonight.com/cost-accounting-notes-pdf/

MAPPING

PSO / CO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	S	S
CO2	S	S	S	S	S
CO3	S	S	S	M	M
CO4	S	S	M	M	M
CO5	S	S	S	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs)	
(Dr.P.S.DHARSHANA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 23

SUB.CODE: 26UCB509

PROGRAMME CODE : 19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 9 - INCOME TAX LAW AND PRACTICE**			
BATCH 2026 – 2027	**HOURS / WEEK** 6	**TOTAL HOURS** 90	**CREDITS** 4	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1. To understand the various concepts of income tax and related terminologies
2. To familiarize with calculation if income under different heads
3. To understand the process of set off and carry forward of losses while computing total income

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Outline the various terminologies related to income tax
	CO2	Understand the method of calculating and levying tax
	CO3	Apply the various tax laws and available provisions in tax computations
	CO4	Evaluate the set off and carry forward of losses while calculating personal income
	CO5	Analyze self-assessment of income and tax computation

SYLLABUS

UNIT – I **(18 HOURS)**

Income Tax Act–Definition of Income–Assessment year–Previous Year–Assessee Scope of Income– Charge of Tax– Residential Status –***Exempted Income**.

UNIT – II **(18 HOURS)**

Heads of Income: Income from Salaries–Income from House Property.

UNIT – III **(18 HOURS)**

Profit and Gains of Business or Profession–Capital Gains

UNIT – IV **(18 HOURS)**

Income from Other Sources. – Deductions from Gross Total Income.

UNIT – V **(18 HOURS)**

Set off and Carry forward of losses – Aggregation of Income- Computation of Tax liability –Assessment of Individuals.

Distribution of Marks: Theory 20% and 80 % Problems

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOK:

1. Gaur and Narang, "Income Tax Law and Practice" Kalyani publishers New Delhi, New Edition

SUB.CODE: 26UCB509

REFERENCE BOOK:

1. Dr.H.C.Mehrotra,"Income-tax Law and Accounts" Sahithya Bhavan publishers
2. Dr. Vinod K. Singhania (2026), Direct Taxes Ready Reckoner (DTRR), 50th Golden Jubilee Edition, Taxmann.
3. T.S. Reddy & Y. Hariprasad Reddy (2025), Income Tax Theory, Law and Practice, 2025-26 Edition, Margham Publications.

WEB REFERENCE SOURCES

1. https://cleartax.in/s/income-tax-act-1961
2. https://gurunanakcollege.edu.in/files/commerce-management/UNIT-3-Income-from-House-Property.pdf
3. https://www.icai.org/post/sm-final-paper4

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	M	S
CO2	S	S	M	H	H
CO3	S	H	H	S	S
CO4	S	S	S	S	S
CO5	S	S	S	M	S

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs)	
(Dr.K.MYILSWAMY) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 25

SUB.CODE: 26UCB510

PROGRAMME CODE:19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 10 - INSURTECH AND INNOVATIONS**			
BATCH 2026 – 2027	**HOURS / WEEK** 5	**TOTAL HOURS** 75	**CREDITS** 4	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1 To understand the concept and evolution of InsurTech in the insurance industry
2 To familiarize students with emerging technologies like AI, Blockchain, IoT, and Big Data in insurance
3 To analyze innovative insurance products and technology-driven business models

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Understand digital transformation in insurance
	CO2	Apply technology concepts in insurance operations
	CO3	Analyze emerging InsurTech trends
	CO4	Evaluate innovative insurance business models
	CO5	Identify risks and regulatory issues in digital insurance

SYLLABUS

UNIT – I Evolution of Insurance Industry **(15 HOURS)**

Meaning and Concept of InsurTech – Evolution of Insurance Industry – Traditional Vs Digital Insurance Models – Role of Technology in Insurance Sector – Key Drivers of InsurTech Growth – InsurTech Ecosystem: Startups – Insurers – Regulators – Global and Indian InsurTech Landscape

UNIT – II Digitization and Digitalization **(15 HOURS)**

Digitization vs Digitalization vs Digital Transformation – Online Insurance Platforms and Portals – Mobile Applications in Insurance Services – Digital Customer Onboarding (e-KYC, Aadhaar-based services) – Automation in Underwriting and Claims Processing – Customer Relationship Management (CRM) in Insurance – Omnichannel Distribution Strategies

UNIT – III Technologies in Insurance Sector **(15 HOURS)**

Artificial Intelligence (AI) in Insurance – Machine Learning Applications (Risk Assessment, Fraud Detection) – Big Data Analytics in Insurance – Blockchain Technology and Smart Contracts – Internet of Things (IoT) in Insurance (Telematics, Wearables) – Cloud Computing in Insurance Operations – Robotic Process Automation (RPA)

UNIT – IV Insurance models **(15 HOURS)**

Usage-Based Insurance (UBI) - Peer-to-Peer (P2P) Insurance Models - Microinsurance and Inclusive Insurance - On-demand Insurance Services - Chatbots and Virtual Assistants - Digital Claims Management Systems - Fraud Detection and Prevention Technologies

UNIT – V Role of IRDAI in InsurTech **(15 HOURS)**

Role of IRDAI in InsurTech Regulation (India) - Data Protection and Privacy Issues - ***Cybersecurity in Digital Insurance** - Legal and Ethical Issues in InsurTech - Compliance and Risk Management - RegTech in Insurance

UCB 26

SUB.CODE: 26UCB510

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1. The INSURTECH Book: The Insurance Technology Handbook for Investors, Entrepreneurs and FinTech Visionaries, Wiley, 1st Edition, 2018.
2. Digital Insurance: Business Innovation in the Post-Crisis Era,Palgrave Macmillan, 1st Edition, 2017.

REFERENCE BOOKS:

1. Insurance 4.0: Digital Transformation in the Insurance Industry, Springer, 1st Edition, 2019.
2. Technology and the Insurance Industry: Re-configuring the Competitive Landscape, Palgrave Macmillan, 1st Edition, 2020.
3. The FINTECH Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries, Wiley, 1st Edition, 2016.

WEB REFERENCE SOURCES

1. https://www.zopper.com/blog/what-is-insurtech-revolutionizing-insurance-industry-in-2025
2. https://share.google/ER2HNICy1J1cUsvkb
3. https://www.e-spincorp.com/digital-insurance-risk-experience/

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	M	S	S
CO2	S	S	H	S	S
CO3	S	M	S	S	M
CO4	H	S	M	S	S
CO5	S	M	H	S	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.MYILSWAMY) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 27

SUB.CODE:26UCB511

PROGRAMME CODE :19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 11 - INTERNATIONAL BANKING**			
BATCH 2026 – 2027	**HOURS / WEEK 5**	**TOTAL HOURS 75**	**CREDITS 4**	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1. To understand the fundamentals and structure of international banking systems
2. To familiarize students with foreign exchange markets and global financial environment
3. To analyze international banking operations and services

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Explain the concepts and functions of international banking
	CO2	Analyze foreign exchange markets and exchange rate mechanisms
	CO3	Apply international trade financing techniques
	CO4	Understand global banking regulations and compliance requirements
	CO5	Assess the role of international financial institutions

SYLLABUS

UNIT – I Evolution of International Banking **(15 HOURS)**

Meaning and Scope of International Banking - Evolution of International Banking - Structure of International Banking System - Role of Banks in International Trade - International Financial Centres

UNIT – II Foreign Exchange Market **(15 HOURS)**

Foreign Exchange Market – Meaning and Functions – Exchange Rate Determination – Spot and Forward Exchange Rates – Foreign Exchange Quotations – Factors Influencing Exchange Rates

UNIT – III Methods of Payment and Mechanism **(15 HOURS)**

Methods of Payment in International Trade – Letter of Credit – Types and Mechanism – Bills of Exchange – Bank Guarantees – Export and Import Financing

UNIT – IV Correspondent Banking **(15 HOURS)**

Correspondent Banking – Offshore Banking – Eurocurrency Markets – Syndicated Loans – International Fund Transfers (SWIFT)

UNIT – V Central Banks in International Banking **(15 HOURS)**

Role of Central Banks in International Banking – International Monetary System – IMF and World Bank – Anti -Money Laundering (AML) – ***KYC Norms and Compliance**

SUB.CODE:26UCB511

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1. Dr. Pradip Kumar Sinha (2024), International Banking and Finance, 2024 Edition, Nirali Prakashan.
2. Ameya Patil (2022), International Banking and Finance, Kindle Edition, Clanrye International.

REFERENCE BOOKS:

1. M.L. Jhingan (2013), Money, Banking, International Trade and Public Finance, 8th Edition, Vrinda Publications.
2. Dr. M.L. Seth, Money, Banking International Trade & Public Finance,2020,8^{th} edition, Lakshmi Narain Agarwa publication.
3. Dr. Nandini J,agannarayan, Dr. P.G. Gopalakrishnan, International Banking and Finance,2022,5^{th} edition, Himalaya Publishing House,

WEB REFERENCE SOURCES

1. https://www.reuters.com/legal/finance-banking/
2. https://www.jpmorgan.com/international-banking
3. https://www.scribd.com/document/812158809/International-Banking-and-Finance

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	S	H
CO2	S	S	H	M	M
CO3	S	M	M	H	H
CO4	S	S	H	M	M
CO5	S	M	M	S	S

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Mrs.V.RAMYA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 29

SUB.CODE:26UCB612

PROGRAMME CODE:19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 12 – MANAGEMENT ACCOUNTING**			
BATCH **2026 – 2027**	**HOURS / WEEK** **6**	**TOTAL HOURS** **90**	**CREDITS** **4**	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1 To understand the various components of management accounting and related terms

2 To understand analysis using ratios, working capital management, and marginal costing

3 To familiarize with budget preparation and budgetary control tools

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Outline the various concepts relating to management accounting
	CO2	Analyze financial statements using ratio analysis
	CO3	Evaluate the working capital management of companies
	CO4	Comparing various alternatives using marginal costing and decision making
	CO5	Analyze new budget and budgetary control for organizations

SYLLABUS

UNIT – I Introduction to Management Accounting **(18 HOURS)**

Management Accounting –Meaning –Objectives and Scope –Relationship between Management Accounting, Cost Accounting, and Financial Accounting. - Common Size Financial statement analysis

UNIT – II Ratio Analysis **(18 HOURS)**

Ratio Analysis – Analysis of Liquidity – Solvency and Profitability – Construction of Balance Sheet.

UNIT – III Cash Flow and Fund Statement **(18 HOURS)**

Working Capital – Working Capital Requirements and Its Computation –Fund Flow Analysis and Cash Flow Analysis.

UNIT – IV Marginal costing and Break- Even Analysis **(18 HOURS)**

Marginal costing and Break- Even Analysis– Managerial application of marginal costing –***Significance and limitations of marginal costing**.

UNIT – V Budgetary Control **(18 HOURS)**

Budgeting and Budgetary Control– Definition– Importance, Essentials – Classification of Budgets –Master Budget – Preparation of cash budget, sales budget, purchase budget, Production budget and Flexible Budget

Distribution of Marks: Theory 20% and 80 % Problems

Sub.Code: 26UCB612

***Self Study and questions for examinations may be taken from the self study portions also.**

Text Books:

1 T.S Reddy, Management Accounting,2022, 12th edition Margham Publication
2 Dr.S.N. Maheswari. "Management Accounting", 2022, 8th Edition, Sultan chand &sons

Reference Books:

1 Shashi K. Gupta, R.K. Sharma, Management Accounting 2022,15th edition, Kalyani Publications
2 M.S. Narasimhan, Management Accounting,2017,1st edition, Cengage Publications.

Web Reference Sources

1. https://www.investopedia.com/terms/r/ratioanalysis.asp
2. https://egyankosh.ac.in/bitstream/123456789/64410/2/Unit-6.pdf
3. https://egyankosh.ac.in/bitstream/123456789/84038/3/Block-4.pdf
4 https://egyankosh.ac.in/bitstream/123456789/16018/1/Unit-8.pdf

Mapping

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	S	H
CO2	S	S	S	S	S
CO3	S	H	S	S	S
CO4	H	S	H	M	M
CO5	S	S	S	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs)	
(Dr.K.SUDHA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

SUB.CODE: 26UCB613

PROGRAMME CODE : 19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 13 – COMPANY LAW AND SECRETARIAL PRACTICE**			
BATCH 2026 – 2027	**HOURS/WEEK** 5	**TOTAL HOURS** 75	**CREDITS** 4	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1 To develop a strong foundation regarding corporate laws and provisions.
2 To provide knowledge about qualification and disqualification of directors and winding up procedures of the companies
3 To provide insights about corporate secretary ship and rules relating to company meetings.

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Define the fundamentals of corporate law
	CO2	Identify the role , responsibilities, appointment and liabilities of corporate directors
	CO3	Analyzing various winding up procedures, regulations and formalities under law
	CO4	Examine the role of corporate secretary ship and specific conditions
	CO5	Outline corporate level meetings with regard to duties of company secretary, Drafting correspondence, Notice, Agenda and Minutes

SYLLABUS

UNIT – I Formation of companies and its important documents (15 HOURS)

Formation of Companies–promotion–Meaning–Promoters– their functions–Duties of Promoters–Incorporation–Meaning– certification of Incorporation–Memorandum of Association –Meaning – Purpose – Alteration of Memorandum–Doctrine of Ultravires–Articles of Association -Meaning –Forms– Contents–Alteration of Article–Relationship between Articles and Memorandum–Doctrine of Indoor Management –Exceptions to Doctrine of Indoor Management

UNIT – II Prospectus and directors (15 HOURS)

Prospectus –Definitions–Contents–Deemed Prospectus–Misstatement in prospectus–Kinds of Shares and Debentures – Directors– Qualification and Disqualification of Directors – Appointment of Directors – Removal of Directors–Director's remuneration– Powers of Directors – Duties of Directors – Liabilities of Directors.

UNIT – III Winding up and modes of wining up (15 HOURS)

Winding up – Meaning, Modes of Winding up – Compulsory Winding up by the court – voluntary Winding up – Types of Voluntary Winding up – members voluntary Winding up – Creditors voluntary Winding up –Winding up subject to supervision of the court–Consequences of Winding up (General).

SUB.CODE: 26UCB613

UNIT – IV Company secretary and roles **(15 HOURS)**

Company Secretary– Who is a secretary –Types – Positions–Qualities–Qualifications–Appointments and Dismissals– Power– Rights–Duties–Liabilities of a Company Secretary – Role of a Company Secretary – (1) As a statutory officer, (2) As a Co-coordinator, 3) As an Administrative Officer.

UNIT – V Meetings and its types **(15 HOURS)**

Kinds of Company meetings – Board of Directors Meeting – Statutory meeting – Annual General meeting – Extra ordinary General meeting - ***Duties of a Company Secretary to all the company meetings** – Drafting of Correspondence – Relating to the meetings – Notices - Agenda - Chairman's speech– Writing of Minutes.

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1 G.K. Kapoor, Sanjay Dhamija,2026,Company Law & Practice,29th edition, Taxmanns Publications.

2 N.D. Kapoor, Company Law & Practice, 2023, 31st edition., Sultan Chand & Sons

REFERENCE BOOKS:

1 Amit Vohra, Rachit Dhingra, Company Law and Practice,2026,26th Edition, Bharat Law House.

2 Anoop Jain, Company Law & Practice,2024,23rd Edition, AJ Publications.

3 K.R. Chandratre, Company Law & Practice, 2024,5th Edition, Taxman's Publications

4 Dr. Avtar Singh, Company Law & Practice,2025, 18th edition Eastern Book Company.

WEB REFERENCE SOURCES

1. https://www.kopykitab.com/Company-Law-and-Secretarial-Practice-Notes
2. https://www.scribd.com/presentation/95726617/Company-Law-and-Secretarial-Practice
3. https://www.indiacode.nic.in/bitstream/123456789/2114/5/A2013-18.pdf
4. https://web.sol.du.ac.in/epustakdwar/index.php?option=com_content&view=article&id=3081:company-law-and-secretarial-practice & catid = 1240&lang=en&Itemid=854

SUB.CODE: 26UCB613

MAPPING

PSO / CO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	M	S	S	M
CO2	S	S	M	M	S
CO3	S	M	M	S	S
CO4	S	S	S	S	S
CO5	S	S	S	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs)	
(Dr.P.S.DHARSHANA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

SUB.CODE:26UCB614

PROGRAMME CODE : 19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**CORE PAPER 14 – DIGITAL BANKING**			
BATCH 2026 – 2027	**HOURS / WEEK** 5	**TOTAL HOURS** 75	**CREDITS** 3	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1. To acquaint students with knowledge of Digital Banking Products.
2. To enable the students to understand the knowledge of Digital Payment System
3. To impart the students to understand the new concepts of Mobile and Internet Banking

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Explain the need for digital banking products and the usage Of cards.
	CO2	Classify the usage of various payment systems.
	CO3	Discuss the profitability, risk management and frauds of Mobile and internet banking.
	CO4	Analyse the approval processes of POS terminals.
	CO5	Explain the need for digital banking products and the usage Of cards.

SYLLABUS

UNIT – I Introduction to Digital banking (15 HOURS)

Digital Banking –Meaning – Features - Digital Banking Products - Features - Benefits – Bank Cards –Features and Incentives of Bank cards - Types of Bank Cards –New Technologies - Europay, Master and Visa Card (EMV) Tap and Go, - Approval Processes for Bank Cards –Customer Education for Digital Banking Products –Digital Lending– Digital Lending Process

UNIT – II Global Payment systems (15 HOURS)

Overview of Domestic and Global Payment systems - RuPay and RuPay Secure – Immediate Payment Service (IMPS)–National Unified USSD Plat form (NUUP) - National Automated Clearing House (NACH)- Aadhaar Enabled Payment System(AEPS) – Cheque Truncation System (CTS) – Real Time Gross Settlement Systems (RTGS)–National Electronic Fund Transfer (NEFT)

UNIT – III Mobile & Internet Banking (15 HOURS)

Mobile & Internet Banking - Overview – Product Features and Diversity - Corporate and Individual Internet Banking Integration with e-Commerce Merchant sites, IMPS - Profitability – Risk Management and Frauds– Blockchain Technology-Types

UNIT – IV Point of Sale Terminals (15 HOURS)

Point of Sale (POS) Terminals - Overview - Features - Approval processes for POS Terminals - ***Key Components of POS** – Hardware - Software - User Interface Design – Cloud based Point of Sale – Cloud Computing-Benefits of POS in Retail Business.

SUB.CODE: 26UCB615

PROGRAMME CODE: 19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**Core Paper 15 – Indirect Taxes**			
BATCH 2026 – 2027	**HOURS / WEEK 5**	**TOTAL HOURS 75**	**CREDITS 4**	**EMPLOYABILITY/ ENTREPRENEURSHIP**

COURSE OBJECTIVES

The main objectives of this course are to:

1 To understand the applicability of indirect taxes in India
2 To familiarize with the calculation and execution of goods and service tax in India
3 To understand the working of custom law in India

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Recall various concepts relating to Indirect tax regime in India
	CO2	Analyze the concept and applicability of GST in businesses
	CO3	Compare the GST regime with other indirect tax laws prior to it
	CO4	Illustrate GST system in own business and other proto types
	CO5	Examine the custom law and related duties and taxes

SYLLABUS

UNIT – I Introduction to Indirect taxes (15 HOURS)

Meaning of Tax and Taxation-Types of Taxes: Direct and Indirect Taxes - Features– Merits and Limitations- Comparison of Direct and Indirect taxes. Constitutional basis of Taxation in India - methods of levying Indirect Taxes: Ad Voleram and Specific. Contribution of Indirect taxes to Government Revenues.

UNIT – II Structure of GST in India (15 HOURS)

Good and Services Tax in India - Introduction – Concept of GST - Need for GST - Advantages of GST. Structure of GST in India: Dual Concept – CGST- SGST-UTGST-IGST. Subsuming of Taxes-GST Rate Structure in India. GST Council: Structure and Functions

UNIT – III Input and Output Tax and Taxable Event under GST (15 HOURS)

Levy and Collection under CGST and SGST Acts: Meaning of important terms: Goods, Services, Supplier, Business, Manufacture, Casual Taxable Person, Aggregate Turnover, Input Tax and Output Tax. Taxable Event under GST: Concept of Supply - Time of supply - Value of Taxable supply. Composite and Mixed Supplies. Input Tax Credit: Meaning – Eligibility and Conditions for availing Input Tax Credit. Reverse Charge Mechanism under GST. Composition Levy: Meaning And Applicability.

UNIT – IV Procedures under GST (15 HOURS)

Levy and Collection under Integrated Goods and Services Tax Act: Meaning of important terms: Integrated tax, Intermediary, Location of the Recipient and Supplier of Services, and Zero-rated Supply. Nature of Supply: Intra-State Supply and Inter-State Supply - Place of Supply of Goods or Services: Meaning and Determination. Procedures under GST: Procedure for Registration -Persons Liable for Registration - Compulsory Registration and Deemed Registration. E-Way Bill under GST: Meaning and Applicability. Filing of Returns: Types of GST Returns and their Due Dates.

UCB 35

SUB.CODE: 26UCB614

UNIT – V Value Added Services **(15 HOURS)**

Teller Machine (ATM) – Cash Deposit Machine (CDM) & Cash Recyclers - Overview -Features - ATM Instant Money Transfer Systems – National Financial Switch (NFS) -Various Value-Added Services - Proprietary, Brown Label and White Label ATMs - ATM & CDM Network Planning - Onsite / Offsite - ATM security, Surveillance and Fraud Prevention.

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1 Chris Skinner, Digital Bank, Strategies to launch or become a digital bank,2014,Kindle Edition, Marshall Cavendish International (Asia) Pte Ltd.
2 Indian Institute of Banking & Finance, Digital Banking,2024,3rd Edition, Taxman Publications Private Limited
3 King, B. (2014). *Digital banking: Strategies to launch or become a digital bank.* Marshall Cavendish.

REFERENCE BOOKS:

1 Edward Franklin , Financial Technology (FinTech) and Digital Banking,2024, Montecito Hot Springs Publications
2 Vijay Vasudevan, The IT Paradox: Mastering Change in Banking's Digital Journey,2025, Notion Press Publications

WEB REFERENCE SOURCES

1. https://www.gartner.com/reviews/market/digital-banking-platforms
2. https://www.geeksforgeeks.org/finance/banking/
3. https://examinspect.com/products/sbi-head-digital-banking-preparation-book
4. https://www.coursera.org/specializations/digital-transformation-financial-services

MAPPING

PSO / CO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	M	S	S	M
CO2	S	S	M	M	S
CO3	S	M	M	S	S
CO4	S	S	S	S	S
CO5	S	S	S	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Mrs.V.RAMYA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

SUB.CODE: 26UCB615

UNIT – V Introduction to Customs Laws in India **(15 HOURS)**

Introduction to Customs Laws in India: The Customs Act 1962 - The Customs Tariff Act 1975 –Basic Concepts - Taxable Event- Levy and Exemptions from Customs Duty-Types-***Methods of Valuation**-Abatement of Duty on Damaged or Deteriorated Goods- Customs Duty Drawback

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1 V.S. Datey, CA (Dr.) Mahesh Gour, CA (Dr.) K.M Bansal, Indirect Taxes,13th Edition,2025, Taxmann Publications Private Limited
2 Dr. Girish Ahuja & Dr. Ravi Gupta,Indirect Taxes,45th Edition, Jan 2024,Commercial Law Publishers (India) Pvt. Ltd.

REFERENCE BOOKS:

1 G. Sekar & R S Balaji, Indirect Taxes,2nd Edition, December 2024, Professional Learning Services publications
2 Yashwant Sinha, Vinay K.Srivastava, IndirectTax,2020, SAGE Publications.

WEB REFERENCE SOURCES

1. https://vajiramandravi.com/current-affairs/goods-and-services-tax/
2. https://www.wbnsou.ac.in/online_services/SLM/PG/MCOM-5B.pdf
3. https://cleartax.in/s/what-is-sgst-cgst-igst

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	H	M	M
CO2	S	S	M	S	S
CO3	S	M	S	S	S
CO4	S	S	M	H	S
CO5	S	S	S	H	S

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.SUDHA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

SUB.CODE:26UCB6Z1

PROGRAMME CODE :19	COMMERCE WITH BANKING AND INSURANCE			
TITLE OF THE PAPER: PROJECT VIVA – VOCE				
BATCH 2026 – 2027	HOURS / WEEK 2	TOTAL HOURS 30	CREDITS 5	EMPLOYABILITY

COURSE OBJECTIVES

1. To enhance the knowledge of the students in business research.
2. To identify the core interest on the students in the various fields involved in the business.
3. To create discernment about the tools and techniques used in business research

COURSE OUTCOMES (CO)

K3 TO K5	CO1	Improvement in the erudition of business research.
	CO2	Reorganization of the interested business area of the students.
	CO3	Identifying the practical problems in different fields and collecting data
	CO4	Accretion in the awareness level of the students research tools and techniques.
	CO5	Preparation of report for the project and evaluating the reports.

Individual project work will be assigned to students during the beginning of the VI semester under the supervision and guidance of faculty members. The submission of Report and Viva Voce examination will be at the end of the VI semester. The Project Work shall be treated to Business, Industry, Banking, Insurance, Commerce and Administrative work. The Internal and External Examiners shall jointly evaluate the project report submitted and marks will be awarded on the basis as mentioned below.

Project Report present	: **60 Marks**
Viva – Voce	: **20 Marks (Internal & External Examiners Jointly)**
CIA	: **20 Marks (Project Guide/Supervisor)**
Total	: **100 Marks**

MAPPING

CO \ PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S	S	M	H	S
CO2	H	S	S	M	H
CO3	S	H	S	H	H
CO4	S	S	M	H	S
CO5	H	S	S	M	H

S–Strong **H**–High **M**–Medium **L**–Low

Content prepared by (Based on Inputs) (Dr.K.MYILSWAMY) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 39

Major Elective Papers

PROGRAMME CODE: 19	COMMERCE WITH BANKING AND INSURANCE			
TITLE OF THE PAPER:	MAJOR ELECTIVE 1 - RESEARCH METHODOLOGY			
BATCH 2026 – 2027	HOURS / WEEK 5	TOTAL HOURS 75	CREDITS 5	SKILL DEVELOPMENT

COURSE OBJECTIVES

The main objectives of this course are to:

1 To understand the research process and is application in real business.
2 To pertain the major types of research designs in research field.
3 To develop skills of literacy, inquiry, presentation and interpretation in research.

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Understanding the ethical issues linked with the conduct of Research.
	CO2	Clearly identify the business problems and effective ways to answer those problems
	CO3	Ability of the students is enriched in formulating and presenting effective research reports.
	CO4	Analyse and summarize key issues for further research.
	CO5	Knowing the interpretation techniques

SYLLABUS

UNIT – I Research and its types **(15 HOURS)**

Meaning and definition of research–objectives of research–Types of research-Significance of research – Research process – Criteria of good research.

UNIT – II Research problem and Research Design **(15 HOURS)**

Research Problem–Selecting and defining the problem–Research Design–Concept relating to Research Design – Different Research Design – Research Plan.

UNIT – III Sample Design and Hypothesis **(15 HOURS)**

Sampling Design and Hypothesis – Implication of Sample Design – steps – Criteria of electing sampling procedure – Characteristics of sampling design – Different types of sample design. Hypothesis – Characteristics – Concepts – Procedure.

UNIT – IV Data collection and Methods **(15 HOURS)**

Data Collection–Methods of Data Collection– Primary–Secondary–Others–pilot study Report.

UNIT – V Report writing **(15 HOURS)**

Interpretation and report writing–interpretation techniques–Significance – ***Steps in report writing** – Layout of research report – Precaution for report writing.

***Self Study and questions for examinations may be taken from the self study portions also.**

UCB 40

Note: Theory 100 %

TEXT BOOKS:

1 C.R. Kothari,Research Methodology: Methods and Techniques ,3rd edition, 2024, New Age International Publishers.
2 P.Saravanavel (2018), Research Methodology, Kitab Mahal Publisher

REFERENCE BOOKS:

1 Dr. K. Gayathri Reddy(2021), Research Methodology,1st Edition , Himalaya Publishing House
2 Vinod Chandra & Anand Hareendran (2022) Research Methodology,1st Edition, Pearson Education India publication.
3 Deepak Chawla, Neena Sodhi,2024,Research Methodology,2nd Edition,Vikas.
4 S. P. Gupta (2024), Statistical Methods, 46th Edition , Sultan Chand & Sons

WEB REFERENCE SOURCES

1. https://www.slideshare.net/slideshow/research-methods-methodology/237970380
2. https://www.slideshare.net/slideshow/research-methodology-23101947/23101947

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	M	H	S
CO2	H	S	S	M	H
CO3	S	H	S	H	H
CO4	S	S	M	H	S
CO5	H	S	S	M	H

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.SUDHA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 41

PROGRAMME CODE: 19	**COMMERCE WITH BANKING AND INSURANCE**			
TITLE OF THE PAPER:	**MAJOR ELECTIVE 2– AUDITING AND CORPORATE GOVERNANCE**			
BATCH **2026 – 2027**	**HOURS / WEEK** **5**	**TOTAL HOURS** **75**	**CREDITS** **5**	**SKILL DEVELOPMENT**

COURSE OBJECTIVES

The main objectives of this course are to:

1. To enable students to understand process of auditing and its classification
2. To help students understand the framework, theories and models of Corporate Governance.
3. To provide insights into the concept of Corporate Social Responsibility

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Understand the classification of companies under the act
	CO2	Examine the contents of the Memorandum of Association & Articles of Association
	CO3	Know the qualification and disqualification of Auditors
	CO4	Understand the workings of National Company Law Appellate Tribunal (NCLAT)
	CO5	Analyse the modes of winding up

SYLLABUS

UNIT – I Introduction to Auditing (15 HOURS)

Meaning and Definition of Auditing –Distinction between Auditing and Accounting – Objectives – Advantages and Limitations of Audit – Scope of Audit – Classifications of Audits – Audit of Banking, Insurance, Non-Profit Organizations and Charitable Societies, Trusts, Organizations.

UNIT – II Audit Procedures and Documentation (15 HOURS)

Audit Planning – Audit Programme – Procedures - Internal Audit - Internal Control – Internal Check – Vouching – Cash and Trade Transactions - Verification and Valuations of Assets and Liabilities.

UNIT – III Company Auditor (15 HOURS)

Appointment and Removal of Auditors – Rights, Duties and Liabilities of Auditor – Professional Conduct and Ethics in Auditing - Audit Report - Recent Trends in Auditing - Information Systems Audit (ISA) – Impact of Computerization on Audit Approach – Online Computer System Audit – Types of Online Computer Systems – Procedure of Audit under ISA System.

UNIT – IV Introduction to Corporate Governance (15 HOURS)

Conceptual Framework of Corporate Governance: Theories & Models, Broad Committees - Corporate Governance Reforms. Major Corporate Scandals in India and Abroad: Common Governance Problems Noticed in various Corporate Failures. Codes & Standards on Corporate Governance.

UNIT – V Corporate Social Responsibility (15 HOURS)

Concept of CSR, Corporate Philanthropy, Strategic Relationship of CSR with Corporate Sustainability - CSR and Business Ethics, CSR and Corporate Governance - ***CSR Provisions under the Companies Act, 2013**.

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1 Practical Auditing – Tandon B N, S Chand & Co., P Ltd
2 Fundamentals of Practical Auditing – Ravindar Kumar & Virendar Sharma, Prentice hall.

REFERENCE BOOKS:

1 Practical Auditing – V Radha, Prasanna Publishers.
2 Practical Auditing – Dinkarpagare, Sultan Chand & Co P Ltd.
3 Auditing (Revised as per Companies Act 2013) – Pardeep Kumar, Baldev Sachdeva and Jagwant Singh, Kalyani Publications

WEB REFERENCE SOURCES

1 https://www.wallstreetmojo.com/audit-procedures/
2 https://theinvestorsbook.com/company-auditor.html
3 https://www.investopedia.com/terms/c/corp-social-responsibility.asp

MAPPING

PSO / CO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	H	S	S
CO2	H	S	H	H	M
CO3	H	S	M	S	H
CO4	S	H	S	M	H
CO5	S	M	H	S	H

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Mrs.V.RAMYA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 43

PROGRAMME CODE: 19	COMMERCE WITH BANKING AND INSURANCE			
TITLE OF THE PAPER:	MAJOR ELECTIVE 3 – PRINCIPLES OF MANAGEMENT			
BATCH 2026 – 2027	HOURS / WEEK 5	TOTAL HOURS 75	CREDITS 5	SKILL DEVELOPMENT

COURSE OBJECTIVES

The main objectives of this course are to:

1. To understand the basic management concepts and functions
2. To know the various techniques of planning and decision making
3. To gain knowledge about the various components of staffing and control techniques of management

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Demonstrate the importance of principles of management.
	CO2	Paraphrase the importance of planning and decision making in an organization.
	CO3	Comprehend the concept of various authorizes and responsibilities of an organization.
	CO4	Enumerate the various methods of Performance appraisal
	CO5	Demonstrate the notion of directing, co-coordination and control in the management.

SYLLABUS

UNIT – I Introduction to Management (15 HOURS)

Meaning- Definitions – Nature and Scope - Levels of Management – Importance - Management Vs. Administration – Management: Science or Art –Evolution of Management Thoughts – F. W. Taylor, Henry Fayol, Peter F. Drucker, Elton Mayo - Functions of Management - Trends and Challenges of Management. Managers – Qualification – Duties & Responsibilities.

UNIT – II Planning (15 HOURS)

Planning – Meaning – Definitions – Nature – Scope and Functions – Importance and Elements of Planning – Types – Planning Process - Tools and Techniques of Planning – Management by Objective (MBO). Decision Making: Meaning – Characteristics – Types - Steps in Decision Making – Forecasting.

UNIT – III Organizing (15 HOURS)

Meaning - Definitions - Nature and Scope – Characteristics – Importance – Types - Formal and Informal Organization – Organization Chart – Organization Structure: Meaning and Types - Departmentalization– Authority and Responsibility – Centralization and Decentralization – Span of Management.

UNIT – IV Staffing and Training (15 HOURS)

Introduction - Concept of Staffing- Staffing Process – Recruitment – Sources of Recruitment – Modern Recruitment Methods - Selection Procedure – Test-Interview– Training: Need - Types– Promotion –Management Games – Performance Appraisal - Meaning and Methods – 360 Performance Appraisal – ***Work from Home - Managing Work from Home [WFH].**

UNIT – V Directing , Communication Co-ordination and Control (15 HOURS)

Motivation –Meaning - Theories – Communication – Types - Barriers to Communications – Measures to Overcome the Barriers. Leadership – Nature -

Types and Theories of Leadership – Styles of Leadership - Qualities of a Good Leader – Successful Women Leaders. Supervision. Co-ordination – Meaning - Techniques of Co-ordination. Control - Characteristics - Importance – Stages in the Control Process - Requisites of Effective Control and Controlling Techniques – Management by Exception [MBE].

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1 Principles of Management – Gupta C B & L.M. Prasad, S.Chand & Sons Co. Ltd,New Delhi.
2 Koontz, H., & Weihrich, H. (2015). Essentials of management: An international perspective (10th ed.). McGraw-Hill Education.
3 L. M. Prasad. (2021). Principles and practice of management (9^{th} ed.). Sultan Chand & Sons.

REFERENCE BOOKS:

1 Principles of Management - P.C.Tripathi & P.N Reddy, Tata McGraw, Hill, Noida.
2 Essentials of Management - Harold Koontz, Heinz Weirich, McGraw Hill, Sultan Chand and Sons, New Delhi.
3 Stoner, J. A. F., Freeman, R. E., & Gilbert, D. R. (2018). *Management* (13^{th} ed.). Pearson Education.

WEB REFERENCE SOURCES

1 http://www.universityofcalicut.info/sy1/management
2 https://www.managementstudyguide.com/manpower-planning.htm
3 https://www.businessmanagementideas.com/notes/management-notes / coordination / coordination /21392

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	H	S	M
CO2	M	M	H	S	M
CO3	H	H	H	S	M
CO4	H	H	S	H	H
CO5	S	S	H	S	H

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.P.S.DHARSHANA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 45

PROGRAMME CODE:19	COMMERCE WITH BANKING AND INSURANCE			
TITLE OF THE PAPER:	MAJOR ELECTIVE 4 – BANKING AND INSURANCE LAW			
BATCH 2026 – 2027	HOURS / WEEK 5	TOTAL HOURS 75	CREDITS 5	SKILL DEVELOPMENT

COURSE OBJECTIVES

The main objectives of this course are to:

1 Explain the Regulations of Bank under Act.
2 Elaborate the importance of RBI and its role in Banking.
3 Develop an insight to the students about Banking Legislations in India.
4 Discuss the Insurance Regulations in India.

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Build specialized knowledge on Acquisition, Amalgamation of Banking Companies under Banking Regulation Act
	CO2	Explain the role of RBI and Financial Inclusion in Banking
	CO3	Discuss the objectives of Ombudsman Scheme, SARFAESI and FRDI Bill.
	CO4	Summarize the Evolution and Insurance Regulations in India.
	CO5	Examine the powers of IRDA in regulating Insurance Companies.

SYLLABUS

UNIT – I Banking Regulation Act 1949 (15 HOURS)

Banking Regulation Act, 1949 Banking Regulation Act 1949 – Capital Requirement - Management – Liquidity Norms –Licensing of Banking - New Licensing Policies – Loans and Advances – Capital Adequacy Norms – Acquisition of Business – Winding up and Amalgamation of Banking Company – Applications of the Act to Co-operative Banks - Banking Laws (Amendment) Act, 2012.

UNIT – II Reserve Bank of India and its function (15 HOURS)

Reserve Bank of India Introduction – Constitution - Functions of RBI – RBI and Industrial Finance - RBI and Agricultural Credit – New Bill Market Scheme,1970 – Non Banking Financial Companies (NBFC) – Privatization of Banks – Financial Inclusions – Basic Savings Bank Deposit Account – Pradhan Mantri Jan DhanYojana (PMJDY) - CIBIL Score.

UNIT – III Banking Legislations in India Banking (15 HOURS)

Banking Legislations in India Banking Ombudsman Scheme, 2006 - Lender's Liability Act - Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Rules, 2011 – The Black Money and Imposition of Tax Act, 2015 – Insolvency and Bankruptcy Code, 2016 – Financial Resolution and Deposit Insurance (FRDI) Bill, 2017.

UCB 46

UNIT – IV Insurance law and acts (15 HOURS)

Introduction - Insurance Act, 1938 - Features – The Life Insurance Corporation Act, 1956 – Features – Marine Insurance Act, 1963 - General Insurance Act, 1972 – Consumer Protection Act, 1986.

UNIT – V IRDA and constitution (15 HOURS)

Insurance Regulatory and Development Authority Insurance Regulatory and Development Authority Act, 1999 – Constitution – Objectives – ***Duties and Powers of IRDA** – Procedure for Formation and Registration - Powers of Central Government in IRDA Functions.

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1 Mittal A and Gupta S L., “Principles of Insurance and Risk Management”, 3rd Ed., Sultan Chand & Sons., New Delhi, 2013.
2 Gordon. E. and Natarajan. K., “Banking theory, Law and Practice”, 26th Ed., Himalaya Publishing House, Bangalore, 2017
3 Gupta.P.K., “Insurance and risk management”, 2nd Ed., Himalaya Publishing House,
Bangalore, 2018.

REFERENCE BOOKS:

1 Murhty.A.“Principles and Practice of Insurance”,1st Ed.,Margham Publications, Chennai, 2012.
2 Tannan. M L., Datta C R. and Kataria S K., “Banking Law and Practice”, 23rd Ed., Wadhwa & Company, Nagpur, 2010.
3 Varshne. G., “Insurance Laws”, 1st Ed., Lexis Nexis, Haryana, 2016.
4 Mishra. M N. and Mishra. S B., “Insurance Principles and Practice”, 5th Ed., Sultan Chand & Sons, New Delhi, 2014.

WEB REFERENCE SOURCES

1 https://www.indiacode.nic.in/bitstream/123456789/1885/1/aa1949-10.pdf
2 https://www.csb.bank.in/pdf/1_13_370_9705927.pdf

MAPPING

PSO / CO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	H	S	M
CO2	M	M	H	S	M
CO3	H	H	H	S	M
CO4	H	H	S	H	H
CO5	S	S	H	S	H

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.SUDHA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 47

PROGRAMME CODE: 19	COMMERCE WITH BANKING AND INSURANCE			
TITLE OF THE PAPER: MAJOR ELECTIVE 5 – PRINCIPLES OF INSURANCE				
BATCH 2026 – 2027	HOURS / WEEK 5	TOTAL HOURS 75	CREDITS 5	SKILL DEVELOPMENT

COURSE OBJECTIVES

The main objectives of this course are to:

1 To understand the life insurance and its different plans.
2 To enlighten the importance of group insurance and its various policies to create awareness on the IRDA regulations
3 To understand the regulations of Insurance Companies
4 To give knowledge on the different forms of insurance and claim

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Enumerate the different types of life insurance policies
	CO2	Describe the group insurance and its different schemes
	CO3	Illustrate the premium, surrenders, loans and foreclosure
	CO4	Enumerate the pros and cons of fire and marine insurance.
	CO5	Extend the risk factors of general insurance and the suggestions for overcoming it.

SYLLABUS

UNIT – I Life Insurance Organization: **(15 HOURS)**

Important Activities, The Indian Context, Internal Organization, The Distribution, System, Appointment of Agent, Functions of Agents, Remuneration of Agents, Trends in Distribution Channels; Plans of 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 : **(15 HOURS)**

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 : Principal of Utmost Good Faith, Insurable, Interest, Prospectus, Proposal Form & Other Related Documents, Medical Examination, Age Proof, Special Report, Specimen of Proposal Form; Policy Document : Need and Format, Policy Preamble, Schedule, Attestation, Conditions and Privileges, Alteration, Duplicate Policy, Specimen of Policy Document.

UNIT – III Policy Claims: **(15 HOURS)**

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

UNIT – IV Fire and Marine Coverages : **(15 HOURS)**

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), Marine Insurance Coverages, Hull Insurance, Marine (Cargo) Insurance, Types of Marine Policies; Miscellaneous Coverages : Motor Insurance, Third Party Insurance on Inland Vessels, Personal Accident Insurance, Medical Policies, Burglary Insurance, Legal Liability Insurance, Fidelity Guarantee Insurance, Other Classes of Miscellaneous Insurance, Aviation Insurance, Engineering Insurance, Non Traditional Classes, Rural Insurance, New Covers.

UNIT – V Specialized Insurance : **(15 HOURS)**

Industrial All Risk Insurance, Project and Advance Loss of Profits Insurance, Oil and Gas Insurance, Satellite Insurance; Rating – Premium : Tariff rating, Market Agreement, Physical and Moral Hazard, Premium, Short Period Scales, Advance Payment of Premium, Relaxation; Underwriting Practice : Acceptance of New Business, New Business Procedure, Renewal Procedure, Reinsurance Practice, Risk Inspection, Risk Management, Indian Institute of Insurance and Risk Management (I.I.I.R.M.), Customer Service, Practice in the U.K., Practice in the USA.

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOKS:

1 Gupta, P.K., "Principles and Practice of Non-life Insurance" (2022), Himalaya Publications
2 Hargovind Dayal, (2020) The fundamentals of Insurance, Notion Press

REFERENCE BOOKS:

1 Gupta, P.K., "Insurance and Risk Management" (2020), Himalaya Publication.
2 Gopal Krishan, G., "Insurance Principles and Practice" (2019), Sterling Publishers, New Delhi
3 Roger J Grey & Susan M. Pitts, (2021) Risk Modelling in General Insurance, Cambridge University
4 A. S. Arnold, (2019) General Insurance Principles, University Press of America.

WEB REFERENCE SOURCES

1 https://www.google.co.in/books/edition/The_Fundamentals_of_Insurance
2 https://irdai.gov.in/
3 https://www.youtube.com/watch?v=o8Lis9NPJCM

UCB 49

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	H	S	M
CO2	M	M	H	S	M
CO3	H	H	H	S	M
CO4	H	H	S	H	H
CO5	S	S	H	S	H

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Mrs.V.RAMYA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 50

Programme Code : 19	COMMERCE WITH BANKING AND INSURANCE			
TITLE OF THE PAPER:	MAJOR ELECTIVE 6 – CONSUMER AFFAIRS			
Batch 2026-2027	Hours/Week 5	Total Hours 75	Credits 5	SKILL DEVELOPMENT

COURSE OBJECTIVES

- To familiarize the students with their rights and responsibilities as a consumer.
- To understand the procedure of redress of consumer complaints.
- To know more about decisions on Leading Cases by Consumer Protection Act.
- To get more knowledge about Organizational set-up under the Consumer Protection Act
- To impart awareness about the Role of Industry Regulators in Consumer Protection
- To understand Contemporary Issues in Consumer Affairs

COURSE OUTCOMES

K1 TO K5	CO1	Able to know the rights and responsibility of consumers.
	CO2	Understand the importance and benefits of Consumer Protection Act.
	CO3	Applying the role of different agencies in establishing product and service standards.
	CO4	Analyse to handle the business firms' interface with consumers.
	CO5	Assess Quality and Standardization of consumer affairs

SYLLABUS

UNIT I **(15 Hours)**

Conceptual Framework - Consumer and Markets: Concept of Consumer, Nature of markets: Liberalization and Globalization of markets with special reference to Indian Consumer Markets, E-Commerce with reference to Indian Market, Concept of Price in Retail and Wholesale, Maximum Retail Price (MRP), Fair Price, GST, labeling and packaging along with relevant laws, Legal Metrology. Experiencing and Voicing Dissatisfaction: Consumer buying process, Consumer Satisfaction/dissatisfaction-Grievances-complaint, Consumer Complaining Behaviour: Alternatives available to Dissatisfied Consumers; Complaint Handling Process: ISO 10000suite

UNIT II **(15 HOURS)**

The Consumer Protection Law in India - Objectives and Basic Concepts: Consumer rights and UN Guidelines on consumer protection, Consumer goods, defect in goods, spurious goods and services, service, deficiency in service, unfair trade practice, restrictive trade practice.

Organizational set-up under the Consumer Protection Act: Advisory Bodies: Consumer Protection Councils at the Central, State and District Levels; Adjudicatory Bodies: District Forums, State Commissions, National Commission: Their Composition, Powers, and Jurisdiction (Pecuniary and Territorial), Role of Supreme Court under the CPA with important case law.

UNIT III **(15 HOURS)**

Grievance Redressal Mechanism under the Indian Consumer Protection Law - Who can file a complaint? Grounds of filing a complaint; Limitation period; Procedure for filing and hearing of a complaint; Disposal of cases, Relief/Remedy available; Temporary Injunction, Enforcement of order, Appeal, frivolous and vexatious complaints; Offences and penalties.

Leading Cases decided under Consumer Protection law by Supreme Court/National Commission: Medical Negligence; Banking; Insurance; Housing & Real Estate; Electricity and Telecom Services; Education; Defective Products; Unfair Trade Practices.

UNIT IV **(15 HOURS)**

Role of Industry Regulators in Consumer Protection

i. Banking: RBI and Banking Ombudsman
ii. Insurance: IRDA and Insurance Ombudsman
iii. Telecommunication: TRAI
iv. Food Products: FSSAI
v. Electricity Supply: Electricity Regulatory Commission
vi. Real Estate Regulatory Authority

UNIT V **(15 HOURS)**

Contemporary Issues in Consumer Affairs - Consumer Movement in India: Evolution of Consumer Movement in India, Formation of consumer organizations and their role in consumer protection, Misleading Advertisements and sustainable consumption, National Consumer Helpline, Comparative Product testing, Sustainable consumption and energy ratings.

Quality and Standardization: Voluntary and Mandatory standards; Role of BIS, Indian Standards Mark (ISI), Ag-mark, Hallmarking, Licensing and Surveillance; Role of International Standards: ISO an Overview.

Note: Unit 2 and 3 refers to the Consumer Protection Act, 1986. Any change in law would be added appropriately after the new law is notified.

SUGGESTED READINGS:

1. Khanna, Sri Ram, Savita Hanspal, Sheetal Kapoor, and H.K. Awasthi. (2007) Consumer Affairs, Universities Press.
2. Choudhary, Ram Naresh Prasad (2005). Consumer Protection Law Provisions and Procedure, Deep and Deep Publications Pvt Ltd.
3. G. Ganesan and M. Sumathy. (2012). Globalisation and Consumerism: Issues and Challenges, RegalPublications
4. Suresh Misra and Sapna Chadah (2012). Consumer Protection in India: Issues and Concerns, IIPA, New Delhi
5. Rajyalaxmi Rao (2012), Consumer is King, Universal Law Publishing Company
6. Girimaji, Pushpa (2002). Consumer Right for Everyone Penguin Books.
7. E-books :-www.consumereducation.in
8. Empowering Consumers e-book,www.consumeraffairs.nic.in

9. ebook,www.bis.org
10. The Consumer Protection Act, 1986 and its later versions.

MAPPING

PSO / CO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	H	S	M
CO2	M	M	H	S	M
CO3	H	H	H	S	M
CO4	H	H	S	H	H
CO5	S	S	H	S	H

S – Strong **H** – High **M** – Medium **L** – Low

SUB.CODE:26UGC3S1

Programme Code:	FOR B.A., BBA., B.COM ., BCA., AND B.SC DEGREE STUDENTS				
Title of the Paper : SKILL BASED SUBJECT 1 – BASICS OF CYBER SECURITY					
Batch 2026 - 2027	Semester III	Hours / Week 2	Total Hours 30	Credits 3	Skill Development

COURSE OBJECTIVES

- To provide fundamental knowledge of cyber security concepts and the digital environment.
- To create awareness about cyber threats, cybercrimes, and common online frauds.
- To develop the ability to identify risks associated with internet, mobile, and online transactions.
- To familiarize students with safe practices in email, social media, and digital communication.
- To introduce basic cyber laws, ethics, and responsible digital behavior.

COURSE OUTCOMES

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

K1 TO K5	CO1	Apply the fundamental concepts of cyber security and digital safety at appropriate place
	CO2	Identify various cyber threats, cybercrimes, and online frauds
	CO3	Enable safe practices while using internet, mobile, and e-commerce platforms
	CO4	Interpret security issues related to email and social media usage
	CO5	Comprehend cyber laws, ethics, and legal responses to cybercrime

SYLLABUS

UNIT I **6 Hours**

Foundations of Cyber Security: Cyberspace and Digital Environment -Evolution of Cyber Security- Basic Concepts and terminology in Cybersecurity – Cybersecurity Threat – Defense in Depth concept in Cyber Security- Information Literacy – Types of False Information — Digital footprint — Cyber Frauds- Basic Safety Practices and Password Awareness - Multi-Factor Authentication (MFA)- Zero Trust Security Model.

UNIT II **6 Hours**

Cyber Crimes & Threat Landscape: Introduction to AI in Cyber Security- Cyber Crimes- Important of Cybercrime- Types of Cyber Crime - CIA Triad – Tools for Confidentiality, Integrity, Availability -Cyber Crime & Digital Evidence Indian Perspective- Recent Cyber Crime Incidents-Social Engineering Frauds- Financial Frauds using Social Media Platforms- Ransomware Attacks -Deep fake based frauds -Cryptocurrency scams -Dark Web basics - Preventive Measures for individuals and Organizations – Awareness and Safe Online Behavior- Incident Response Process.

UNIT III **6 Hours**

Internet, Mobile & Digital Transaction Security: Browser Security Tools – Mobile phone security and privacy settings – E-commerce concepts and risks – UPI Fraud Awareness -QR Code Scams - App permissions & Data Tracking – Malware Types and Cyber Attacks- Secure browsing and Data Theft & Public Wi-Fi Precautions – Symmetric vs Asymmetric Encryption.

SUB.CODE:26UGC3S1

UNIT IV **6 Hours**

Communication & Social Media Security: Basics of email usage and Communication – Email threats: Spam, Phishing, Malicious links- Fake News – Fake profiles, Cyber Bullying and Data Misuse –Computer Viruses – Antivirus and Firewall concepts – Safe sharing practices and Digital responsibility. Ethical Hacking.

UNIT V **6 Hours**

Cyber Laws, Ethics & Digital Responsibility: Introduction to Cyber Law – IT Act 2000 and Amendments– Data Protection Laws (India DPDP Act 2023). Intellectual Property in Digital Space- Cybercrime and legal provisions – User rights and responsibilities in cyberspace – Digital footprint and online identity – Personal data protection and privacy – Cyber ethics and responsible usage – Cyber safety awareness programs and best practices.

Case Study: Case studies of cyber law enforcement in India

Teaching Methods

Chalk and Talk, Presentation, Seminar, Quiz, Discussion & Assignment

Work Book

1. *Basics of Cyber Security*, prepared by Kongunadu Arts and Science College, Coimbatore

Reference Books

1. Data Security Council of India (DSCI), in collaboration with Seqrite, presents the second edition of the India Cyber, Threat Report 2025.
2. Green, J., Smith, A., & Brown, T. (2024). Information security management principles. Routledge.
3. Armstrong-Smith, S. (2024). Understand the cyber attacker mindset: Build a strategic security program. Kogan Page.
4. Ismail, Y., Lacy, F., & Belu, R. (Eds.). (2024). Cybersecurity: Threats, technologies, and emerging solutions. IntechOpen.
5. Rais, R., Morillo, C., Gilman, E., & Barth, D. (2023). Zero trust networks: Building secure systems in untrusted networks (2nd ed.). O'Reilly Media.
6. Shapiro, S. J. (2023). Fancy bear goes phishing: The dark history of the information age. Farrar, Straus and Giroux.
7. Tamil Nadu Fact Check Unit, Training Handbook
8. James Graham (2011), Cyber Security Essentials, CRC Press, Auerbach Publications, Taylor & Francis Group.
9. Kathryn Knerler (2022), 11 Strategies of a World-Class Cybersecurity Operations Center, MITRE Corporation.
10. Dr. Jeetendra Pande (2017), Introduction to Cyber Security, Uttarakhand Open University.
11. Rohas Nagpal (2008), Real world cyber crime cases, Cyber Crime & Digital Evidence – Indian Perspective, Asian School of Cyber Laws
12. Prof. (Dr.) Nilesh K. Modi (2021), Cyber Security Techniques, Dr. Babasaheb Ambedkar Open University.
13. Cyber Security Awareness Handbook (2020), Ciso Jil information Technology Limited.
14. Jeff Kosseff (2020), Cybersecurity Law, John Wiley & Sons, Inc.
15. Cyber Crime Law and Practice, The Institute of Company Secretaries of India, 2016

16. Yuri Diogenes (2018), Cybersecurity Attack and Defense Strategies, Packt Publishing.
17. Cybersecurity Handbook, Ministry of Digital Governance, National Cybersecurity Authority, June 2021.
18. Justin Hutchens (2024), The Language of Deception: Weapon zing Next Generation AI– Explores
AI in social manipulation, deep fakes, and malware.
19. D.R. Halston (2025), Cyber Security Mastery Covers AI-driven attacks, cloud security, and career preparation.

WEB REFERENCE SOURCES

1. https://safety.google/
2. https://safety.google/security/security-tips/
3. https://www.simplilearn.com/tutorials/cyber-security-tutorial
4. https://www.getcybersmart.org/for-students
5. https://www.techbuddies.io/cyber-security-basics
6. https://www.geeksforgeeks.org/ethical-hacking/what-is-cyber-security/
7. https://www.drishtiias.com/daily-updates/daily-news-editorials/india-s-cybersecurity-challenge-threats-and-strategies
8. https://www.dsci.in/resource/content/india-cyber-threat-report-2025
9. https://www.eimt.edu.eu/25-major-cyber-attacks-in-india-threats-and-strategies
10. https://www.coursera.org/in/articles/types-of-cyber-attacks
11. https://eventussecurity.com/cybersecurity/india/cyber-attacks/
12. www.heimdalsecurity.com

SUB.CODE:26UGC3S1

KONGUNADU ARTS AND SCIENCE COLLEGE (AUTONOMOUS)
COIMBATORE - 641029

THE MODALITIES FOR THE CONDUCT OF 100% CIA EXAMINATIONS

PREAMBLE

As per the recommendations of the Curriculum Development Cell in its meeting held on 27.08.2021, and decision taken in the General Board of Studies meeting held on 16.03.2022, the courses **Cyber Security and Information Security** were introduced in the III semester for all the UG programmes and in the even semester for the PG programme respectively for the students admitted from the academic year 2022-2023 and onwards. Also, it was unanimously decided to conduct 100 % CIA examinations (No End of Semester Examinations) for these courses. The name of the Courses Cyber Security and Information Security are renamed as **Basics of Cyber Security** and **Fundamentals of Information Security** as per the decision taken in the General Board of Studies meeting held on 26.03.2026 for the students to be admitted from the academic year 2026-2027 & onwards. As per the recommendations of the Curriculum Development Cell in its meeting held on 07.03.2022, it was approved in the BOS meeting held on 19.03.2022 to conduct 100% CIA Examinations for the **Extra Departmental Courses** offered in the UG and PG Programmes for the students admitted from the academic year 2022-2023 and onwards. The cited decisions had been approved by the Academic council in its meeting held on 18.04.2022. As per the recommendations of the Curriculum Development Cell in its meeting held on 27.02.2024, and decision taken in the General Board of Studies meeting held on 02.05.2024, the course **Basics of IPR** was introduced in the VI semester for all the UG programmes for the students admitted from the academic year 2024-2025 and onwards and decided to conduct 100 % CIA examinations (NO End of Semester Examinations) for the course.

Hence, the modalities is recommended for the following:

(i) Conduct of I & II CIA Examinations
(ii) Question Paper Pattern
(iii) CIA Examination Mark Breakup
(iv) Attendance Calculation

CONDUCT OF I & II CIA EXAMINATIONS

1. The CIA Examinations I & II for the above said courses must be conducted along with the other courses under centralized system.
2. The students must appear I & II CIA Examinations compulsorily, since **End of Semester Examinations will NOT be conducted** for the above said courses.
3. If any of the student (s) could not appear for CIA Examinations for the above said courses, with reasons mentioned in the College Calendar, re-examination shall be conducted as per the existing procedures.

QUESTION PAPER PATTERN

The following question paper pattern will be followed for the above said courses:

Section A - Multiple Choice	($10 \times 1 = 10$ Marks)
Section B - Either or Type	($5 \times 5 = 25$ Marks)
Section C - Either or Type	($5 \times 8 = 40$ Marks)

Maximum Marks : 75 Duration : 3 Hours

SUB.CODE:26UGC3S1

CIA EXAMINATION MARK BREAKUP

The CIA Examination mark breakup for the courses **Basics of Cyber Security, Fundamentals of Information Security and Basics of IPR** is given below:

S.No.	Distribution Component	Marks
1	CIA I – 75 Marks Converted to 30	30
2	CIA II – 75 Marks Converted to 30	30
3	Seminar/Objective Capacity Testing	10
4	Seminar/Objective Capacity Testing	10
5	Attendance	05
6	Any Case Study related to Cyber Security (as a Group)	15
	Total	**100**

The CIA Examination mark breakup for the **Extra Departmental Courses** offered for UG/PG Programmes is given below:

S.No.	Distribution Component	Marks
1	CIA I – 75 Marks Converted to 40	40
2	CIA II – 75 Marks Converted to 40	40
3	Seminar/Objective Capacity Testing	05
4	Seminar/Objective Capacity Testing	05
5	Attendance	05
6	Others (Group Discussion, Flipped Class room, etc.,)	05
	Total	**100**

SUB.CODE:26UGC3S1

ATTENDANCE CALCULATION

1. Separate attendance register must be maintained for **Basics of Cyber Security, Fundamentals of Information Security and Basics of IPR** in the Department and the final consolidated Attendance must be submitted to the COE along with the assessment Marks.
2. The attendance must be calculated by using the following formula:
   Attendance percentage = Number of Classes attended / Number of Classes conducted × 100
3. The students should be allowed to write the CIA examinations as per the existing norms related to attendance. The staff in charge of the respective courses have the responsibility to calculate the attendance percentage and submit the same to the Coordinator of the CIA Examination Committee during the I CIA and II CIA Examinations.
4. If the staff in charge finds that students have not put up enough attendance during the I CIA Examinations, he/she shall counsel the student(s) appropriately so that at the end of the course they have sufficient Attendance.

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SUB.CODE:26UGC3S1

KONGUNADU ARTS AND SCIENCE COLLEGE (AUTONOMOUS)
COIMBATORE – 641029

MODALITIES FOR THE CONDUCT OF OPEN BOOK EXAMINATION SYSTEM FOR THE COURSES BASICS OF CYBER SECURITY AND FUNDAMENTALS OF INFORMATION SECURITY FOR ALL UG AND PG PROGRAMMES RESPECTIVELY

PREAMBLE

The Curriculum Development Cell (CDC) meeting was convened on 16.10.2025 and recommended to implement an open book examination system for the courses, Basics of Cyber Security and Fundamentals Information Security for all UG and PG programmes to improvise conceptual understanding skills, promote deep learning, enhance assessment quality and strengthen comprehensive skills, for the students to be admitted from the academic year 2026-2027 and onwards.

1.Purpose

To provide guidelines for conducting open book examinations that encourage critical thinking, application of knowledge, and analytical skills.

2.Scope

Applicable to Basics of Cyber Security and Fundamentals of Information Security courses for the undergraduate and postgraduate programmes respectively.

3. Examination Guidelines

Question Paper Design

- Questions should be Focused on higher-order thinking (analysis & evaluation)
- Avoid direct recall questions

Communication to Students and Staff Members

- Inform students in advance about the format, rules, and allowed resources.

- Provide sample questions to familiarize them with the OBE style.
- All the Staff members should be familiar about the prescribed Books of the Basics of Cyber Security and Fundamentals of Information Security.
- Students are permitted to carry the prescribed Books (in original or xerox copy) duly signed by the respeetive staff in charge of courses to the examination Hall.
- Invigilators of the respective examination halls should permit the students with the prescribed book (in original or xerox copy) and not to allow the students with other than the prescribed Books.

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UCB 62

SUB.CODE:26UCB4SL

PROGRAMME CODE:19	COMMERCE WITH BANKING AND INSURANCE			
TITLE OF THE PAPER:	SKILL BASED SUBJECT – SMART ACCOUNTING LAB			
BATCH 2026 – 2027	HOURS / WEEK 2	TOTAL HOURS 30	CREDITS 3	SKILL DEVELOPMENT

COURSE OBJECTIVES

The main objectives of this course are to:

1 To assist the students to work with the Advanced Excel.
2 To make students to understand the need of Advanced Excel and its employability in real business.
3 To introduce the students to the usage of Tally for accounting purpose

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K3 TO K5	CO1	Gain practical exposure on spreadsheet and Used advanced techniques for report visualization.
	CO2	Application of key accounting assumption and principles of Tally ERP.9 and Advance Excel in real business
	CO3	Applying learning skill and knowledge to work on simple projects laid on text and numerical data.
	CO4	Students do possess required skill and can also be employed as Tally data entry operator
	CO5	Students be able to understand the need of Tally software in developing computerized accounts

SYLLABUS

ADVANCED EXCEL

1. Flash fill
2. Prepare a PivotTable
3. Prepare a Pivot Table with Charts
4. Create V Lookup
5. Create H Lookup

TALLY ERP 9

6. **Create a company and create the ledgers under appropriate predefined groups**

Cash a/c	Printer purchase a/c	Wages a/c
Computer sales a/c	Commission paid a/c	Sales returns a/c
Buildings a/c	Rent received a/c	Capital a/c
Machinery a/c	Salary a/c	Depreciation a/c
Furniture a/c	Rent paid a/c	Purchase returns a/c
Commission received	Indian bank a/c	Rent Received a/c

John & Co. a/c (purchased goods from this company)
Ram agency a/c (sold goods to this company)

7. **From the Balances of Ms. Kavitha, Prepare Trading A/C, Profit And Loss A/C and Balance Sheet for the Year Ending –**

Stock	9,300	Land & Building	15,400
Misc. income	200	Cash in hand	160
Repairs	310	Bank charges	50
Purchases	15,450	Cash at bank	5,870
Machinery	12,670	Capital	24,500
Purchase returns	440	Sales	20,560
Furniture	1330	Loan	5,000
Sales return	120	Sundry expenses	150
Office expenses	750	Closing stock	7,580
Sundry creditors	12,370	Insurance	500
Trading expenses	310	Traveling expenses	200
Advertisement	500	Land & Building	15,400

8. **INVENTORY VALUATION**

From the Information given below create unit of measurement, stock groups and stock items Find the stock summary:

1. Magazine; 2. Baby drinks; 3. Cool drinks; 4.Dailynews paper
5. Hot drinks; 6. Stationeries; 7. Vegetables

Stock items:

Item	Qty	Rate	Units
Boost	25	80	Nos
Sports star	20	15	Nos
Potato	260	30	Kgs
Star dust	20	25	Nos
The Hindu	50	3.25	Nos
Tomato	150	15	Kgs

Item	Qty	Rate	Units
Fanta	10	25	Lit
Dinamalar	40	2.50	Nos
Coco	55	120	Nos
Horlicks	60	70	Nos
India today	10	10	Nos
Lactogin	10	100	Nos

9. **Calculate Foreign gains and losses from the following details**

01.01.2005 Purchased goods from U.K supplier £1000
02.01.2005 Sold goods to U.S buyer \$1500
03.01.2005 Cash received from U.S buyer 1500 (Selling rate Rs.46/\$)
04.02.2005 Paid cash to U.K supplier 1000 (Selling rate Rs.53/ £)

Dollar \$:	**Pound £:**
STD rate - 1\$ - Rs.43	Std rate - 1 £ - Rs.51
Sales rate - 1\$ - Rs.44	Sales rate - 1 £ - Rs.50
Buying rate - 1\$ - Rs.42	Buying rate - 1 £ - Rs.52

10. **RATIO ANALYSIS**

Enter the following details comment upon the short-term solvency position of the company:

Working capital	Rs 20560492	Sales	515252
Cash	14500	Purchases	433310
Bank	18500	Stock	125982
Debtors	518260	Net profit ...?	
Creditors	429337		

11 **Create stock items, stock groups, sales categories, godowns, units of measure**

Stock	Category	Group	Godown	Unit	Std Price	Selling Price	Op. Qty	Total
Inter Celeron	Processor	Celeron	Mumbai	Nos	15000	20000	2	30000
Intel Pentium III	Processor		Chennai	Nos	20000	25000	3	60000
Tally Silver	Accounting	Tally	Chennai	Nos	20000	22500	5	100000
Tally gold	Accounting	Tally	Chennai	Nos	42000	45000	5	210000

12 **MEMO VOUCHER**

An advance amount paid Rs 1500 given to sales executive for traveling. The actual expenses for traveling expenses for the sales is Rs 500

MAPPING

PSO / CO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	H	H	H	S
CO2	H	S	S	H	M
CO3	S	H	M	S	S
CO4	H	S	S	M	H
CO5	S	H	M	H	S

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.MYILSWAMY) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 65

SUB.CODE:26UBI6S3

Programme Code :	**FOR B.A., BBA., B.COM ., BCA., AND B.SC DEGREE STUDENTS**				
SKILL BASED SUBJECT III - BASICS OF INTELLECTUAL PROPERTY RIGHT'S					
Batch 2026-2027	**Semester VI**	**Hours / Week 2**	**Total Hours 30**	**Credits 3**	**Skill Development**

COURSE OBJECTIVES

- To create awareness about recent trends in IPR and Innovation
- To explore the basic concepts IPR
- To focus upon trademarks, copyrights, patents, industrial designs and traditional knowledge.
- To learn more about managing IP rights and legal aspects.

COURSE OUTCOMES

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

K1 TO K5	CO1	Know about basic concepts of IPR and patent
	CO2	Understand copyrights, industrial designs and geographical indication of goods.
	CO3	Differentiate between trademarks and trade secrets
	CO4	Acquire knowledge on protection of traditional knowledge and plant varieties.
	CO5	Manage and protect IP Rights

SYLLABUS

UNIT – I **6 hours**

Introduction -origin and development of Intellectual Property Rights (IPR), need for protecting IP, **Patents:** Foundation of patent law, patent searching process, basic criteria of patentability. Patentable and non - patentable subject matters in India. Patent prior art search, drafting the patent specification and filing procedure

UNIT – II **6 hours**

Copyrights: Fundamentals of copyright law, originality of material, right of reproduction, right to perform the work publicly, copyright ownership issues, notice of copyright. **Industrial Designs:** Kind of protection provided in Industrial design. **Geographical Indication of Goods:** Basic aspects and need for the registration.

UNIT – III **6 hours**

Trade Marks: Purpose and function of trademarks, acquisition of trade mark rights, transfer of rights, selecting and evaluating trademark, registration of trademarks, claims. **Trade Secrets:** Trade secret law, determination of trade secret status, liability form is appropriation of trade secrets, trade secret litigation.

SUB.CODE:26UBI6S3

UNIT – IV **6 hours**

Protection of traditional knowledge - Objectives, concept of traditional knowledge, issues concerning, bioprospecting and biopiracy. **Protection of Plant Varieties -** Objectives, international position, plant varieties protection in India. Rights of farmers, breeders and researchers.

UNIT- V **6 hours**

Managing IP Rights: Acquiring IP Rights: letters of instruction, joint collaboration agreement, protecting IP Rights: non-disclosure agreement, cease and desist letter, settlement memorandum. **Transferring IP Rights:** Assignment contract, license agreement, deed of assignment. Infringement and enforcement.

TEXT BOOKS

1. Ramakrishna Chintakunta and M. Geethavani (2022). A Textbook of Intellectual Property Rights. Blue Hills publications.
2. N.K Acharya (2021).Intellectual property rights(8thEdn). Asia Law House.
3. Craig Allen Nard, Michael J. Madison, and Mark P. McKenna. (2017). Law of Intellectual Property (5thEdn). New York Aspen publishers.
4. Barrett and Margreth (2009). Intellectual Property. New York Aspen publishers.
5. Deborah E.Bouchoux(2013). Intellectual property:The Law of Trademarks, Copyrights, Patents, and Trade Secrets. Publisher: Cengage India

REFERENCES

1. B.Ramakrishna and H.S.Anil Kumar (2017). Fundamentals of Intellectual Property Rights: For Students, Industrialist and Patent Lawyers.Notion Press.
2. V. K. Ahuja(2013). Law relating to Intellectual Property rights (2nd Edn). LexisNexis.
2. R. Radhakrishnan and S. Balasubramanian(2008).Intellectual property rights: Text and Cases. Excel Books India.
4. D. Goeland S. Parashar (2013). IPR Biosafety and Bioethics. Pearson Education India.

UCB 67

SUB.CODE:26UBI6S3

KONGUNADU ARTS AND SCIENCE COLLEGE (AUTONOMOUS)
COIMBATORE - 641029

THE MODALITIES FOR THE CONDUCT OF 100% CIA EXAMINATIONS

PREAMBLE

As per the recommendations of the Curriculum Development Cell in its meeting held on 27.08.2021, and decision taken in the General Board of Studies meeting held on 16.03.2022, the courses **Cyber Security and Information Security** were introduced in the III semester for all the UG programmes and in the even semester for the PG programme respectively for the students admitted from the academic year 2022-2023 and onwards. Also, it was unanimously decided to conduct 100 % CIA examinations (No End of Semester Examinations) for these courses. The name of the Courses Cyber Security and Information Security are renamed as **Basics of Cyber Security** and **Fundamentals of Information Security** as per the decision taken in the General Board of Studies meeting held on 26.03.2026 for the students to be admitted from the academic year 2026-2027 & onwards. As per the recommendations of the Curriculum Development Cell in its meeting held on 07.03.2022, it was approved in the BOS meeting held on 19.03.2022 to conduct 100% CIA Examinations for the **Extra Departmental Courses** offered in the UG and PG Programmes for the students admitted from the academic year 2022-2023 and onwards. The cited decisions had been approved by the Academic council in its meeting held on 18.04.2022. As per the recommendations of the Curriculum Development Cell in its meeting held on 27.02.2024, and decision taken in the General Board of Studies meeting held on 02.05.2024, the course **Basics of IPR** was introduced in the VI semester for all the UG programmes for the students admitted from the academic year 2024-2025 and onwards and decided to conduct 100 % CIA examinations (NO End of Semester Examinations) for the course.

Hence, the modalities is recommended for the following:

(i) Conduct of I & II CIA Examinations
(ii) Question Paper Pattern
(iii) CIA Examination Mark Breakup
(iv) Attendance Calculation

CONDUCT OF I & II CIA EXAMINATIONS

1. The CIA Examinations I & II for the above said courses must be conducted along with the other courses under centralized system.
2. The students must appear I & II CIA Examinations compulsorily, since **End of Semester Examinations will NOT be conducted** for the above said courses.
3. If any of the student (s) could not appear for CIA Examinations for the above said courses, with reasons mentioned in the College Calendar, re-examination shall be conducted as per the existing procedures.

QUESTION PAPER PATTERN

The following question paper pattern will be followed for the above said courses:

Section A - Multiple Choice	$(10 \times 1 = 10$ Marks)
Section B - Either or Type	$(5 \times 5 = 25$ Marks)
Section C - Either or Type	$(5 \times 8 = 40$ Marks)

Maximum Marks : 75 Duration : 3 Hours

SUB.CODE:26UBI6S3

CIA EXAMINATION MARK BREAKUP

The CIA Examination mark breakup for the courses **Basics of Cyber Security, Fundamentals of Information Security and Basics of IPR** is given below:

S.No.	Distribution Component	Marks
1	CIA I – 75 Marks Converted to 30	30
2	CIA II – 75 Marks Converted to 30	30
3	Seminar/Objective Capacity Testing	10
4	Seminar/Objective Capacity Testing	10
5	Attendance	05
6	Any Case Study related to Cyber Security (as a Group)	15
	Total	**100**

The CIA Examination mark breakup for the **Extra Departmental Courses** offered for UG/PG Programmes is given below:

S.No.	Distribution Component	Marks
1	CIA I – 75 Marks Converted to 40	40
2	CIA II – 75 Marks Converted to 40	40
3	Seminar/Objective Capacity Testing	05
4	Seminar/Objective Capacity Testing	05
5	Attendance	05
6	Others (Group Discussion, Flipped Class room, etc.,)	05
	Total	**100**

UCB 70

SUB.CODE:26UBI6S3

ATTENDANCE CALCULATION

1. Separate attendance register must be maintained for **Basics of Cyber Security, Fundamentals of Information Security and Basics of IPR** in the Department and the final consolidated Attendance must be submitted to the COE along with the assessment Marks.
2. The attendance must be calculated by using the following formula:
   Attendance percentage = Number of Classes attended / Number of Classes conducted × 100
3. The students should be allowed to write the CIA examinations as per the existing norms related to attendance. The staff in charge of the respective courses have the responsibility to calculate the attendance percentage and submit the same to the Coordinator of the CIA Examination Committee during the I CIA and II CIA Examinations.
4. If the staff in charge finds that students have not put up enough attendance during the I CIA Examinations, he/she shall counsel the student(s) appropriately so that at the end of the course they have sufficient Attendance.

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UCB 71

SUB.CODE:26UCB5OP

PROGRAMME CODE:19	COMMERCE WITH BANKING AND INSURANCE			
TITLE OF THE PAPER: MARKETING OF BANKING SERVICES				
BATCH 2026 – 2027	HOURS / WEEK 1	TOTAL HOURS 15	CREDIT 1	EMPLOYABILITY/ ENTREPRENEURSHIP

COURSE OBJECTIVES

The main objectives of this course are to:

1 To know the basic concepts of modern marketing in the present scenario
2 To understand the importance of marketing mix and its components
3 To comprehend the marketing mix for banking and insurance services.

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Gain knowledge in the basics and concepts of marketing
	CO2	Make the students to understand the functions of product and price mix
	CO3	Execution of the role of distribution channel and promotion methods
	CO4	Enable to interpret the marketing mix for banking and Insurance
	CO5	Knowing about the Insurance Marketing

SYLLABUS

UNIT – I Marketing and Marketing Mix 3 HOURS

Introduction to Goods Marketing and Services Marketing - Definition of marketing - Definition and Classification of Services - Services Marketing Mix - 7 P's of Marketing Mix - 7 P's of Services Marketing Mix

UNIT – II Channels and Marketing Research 3 HOURS

Channels of Marketing and Marketing Research- Channels of Marketing - Marketing Research- Meaning and Importance-Process of Marketing Research-Types of Marketing Research

UNIT – III Consumer Behaviour in Services 3 HOUR)

Introduction – Importance of Consumer behaviour – Factors influencing consumer behaviour – Consumer expectations – Service perception

UNIT – IV Bank marketing 3 HOURS

Meaning, Features, Types of bank products – Marketing mix for the banking services – Bank marketing in the Indian perspective

UNIT – V Insurance marketing 3 HOURS

Meaning & Features – Marketing mix for insurance services– Insurance marketing in the Indian perspective

TEXT BOOKS:

1. Middi Appala Raju (2009), Marketing of Banking Services: A Strategic Approach for Sustainable Competitive Excellence, 1st Edition, LAP LAMBERT Academic Publishing
2. Shaik Mabunni & Sreenivas (2016), Marketing of Bank Services, 1st Edition, Madhav Books.
3. Kathiresan Radha (2013),Marketing, Prasanna publications

SUB.CODE: 26UCB5OP

REFERENCE BOOKS:

1. Dr. Deepali Mankar (2024), Marketing of Financial Services for MBA, 2024 Edition, Nirali Prakashan.
2. Dr. V.A. Avadhani (2024), Marketing of Financial Services, 3rd Edition, Himalaya Publishing House.
3. Christine Ennew & Nigel Waite (2017), Financial Services Marketing: An International Guide to Principles and Practice, 3rd Edition, Routledge.

WEB REFERENCE SOURCES

1. https://www.investopedia.com/terms/m/market-research.asp
2. https://egyankosh.ac.in/bitstream/123456789/30874/1/Unit-5.pdf
3. https://ddceutkal.ac.in/Syllabus/MBA-BOOK/Banking-Insurane-Marketing.pdf

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	S	S
CO2	S	S	S	M	M
CO3	S	M	M	H	S
CO4	S	S	H	M	M
CO5	S	M	M	H	S

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.SUDHA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 73

SUB.CODE:26UCB5OP

**KONGUNADU ARTS AND SCIENCE COLLEGE (AUTONOMOUS)
COIMBATORE – 641029**

MODALITIES FOR THE CONDUCT OF 100% CIA FOR THE ONE CREDIT SELF- STUDY COURSE AND THE MARK DISTRIBUTION PATTERN FOR THE PART III THEORY PAPER OF APPLICABLE COURSE

PREAMBLE

The Curriculum Development Cell (CDC) meeting was convened on 16.10.2025 and recommended to have one credit Self Study Course for applicable programmes in both UG & PG programme in the V and II semester respectively for the students to be admitted from the academic year 2026-2027 and onwards.

In order to foster independent learning, enhance academic flexibility, and encourage students to explore knowledge, the institution introduces the One Credit Self Study Course. This initiative is designed to provide students with an opportunity to pursue structured self-learning during the regular programme of study.

The one credit Self Study Course for applicable UG & PG programme in the V and II semester respectively, for the students admitted from the academic year 2026-2027 and onwards.

1. CIA COMPONENTS FOR ONE CREDIT COURSE

CIA shall be conducted by the department concerned.

<table>
<tr><td>CIA I</td><td>50
(Converted to 10)</td><td rowspan="2">20</td><td rowspan="3">25</td></tr>
<tr><td>CIA II</td><td>50
(Converted to 10)</td></tr>
<tr><td colspan="2">Case Study</td><td>5</td></tr>
</table>

SUB.CODE:26UCB5OP

QUESTION PAPER PATTERN

Duration : 2 Hours

Knowledge Level	Section	Marks	Description	Total
K1 Q1 to Q6	A (Answer all)	6 x 1 = 6	MCQ	50
K2 – K4 Q7 to Q 10	B (Either or pattern)	4 x 5= 20	Short Answers	
K2 – K5 Q11 to Q 13	C (Either or pattern)	3 x 8 = 24	Descriptive / Detailed	

2. PART III THEORY APPLICABLE COURSE
(CIA : 20 MARKS, ESE : 55 MARKS)

CIA: 20 Marks

CIA I	55	(55+55) Converted to 10	20
CIA II	55		
Objective Capacity Testing /Seminar		5	
Attendance		5	

ESE : 55 Marks

QUESTION PAPER PATTERN

Knowledge Level	Section	Marks	Description	Total
K1 Q1 to 10	A (Answer all)	10 x 1 = 10	MCQ	55
K2 – K4 Q11 to 15	B (Either or pattern)	5 x 3 = 15	Short Answers	
K2 – K5 Q16 to 20	C (Either or pattern)	5 x 6 = 30	Descriptive / Detailed	

PRINCIPAL

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Kongunadu Arts & Science Colle
Coimbatore - 641 029

SUB.CODE:26UCB5X1

PROGRAMME CODE: 19	FOR ALL UG STUDENTS			
TITLE OF THE PAPER:	EDC - INTERNATIONAL BANKING OPERATIONS			
BATCH 2026 – 027	HOURS / WEEK 2	TOTAL HOURS 30	CREDITS 3	EMPLOYABILITY/ SKILL DEVELOPMENT

COURSE OBJECTIVES

The main objectives of this course are to:

1 To enable the students to obtain facts about the foreign exchange.
2 To understand the international financial institutions and it's working.
3 To comprehend the role of banks in export and import finance.

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Acquire ideas about the foreign exchange market
	CO2	Students are familiarized with the various international financial institutions
	CO3	Obtain thorough information about FEDAI and FEMA
	CO4	Realize the procedures involved in export and import finance
	CO5	Knowing the International Financial Institutions

SYLLABUS

UNIT – I International Banking and Exchange Rate Mechanism. 6 HOURS

Introduction to International Banking - Foreign Exchange – Meaning – Foreign Exchange Markets – Factors Determining Exchange Rates – Exchange Rate Mechanism.

UNIT – II Administrative Setup and Provisions 6 HOURS

RBI / FEDAI Guidelines – FEMA – Administrative Setup – Provisions – Foreign Currency Account in India- Letter of Credit – Meaning – Types of Letters of Credit – Operations of Letter of Credit.

UNIT – III Guidelines for Exporters 6 HOURS

Exchange and Trade Control Guidelines for Exporters – Facilities for Exporters – Export Finance – Procedures –Basic documents needed for Pre-shipment and Post-shipment Finance – Exchange and Trade guidelines for Importers – Import Finance-Procedure.

UNIT – IV ECGC and EXIM Bank 6 HOURS

ECGC of India – Roles, Products and Policies – EXIM Bank – Role, Functions and Facilities – ***Role of Commercial Banks in International Banking in India**

UNIT – V International Financial Institutions 6 HOURS

International Financial Institutions – International Monetary Fund– World Bank Group – International Bank for Reconstruction and Development – International Financial Corporation – International Development Association-Asian Development Bank-Asian Infrastructure Investment Bank

SUB.CODE:26UCB5X1

***Self Study and questions for examinations may be taken from the self study portions also.**

TEXT BOOK:

1 Bank Financial Management.2nd edition, (2019), Indian Institute of Banking and Finance Macmillan

REFERENCE BOOKS:

1 International Banking.(2019), Indian Institute of Banking and Finance Macmillan.
2 Jeevanandam, (2019),Foreign Exchange Practise, Concepts and Controls. 14th edition New Delhi: Sultan Chand and Sons.
3 Jhiangan M.L. Money Banking International Trade, 2018.

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	M	M	S
CO2	S	S	H	H	M
CO3	H	M	M	M	M
CO4	S	S	M	M	H
CO5	S	S	M	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Mrs.V.RAMYA) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

SUB.CODE:26UCB5X1

KONGUNADU ARTS AND SCIENCE COLLEGE (AUTONOMOUS)
COIMBATORE - 641029

THE MODALITIES FOR THE CONDUCT OF 100% CIA EXAMINATIONS

PREAMBLE

As per the recommendations of the Curriculum Development Cell in its meeting held on 27.08.2021, and decision taken in the General Board of Studies meeting held on 16.03.2022, the courses **Cyber Security and Information Security** were introduced in the III semester for all the UG programmes and in the even semester for the PG programme respectively for the students admitted from the academic year 2022-2023 and onwards. Also, it was unanimously decided to conduct 100 % CIA examinations (No End of Semester Examinations) for these courses. The name of the Courses Cyber Security and Information Security are renamed as **Basics of Cyber Security** and **Fundamentals of Information Security** as per the decision taken in the General Board of Studies meeting held on 26.03.2026 for the students to be admitted from the academic year 2026-2027 & onwards. As per the recommendations of the Curriculum Development Cell in its meeting held on 07.03.2022, it was approved in the BOS meeting held on 19.03.2022 to conduct 100% CIA Examinations for the **Extra Departmental Courses** offered in the UG and PG Programmes for the students admitted from the academic year 2022-2023 and onwards. The cited decisions had been approved by the Academic council in its meeting held on 18.04.2022. As per the recommendations of the Curriculum Development Cell in its meeting held on 27.02.2024, and decision taken in the General Board of Studies meeting held on 02.05.2024, the course **Basics of IPR** was introduced in the VI semester for all the UG programmes for the students admitted from the academic year 2024-2025 and onwards and decided to conduct 100 % CIA examinations (NO End of Semester Examinations) for the course.

Hence, the modalities is recommended for the following:

(i) Conduct of I & II CIA Examinations

(ii) Question Paper Pattern

(iii) CIA Examination Mark Breakup

(iv) Attendance Calculation

CONDUCT OF I & II CIA EXAMINATIONS

1. The CIA Examinations I & II for the above said courses must be conducted along with the other courses under centralized system.
2. The students must appear I & II CIA Examinations compulsorily, since **End of Semester Examinations will NOT be conducted** for the above said courses.
3. If any of the student (s) could not appear for CIA Examinations for the above said courses, with reasons mentioned in the College Calendar, re-examination shall be conducted as per the existing procedures.

QUESTION PAPER PATTERN

The following question paper pattern will be followed for the above said courses:

Section A - Multiple Choice	(10 × 1 = 10 Marks)
Section B - Either or Type	(5 × 5 = 25 Marks)
Section C - Either or Type	(5 × 8 = 40 Marks)

Maximum Marks : 75 Duration : 3 Hours

SUB.CODE:26UCB5X1

CIA EXAMINATION MARK BREAKUP

The CIA Examination mark breakup for the courses **Basics of Cyber Security, Fundamentals of Information Security and Basics of IPR** is given below:

S.No.	Distribution Component	Marks
1	CIA I – 75 Marks Converted to 30	30
2	CIA II – 75 Marks Converted to 30	30
3	Seminar/Objective Capacity Testing	10
4	Seminar/Objective Capacity Testing	10
5	Attendance	05
6	Any Case Study related to Cyber Security (as a Group)	15
	Total	**100**

The CIA Examination mark breakup for the **Extra Departmental Courses** offered for UG/PG Programmes is given below:

S.No.	Distribution Component	Marks
1	CIA I – 75 Marks Converted to 40	40
2	CIA II – 75 Marks Converted to 40	40
3	Seminar/Objective Capacity Testing	05
4	Seminar/Objective Capacity Testing	05
5	Attendance	05
6	Others (Group Discussion, Flipped Class room, etc.,)	05
	Total	**100**

SUB.CODE:26UCB5X1

ATTENDANCE CALCULATION

1. Separate attendance register must be maintained for **Basics of Cyber Security, Fundamentals of Information Security and Basics of IPR** in the Department and the final consolidated Attendance must be submitted to the COE along with the assessment Marks.
2. The attendance must be calculated by using the following formula:
   Attendance percentage = Number of Classes attended / Number of Classes conducted × 100
3. The students should be allowed to write the CIA examinations as per the existing norms related to attendance. The staff in charge of the respective courses have the responsibility to calculate the attendance percentage and submit the same to the Coordinator of the CIA Examination Committee during the I CIA and II CIA Examinations.
4. If the staff in charge finds that students have not put up enough attendance during the I CIA Examinations, he/she shall counsel the student(s) appropriately so that at the end of the course they have sufficient Attendance.

COIMBATORE 641 029

PRINCIPAL

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Coimbatore - 641 029

UCB 81

SUB.CODE:26EVS101

Programme Code :	FOR B.A., BBA., B.COM ., BCA., AND B.SC DEGREE STUDENTS			
PART IV-ENVIRONMENTAL STUDIES				
Batch 2026-2027	Semester I	Hours/Week 2	Total Hours 30	Credits 2

COURSE OBJECTIVES

- To provide a fundamental understanding of natural resources, environmental ethics, and the impact of modern practical conservation and sustainability.
- To inculcate knowledge and create awareness about concepts, components and function of ecosystems
- To appraise on the importance of biodiversity, its values, threats, indigenous and Traditional knowledge systems, conservation strategies, and modern identification tools, and cultivate conscious responsibility and awareness for biodiversity conservation and sustainability.
- To understand the environment threats and pollution, its impacts and mitigation strategies
- To develop an understanding of disasters (natural and man-made) and its preparedness

COURSE OUTCOMES

On Successful completion of the course, the students will be able to

K1 TO K5	CO1	Formulate genetic resource conservation strategies and assess India's SDG performance through AI/ML tools.
	CO2	Evaluate and predict the impact of humans on web of life, global economy and quality
	CO3	Think critically an develop strategies for biodiversity conservation, sustenance and environmental equity through eco conscious approach
	CO4	Demonstrate values and have compassion towards complex environmental issues and take part in mitigating current environment challenges through sustainable solutions
	CO5	Apply basic safety and preparedness measures in disaster situations in society, household and workplace

SYLLABUS

UNIT I MULTIDISCIPLINARY NATURE OF ENVIRONMENT AND ITS SOCIAL ETHICS AND VALUES (6 HOURS)

Introduction to environment; Historical Development of Human – environment interaction; Industrial revolution, Economic development and its impact on the environment; **Overview of resources:** Definition, Classification of natural resources – biotic and abiotic, renewable and non-renewable. **Renewable Resources:** Water Resources- Rainwater Harvesting, Reservoirs managements, AI & ML tools for water resource management. Sustainable Development goals - Agriculture and Environment. Revisiting traditional agricultural practices- Biodynamic Farming, Physical and Biological soil factors. **Non-renewable Resources**- fossil fuel, nuclear fuel, Energy Resources:

Conventional and non-conventional Resources- solar, wind, clean energy-hydrogen, Biomass energy-coir pith, charcoal; Use of exotic/invasive weed biomass for alternative energy/economy. Eg: *Lantana camara, Eichhornia Sp,* Genetic Resources and conservation, strategies.

***Activity:** (i) Analyze your department and its practices towards compliance to SDG's. List out the compliances towards SDG's with justification.

(ii) Examine your campus' current resource conservation strategies and provide recommendations to improve its sustainability and resource efficiency.

*** Students can take up any one of the above.**

UNIT II ECOSYSTEMS (6 HOURS)

Ecosystem- Definition, Components (producers, consumers and decomposers) and functions- Energy flow, Food chains and its types, food web, Disturbances to food chain and food web due to anthropogenic intrusions Eg: Diclofenac Case, Ecological pyramids: types and importance of ecological pyramids, **Types of Ecosystems**: Natural ecosystem- Aquatic Ecosystem (Pond, River, Marine and Estuarine), Terrestrial Ecosystem (Forest, Grassland and Desert). Artificial Ecosystem (Crop land).

Activity: Develop a working model for an ecosystem through building a Terrarium or Suseum.

UNIT III BIODIVERSITY (6 HOURS)

Concept of Biodiversity: Definition, Types-Genetic, Species and Ecosystem diversity. Indigenous Knowledge Systems on Biodiversity – Traditional knowledge and legal framework for bioprospecting and Biomimicry. Biodiversity- Values, uses and threats, sustainable use of bioresources for value additions, Conservation strategies of Biodiversity- *In-situ* - National Parks, Wildlife Sanctuaries, Community Reserve and Conservation Reserves, *Ex-situ* – Zoological Park, Aquarium, Botanical garden.

***Case Study**- Nilgiri Tahr Conservation Project.

Activity: (i) Applications for plant and animal identification by software - *iNaturalist* and Merlin Bird ID

(ii) Field observation and documentation of the campus biodiversity.

UNIT IV ENVIRONMENTAL THREATS AND POLLUTION (6 HOURS)

Introduction and Classification of Pollution- physical, chemical and biological; major types of pollution- air, water, soil/land, noise, thermal, radioactive, solid waste, electronic waste (e-waste), plastic, biomedical waste. **Assessment and Monitoring:** Pollution impact assessment/health risk assessment & monitoring techniques, Biological indicators of pollution – Dissolved Oxygen (DO), Biological Oxygen Demand (BOD) and Chemical Oxygen Demand (COD). Impact of pollution and incidence of Life style disorders like Diabetes, Cardio Vascular Disease, Cancer, PCOS etc. **Waste Management** – concept of 3R (Reduce, Recycle and Reuse) and sustainability.

***Case studies:** Dye Industrial pollution from tanneries, paper and pulp industrial effluents in Noyyal and Cauvery rivers.

Activity: Prepare an Audit report for:
(i) Water usage in your department/house
(ii) Magnitude of solid waste generation and its management at your department/house.

UNIT V: DISASTER MANAGEMENT AND PREPAREDNESS (6 HOURS)

Definition and Classification of Disaster (Natural and Man-made disasters). **Natural Disaster:** Earthquakes, Landslides, Tsunami, Floods, Volcanic eruptions, Cyclones. Wayand- landslides, Joshimath- The sinking Village, Forest fires: causes, spread, control measures. **Man-made Disasters**: Industrial and chemical accidents (Bhopal disaster, oil spills), Nuclear hazards (Chernobyl and Fukushima). Kasargod- Impact of Endosulfan spraying on cashew farms. **Preparedness and safety measures:** Early warning system, response, recovery, mitigation, vulnerability, risk, resilience and capacity building. **Forecasting methods:** Conventional – cloud formation & wind, wave patterns, behaviours of animals & plants, Modern methods – remote sensing, drone and AI tools for impact assessment. ***Case studies**: Chennai flood 2015, causes and control measures.

Activity: Prepare (i) Personal/Class emergency plan
(ii) Risk identification checklist like loose heavy furniture, poor wiring, blocked exits
(iii) A document using Mobile technology to map local resources or identify safer locations.

Field Study: Visit to eco parks'/conservation sites and report.

* Case studies are not for examination purposes.

Text book

1. Workbook on Environmental Science (2026), published by Kongunadu Arts and Science College, Coimbatore-641029.

Reference Books:

1. Fundamentals of Ecology, Odum E.P, Odum H.T & Andrews- Saunders publications
2. Ecology, Environmental science and Conservation. Singh J.S & Gupta SR, S Chand Publishing (2017).
3. This Fissured Land: An Ecological History of India; Gadgil M & Guha R (1993), University of California Press, 1st Edition.
4. Environment (8th Ed.) by Raven PH, Gift, Bary LR, Hassenzahl DM, 2015, Wiley publishing house.
5. R. S. Ambasht, A Text Book of Plant Ecology, Students Friends & Company, 1990 - Plant ecology - 373 pages
6. A. Ravikrishnan (2019), Environmental Science and Engineering (Forth Edition) by Sri Krishna Hitech Publishing Company Pvt.Ltd, Velappanchavadi, Chennai.
7. Yadav, P. (2021). Applied and Economic Zoology. Kedar Nath Ram Nath
8. Krishnamurthy, K. V. (2023). An advanced textbook on biodiversity: Principles and practice. Oxford and IBH Publishing.

9. Anonymous (2003) Professional's The Wildlife (Protection) Act, 1972. Professional Book Publications.
10. National Disaster Management Guidelines - National Disaster Management Information and Communication System (NDMICS) (2011). A publication of the National Disaster Management Authority, Government of India. ISBN: 978-93-80440-12-5, February 2012, New Delhi.
11. Disaster Risk Management Systems Analysis: A Guide Book, Food and Agriculture Organization of the United Nations, Rome (2008). ISBN 978-92-5106056-8.

Web Reference Sources

1. https://egyankosh.ac.in/bitstream/123456789/77368/1/Unit-4.pdf
2. https://agritech.tnau.ac.in/pdf/sustainableagriculture.pdf
3. https://www.dev-practitioners.eu/media/key_documents/SDGs_Booklet_Web_En.pdf
4. https://www.pmfias.com/environment-ecosystem-components-ecosystem/
5. https://www.ugc.gov.in/oldpdf/modelcurriculum/Chapter3.pdf
6. https://mjcollege.kces.in/pdf/download_documents/study_material_env_studies/ch3.pdf
7. https://www.deshbandhucollege.ac.in/pdf/resources/1587401626_BA(H)-Psc-Eco-Eng-BA(P)-II-Ecosystem.pdf
8. http://www.tezu.ernet.in/denvsc/IDC/biodiversity.pdf
9. https://egyankosh.ac.in/bitstream/123456789/86424/1/Unit-11.pdf
10. https://utkaluniversity.ac.in/wp-content/uploads/2022/05/Environmental-Pollution.pdf
11. https://cdn.visionias.in/value_added_material/d6c24-disaster_management.pdf
12. https://sist.sathyabama.ac.in/sist_coursematerial/uploads/SCIA4001.pdf
13. https://mrcet.com/downloads/MBA/Disaster%20and%20Crisis%20Management_Digital%20Notes.pdf

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QUESTION PAPER PATTERN

Maximum Marks : 50 Duration : 3 Hours

Answer all Questions (5×10=50 Marks)

Essay type, Either or type questions from each unit.

SUB.CODE:26VED201

Programme Code :	FOR B.A., BBA., B.COM ., BCA., AND B.SC DEGREE STUDENTS		
VALUE EDUCATION – MORAL AND ETHICS			
Batch 2026-2027	**Hours / Week** 2	**Total Hours** 30	**Credits** 2

Course Objectives

- To impart Value Education in every walk of life
- To help the students to reach excellence and reap success
- To impart the right attitude by practicing self introspection
- To portray the life and messages of Great Leaders
- To insist the need for universal brotherhood, patience and tolerance
- To help the students to keep them fit
- To educate the importance of Yoga and Meditation

Course Outcomes (CO)

After completing the course the students:

KI TO K5	CO1	will be able to recognize Moral values, Ethics, contribution of leaders, Yoga and its practice
	CO2	will be able to differentiate and relate the day to day applications of Yoga and Ethics in real life situations
	CO3	can emulate the principled life of great warriors and take it forward as a message to self and the society
	CO4	will be able to Analyse the Practical outcome of practicing Moral values in real life situation
	CO5	could Evaluate and Rank the outcome of the pragmatic approach to further develop the skills

SYLLABUS

UNIT I: **4 Hours**

Moral and Ethics: Introduction – Meaning of Moral and Ethics – Social Ethics – Ethics and Culture – Aim of Education.

UNIT II: **6 Hours**

Life and Teachings of Swami Vivekananda: Birth and Childhood days of Swami Vivekananda – At the Parliament of Religions – Teachings of Swami Vivekananda

UNIT III: **4 Hours**

Warriors of our Nation: Subhas Chandra Bose – Sardhar Vallabhbhai Patel – Udham Singh – V. O. Chidambaram Pillai – Bhagat Singh – Tiruppur Kumaran – Dheeran Chinnamalai – Thillaiaadi Valliammai – Velu Nachiyar – Vanchinathan

UNIT IV: **8 Hours**

Fundamentals of Yoga : Introduction to Yoga – Benefits of Yoga - Principles of Yoga Practice– Yoga for Health and Well Being – Yoga for Peace – Yoga for Success – Brain Yoga Benefits – The Science of Yoga - Importance of Yoga in Modern Life

UNIT V: **8 Hours**

Yoga Practices : Warm-Up Exercises in Yoga : Neck, Shoulder, Wrist, Hip, Knee and Ankle Rotations - Basic Yoga Asanas: Tadasana, Vrikshasana, Bhujangasana, Vajrasana , Shavasana and Ardhasiddhasana – Surya Namaskar - Pranayama - Meditation and Relaxation.

Text Book:

Value Based Education – Moral and Ethics – compiled by Kongunadu Arts and Science College (Autonomous), 3rd Edition (2024).

Reference Books:

1. Swami Vivekananda - A Biography, Swami Nikhilananda, Advaita Ashrama, India, 24th Reprint Edition (2010).
2. Gandhi, Nehru, Tagore and other eminent personalities of Modern India,
3. Kalpana Rajaram, Spectrum Books Pvt. Ltd., revised and enlarged edition(2004).
4. Freedom Fighters of India, Lion M.G. Agrawal, Isha Books Publisher, First Edition (2008).
5. Easy steps to Yoga by Swami Vivekananda, A Divine Life Society Publication(2000).

Web References:

1. https://youtu.be/4UXFb7Cs3PU?si=6c50D1IfFvxTXdX_
2. https://youtu.be/zCaq6hbDlQw?si=kNWsrIxQXvOKfacp
3. https://youtu.be/_2GgRQJ9IbU?si=Xp_YEcCSR8mvMEG-
4. https://youtu.be/ZkyN4Dy4kO0?si=BkctTS1W3jDS886v
5. https://youtu.be/TWbiDzi-rQc?si=92crHrzoNq_0jrU-

Value Education – Moral & Ethics

Question Paper Pattern

(External only)

Duration: 3 hours Total Marks: 50

Answer all Questions (5 x 10 = 50 Marks)

Essay type, either or type questions from each unit.

UCB 87

SUB.CODE:26UHR3N1

Programme Code :	**FOR B.A., BBA., B.COM ., BCA., AND B.SC DEGREE STUDENTS**		
PART IV –NON MAJOR ELECTIVE –I HUMAN RIGHTS			
Batch **2026-2027**	**Hours / Week** **2**	**Total Hours** **30**	**Credits** **2**

COURSE OBJECTIVES

To prepare for responsible citizenship with awareness of the relationship between Human Rights, democracy and development.

- To impart education on national and international regime on Human Rights.
- To sensitive students to human suffering and promotion of human life with dignity.
- To develop skills on human rights advocacy
- To appreciate the relationship between rights and duties
- To foster respect for tolerance and compassion for all living creature.

COURSE OUTCOMES

After Completion of the Course the student will be able to

K1 TO K5	CO1	To understand the hidden truth of Human Rights by studying various provisions in the Constitution of India.
	CO2	To acquire overall knowledge regarding the Feminist perspectives in the Liberative Empowerment of Women.
	CO3	To gain knowledge about various gender roles and stereotypes involved in the comprehension of gender equality and women's rights.
	CO4	To comprehend the legal provisions and policies that foreground the safety of children in the society and to promote awareness.
	CO5	To gain enhanced knowledge about sexual and gender minorities to recognize, celebrate and acknowledge the diversified forms of gender expressions and rights.

SYLLABUS

UNIT I **(6 Hours**

HUMAN RIGHTS HUMANS RIGHTS CONSTITUTION OF INDIA: Humans Rights - Constitution Of India

UNIT II **(6 Hours)**

WOMEN EMPOWERMENT IN INDIA: Feminism And Sexual Violence - Women And Liberation

UNIT III **(6 Hours)**

GENDER EQUALITY AND WOMEN'S RIGHTS: Stereotype Gender Roles - Women's Education, Power And Science

UNIT IV **(6 Hours)**

RIGHTS OF THE CHILD IN INDIA: Status of child in contemporary Indian society - Special Laws and Policies for protection of children

UNIT V **(6 Hours)**

SOGIESC RIGHTS: Understanding SOGIESC- basic Definitions- inclusivity of SOGIESC-importance of studying SOGIESC- presence of SOGIESC in Indian Traditions- temples and cultural practices that exemplify SOGIESC in India- Genetics of Sex determination- Genetics of Intersex community-

SUB.CODE:26UHR3N1

Successful SOGIESC Personalities and achievers – Alan Turing- Sally Ride- Leonardo da vinci- Alan Hart- Virginia -Woolf- Bayard Rustin- Padmini Prakash- Akkai Padmashali- K Prithika Yashini- Laxmi Narayan Tripati- Madhu Bai Kinnar-Manabi Bandhopadhyay- SOGIESC Rights and laws

Book for Study:

1. Human Rights (2024) Compiled by Kongunadu Arts and Science College, Coimbatore –29.

REFERENCES:

1. Human Rights, (2018) by Jaganathan, MA.,MBA.,MMM.,ML.,ML., (Humanitarian Law) and J.P. Arjun Proprietor: Usha Jaganathan, Refugee Law
   Law series, 1st floor, Narmatha Nanthi Street, Magathma Gandhi Nagar, Madurai – 625014.
2. Country Report on SOGIESC Rights In India: An Unfinished Agenda.
   Weblink: https://www.ilgaasia.org/publications/india-country-report-an-unfinished-agenda
3. Intersex.
   Weblink: https://my.clevelandclinic.org/health/articles/16324-intersex
4. SOGIESC Personalities:
   https://www.bbc.com/news/world-asia-india-29357630
   https://en.wikipedia.org/wiki/Laxmi_Narayan_Tripathi
   https://en.wikipedia.org/wiki/Akkai_Padmashali
   https://www.indiatoday.in/india/story/prithika-yashini-india-first-transgender-police-officer-tamil-nadu-969389-2017-04-04
   https://yourstory.com/2018/03/first-transgendre-college-principal-west-bengal
5. SOGIESC Rights and laws
   https://www.openglobalrights.org/lgbtqia-to-sogiesc-reframing-sexuality-gender-human-rights/
   https://static1.squarespace.com/static/5a84777f64b05fa9644483fe/t/625ead0484f9005d75b92dd0/1650371887436/ILGA+Asia+India+Report+2021.pdf

Question Paper Pattern

Duration: 3 hrs **Max: 75 marks**

Section - A (5x5=25)

Short answer questions, either or type, one question from each unit.

Section - B (5x10=50)

Essay answer questions, either or type, one question from each unit.

Sub.Code:26UWR4N2

Programme Code:	**For B.A., BBA., B.Com ., BCA., and B.Sc Degree students**		
	Part IV -Non- Major Elective – II Women's Rights		
Batch **2026-2027**	**Hours / Week** **2**	**Total Hours** **30**	**Credits** **2**

Course Objectives

- To know about the laws enacted to protect Women against violence.
- To impart awareness about the hurdles faced by Women.
- To develop a knowledge about the status of all forms of Women to access to justice.
- To create awareness about Women's rights.
- To know about laws and norms pertaining to protection of Women.
- To understand the articles which enables the Women's rights.
- To understand the Special Women Welfare laws.
- To realize how the violence against Women puts an undue burden on healthcare services.

Course Outcomes

After Completion of the Course the student will be able to

K1 TO K5	CO1	Appraise the importance of Women's Studies and incorporate Women's Studies with other fields
	CO2	Analyze the realities of Women Empowerment, Portrayal of Women in Media, Development and Communication
	CO3	Interpret the laws pertaining to violence against Women and legal consequences
	CO4	Contribute to the study of the important elements in the Indian Constitution, Indian Laws for Protection of Women
	CO5	Spell out and implement Government Developmental schemes for women and create awareness on modernization and impact of technology on Women

Syllabus

Unit I **(6 Hours)**

Women's Studies: Basic concepts of Women's studies in Higher education, Women's studies perspectives- Socialization- Patriarchy- Women's studies as an academic discipline- Growth and development of Women's studies as a discipline internationally and in India.

Unit II **(6 Hours)**

Socio-Economic Development of Women: Family welfare measures, role of Women in economic development, representation of Women in media, status of Women land rights, Women Entrepreneurs, National policy for the empowerment of women.

Unit III **(6 Hours)**

Women's Rights – Access to Justice: Crime against Women, domestic violence – physical abuse- verbal abuse – emotional abuse - economic abuse – minorities, dowry- harassment and death, code of conduct for work place, abetment of suicide.

Unit IV **(6 Hours)**

Women Protective acts: Protective legislation for Women in the Indian constitution- Anti dowry, SITA, PNDT, and Prevention Sexual Harassment at Workplace (Visaka case), Domestic violence (Prevention) Act.

SUB.CODE:26UWR4N2

Unit V **(6 Hours)**

Women and Child welfare: Safety provisions - various forms of mass media, radio, visual, internet, cyber space, texting, SMS and smart phone usage. Healing measures for the affected Women and child society by private and public sector, NGO and society.

Text Book:

1. **Women's Rights** (2021), compiled by Kongunadu Arts & Science College, Coimbatore – 641 029.

Reference Books:

1. **"Rights of Indian Women"** by Vipul Srivatsava. Publisher: Corporate Law Advisor, 2014.
2. **"Women's security and Indian law"** by Harsharam Singh. Publisher: Aabha Publishers and Distributors, 2015.
3. **"Women's Property Rights in India"** by Kalpaz publications, 2016.

QUESTION PAPER PATTERN

Duration: 3 Hours **Max. Marks: 75**

SECTION A (5 x 5 = 25 marks)

Short answers, either or type, one question from each unit.

SECTION B (5 x 10 = 50 marks)

Essay type questions, either or type, one question from each unit.

UCB 91

ALL UG COURSES		
Title of the paper : **HEALTH AND WELLNESS**		
Batch 2026 – 2027	Semester IV	Credits 2

Skill Areas:

Physical Fitness, Nutrition, Mental Health, Awareness on Drug addiction and its effects

Purpose:

The Health & Wellness course focuses on teaching the elements of physical, mental, emotional, social, intellectual, environmental well-being which are essential for overall development of an individual. The course also addresses the dangers of substance abuse and online risks to promote emotional and mental health.

Learning Outcomes:

Upon completion of the Health & Wellness course, students will be able to:

1. Demonstrate proficiency in sports training and physical fitness practices.
2. Improve their mental and emotional well-being, fostering a positive outlook on health and life.
3. Develop competence and commitment as professionals in the field of health and wellness.
4. Awareness on drug addiction and its ill effects

Focus:

During the conduct of the Health & Wellness course, the students will benefit from the following focus areas:

1. Stress Management.
2. Breaking Bad Habits.
3. Improving Interpersonal Relationships.
4. Building Physical Strength & Inner Strength.

Role of the Facilitator:

The faculty plays a crucial role in effectively engaging with students and guiding them towards achieving learning outcomes. Faculty participation involves the following areas:

1. **Mentorship & Motivation:** The Facilitator mentors students in wellness and self-discipline while inspiring a positive outlook on health. Faculty teach stress management, fitness, and daily well-being.
2. **Promoting a Safe and Inclusive Environment:** The facilitator ensures a safe, inclusive, and respectful learning environment for active student participation and benefit.
3. **Individualised Support and Monitoring Progress:** The facilitator plays a crucial role in providing personalized support, monitoring and guidance to students.

Guided Activities:

In this course, several general guided activities have been suggested to facilitate the achievement of desired learning outcomes. They are as follows:

1. Introduction to Holistic Well-being.
2. Holistic Wellness Program- Nurturing Body and Mind
3. Breaking Bad Habits Workshop.
4. Improving the elements of physical, emotional, social, intellectual, environmental and mental well-being.
5. Creating situational awareness, digital awareness.
6. Understanding substance abuse, consequences and the way out.

Period Distribution

The following are the guided activities suggested for this Audit course.
The Physical Director should plan the activities by the students.
Arrange the suitable Mentor / Guide for the wellness activities.
Additional activities and programs can be planned for Health and Wellness.

S.No	Guided Activities	Period
1	**Introduction to Holistic Well-being** 1. Introduce the core components of Health & Well-being namely Physical, mental and emotional well-being 2. Provide worksheets on all the four components individually and explain the interconnectedness to give an overall understanding.	
2	**Wellness Wheel Exercise (Overall Analysis)**	

	• Guide students to assess their well-being in various life dimensions through exercises on various aspects of well – being, and explain the benefits of applying wellness wheel. • Introduce Tech Tools: • Explore the use of technology to support well-being. • Introduce students to apps for meditation, sleep tracking, or healthy recipe inspiration.	
3	**Breaking Bad Habits (Overall Analysis)** • Open a discussion on bad habits and their harmful effects. • Provide a worksheet to the students to identify their personal bad habits. • Discuss the trigger, cause, consequence and solution with examples. • Guide them to replace the bad habits with good ones through worksheets.	
4	**Physical Well-being** **1. Fitness** Introduce the different types of fitness activities such as basic exercises, cardiovascular exercises, strength training exercises, flexibility exercises, so on and so forth. (Include theoretical explanations and outdoor activity). **2. Nutrition** Facilitate students to reflect on their eating habits, their body type, and to test their knowledge on nutrition, its sources and the benefits. **3. Yoga & Meditation** Discuss the benefits of Yoga and Meditation for one's overall health. Demonstrate different yoga postures and their benefits on the body through visuals (pictures or videos)	

	4. Brain Health Discuss the importance of brain health for daily life. Habits that affect brain health (irregular sleep, eating, screen time). Habits that help for healthy brains (reading, proper sleep, exercises). Benefits of breathing exercises and meditation for healthy lungs. **5. Healthy Lungs** Discuss the importance of lung health for daily life. Habits that affect lung health (smoking, lack of exercises). Benefits of breathing exercises for healthy lungs. **6. Hygiene and Grooming** Discuss the importance of hygienic habits for good oral, vision, hearing and skin health. Discuss the positive effects of grooming on one's confidence level and professional growth. **Suggested Activities (sample):** **Nutrition:** Invite a nutritionist to talk among the students on the importance of nutrition to the body or show similar videos shared by experts on social media. Organize a 'Stove less/fireless cooking competition' for students where they are expected to prepare a nutritious dish and explain the nutritive values in parallel.	
5	**Emotional Well-being** **1. Stress Management** Trigger a conversation or provide self-reflective worksheets to identify the stress factors in daily life and their impact on students' performance. Introduce different relaxation techniques like deep breathing, progressive muscle relaxation, or guided imagery. (use audio recordings or visuals to guide them through these techniques). After practicing the techniques, have them reflect on how these methods can help manage stress in daily life. **2. Importance of saying 'NO'.**	

	Explain the students that saying 'NO' is important for their Physical and mental well-being, Academic Performance, Growth and Future, Confidence, Self-respect, Strong and Healthy Relationships, building reputation for self and their family (avoid earning a bad name). Factors that prevent them from saying 'NO'. How to practice saying 'NO". **3. Body Positivity and self-acceptance** Discuss the following with the students. • What is body positivity and self-acceptance? • Why is it important? • Be kind to yourself. • Understand that everyone's unique. **Suggested Activities(Sample):** (Importance of saying 'NO') Provide worksheets to self-reflect on... ...how they feel when others say 'no' to them ...the situations where they should say 'no' Challenge students to write a song or rap about the importance of saying no and how to do it effectively. Students can perform their creations for the class.	
6	**Social Well-Being** **1. Practicing Gratitude** Discuss the importance of practicing gratitude for building relationships with family, friends, relatives, mentors and colleagues. Discuss how one can show gratitude through words and deeds. Explain how practicing gratitude can create 'ripple effect'. **2. Cultivating Kindness and Compassion** Define and differentiate between kindness and compassion. Explore practices that cultivate these positive emotions. Self-Compassion as the Foundation.	

	The power of small gestures. Understanding another's perspective. The fruits of compassion. **3. Practising Forgiveness** Discuss the concept of forgiveness and its benefits. Forgiveness: What is it? and What it isn't? Benefits of forgiveness. Finding forgiveness practices. **4. Celebrating Differences** Appreciate the value of individual differences and foster inclusivity. The World: A Tapestry of Differences (cultures, backgrounds, beliefs, abilities, and appearances). Finding strength in differences (diverse perspectives and experiences lead to better problem-solving and innovation). Celebrating differences, not ignoring them (respecting and appreciating the unique qualities). Activities for celebrating differences (share culture, learn about others, embrace new experiences). **5. Digital Detox** **Introduce the students to:** The concept of a digital detox and its benefits for social well-being. How to disconnect from devices more often to strengthen real-world connections. **Suggested Activities (sample)**: (Practicing Gratitude) Provide worksheets to choose the right ways to express gratitude. Celebrate 'gratitude day' in the college and encourage the students to honour the house keeping staff in some way to express gratitude for their service.	
7.	**Intellectual Well-being** **1. Being a lifelong Learner** **Give students an understanding on:** The relevance of intellectual well-being in this 21st century to meet	

	the expectations in personal and professional well-being The Importance of enhancing problem-solving skills Cultivating habits to enhance the intellectual well-being (using the library extensively, participating in extra-curricular activities, reading newspaper etc.) **2. Digital Literacy** **Discuss:** The key aspects of digital literacy and its importance in today's world. It is more than just liking and sharing on social media. The four major components of digital literacy (critical thinking, communication, problem-solving, digital citizenship). Why is digital literacy important? Boosting one's digital skills. **3. Transfer of Learning** Connections between different subjects – How knowledge gained in one area can be applied to others. **<u>Suggested Activities(sample):</u>** Intellectual Well-being. Provide worksheets to students for teaching them how to boost intellectual well-being. Ask the students to identify a long-standing problem in their locality, and come up with a solution and present it in the classroom. Also organize an event like 'Idea Expo' to display the designs, ideas, and suggestions, to motivate the students to improve their intellectual well-being.	
8	**Environmental Well-being** 1.The Importance of initiating a change in the environment. **The session could be around:** Defining Environmental well-being (physical, chemical, biological, social, and psychosocial factors) – People's behaviour, crime, pollution, political activities, infra-structure, family situation etc. Suggesting different ways of initiating changes in the environment (taking responsibility, creating awareness, volunteering,	

	approaching administration). **Suggested Activities (sample):** Providing worksheets to self-reflect on how the environment affects their life, and the ways to initiate a change. Dedicate a bulletin board or wall space (or chart work) in the classroom for students to share their ideas for improving environmental well-being. Creating a volunteers' club in the college and carrying out monthly activities like campus cleaning, awareness campaigns against noise pollution, (loud speakers in public places), addressing anti-social behaviour on the campus or in their locality.		
9	**Mental Well-being** **1. Importance of self-reflection** **Discuss:** Steps involved in achieving mental well-being (self-reflection, self-awareness, applying actions, achieving mental well-being). Different ways to achieve mental well-being (finding purpose, coping with stress, moral compass, connecting for a common cause). The role of journaling in mental well-being. **2. Mindfulness and Meditation Practices** Benefits of practicing mindful habits and meditation for overall well-being. **1. Connecting with nature** Practising to be in the present moment – Nature walk, feeling the sun, listening to the natural sounds. Exploring with intention – Hiking, gardening to observe the nature. Reflecting on the emotions, and feeling kindled by nature. **2. Serving people** Identifying the needs of others. Helping others. Volunteering your time, skills and listening ear. Finding joy in giving. **3. Creative Expressions**		

	Indulging in writing poems, stories, music making/listening, creating visual arts to connect with inner selves. **Suggested Activities(Sample):** (Mindfulness and Meditation) – Conducting guided meditation every day for 10 minutes and directing the students to record the changes they observe.	
10	**Situational Awareness (Developing Life skills)** **1. Being street smart** **Discuss:** Who are street smarts? Why is it important to be street smart? Characteristics of a street smart person: Importance of acquiring life skills to become street smart – (General First-aid procedure, CPR Procedure, Handling emergency situations like fire, flood etc). **2. Digital Awareness** **Discuss:** Cyber Security Information Literacy Digital Privacy Fraud Detection **Suggested Activities** (sample): (Street Smart) Inviting professionals to demonstrate the CPR Procedure Conducting a quiz on Emergency Numbers	
11	**Understanding Addiction** **Plan this session around:** Identifying the environmental cues, triggers that lead to picking up this habit. Knowing the impact of substance abuse – Adverse health conditions, social isolation, ruined future, hidden financial loss and damaging the family reputation. Seeking help to get out of this addiction. **Suggested Activities:**	

	Provide Worksheets to check the students' level of understanding about substance addiction and their impacts. Share case studies with students from real-life. Play/share awareness videos on addiction/de-addiction, experts talk. *Conduct awareness programmes on Drugs and its ill effects. (Arrange Experts from the concerned government departments and NGOs working in drug addiction issues) and maintain the documents of the program.	

Closure:

Each student should submit a Handwritten Summary of their Learnings & Action Plan for the future.

Assessments:

- Use Self-reflective worksheets to assess their understanding.
- Submit the worksheets to internal audit/external audit.
- Every student's activities report should be documented and the same have to be assessed by the Physical Director with the mentor. The evaluation should be for 100 marks. No examination is required.

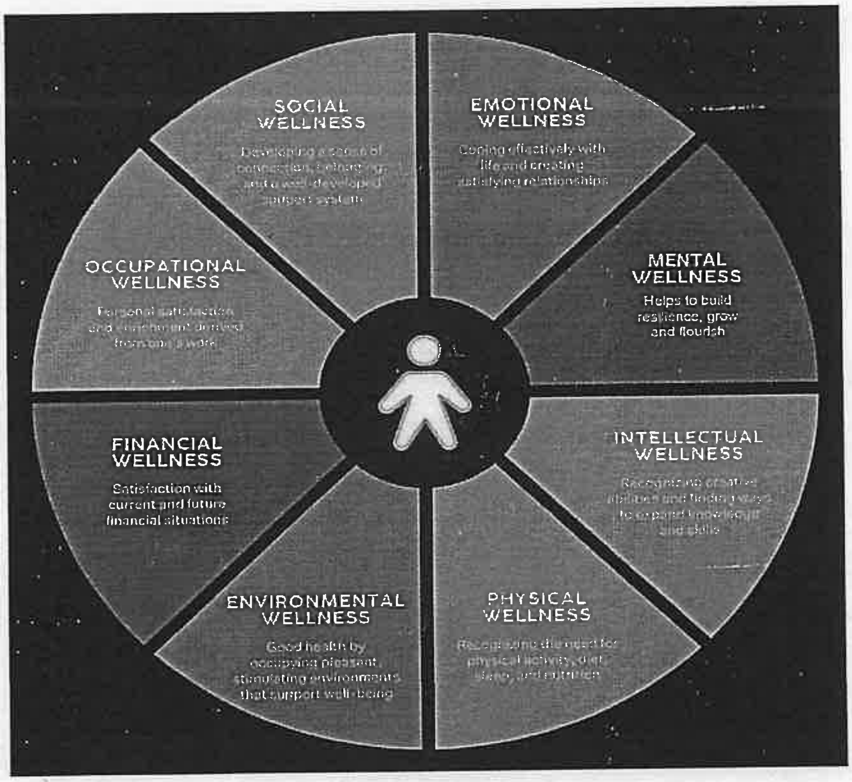
Scheme of Evaluation

Part	Description	Marks
A	Report	40
B	Attendance	20
C	Activities (Observation During Practice)	40
Total		100

References/Resource Materials:

The course acknowledges that individual needs for references and resources may vary. However, here are some general reference materials and resources that may be helpful:

1. **The Well-Being Wheel:**



2. **Facilities & Spaces:** Some activities may require access to specific facilities, resources or spaces. Students may need to coordinate with the college administration to reserve these as required.
3. **Online Resources:**
   1. United Nations Sustainable Development Goals - Goal 3 - Good Health & Well-Being: https://www.un.org/sustainabledevelopment/health/
   2. Mindfulness and Meditation: Stanford Health Library offers mindfulness and meditation resources: https://healthlibrary.stanford.edu/books-resources/mindfulness-meditation.html

3. Breaking Bad Habits: James Clear provides a guide on how to build good habits and break bad ones: https://jamesclear.com/habits
4. 6 Ways to Keep Your Brain Sharp https://www.lorman.com/blog/post/how-to-keep-your-brain-sharp
5. What Is Social Wellbeing? 12+ Activities for Social Wellness https://positivepsychology.com/social-wellbeing/
6. How Does Your Environment Affect Your Mental Health? https://www.verywellmind.com/how-your-environment-affects-your-mental-health-5093687
7. How to say no to others (and why you shouldn't feel guilty) https://www.betterup.com/blog/how-to-say-no

UCB 103

PROGRAMME CODE: 19	FOR ALL STUDENTS			
TITLE OF THE PAPER:	JOB ORIENTED COURSE 1: HUMAN RESOURCE MANAGEMENT IN BANKING AND INSURANCE			
BATCH 2026 – 027	HOURS / WEEK 2	TOTAL HOURS 30	CREDITS 2	EMPLOYABILITY/ SKILL DEVELOPMENT

COURSE OBJECTIVES

The main objectives of this course are to:

1 To understand the fundamentals of HRM in banking and insurance sectors.
2 To analyze recruitment, selection, and training practices in financial institutions.
3 To examine performance appraisal and compensation systems in banks and insurance companies.
4 To study employee relations, motivation, and retention strategies.
5 To explore recent trends such as digital HRM and talent analytics in financial services

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Explain HRM concepts applied in banking and insurance sectors.
	CO2	Analyze HR planning, recruitment, and training methods in financial institutions.
	CO3	Evaluate performance management and compensation practices.
	CO4	Assess employee engagement and industrial relations strategies.
	CO5	Apply modern HR tools and digital practices in banking and insurance.

SYLLABUS

UNIT – I **6 HOURS**

Introduction to HRM in Financial Services :

Meaning, Nature, and Scope of HRM – Importance of HRM in Banking and Insurance - Structure of HR departments in banks and insurance companies - Role of HR managers in financial institutions

UNIT – II **6 HOURS**

Human Resource Planning & Recruitment:

HR Planning – Concept and Process - Job Analysis, Job Description, Job Specification - Recruitment Sources (Internal & External) - Selection Process in Banks and Insurance Companies Induction and Placement

UNIT – III **6 HOURS**

Training and Development:

Training Needs Assessment - Methods of Training (On-the-job & Off-the-job) - Management Development Programs - Career Planning and Development - Role of training institutions in banking and insurance

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UNIT – IV **6 HOURS**

Performance Management & Compensation:

Performance Appraisal Methods - Key Performance Indicators (KPIs) in banking and insurance - Compensation Structure – Salary, Incentives, Bonuses - Employee Benefits and Welfare Measures - Rewards and Recognition

UNIT – V **6 HOURS**

Employee Relations and Emerging Trends:

Industrial Relations in Banking and Insurance - Trade Unions and Collective Bargaining - Employee Grievance Handling - Employee Engagement and Retention Strategies - Digital HRM, HR Analytics, and Future Trends

TEXT BOOKS:

1 Human Resource Management – Dessler, G. (2020). (16th ed.). Pearson.
2 Human Resource Management: Text and Cases – Aswathappa, K. (2021). (9th ed.). McGraw Hill.

REFERENCE BOOKS:

1 *Human Resource Management in Banking and Financial Services.*– Sharma, A. M. (2019). Himalaya Publishing House.
2 Human Resource Management – Sinha, P. R. N., Shekhar, S. P., & Bala, I. (2023). (2nd ed.). Cengage Learning.
3 Human Resource Management – Khanka, S. S. (2013). S Chand Publishing.

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	M	M	S
CO2	S	S	H	H	M
CO3	H	M	M	M	M
CO4	S	S	M	M	H
CO5	S	S	M	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.MYILSWAMY) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 105

PROGRAMME CODE: 19	FOR ALL STUDENTS			
TITLE OF THE PAPER:	JOB ORIENTED COURSE 2: COMPETITIVE SKILLS FOR BANKING & INSURANCE			
BATCH 2026 – 027	HOURS / WEEK 2	TOTAL HOURS 30	CREDITS 2	EMPLOYABILITY/ SKILL DEVELOPMENT

COURSE OBJECTIVES

The main objectives of this course are to:

1. To understand emerging innovations in banking and insurance sectors.
2. To analyze the role of technology in transforming financial services.
3. To examine digital banking, fintech, and insurtech developments.
4. To study innovative products and service delivery models.
5. To explore regulatory and security challenges in innovation.

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Demonstrate proficiency in quantitative aptitude and logical reasoning.
	CO2	Apply verbal and non-verbal reasoning techniques effectively.
	CO3	Communicate clearly using appropriate English language skills.
	CO4	Analyze current developments in banking and insurance sectors.
	CO5	Perform effectively in competitive examinations and recruitment tests.

SYLLABUS

UNIT – I Quantitative Aptitude **6 HOURS**

Number System - Profit and Loss - Simple & Compound Interest - Time and Work, Time and Distance - Data Interpretation (Tables, Charts, Graphs)

UNIT – II Logical & Analytical Reasoning **6 HOURS**

Coding-Decoding - Blood Relations - Direction Sense Test - Syllogism - Seating Arrangement

UNIT – III English Language Skills **6 HOURS**

Reading Comprehension - Cloze Test - Error Detection - Vocabulary Building (Synonyms & Antonyms)

UNIT – IV Banking & Insurance Awareness **6 HOURS**

Structure and Functions of the Reserve Bank of India - Basics of Banking and Financial System - Insurance Concepts and Types - Recent Developments in Banking & Insurance - Government Schemes related to Financial Inclusion

UNIT – V General Awareness & Current Affairs **6 HOURS**

National and International Current Affairs - Economic and Financial News - Budget and Economic Survey Highlights - Important Committees and Reports - Static GK related to Banking and Insurance

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TEXT BOOKS:

1 Quantitative Aptitude for Competitive Examinations – Aggarwal, R. S. (2023). S Chand Publishing.
2 Objective General English – Bakshi, S. P. (2021). Arihant Publications.
3 Banking Awareness – Arihant Experts. (2023). Arihant Publications.

REFERENCE BOOKS:

1 *Guide to Banking General Awareness – Disha Experts. (2023). Disha Publication*
2 Lucent's General Knowledge – Singh, M. (2022). Lucent Publications.
3 A Modern Approach to Verbal and Non-Verbal Reasoning – Aggarwal, R. S. (2022). S Chand Publishing.

MAPPING

CO \ PSO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	M	M	S
CO2	S	S	H	H	M
CO3	H	M	M	M	M
CO4	S	S	M	M	H
CO5	S	S	M	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs) (Dr.K.MYILSWAMY) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD

UCB 107

PROGRAMME CODE: 19	**FOR ALL STUDENTS**			
TITLE OF THE PAPER:	**JOB ORIENTED COURSE 3: INNOVATIONS IN BANKING AND INSURANCE**			
BATCH 2026 – 027	**HOURS / WEEK 2**	**TOTAL HOURS 30**	**CREDITS 2**	**EMPLOYABILITY/ SKILL DEVELOPMENT**

COURSE OBJECTIVES

The main objectives of this course are to:

1 To understand emerging innovations in banking and insurance sectors.
2 To analyze the role of technology in transforming financial services.
3 To examine digital banking, fintech, and insurtech developments.
4 To study innovative products and service delivery models.
5 To explore regulatory and security challenges in innovation.

COURSE OUTCOMES (CO)

On the successful completion of the course, student will be able to:

K1 TO K5	CO1	Explain key innovations in banking and insurance.
	CO2	Analyze the impact of fintech and digital transformation.
	CO3	Evaluate new products and technological platforms.
	CO4	Assess risks, security, and regulatory issues.
	CO5	Apply knowledge of innovations in real-world financial services.

SYLLABUS

UNIT – I Introduction to Financial Innovations **6 HOURS**

Meaning and Importance of Innovation - Evolution of Banking and Insurance in India - Drivers of Innovation in Financial Services - Role of Reserve Bank of India and Insurance Regulatory and Development Authority of India

UNIT – II Digital Banking Innovations **6 HOURS**

Internet Banking, Mobile Banking - Unified Payments Interface (UPI) - Digital Wallets and Payment Banks - Neo Banks and Challenger Banks - Artificial Intelligence and Chatbots in Banking

UNIT – III FinTech and Emerging Technologies **6 HOURS**

Introduction to FinTech - Blockchain Technology in Banking - Cryptocurrencies and Digital Payments - Big Data and Analytics - Cloud Computing in Financial Services

UNIT – IV InsurTech Innovations **6 HOURS**

Concept and Scope of InsurTech - Digital Insurance Platforms - Usage of AI, IoT in Insurance - Online Policy Issuance and Claim Settlement - Microinsurance and Inclusive Insurance Models

UNIT – V Risk, Regulation and Future Trends **6 HOURS**

Cyber Security and Data Privacy - Regulatory Sandbox Concept - Role of Regulators in Innovation - Challenges in Adoption of Technology - Future Trends in Banking and Insurance

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Text Books:

1 The FINTECH Book – Chishti, S., & Barberis, J. (2016). Wiley.
2 Digital Banking – Skinner, C. (2014). Marshall Cavendish.
3 InsurTech: A Legal and Regulatory View – Marano, P., & Noussia, K. (2020). Springer.

Reference Books:

1 *Financial Technology and Innovation – Lynn, T., Mooney, J., Rosati, P., & Cummins, M. (2018). Springer.*
2 The Future of Insurance – Falchuk, B. (2020). Insurance Evolution Press.

Mapping

PSO / CO	PSO1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	M	M	S
CO2	S	S	H	H	M
CO3	H	M	M	M	M
CO4	S	S	M	M	H
CO5	S	S	M	M	M

S – Strong **H** – High **M** – Medium **L** – Low

Content prepared by (Based on Inputs)	
(Dr.K.MYILSWAMY) Signature of the Course in-charge	(Dr.K.MYILSWAMY) Signature of the HOD