

KONGUNADU ARTS AND SCIENCE COLLEGE

(Autonomous)

Coimbatore – 641 029



DEPARTMENT OF COMMERCE WITH BANKING & INSURANCE

Curriculum and Scheme of Examinations (CBCS)

2021 - 2022

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

Vision

Developing the total personality of every student in a holistic way by adhering to the principles of **Swami Vivekananda** and **Mahatma Gandhi**

Mission

- Imparting holistic and man-making education with emphasis on character, culture and value - moral and ethical.
- Designing the curriculum and offering courses that transform its students into value added skilled human resources.
- Constantly updating academic and management practices towards total quality management and promotion of quality in all spheres.
- Extending the best student support services by making them comprehensive and by evolving a curriculum relevant to student community and society at large.
- Taking steps to make education affordable and accessible by extending scholarships to the meritorious and economically disadvantaged students.
- Molding the teachers in such a way that they become the role models in promoting Higher Education.

DEPARTMENT OF COMMERCE BANKING AND INSURANCE (UG)

Vision

To create emphatic bankers, insurance and financial professionals who will be able to confront in the wavering financial world

Mission

To develop qualified and competent banking, financial and insurance professionals primarily through a process of education, training, counselling and supervision

PROGRAMME OUTCOMES (PO)

- PO1 The students gain thorough grounding in the fundamentals of commerce, finance, banking and insurance.
- PO2 The students are equipped in various techniques in order to face the modern-day challenges in commerce and business.
- PO3 Enable to analyse and understand the role of accountant, banker, and insurance consultant in the real business world.
- PO4 Boost up the practical capability of the students through internships, workshops, project work, fieldtrip etc., in order to build a notable career.
- PO5 Enhance the ability of the students and encourage them to participate in the competitive examinations like CA, CS, CMA and other courses.
- PO6 Demonstrate progressive learning of values and role of accounting in society and business.
- PO7 Construct qualified workforce in the society to meet up the requirements of the banking sector, Insurance & finance companies, industries etc.
- PO8 Intensify the entrepreneurship qualities in the students and prepare them to participate in the corporate world.

PROGRAMME SPECIFIC OUTCOMES (PSO)

- PSO1 Students possess knowledge in the concepts of Commerce, Banking, Insurance and related laws and procedures
- PSO2 Enrichment of knowledge and applying the same in the banking and insurance sector
- PSO3 Understand practical application of computer skills like MS Office, Tally, Internet etc.,
- PSO4 Enhance the ability of the students in order to participate in both domestic and international forum of business
- PSO5 Students widen up their career opportunities in the field of Commerce, Banking and Insurance through theoretical and practical expertise

**KONGUNADU ARTS AND SCIENCE COLLEGE (AUTONOMOUS)
COIMBATORE – 641 029**

**Course Name: B.Com Banking and Insurance
Curriculum and Scheme of Examination under CBCS**

(Applicable to the students admitted during the Academic Year 2021-2022)

Semester	Part	Subject Code	Title of the Paper	Instruction hours/cycle	Exam. Marks			Duration of Exam (hours)	Credits
					CIA	ES E	TOTAL		
I	I	21TML1A1	Language I@	6	50	50	100	3	3
	II	21ENG101	English –I	6	50	50	100	3	3
	III	21UCB101	Core Paper 1 – Principles of Accountancy	5	50	50	100	3	3
	III	21UCB102	Core Paper 2 – Indian Banking System	5	50	50	100	3	3
	III	21UCB1A1	Allied Paper 1– Business Mathematics	6	50	50	100	3	5
	IV	21EVS101	Environmental Studies **	2	-	50	50	3	2
	Total				30	-	-	550	-
II	I	21TML2A2	Language II@	6	50	50	100	3	3
	II	21ENG202	English –II	6	50	50	100	3	3
	III	21UCB203	Core Paper 3–Financial Accounting	5	50	50	100	3	3
	III	21UCB204	Core Paper 4–Fundamentals of Insurance	5	50	50	100	3	3
	III	21UCB2A2	Allied Paper 2 - Business Statistics	6	50	50	100	3	5
	IV	21VED201	Value Education- Moral and Ethics**	2	-	50	50	3	2
	Total				30	-	-	550	-
III	III	21UCB305	Core Paper 5 – Corporate Accounting	6	50	50	100	3	4
	III	21UCB306	Core Paper 6 –Bank & Insurance Marketing	5	50	50	100	3	4
	III	21UCB307	Core Paper 7 – Commercial Law	5	50	50	100	3	4
	III	21UCB308	Core Paper 8 – Principles of Management	4	50	50	100	3	3
	III	21UCB3A3	Allied Paper 3- Business Economics	6	50	50	100	3	5
	IV	21UCB3SL	Skill Based subject 1- Computer Applications (MS-Office)- Practical –I	2	50	50	100	3	3
	IV	21TBT301/21TAT301/21UHR3N1	Basic Tamil* / Advanced Tamil**/ Non-major elective-1**-Human Rights	2	-	75	75	3	2
Total				30	-	-	675	-	25
IV	III	21UCB409	Core Paper 9–Higher Corporate Accounting	6	50	50	100	3	5
	III	21UCB410	Core Paper 10- Company Law	5	50	50	100	3	4
	III	21UCB411	Core Paper 11 – Banking Law and Practice	5	50	50	100	3	4
	III	21UCB412	Core Paper 12 – Business Communication	4	50	50	100	3	3
	III	21UCB4A4	Allied Paper 4- International Trade	6	50	50	100	3	5
	IV	21UCB4S2	Skill Based subject 2- Human Resource Management	2	50	50	100	3	3
	IV	21TBT402/21TAT402/21UWR4N2	Basic Tamil* / Advanced Tamil** / Non-major elective-2** - Women’s Rights	2		75	75	3	2

		Total		30	-	-	675	-	26	
V	III	21UCB513	Core Paper 13–Advanced Accountancy	6	50	50	100	3	4	
	III	21UCB514	Core Paper 14– Direct Tax	6	50	50	100	3	4	
	III	21UCB515	Core Paper 15– Investment Management	6	50	50	100	3	4	
	III	21UCB516	Core Paper 16– Principles & Practices of Auditing	5	50	50	100	3	3	
	III	21UCB5E1	Major Elective - 1	5	50	50	100	3	5	
	IV	-	EDC	2	50	50	100	3	3	
	-	21UCB5IT	Internship Training ****	Grade						
		Total		30	-	-	600	-	23	
VI	III	21UCB617	Core Paper 17– Cost and Management Accounting	5	50	50	100	3	5	
	III	21UCB618	Core Paper 18– Indirect Tax	5	50	50	100	3	4	
	III	21UCB619	Core Paper 19–Financial Markets	4	50	50	100	3	3	
	III	21UCB620	Core Paper 20– Financial Advancement in Banking and Insurance	4	50	50	100	3	2	
	III	21UCB6Z1	Project and Viva Voce***	4	50	50	100	-	5	
	III	21UCB6E2	Major Elective - 2	5	50	50	100	3	5	
	IV	21UCB6SM	Skill Based Subject 3- Computer Applications (Tally & Advanced Excel)-Practical –II	2	25	25	50 @@	3	1	
	IV	21UCB6NM ###	Skill based Subject-4 :Naan Mudhalvan- Fintech Course (Capital Markets / Digital Marketing / Operational Logistics) http://kb.naanmudhalvan.in/images/ d/d1/Digital_Marketing.pdf	1	25	25	50 ##	-	2	
		Total		30	-	-	700	-	27	
V	21NCC/NSS/Y RC/PYE/ECC/R RC/WEC101#	Extension Activities*	-	50	-	50	-	1		
Grand Total				180	-	-	3800	-	140	

Note :

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

@ Hindi/Malayalam/ French/ Sanskrit – 21HIN/MLM/FRN/SAN101 - 404

@@ End semester examination will be conducted for 50 marks and the marks will be converted to 25 marks.

Naan Mudhalvan Course: End of semester will be assessed by Industry for 25 marks and CIA will be done by the course teacher

The course can be opted to suit the skill set requirement of the core domain from the courses provided by the Bharathiar University and the same may be intimated to the COE during the beginning of that particular semester.

* - No End-of-Semester Examinations. Only Continuous Internal Assessment (CIA)

** - No Continuous Internal Assessment (CIA). Only End-of-Semester Examinations (ESE)

*** Project Report – 35 marks; Viva voce – 15 marks; Internal-50 marks

The remaining 4 hours are allotted for project work which will not be accounted for the staff workload.

**** The students shall undergo Internship training / field work for a minimum period of 2 weeks at the end of the fourth semester during summer vacation and submit the report in the fifth semester. The report will be evaluated for 100 marks along with the internal viva voce by the respective Faculty. 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. Cyber Law
2. Introduction to Business Research
3. Security Analysis and Portfolio Management
4. Entrepreneurial Development
5. Consumer Affairs
6. Customer Relationship Management

Non-Major Elective Papers

1. Human Rights
2. Women's Rights

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

21UCB5X1 – International Banking Operations

List of Extension 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.

Tally Table:

S.No.	Part	Subject	Marks	Credits
1.	I	Language – Tamil/Hindi/Malayalam/ French/ Sanskrit	200	6
2.	II	English	200	6
3.	III	Core – Theory/Practical	2000	72
	III	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	Extension Activities	50	1
		Total	3800	140

- 50 % CIA is applicable to all subjects except JOC, COP and SWAYAM courses which are considered as extra credit courses.
- The students to complete any **MOOC on learning platforms like SWAYAM, NPTEL, Course era, IIT Bombay Spoken Tutorial etc.**, before the completion of the 5th semester and the course completion certificate should be submitted through the HOD to the Controller of Examinations. Extra credits will be given to the candidates who have successfully completed.
- A **Field Trip** preferably relevant to the course should be undertaken every year.

Components of Continuous Internal Assessment (50 Marks)

Components		Marks	Total
Theory			
CIA I	75	(75+75) converted to 30	50
CIA II	75		
Problem based Assignment**		10	
Attendance		5	
Others*		5	
Practical			
CIA Practical		(50) converted to 30	50
Observation Notebook		15	
Attendance		5	
Project			

Review	45	50
Regularity	5	

Practical		
CIA Practical	(25) converted to 10	25
Observation Notebook	10	
Attendance	5	

* Class Participation, Case Studies Presentation, Field Work, Field Survey, Group Discussion, Term Paper, Workshop/Conference Participation. Presentation of Papers in Conferences, Quiz, Report/Content writing. Etc.

** Two Assignments to be given. (Each 5 marks).

BLOOM'S TAXONOMY BASED ASSESSMENT PATTERN

(K1-Remembering;K2-Understanding;K3-Appling;K4-Analyzing;K5-Evaluating)

Theory Examination – Part I, II, III & IV (SBS only)

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 type)	5 x 5 = 25	Short Answers	
K2 – K5 Q16 to 20	C (either or type)	5 x 8 = 40	Descriptive / Detailed	

**For ESE 75 marks converted to 50 marks.

ESE Practical Examination:

Option 1:

Knowledge Level	Section	Marks	Total
K3	Experiments	45	50
K4		Record Work	
K5			

Knowledge Level	Section	Marks	Total
K3	Experiments	20	25
K4		Record Work	
K5			

**ESE Project Viva Voce:
Option 1:**

Knowledge Level	Section	Marks	Total
K3	Project Report	35	50
K4		Viva voce	
K5	15		

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 1 - Principles of Accountancy				
Batch	Semester	Hours / Week	Total Hours	Credits
2021 - 2022	I	5	75	3

Course Objectives

1. To make the students to learn the principles and concepts of accountancy.
2. To expand fundamental accounting skills and knowledge
3. To make the students familiar with application of accounting methods

Course Outcomes (COs)

K1 to K5	CO1	Memorizing the concepts and conventions of accounting
	CO2	Acquaint with the various accounting adjustments
	CO3	Apply the accounting skills for balancing the accounts
	CO 4	Analyzing and interpreting accounts relating to transactions with consignments and Joint venture
	CO5	Consider the relevant accounting format of non-profit organisations

Syllabus

Unit – I

15 hours

Book – keeping – Basics of Accounting concepts and conventions – Journal, Ledger – Subsidiary books, Trial balance - Errors and their rectification (theory only)

Unit – II

15 hours

Final account of sole trader with adjustments – Average due date

Unit – III

15 hours

Account current: Interest Method, Product Method, Epoque Method. Bill of exchange including accommodation of bills.

Unit – IV

15 hours

Accounting for consignments: Consignor and Consignee Accounts – Methods: Cost Price Method and Invoice Price Method. Joint venture: When Separate set of books were maintained, when separate set of books were not maintained, Memorandum Joint Venture Account – ***Distinction between consignment & Joint venture**

Unit – V**15 hours**

Accounting for non-trading concerns: preparation of Receipts and Payments Account - Income and expenditure account. Preparation of balance sheet.

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

Note : Problems - 80% Theory 20%.

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion
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Text Book:

1.S.P.Jain&K.L.Narang(2017), Advanced Accountancy, Kalyani Publishers, Ludhiana, 1st edition, Vol.I.

Reference Books:

1.T.S.Reddy&Dr.A.Murthy (2015), Financial Accounting, Margham Publications, Chennai, 1st edition.

2.N.Vinayakam, P.L.Mani, K.L.Nagarajan (2004), Principles of Accountancy, Eurasia Publishing House Pvt.Ltd, New Delhi, 3rd Edition.

Mapping

CO \ PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5
CO 1	S	S	S	H	S
CO 2	S	S	S	S	S
CO 3	S	H	H	S	M
CO 4	S	H	S	M	S
CO 5	S	S	S	S	S

S-Strong

H-High

M-Medium

L-Low

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 2 - Indian Banking System				
Batch	Semester	Hours / Week	Total Hours	Credits
2021 - 2022	I	5	75	3

Course Objectives

1. To know the basic structure and organization of Indian banking system
2. To understand the functions of major banks in India.
3. To comprehend the role of development banks in India.

Course Outcomes (COs)

K1 to K5	CO1	Reminiscing the structure of Indian Banking System and its classifications
	CO2	Awareness of the role of central banking and its functions in the economy.
	CO3	Analyzing the functions of commercial and state bank of India.
	CO 4	Understanding the basic operation and characteristics of development banks in India.
	CO 5	Knowing about the Development Banks in India

Syllabus

Unit – I

15 hours

Banking – evolution – Development of banking in India – Meaning and definition – Features – classification of banks – Banks & economic development -Nationalization of banks in India – ***Current trends in merger and acquisition of banks**

Unit – II

15 hours

Reserve Bank of India –constitution - nationalization – main functions of RBI – Management – The RBI and agricultural credit – The RBI and industrial finance – The RBI and bill market scheme – RBI Measures on financial inclusion.

Unit – II

15 hours

Commercial Bank – Functions – Public sector banks – Private sector banks – Foreign banks – Regional Rural Bank (RRB) – Capital structure – Management – Objectives -Progress.

Unit – IV**15 hours**

State Bank of India – Organisational set-up and management – functions – SBI and agricultural finance – SBI and small-scale industries – Non-banking financial corporation (NBFC): Meaning – Classification – functions - Co-operative banks – Structure & functions.

Unit – V**15 hours**

Development Banks in India – Meaning -Major development banks in India – NABARD – SIDBI – NHB – EXIM Bank – IDBI – ICICI – IFCI – SFC – NBFC – Relationship between FOREX and Banks in India.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion.

Text Book:

1. Gordon, E. and Natarajan, K. (2014), Banking Theory, Law and Practice, Himalaya Publishing House, New Delhi, 24th edition.

Reference Books:

1. Natarajan, S. and Parameswaran, R. (2013), Indian Banking, New Delhi, S.Chand and Company Ltd.
2. Sundharam, K.P.M. and Varshney, P.N. (2012), Banking Theory Law and Practice, Sultan Chand and Sons Publications, New Delhi.

Mapping

CO \ PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S	S	S	H	S
CO2	S	S	H	S	S
CO3	M	S	S	M	M
CO4	H	H	S	S	S
CO 5	S	S	H	S	S

S-Strong

H-High

M-Medium

L-Low

Programme Code : 19		Commerce with Banking & Insurance		
Title of the Paper : PART IV – ENVIRONMENTAL STUDIES				
Batch	Semester	Hours / Week	Total Hours	Credits
2021-2022	I	2	30	2

COURSE OBJECTIVES

- The course will provide students with an understanding and appreciation of the complex interactions of man, health and the environment. It will expose students to the multi-disciplinary nature of environmental health sciences
- To inculcate knowledge and create awareness about ecological and environmental concepts, issues and solutions to environmental problems.
- To shape students into good “Ecocitizens” thereby catering to global environmental needs.
- This course is designed to study about the types of pollutants including gases, chemicals petroleum, noise, light, global warming and radiation as well as pollutant flow and recycling and principles of environmental pollution such as air, water and soil
- The course will address environmental stress and pollution, their sources in natural and workplace environments, their modes of transport and transformation, their ecological and public health effects, and existing methods for environmental disease prevention and remediation.

COURSE OUTCOMES

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

K1 ↓ K5	CO 1	Understand how interactions between organisms and their environments drive the dynamics of individuals, populations, communities and ecosystems
	CO2	Develop an indepth knowledge on the interdisciplinary relationship of cultural, ethical and social aspects of global environmental issues
	CO3	Acquiring values and attitudes towards complex environmental socio-economic challenges and providing participatory role in solving current environmental problems and preventing the future ones
	CO4	To gain inherent knowledge on basicconcepts of biodiversity in an ecological context and about the current threats of biodiversity
	CO5	To appraise the major concepts and terminology in the field of environmental pollutants, its interconnections and direct damage to the wildlife, in addition to human communities and ecosystems

UNIT – I: MULTIDISCIPLINARY NATURE OF ENVIRONMENT

6 Hours

Definition : scope and importance – Need for public awareness - Natural resources – Types of resources – Forest Resources – Water Resources – Mineral Resources – Food Resources – Energy Resources – Land Resources.

UNIT – II : ECOSYSTEMS

6 Hours

Concept of an ecosystem – Structure and functions of an ecosystem – Procedures, consumers and decomposers – Energy flow in the ecosystem – Ecological succession – Food chains, food web and ecological pyramids – Structure and function of the following ecosystem – Forest Ecosystem – Grassland Ecosystem – Desert Ecosystem – Aquatic Ecosystem.

UNIT – III : BIODIVERSITY AND ITS CONSERVATION

6 Hours

Introduction – Definition – Genetic – Species and ecosystem diversity- Bio geographical classification of India – Value of biodiversity – Biodiversity at global, national and local levels – India as a mega - diversity Nation - Hot spot of biodiversity – Threats to biodiversity - Endangered and endemic species of India – Conservation of Biodiversity – *In situ* Conservation of Biodiversity – *Ex situ* Conservation of Biodiversity

UNIT – IV : ENVIRONMENTAL POLLUTION

6 Hours

Definition - Causes, effects and control measures of : Air Pollution – Water Pollution – Soil Pollution – Marine Pollution – Noise Pollution – Thermal Pollution – Nuclear Pollution – Solid Waste Management: Causes, effects, control measures of urban and industrial wastes – Role of individual in prevention of pollution – Pollution case studies – domestic waste water, effluent from paper mill and dyeing, cement pollution – Disaster Management – Food, Drought, Earthquake, Tsunami, Cyclone and Landslide.

UNIT – V : SOCIAL ISSUES AND THE ENVIRONMENT

6 Hours

Sustainable Development –Smart City, Urban planning, Town Planning , Urban problems related to energy – Water Conservation: Rain Water Harvesting and Watershed Management – Resettlement and rehabilitation of people, its problems and concerns, case studies Narmatha Valley Project – Environmental ethics, issues and possible solutions – Climate change, global warming, ozone layer depletion, acid rain, nuclear accidents and holocaust, case studies – Hiroshima and Nagasaki, Chernobyl – Consumerism and waste products – Environmental Protection Act – Air Pollution Act (Prevention and Control) – Water Pollution Act (Prevention and control) – Wild Life Protection Act – Forest Conservation Act – Issues involved in enforcement of environmental legislation – Public awareness – Human Population and the environment – Population Growth and Distribution – Population Explosion – Family Welfare Programme – Environment and Human Health – Human Rights – Value Education – HIV/ AIDS – Women and Child Welfare – Role of Information Technology in Environment and Human Health.

Text Book

1.P.Arul, A Text Book of Environmental Studies, Environmental Agency, No 27, Nattar street, Velacherry main road, Velacheery, Chennai – 42, First Edition, Nov.2004.

References

- 1.Purohit Shammi Agarwal, A text Book of Environmental Sciences, Publisher Mrs.Saraswati Prohit, Student Education , Behind Naswan Cinema Chopansi Road, Jodhpur.
- 2.Dr.Suresh and K.Dhameja, Environmental Sciences and Engineering , Publisher S.K.Kataria & Sons, 424/6, Guru Nanak Street, Vaisarak, Delhi -110 006.
- 3.J.Glynn Henry and Gary W Heinke, Environmental Science and Engineering, Prentice Hall of India Private Ltd., New Delhi – 110 001

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 3 - Financial Accounting				
Batch	Semester	Hours / Week	Total Hours	Credits
2021 - 2022	II	5	75	3

Course Objectives

1. To facilitate the students to learn the principles and concepts of financial accountancy.
2. To widen basic financial accounting skills and knowledge
3. To make the students familiar with application of financial accounting methods

Course Outcomes (COs)

K1 to K5	CO1	Recollecting the students about depreciation and its methods
	CO2	Understanding about the partnership, past adjustments and guarantee
	CO3	Accrue knowledge about the procedure for admission of a new partner, retirement and death of partner.
	CO 4	Gain knowledge in insolvency of a partner.
	CO 5	Knowing the Insolvency of partner

Syllabus

Unit – I

15 hours

Depreciation: Meaning, *causes- Method of Depreciation: Straight line ,Written down value, Annuity method (Theory only) and Insurance policy method.

Unit – II

15 hours

Partnership accounting: Meaning and definition: fixed and fluctuating capital – past adjustments and guarantee.

Unit – III

15 hours

Admission of new partner :Treatment of new profit ratio, Goodwill, Revaluation of assets and liabilities – preparation of balance sheet.

Unit – IV

15 hours

Retirement of partner: Sacrificing Ratio, Realisation Account and Preparation of Balance Sheet – Death of partner - Accounting for sale of firm.

Unit – V

15 hours

Insolvency of partner: Insolvency of one partner and all partners - Rule in Garner vs Murray – Piecemeal Distribution.

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

Note: Problem 80%; Theory 20%

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion.

Text Book:

1.S.P.Jain&K.L.Narang(2017), Advanced Accountancy, Vol.I, Kalyani Publishers, Ludhiana, 19th Edition.

Reference Books:

1.Maheswari.S.N,Maheshwari.K (2009), Advanced Accountancy, Vol.I, Vikas Publishing House, Noida, 10th Edition

2.T.S.Reddy&Dr.A.Murthy (2017), Financial Accounting, Margham Publications, Chennai, 1st edition.

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 4 - Fundamentals of Insurance				
Batch 2021 - 2022	Semester II	Hours / Week 5	Total Hours 75	Credits 3

Course Objectives

1. To know the basic need of insurance in the present scenario
2. To understand the functions of an agent in an insurance field
3. To comprehend the importance of major insurance contracts & its procedures.

Course Outcomes (COs)

K1 to K5	CO1	Remembering basic concepts of insurance and a key insurance act
	CO2	Making the students to understand the functions of development officer, agent and related procedures
	CO3	Endow with comprehensive knowledge about marine and fire insurance contract.
	CO 4	Figure out the need and importance of miscellaneous insurance
	CO 5	Gaining knowledge about Insurance intermediaries

Syllabus

Unit – I

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

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

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

15 hours

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

Unit – V

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.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion.

Text Book:

1. M.Nand Mishra, S.B, (2014), Insurance Principles and Practice, S. Chand & Company Ltd, New Delhi, 23rd edition.

Reference Books:

1. Dr. Gupta P.K., Insurance and Risk Management, (2011), Himalaya Publishing House, New Delhi, 2nd edition.
2. Dr. Ghanashyam Pand Prof. Monika Mahajan, (2011), Principles & Practice of Insurance, Kalayani Publishers, New Delhi, 3rd edition.
3. Dr. Periasamy. P, Principles & Practice of Insurance, (2015), Himalaya Publishing House, New Delhi, 2nd edition.

Mapping

CO	PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1		H	S	S	S	M
CO2		S	S	H	S	S
CO3		M	S	S	M	S
CO4		S	H	M	H	M
CO 5		M	S	H	S	S

S-Strong

H-High

M-Medium

L-Low

Programme Code: 19		Commerce with Banking & Insurance		
Title of the Paper : VALUE EDUCATION : MORAL AND ETHICS				
Batch 2021-2022	Semester II	Hours / Week 2	Total Hours 30	Credits 2

Course Objectives

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

Course Outcomes (CO)

After completing the course the students:

K1 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 – Thillaiyadi Valliammai – Velu Nachiyar – Vanchinathan

UNIT – IV**8 Hours**

Physical Fitness and Mental Harmony: Simplified Physical Exercise – Hand Exercises – Leg Exercises – Neuro Muscular Breathing Exercises – Eye Exercises – Kabalabathi – Maharasana A & B – Massage - Acupressure – Relaxation – Kayakalpa Yogam - LifeForce – Aim & Objectives – Principle – Methods. Introspection – Analysis of Thoughts – Moralization of Desires – Neutralization of Anger – Eradication of Worries.

UNIT – V

8 Hours

Yoga and Meditation – The Asset of India:Yogasanam – Rules & Regulations – Surya Namaskar – Asanas –Sitting – Stanging – Prone - Supine - Pranayama – Naadi Sudhi – Ujjayi – Seethali – Sithkari - Benefits.Meditation – Thanduvasudhi - Agna – Shanthi – Thuriyam – Benefits.

Text Books:

Value Based Education – Moral and Ethics – Published by Kongunadu Arts and Science College (Autonomous), First Edition (2020).

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, Kalpana Rajaram, Spectrum Books Pvt. Ltd., revised and enlarged edition(2004).
3. Freedom Fighters of India, Lion M.G. Agrawal, Isha Books Publisher, First Edition (2008).
4. Easy steps to Yoga by Swami Vivekananda, A Divine Life Society Publication(2000).
5. Yoga Practices - 1 – The World Community Service Centre – Vethathiri Publications, Sixth Edition (2017),Erode.
6. Yoga Practices - 2 – The World Community Service Centre – Vethathiri Publications – Eighth Edition (2017),Erode.

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 5 - Corporate Accounting				
Batch 2021 - 2022	Semester III	Hours / Week 6	Total Hours 90	Credits 4

Course Objectives

1. To enrich knowledge about shares and types of shares
2. To understand the procedures for redemption of debentures
3. To comprehend the methods of preparing final accounts and profit & loss account

Course Outcomes (COs)

K1 to K5	CO1	Gain knowledge in the basics and concepts of share capital
	CO2	Make the students to understand the procedures for redemption of shares and debentures
	CO3	Construct ideas to the students about redemption of debentures and procedures for payback of shares.
	CO 4	Expertise in preparation of company final accounts, profit and loss account.
	CO 5	Evaluating the methods of valuation of Goodwill

Syllabus

Unit – I

18 hours

Company: Meaning & Features - shares –***Types of shares : Equity shares, Preference shares and Stock.** Issue of shares : at par , discount , and premium – Pro – rate allotment – Forfeiture and re-issue of shares – Rights issue.

Unit – II

18 hours

Redemption of preference shares: Accounting entries – Capital redemption reserve, Underwriting of shares. Buy back of shares.

Unit – III

18 hours

Issue and redemption of debentures: at par, discount and premium, Method of redemption: Sinking fund method (only) - Ex-interest and Cum-interest.

Unit – IV

18 hours

Methods of valuation of goodwill – Valuation of shares

Unit – V**18 hours**

Final accounts of companies – Managerial remuneration – Bonus shares - Preparation of Profit and loss account – Balance sheet

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion.

Note: Problem 80% and Theory 20%

Text Books

- 1.Reddy T.S & A Murthy (2015), Corporate Accounting, Margham Publishers, 6th Revised edition.

Reference Books

1. Arulanandam M.A &K.S. Raman, (2000), Advanced Accountancy, Himalaya Publishing, 5th Revised edition.
2. Gupta R L & M Radhaswamy (2015), Advanced Accountancy, Sultan Chand &Co. Ltd, 15th Revised Edition.
3. Maheshwari S.N. (2013), Advanced Accountancy, Vikas Publications, 10th Revised Edition.
4. Jain S P & K L Narang, (2014), Advanced Accountancy , Kalyani Publishers, 20th Revised Edition.

Mapping

CO	PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1		H	S	S	S	S
CO2		S	M	S	S	H
CO3		S	S	S	M	S
CO4		S	H	M	H	M
CO 5		M	S	S	H	S

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

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 6 – Bank and Insurance Marketing				
Batch 2021 - 2022	Semester III	Hours / Week 5	Total Hours 75	Credits 4

Course Objectives

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 (COs)

K1 to K5	CO1	Gain knowledge in the basics and concepts of marketing
	CO2	Make the students understand the functions of product and price mix
	CO3	Execution of the role of distribution channel and promotion methods
	CO 4	Enable to interpret the marketing mix for banking and Insurance.
	CO 5	Knowing about the Insurance Marketing

Syllabus

Unit – I

15 hours

Foundation of Services Marketing: Introduction – Services: The concept – Goods and Services – Salient Features of Marketing services – Concept of Services marketing – Need and Significance – Emerging key Services

Unit – II

15 hours

Management of Services Marketing: Introduction – Concept of Marketing Mix – The product mix – The promotion mix – The price mix – The place mix – Capacity planning and Scheduling.

Unit – III

15 hours

Consumer Behaviour in Services: Introduction – Importance of Consumer behaviour – Factors influencing consumer behaviour – Consumer expectations – Service perception – Consumer's distinctive behaviour pattern towards services

Unit – IV

15 hours

Bank marketing: Meaning, Features, Types of bank products – Marketing mix for the banking services – Bank marketing in the Indian perspective – Banking Ombudsman scheme.

Unit – V**15 hours**

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

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Books:

1. S.M.Jha, (2007), Services Marketing, Himalaya publication, 6th edition.

Reference Books:

1. K.Rama Mohana Rao,(2007), Services Marketing, Pearson Education Pvt.Ltd.
2. Kathiresan Radha (2013), Marketing, Prasanna publications.

Mapping

CO \ PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S	S	S	H	S
CO2	S	S	H	S	S
CO3	S	S	H	S	S
CO4	S	S	S	S	S
CO 5	S	H	S	S	S

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

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 7 – Commercial Law				
Batch 2021 – 2022	Semester III	Hours / Week 5	Total Hours 75	Credits 4

Course Objectives

1. To enable the students to understand the legal provisions of Indian contract Act, 1872
2. To extend their knowledge on importance and role of Indian contract Act and Sale of Goods Act
3. To facilitate the students to analyse and apply legal provisions of various act of business

Course Outcomes (COs)

K1 to K5	CO1	Remembering about the various aspects of Indian Contract Act and the Sale of Goods Act
	CO2	Understanding the essential features of valid contract and consequences in violation of Indian Contract and the Sale of Goods Act
	CO3	Applying the provisions of Indian Contract Act and Sale of Goods Act in business dealings
	CO 4	Analyse and make effective business decisions without breaching of contract.
	CO 5	Knowing about the Indian Partnership

Syllabus

Unit – I

15 Hours

Contract: Indian Contract Act, 1872: Important Definitions – Essential Elements of a Valid Contract – Classification of Contract – Offer and Acceptance: Legal rules to Offer and Acceptance – Consideration: Legal rules to Consideration and exceptions – Capacity to Contract - Free Consent.

Unit – II

15 Hours

Voidable Contracts and Void Agreements – Contingent Contracts – Quasi-Contract – Wagering Contract - Performance of Contract – Discharge of Contract – Remedies for Breach of Contract

Unit – III

15 Hours

Contract of Indemnity and Guarantee: Essentials of Contract of Indemnity – Rights of Indemnity holder and Liability of Indemnifier – Contract of Guarantee – Bailment and Pledge: Types of bailment – Rights and Duties of bailor and bailee – Rights and Duties of Pawnor and Pawnee – Contract of Agency: Essential features

Sub.Code:21UCB307

Unit – IV

15 Hours

The Sale of Goods Act, 1930: Concept and Definitions – Performance of the Contract of Sale – Performance of the Contract of Sale – Conditions and Warranties – Buyer and Seller: Rights and Duties – Rights of Unpaid Seller - Breach of Contract – Auction Sales

Unit – V

15 Hours

The Indian Partnership Act, 1932: Nature and Concepts – ***Rights and Duties of Partners** – Implied Authority of a partner – Limited Liability partnership - Dissolution of Firm

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion.

Text Book:

1. Kapoor. N. D (2016), Business Law, Sultan Chand & Sons, New Delhi, 29th Edition.

Reference Books:

1. Pillai.R.S.N, Bhagavathi, (2014) Business Law, S.Chand& Company Ltd, New Delhi, 4th Edition.
2. Tulsian P.C, (2014), Business Law, Tata McGraw Hill Publishing Ltd, New Delhi, 2nd Edition.

Mapping

CO \ PSO	PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO 1		S	S	S	H	H
CO 2		S	S	H	S	H
CO 3		S	S	H	S	H
CO 4		S	S	S	H	S
CO 5		S	S	M	S	S

S-Strong H-High M-Medium L-Low

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 8 – Principles of Management				
Batch 2021 – 2022	Semester III	Hours / Week 4	Total Hours 60	Credits 3

Course Objectives

1. To cover the basic concepts of management.
2. To identify the key competencies needed to be an effective manager.
3. To provide the ability to apply theoretical knowledge in simulated and real-life settings.

Course Outcomes (COs)

K1 to K5	CO1	Considering the fundamental aspects of effective management
	CO2	Understanding the major internal factors of management in a business system
	CO3	Identifying the importance of the management process and several important skills required for the contemporary management practice.
	CO 4	Demonstrating critical thinking when presented with managerial problems and express their views and options on managerial issues in an articulate way
	CO 5	Summarize the Communication in Management and control process

Syllabus

Unit – I

12 Hours

Management-Definition of Management –Management and Administration –Nature and scope –Functions of Management –Contribution of F.W. Taylor, Henry Fayol and Peter Drucker

Unit – II

12 Hours

Planning –Meaning-Nature and importance of planning –Planning premises –Planning process -Methods and Types of plans –Decision-making –MBO –Business Process Re-engineering (BPR)– Meaning, advantages and disadvantages.

Unit – III

12 Hours

Organization –Meaning, nature and importance –Process of Organization –Principles of sound organization–Span of Control -Organization chart –Organization structure - Current trends in the organization structural framework.

Sub.Code: 21UCB308
12 Hours

Unit – IV

Staffing -Motivation –Need –Determinants of behaviour –Maslow’s theory of Motivation – Motivation Theories in Management –X, Y and Z theories –Leadership: Types of leadership.

Unit – V

12 Hours

Communication in Management –Principles –Types –Co-ordination –Need and Techniques – Control –Nature and Process of Control –Techniques of Control

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion.

Text book

1. Dinkar Pagare, (2007), Principles of Management, Sultan Chand & Co. Ltd, 7th Edition.

Reference Books

1. Prasad L M, (2007), Principles and Practice of Management, Sultan Chand & Co. Ltd, 7th Edition.
2. Bhushan Y.K, (2013), Business Organisation & Management, Sultan Chand & Sons, 14th Edition.

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 9 – Higher Corporate Accounting				
Batch 2021 - 2022	Semester IV	Hours / Week 6	Total Hours 90	Credits 5

Course Objectives

1. To obtain knowledge in the concepts of Corporate Accounting.
2. To know the procedures and schedules of Corporate Accounts.
3. To enable the students to develop awareness on liquidation and holding of company accounts

Course Outcomes (COs)

K1 to K5	CO1	Understanding the fundamentals of corporate accounting.
	CO2	Acclimatize accounts related to shares and debentures as per the Companies Act.
	CO3	Determining the various schedules of corporate accounting.
	CO 4	Knowledge in the practical applications of corporate accounting in Banking and insurance.
	CO 5	Evaluate the Holding Company Accounts

Syllabus

Unit – I

18 hours

Profit prior to incorporation : Pre – incorporation and Post incorporation period – methods of ascertaining profit or loss prior to incorporation – basic of apportionment of expenses - Net profit or loss – Change in accounting policies – ***Acquisition of business.**

Unit – II

18 hours

Amalgamation & Absorption : Types of Amalgamation - Purchase consideration, methods of accounting for amalgamation - Inter - Company transaction, External reconstruction. Absorption – Net payment method – Net assets method.

Unit – III

18 hours

Reconstruction: Alteration of share capital - Reduction of share capital, Disposal of capital reduction – Internal reconstruction.

Unit – IV

18 hours

Liquidation: Liquidation of companies - Liquidation & Insolvency – Modes of winding up - Statement of affairs – Deficiency account.

Unit – V

18 hours

Holding Company Accounts: Capital Reserve, Revenue Reserve, Minority Interest, Cost of control or Goodwill – Revenue profits and Revenue losses – Capital Profits and Losses - Revaluation of assets and liabilities – Inter-company Owing – Consolidated Balance Sheet.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion.

Note: Problem 80% and Theory 20%

Text Books

1 Reddy T.S & A Murthy,(2017), Corporate Accounting, Margham Publishers.

Reference Books

- 1 Jain S.P. & K.L. Narang, (2014), Advanced Accountancy, Kalyani Publishers, 20th Revised edition.
2. Gupta R L & M Radhaswamy,(2012), Advanced Accountancy, Sultan Chand &Co.Ltd, 5th Revised edition.
3. Arulanandam M.A &K.S. Raman,(2015),Advanced Accountancy, Himalaya Publishing, 15th Revised edition.
4. Maheshwari S.N, (2013), Advanced Accountancy, Vikas Publications, 10th Revised edition.

Mapping

CO	PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1		S	H	S	H	S
CO2		S	S	S	S	H
CO3		S	H	S	M	M
CO4		S	S	S	S	S
CO 5		S	S	H	S	S

S-Strong

H-High

M-Medium

L-Low

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 10 – Company Law				
Batch 2021 - 2022	Semester IV	Hours / Week 5	Total Hours 75	Credits 4

Course Objectives

1. To enable the students how to deal with the legal provisions of Companies Act, 2013
2. To enrich the students knowledge in formation and incorporation of a company
3. To facilitate students to understand role of Key Managerial Personnel(KMP) and importance of conducting statutory and annual general meeting

Course Outcomes (COs)

K1 to K5	CO1	Remembering about the various aspects of Companies Act, 2013 and its important features
	CO2	Understanding the nature of companies, privileges for a private company, conversion of companies
	CO3	Applying the provisions of Companies Act, 2013, in formation and incorporation of a company, Alteration of Articles of a company
	CO4	Analysing the need for conducting Statutory, Annual General Meeting and role and responsibilities of KMP in making an appropriate decisions.
	CO 5	Knowing the Company Meetings, needs, kinds and Annual General Meeting

Syllabus

Unit – I

15 hours

Indian Companies Act, 2013: Objectives and Salient features of Companies Act, 2013 - Company – Definition, Features – Kinds of companies - One person company (OPC) – Small Company - Special privileges enjoyed by private company – Conversion of Public company into private company and private company into public company.

Unit – II

15 hours

Formation and Incorporation: Advantages and Disadvantages of incorporation – Certificate of incorporation – Effects of certificate of incorporation – Floatation of capital – Commencement of business.

Unit – III

15 hours

Memorandum of Association: Meaning and Importance - Forms and contents – Alteration of Memorandum. Articles of Association: Contents – Alteration of Articles – Effects of memorandum and Articles – ***Differences between Memorandum of Association and Articles of Association** – Ultra vires - Doctrine of constructive notice – Doctrine of indoor management.

Sub.Code:21UCB410
15 hours

Unit – IV

Key Managerial Personnel (KMP): Directors: Qualifications, Disqualifications and Appointment of and Removal of Directors – Duties and Liabilities of Directors – Women Director – Qualification, Appointment and tenure of Manager – Managing Director – Whole-time Managers – Managerial Remuneration of KMP. Company Secretary: Qualification, Appointment, Duties and Liabilities.

Unit – V

15 hours

Company Meetings: Need for meetings - Kinds of meeting: Statutory meeting – Annual General Meeting – Board meeting. Notice of Board Meeting – Quorum – Proxy - Minutes of Board meeting. Resolutions: Ordinary and Special resolution - **Liquidation of Company under Companies act 2013**

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Book:

1. A.K. Majumdar, Dr. G.K. Kapoor (2013), Company Law, Taxman Publications Pvt. Ltd, New Delhi

Reference Books:

1. Kapoor. N. D,(2016), Company Law, Sultan Chand & Sons, New Delhi, 30th Edition.
2. Pillai.R.S.N, Bhagavathi (2014) Business Law, S.Chand & Company Ltd, New Delhi, 4th Edition.

Mapping

CO \ PSO	PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1		S	S	S	H	H
CO2		S	H	H	S	S
CO3		S	H	S	S	H
CO4		S	S	S	H	S
CO 5		S	S	H	S	S

S-Strong

H-High

M-Medium

L-Low

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 11 – Banking Law and Practice				
Batch 2021 - 2022	Semester IV	Hours / Week 5	Total Hours 75	Credits 4

Course Objectives

1. To Acquire knowledge in banking acts in India and banker- customer relationship.
2. To understand the regulations of opening bank accounts and negotiable instruments
3. To accustom the procedures for providing loans & advances and e-banking scenario.

Course Outcomes (COs)

K1 to K5	CO1	Knowing the relationship between banker & customer
	CO2	Describing the procedures for bank accounts & negotiable instruments
	CO3	Determining the principles and procedures for granting loans
	CO 4	Understanding thee-banking scenario in India
	CO 5	Reframe the Electronic Banking System

Syllabus**Unit – I****15 hours**

Banker and Customer: Definition & Origin - Relations between banker & customer – general & special relationship - Bank accounts: meaning – Opening of bank accounts – Types of bank account – Special types of customers – Passbook and Statement of account – Garnishee order – Know Your Customer(e-KYC).

Unit – II**15 Hours**

Negotiable instruments: Characteristics – Types - Dishonor of negotiable instruments – Digital payment system: e-cheque, m-POS, Smart speaker payment, Contactless Payments, mobile wallets– Types of cards: Debit card, Credit Card, Prepaid Card, Forex Card.

Unit – III

15 Hours

Loans & advances - Nature of loans –Types of loans: Personal, Home, Business, Education, Vehicle, Mudra Yojana, Rural loan & Flexipay – Credit worthiness of borrowers – Principles of lending – Precautions to be taken by a banker against loan.

Unit – IV

15 Hours

Electronic Banking: Meaning – Scenario – ***e-banking in India** – Various forms of e-banking services – e-bill payment –Online money transfer methods: NEFT, RTGS, IMPS-PAN

Unit – V

15 Hours

Banking Acts in India: Reserve Bank of India Act 1934 – Objectives - Banking Regulation Act 1949 – Origin – Important provisions of the Act.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Books

1. Gordon, E. and Natarajan, K. (2014), Banking Theory, Law and Practice, Himalaya Publishing House, New Delhi, 24th edition.

Reference Books

1. S.Natarajan, R.Parameshwaran,(2004), Indian Banking, S.Chand & Company Ltd. 2nd edition.
2. J.Priyadharshini, (2016), Banking theory law and practice, Charulatha publications
3. Sundaram K.P.M and E.N.Sundaram,(2000),Modern Banking, Himalaya publications. 12th edition.

Mapping

CO \ PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S	S	S	S	S
CO2	S	M	S	H	M
CO3	S	S	M	S	S
CO4	S	M	S	S	S
CO 5	S	S	M	S	M

S-Strong

H-High

M-Medium

L-Low

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 12 – Business Communication				
Batch 2021 - 2022	Semester IV	Hours / Week 4	Total Hours 60	Credits 3

Course Objectives

1. To Acquire knowledge in the basic concepts and methods of communication
2. To widen the skills of lettering business correspondence in banking & insurance
3. To develop skills in preparing company Secretarial Correspondence and interview techniques

Course Outcomes (COs)

K1 to K5	CO1	Obtain knowledge on the fundamentals of business communication
	CO2	Gain practice in drafting business letters
	CO3	Prepare the students with job oriented communication skills
	CO 4	Have an understanding in the official/ formal communication process
	CO 5	Order the BusinessReport Presentations

Syllabus

Unit – I (12 hour)

Business Communication: Meaning – Importance of Effective Business Communication-types of communication – Business Letters: Need – Functions - Kinds -
*Essentials of Effective Business Letters - Layout.

Unit – II (12 hours)

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

Unit – III (12 hours)

Banking Correspondence - Insurance Correspondence - Agency Correspondence.

Sub.Code:21UCB412

Unit – IV

(12 hours)

Company Secretarial Correspondence - Notice, Agenda, Minutes and Report Writing.

Unit – V

(12 hours)

Application Letters – Preparation of Resume - Interview: Meaning – Objectives and Techniques of Interviews – **Public Speech**** – Characteristics of a good speech – Business Report Presentations – Recent trends in Business Communication.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Books

1 Rajendra Pal Korahill,(2006), Essentials of Business Communication, Sultan Chand & Sons, New Delhi.

Reference Books

1. Ramesh, MS, & C. C Pattanshetti, (2003), Business Communication, Sultan Chand & Sons, New Delhi.
2. Rodriguez M V, (2003), Effective Business Communication Concept, Vikas Publishing Company.

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Programme Code : 19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 13 – Advanced Accountancy				
Batch	Semester	Hours / Week	Total Hours	Credits
2021 - 2022	V	6	90	4

Course Objectives

1. To gain knowledge in the specialized area of accounting obtain knowledge in the concepts of Corporate Accounting.
2. To know the procedures and schedules in preparation of banking and insurance company accounts.
3. To enable the students to know the different ways of preparation of accounts, farm, voyage, human resource and Inflation.

Course Outcomes (COs)

K1 to K5	CO1	Understanding the concepts and keyterms of banking, insurance, voyage and human resource accounting
	CO2	Creation of awareness about the procedure to be followed in accounting of banking and insurance companies
	CO3	Determining the various schedules of corporate accounting.
	CO 4	Knowledge in the practical applications of corporate accounting in Banking and insurance.
	CO 5	Evaluating Human Resource Accounting

Syllabus

Unit – I

18 Hours

Accounting for Banking Company: Meaning and Definition. Format and Preparation of Profit and Loss Account and Balance Sheet. Non-performing Assets.

Unit – II

18 Hours

Insurance Company Accounts: Important Definitions. Methods: Life Insurance, Fire and Marine Insurance – Balance Sheet. Fire Insurance Claim.

Unit – III

18 Hours

Branch Accounts: Types of branches – Methods: Final Accounts, Debtor System, Stock and Debtors System. Departmental Accounting.

Unit – IV

18 Hours

Voyage Accounts: Meaning of important terms – Voyage Account and Voyage in Progress. Farm Accounting: ***Need and characteristics of farm accounting** – nature of transactions – cost and revenue – apportionment of common cost: product costing – farm accounting – recording of transactions – problems.

Unit – V

18 Hours

Human Resource Accounting: An overview - Methods and Human Resource Accounting Practices in India. Inflation Accounting: Need – Meaning – definition – importance and need – role – objectives – merits and demerits – problems on current purchasing power method (CPP) and current cost accounting method (CCA). Computerised Accounting System.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Note: Problem 80% and Theory 20%

Text Books

1. Reddy T.S & A Murthy (2017), Corporate Accounting, Margham Publishers, Reprint

Reference Books

1. Jain S.P. & K.L. Narang (2014), Advanced Accountancy, Kalyani Publishers, 20th Revised edition.
2. Gupta R L & M Radhaswamy, (2012)Advanced Accountancy, Sultan Chand &Co.Ltd, 5th Revised edition.
3. Arulanandam M.A &K.S. Raman, (2015) Advanced Accountancy, Himalaya Publishing, 15th Revised edition.

Mapping

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

S-Strong H-High M-Medium L-Low

Sub. Code: 21UCB514

Programme Code : 19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 14 –Direct Tax				
Batch 2021 - 2022	Semester V	Hours / Week 6	Total Hours 90	Credits 4

Course Objectives

1. To comprehend the basic models of Income Tax Act.
2. To calculate the various concepts of taxable income and exempted income.
3. To compute tax of various incomes and recognize the taxation system in India.

Course Outcomes (COs)

K1 to K5	CO1	Understanding the concepts of direct taxation in India.
	CO2	Identifying the methods of computation of Taxable Income
	CO3	Gain knowledge in various sources of income tax
	CO 4	Know the compute tax for several incomes and filing of returns
	CO 5	Evaluation of Computation of Total Income and tax liability of individuals

Syllabus

Unit – I

18 Hours

Income Tax Act, 1961: Important Concepts and Definitions – Residential Status: Ordinary Resident, Not Ordinary Resident and Non- Resident– Scope of Total Income – Exempted Income.

Unit – II

18 Hours

Income from Salary – Income from House Property.

Unit – III

18 Hours

Profits and Gains of business or profession — Capital Gains

Unit – IV

18 Hours

Income from Other Sources – Clubbing of Income- Set-off and carry-forward of losses.

Sub. Code: 21UCB514

Unit – V

18 Hours

Deduction u/s 80 (provisions applicable to individuals) - Computation of Total Income and tax liability of individuals – rates of DTS applicable to Individuals – ***Advance Payment of Tax** – E- filing of returns.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Note: Problem 80% and Theory 20%

Text Books

1.V.P.Gaur, Narang and D.B.Narang. Income Tax Law and Practice. Recent Edition.

Reference Books

1. Income Tax Law and Practice - N.Harihara, Tata McGraw Hill, Reprint 2017
2. Income Tax law and Practice - G.Sekhar, C Sitaraman& co P Ltd, Reprint 2017
3. Direct Taxes Law and Practice - Bhagavathi Prasad, Wishwa Prakasam, Reprint 2017

Mapping

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

S-Strong H-High M-Medium L-Low

Sub. Code: 21UCB515

Programme Code : 19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 15 – Investment Management				
Batch 2021 – 2022	Semester V	Hours / Week 6	Total Hours 90	Credits 4

Course Objectives

1. To impart skills on the fundamentals of investment analysis.
2. To understand the factors involved in investment management
3. To recognize and evaluate the theories in portfolio analysis

Course Outcomes (COs)

K1 to K5	CO1	Familiarizes the conceptual knowledge in investment management.
	CO2	Understanding the risk and return factors connected with investment market
	CO3	Analyses the fundamental and technical theories.
	CO 4	Point out the Technical Analysis
	CO 5	Evaluation of theories used in portfolio analysis and the estimation of investment process management.

Syllabus

Unit – I

18 Hours

Fundamentals of Insurance – Meaning of Investment – Nature & Importance of Investments – Investments Objectives – Place of liquidity in Investment decision – Factors Favorable for Investment.

Unit – II

18 Hours

Avenue of Investments : Share and Securities - Mutual Funds – SIP (Systematic Investment plan, SWP, - ELSS (Equity linked savings scheme. Bonds – types - FRSB (Floating Rate Savings Bonds), SGB (Sovereign Gold Bond Scheme) – 54EC bonds – Banks deposits – Risk – Systematic and Unsystematic Risk.

Unit – III

18 Hours

Fundamental of Economic Analysis – Economic Indicators – Industry Analysis – Company Analysis.

Unit – IV

18 Hours

Technical Analysis – Basic Technical Assumption – Markovitz Theory - Dow Theory – Elliot Wave Principles – Charts as a Technical Tool.

Unit – V

18 Hours

Portfolio – Meaning – ***Principles of Portfolio Investment Process** – Portfolio Management – Elements of Portfolio Management – Portfolio Selection – Performance Evaluation and Portfolio Revision – Theories of Portfolio – Sharp Ratio – Trainer Ratio - Capital Asset Pricing Model – Efficient Market Theory.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Books

1.Preeti Singh. (2018), Investment Management, New Delhi, Himalaya Publishing House.

Reference Books

1. Bhalla, V.K. (2011). Investment Management, New Delhi, Sultan Chand & Co Ltd.
2. Prasanna Chandra. (2011). Investment Analysis and Portfolio Management. 3rd Revised Edition, New Delhi Tata McGraw Hill.

Mapping

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

S-Strong H-High M-Medium L-Low

Sub. Code: 21UCB516

Programme Code : 19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 16 – Principles and Practices of Auditing				
Batch	Semester	Hours / Week	Total Hours	Credits
2021 - 2022	V	5	75	3

Course Objectives

1. To learn about the rudiments of auditing and look at the book of accounts.
2. To pertain auditing ideas in organization to assess the financial statements
3. To recognize the different phases of auditing.

Course Outcomes (COs)

K1 to K5	CO1	Identifying the concepts of auditing and working of an auditor.
	CO2	Understanding the recent trends in auditing and auditing activities
	CO3	Investigating the verification and valuation of assets and liabilities
	CO 4	Preparing of Voucher and Vouching of Cash
	CO 5	Gaining knowledge on audit of share capital and share transfer

Syllabus

Unit – I

15 Hours

Auditing- Definition – Nature and Scope - Objectives – Advantages and limitations of auditing - Auditing and investigation –Qualities of an auditor – Disqualification of an Auditor

Unit – II

15 Hours

Audit –Types – Advantages - Audit procedure- Planning of audit-Audit programme- Audit notebook - Audit working papers - Internal control - Internal check - Position of External auditors as to Internal auditor, Branches of Auditing

Unit – III

15 Hours

Vouching - Vouching of Cash, Trading transactions and Impersonal ledgers.

Unit – IV

15 Hours

Verifications and valuation of Assets and Liabilities – Depreciation – Reserves and provisions – Audit of computerized accounts - ***Electronic Auditing.**

Unit – V

15 Hours

Company audit – Audit of Share capital and share transfer - Appointment and removal of auditor – Audit report – Content of Audit Report. Rights – Duties – liabilities of auditor.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Books

1. Practical Auditing - Tandon B N, S.Chand & Co.P.Ltd, Reprint 2017

Reference Books

1. Fundamentals of Practical Auditing - Ravindarkumar & Virendar Sharma, Prentice hall, Reprint 2015
2. Practical Auditing - V.Radha, Prasanna Publishers, Reprint 2012
3. Practical Auditing - Dinkarpagare, Sultan Chand & Co P.Ltd, Reprint 2013

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Sub. Code: 21UCB617

Programme Code : 19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 17 – Cost and Management Accounting				
Batch	Semester	Hours / Week	Total Hours	Credits
2021 - 2022	VI	6	90	5

Course Objectives

1. To construct acquaintance in the field of cost accounting
2. To obtain knowledge in Management accounting and its techniques.
3. To understand the procedures of Ratio Analysis and fund flow statement

Course Outcomes (COs)

K1 to K5	CO1	Comprehend the several cost conception involved in business
	CO2	Construe the impact of the select cost methods.
	CO3	Understand the classification of ratios and statement.
	CO 4	Exhibit the ratios and budgetary control.
	CO 5	Evaluate the Fund flow and cash flow analysis

Syllabus

Unit – I

18 Hours

Cost Accounting – Definition, meaning and scope – Relationship of Cost Accounting with financial accounting and management accounting – Methods of costing– Types of costing - Cost analysis, concepts and classifications – Elements of cost, preparation of Cost sheet.

Unit – II

18 Hours

Materials and Labour Cost: Material- Methods of Valuing material issues – FIFO, LIFO, Simple Average and Weighted Average –Levels setting – EOQ. Labour –Systems of wage payment – Time rate, Piece rate, Taylor’s Differential piece rate, Halsey premium and Rowan’s premium plan.

Unit – III

18 Hours

Management accounting – Meaning – Nature and Scope - Objectives– Advantages and disadvantages – Tools and techniques of Management accounting. Budgeting and Budgetary control – Definitions -Preparation of functional budgets – Cash, Production and Sales.

Sub. Code: 21UCB617

Unit – IV

18 Hours

Ratio analysis – Significance – Classifications - Liquidity, Efficiency, Solvency and Profitability ratios (excluding construction of Balance sheet) ***Limitations of Ratios Analysis.**

Unit – V

18 Hours

Fund flow analysis - Cash flow analysis (New Format only – Direct and Indirect Method).

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Note: Problem 80% and Theory 20%

Text Book

1. Management Accounting- Sharma & Shashi K. Gupta, Kalyani Publishers, 13th Revised Edition, 2014

Reference Books

1. Cost Accounting - Jain S.P. & K.L.Narang, Kalyani Publishers, 21st Edition, 2010
2. Cost and Management Accounting- Saxena V.K. & C.D.Vashist, Sultan Chand & sons, 18th Edition, Reprint 2005

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Programme Code : 19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 18 –Indirect Tax				
Batch 2021 - 2022	Semester VI	Hours / Week 5	Total Hours 90	Credits 4

Course Objectives

1. To know the concept of Indirect Taxes and Law and its comparison with direct tax.
2. To enrich meticulous knowledge about GST in India.
3. To demonstrate the levy and collection of GST

Course Outcomes (COs)

K1 to K5	CO1	Understanding the concepts of indirect taxes and law
	CO2	Gain thorough facts about GST in India
	CO3	Epitomize the various sections involved in GST
	CO 4	Applying the uses of GST and custom duties.
	CO 5	Recommend the Customs Laws in India

Syllabus

Unit – I

18 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: Advalorem and Specific. Contribution of Indirect taxes to Government Revenues.

Unit – II

18 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

18 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.

Sub. Code: 21UCB618

Unit – IV

18 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.

Unit – V

18 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 Draw Back.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text book

1. Indirect Taxes - V.S.Datey. Taxmann Publication (p) Ltd.New Delhi, 2017
2. Indirect Taxes - Dr.R.Parameswaran and CA.P.Viswanathan, GST and Customs Laws, Kavin Publications, First edition (2018).

Reference Books

1. Indirect Taxation - V.Balachandran. Sultan Chand & Co. New Delhi, 2017
2. H.C. Mehrotra and prof. V.P.Agarwal, goods and service tax- sahitya bhawan Publication, Agra (2018)

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Sub. Code: 21UCB619

Programme Code : 19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 19 – Financial Markets				
Batch 2021 - 2022	Semester VI	Hours / Week 4	Total Hours 60	Credits 3

Course Objectives

1. To enable the students to understand to basics of financial markets in India.
2. To identify the role of Financial Intermediaries in financial markets.
3. To observe the new modes of financing related to financial markets.

Course Outcomes (COs)

K1 to K5	CO1	Understanding the concepts involved in financial markets in India
	CO2	Identification of the role of various financial intermediaries
	CO3	Distinguishing of new issue market and secondary market
	CO 4	Examination of recent modes of financing trending in financial markets
	CO 5	Evaluate the Forms of leasing and Venture Capital

Syllabus

Unit – I

12 Hours

Financial Markets – Structure of Financial Markets – Financial Investment – Money Market in India –Indian Capital Markets – Difference between Money Market and Capital Market – Classification and object of Indian Money Markets and Structure of Capital Markets

Unit – II

12 Hours

Markets for Corporate Securities– New Issue Markets – Functions Issue Mechanism – Merchant Banking -Role and Functions of Merchant Bankers in India – Under writing

Unit – III

12 Hours

Secondary Markets – Stock Exchange – Role of Secondary Market – Trading in Stock Exchange –Various Speculative Transactions – Role of SEBI – Regulation of Stock Exchange.

Sub. Code: 21UCB619

Unit – IV

12 Hours

Banks as Financial Intermediaries – Commercial Banks Role in Financing – IDBI – IFCI – LIC – GIC –UTI – Mutual Funds – Investments Companies

Unit – V

12 Hours

New Modes of Financing – Leasing as Source of Finance – Forms of leasing – Venture Capital –Dimension Functions – Venture Capital in India – Factoring – Types – Modus Operandi of Factoring –Factoring as Source of Finance – Securitisation of assets – Mechanics of Securitisation- Utility of Securitisation – Securitisation in India.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Book

1. Financial Markets and Services – Gordon & Natarajan, Himalaya Publishing House, 2nd Edition, 2015

Reference Books

1. Financial Management - Sharma R K & Shashi K Gupta, Kalyani Publishers, 6th Edition, 2009
2. Financial Management - M Y Khan and Jain, Tata Mc Grew Hill, 6th Edition, 2016

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Sub. Code: 21UCB620

Programme Code : 19		Commerce with Banking & Insurance		
Title of the paper : Core Paper 20 – Financial Advancement in Banking and Insurance				
Batch	Semester	Hours / Week	Total Hours	Credits
2021 - 2022	VI	4	60	2

Course Objectives

1. To understand the recent finance developments in banking and insurance
2. To observe the business correspondents involved in banking and insurance industry
3. To discern the reforms in General Insurance Industry

Course Outcomes (COs)

K1 to K5	CO1	Understanding the marketing of banking and financial products
	CO2	Acquiring skills in promoting insurance products
	CO3	Know the benefits of insurance to the individuals and society
	CO 4	Analyzing the latest policies emerging in life and general insurance
	CO 5	Compare the Business Correspondents

Syllabus

Unit – I

12 Hours

Payment Systems and Electronic Banking : ATMs; HWAK (The Intelligent Auto teller and Netware Management system) - White Label ATMs(WLA) - NPCI (National Payment Corporation of India); RUPAY – Cheque Truncation – EFT – Major Types – SWIFT (Society for World Wide Interbank Financial Telecommunications) – Bit Coins: Basic concepts – Block chain technology in banking.

Unit – II

12 Hours

Recent Development in Banking Industry: Corporate Banking – Product and Service – Features – Role of banking in development of Micro Small and Medium Enterprises – DoorStep Banking – Cash Management System – Relationship Manager - Retail Banking - Product and Service – Growth Drivers of Retail Banking – Challenges – Insta Banking –I-track – I-mobile – Tab Banking.

Unit – III

12 Hours

Business Correspondent - PMJDY – PMJBY Scheme I and Scheme II – Rights to Information Act – Objective – Scope and Powers – Exclusion – Information Technology Act 2000 – Importance and objectives - financial inclusion.

Unit – IV

12 Hours

Micro Insurance Plans – Pension Plans – Health Plan – Single Window System – Online Insurance – Information Technology and LIC.

Unit – V

12 Hours

Long Term Liability Policy for Motor Vehicles – ***Students Safety Insurance** – OverseasMediclaim Policy – Conditions – Exclusion – Add on Covers – Top-up and Super Top-upPolicy in Health Insurance– Passenger and Goods Carrying Policy – General Rules andRegulations – Reforms in General Insurance Industry

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Books

1. Jyotsna Sethi and Nishwan Bhatia (2014) Elements of Banking and Insurance.2nd Edition.Delhi: PHI Learning Private Limited.

Reference Books

1. Gordon, E. and Natarajan, K. (2017). Banking Theory, Law and Practice.26th ed. New Delhi: Himalaya Publishing House.
2. Jagroop Singh (2014) Banking and Insurance Law. Kalyani Publishers.

Mapping

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

S-Strong H-High M-Medium L-Low

ALLIED

Sub. Code: 21UCB3A3

Programme Code : 19		Commerce with Banking & Insurance		
Title of the paper :Allied Paper 3 – Business Economics				
Batch 2021 - 2022	Semester III	Hours / Week 6	Total Hours 90	Credits 5

Course Objectives

1. To understand the Nature and Scope of Economics
2. To learn and apply the various theories and practices involved in Business Economics
3. To take hold of knowledge on the concept of National Income

Course Outcomes (COs)

K1 to K5	CO1	Familiarize the basic concepts of economics
	CO2	Get an idea about the use of economics in business
	CO3	Achieve comprehensive knowledge about demand, supply, production and market structure
	CO 4	Figure out the concepts of National Income
	CO 5	Choose the methods of measuring National Income

Syllabus

Unit – I

18 Hours

Economics-Definition -Nature and scope of Economics –Methods of Economics-Utility analysis –Law of Equi-Marginal utility–Law of Diminishing Marginal Utility

Unit – II

18 Hours

Demand -Meaning and Definition–Demand Schedule –Law of Demand –Demand curves – Elasticity of Demand –Consumer’s surplus

Unit – III

18 Hours

Production-Factors of production –Law of diminishing returns –Returns to scale –Scale of production –***Economies of Scale of Production**-Factors influencing supply-Supply Curve-Law of Supply

Unit – IV**18 Hours**

Market-Classification of Market under Competition –Equilibrium under Perfect Competition of Firm and Industry -Pricing under perfect competition, Monopoly –Price Discrimination – Pricing under Monopolistic competition, Oligopoly and Duopoly

Unit – V**18 Hours**

National Income - Methods of measuring National Income: Product Method, Income Method, Expenditure Method, Value Added Method –Problems in Estimating National Income – Wholesale price index – Consumer price index – Indian Economy in Comparison to advanced Economies of the World.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Books

1. Sankaran S,(2009), Business Economics, Margham Publishers.

Reference Books

1. Seth M L, Lakshmi Narain Agarwal, (2012), Principles of Economics, S.Chand&Co.Ltd, 4th Edition.
2. Sundaram K P &ESundaram, (2011), Managerial Economics, S.Chand & Co. Ltd, 9th Edition.
3. Varshney R L and N Maheswari (2012), Managerial Economics, S.Chand&Co.Ltd, 16th Edition.

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Programme Code :19		Commerce with Banking & Insurance		
Title of the paper :Allied Paper 4 - International Trade				
Batch 2020 -2021	Semester IV	Hours / Week 6	Total Hours 90	Credits 5

Course Objectives

1. To gain knowledge about international trade and theories
2. To enrich knowledge on balance of payment and foreign exchange market operations
3. To proliferate awareness on export promotion agencies

Course Outcomes (COs)

K1 to K5	CO1	Understanding nature of international trade and its theories
	CO2	Describing the Balance of Payment concept and foreign exchange market operations
	CO3	Determining the principles and procedures of terms of payment
	CO 4	Developing the knowledge in export promotion agencies and its role.
	CO 5	Knowing the International Institutions

Syllabus**Unit I****18 Hours**

International Trade – Basis of International Trade, Gains from trade and terms of trade. – Forms of International Trade - Balance of Payments.

Unit II**18 Hours**

Trade Barriers – Tariff and non-tariff barriers – Export Import documentation – Letter of Credit and its types – Special economic zone - 100% Export Oriented Unit(EOU) – ***Free trade zones.**

Unit III**18 Hours**

Export Financing –Preshipmentand post shipment credit – EXIM bank – Export credit Guarantee Corporation (ECGC) – Counter trade – Forms of counter trade.

Unit IV

Recent foreign trade Policy – Foreign Exchange Markets – Determination of foreign exchange rates-Foreign Exchange Management Act- Provisions relating to export of goods and services and Foreign Investment-Exchange Control – Objectives of ExchangeControl
Methods of Exchange Control

Unit V

18 Hours

International Institutions: World Trade Organisation (WTO) – International Monetary Fund (IMF) – World Bank – Trade blocks: ASEAN – SAARC – ESCAP – Implications of trade blocks in international trade.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Books

1. Francis Cherunilam, (2019), International Trade and Export Management,Himalaya Publishing House,21st edition.

Reference Books

1. P.Subba Rao (2019), International Business, Himalaya Publications, 5th edition.
2. C. Jeevanandham,(2013),Foreign Exchange Risk Management, Sultan Chand & Sons,6thedition.
3. R.L. Varshney&B.Bhattacharyya,(2012), International Marketing Management, Sultan Chand Sons,14thEdition.

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Programme Code : 19		Commerce with Banking & Insurance
Batch 2021 - 2022	Major Elective Paper 1 – Cyber Law	Credits 5

Course Objectives

1. To spread awareness among the students about threats of cyber crime.
2. To create basic knowledge on concept of e-governance and digital signature.
3. To understand the need for preventing cyber crimes

Course Outcomes (COs)

K1 to K5	CO1	Keep in mind the nature and scope of cyber laws and the types of cyber crimes
	CO2	Understand the frame work of e-governance in India
	CO3	Apply digital signatures and online banking systems for ensuring authentication of transactions
	CO 4	Analyze the various provisions of law and realize individual responsibilities to prevent crimes
	CO 5	Knowing the Prevention of Cyber Crimes

Syllabus

Unit – I

15 Hours

Cyber Law: Meaning – Definition – Nature and Scope of Cyber laws – Need and Application of Cyber law. Cyber crime: Meaning – Nature – Classification- Reasons for cyber crime – Types of cyber crime. Interpol – CERT – Role and Functions.

Unit – II

15 Hours

Cyber terrorism: Meaning – Reasons – Dangers. E-Commerce: Meaning – Types - Advantages and Disadvantages. E-Governance: Meaning – National plan – E-Governance in India.

Unit – III

15 Hours

Digital signature: Meaning – Importance – Essential steps – Digital signature certificate. Certifying authority: Meaning – Need – Types of certificates – ***Electronic signature certificate.**

Unit – IV**15 Hours**

Online banking – Meaning – Need – Advantages and Disadvantages – Security. Authentication of electronic records.

Unit – V**15 Hours**

Prevention of Cyber Crimes – Classification of offences – Cyber crimes and other statutes – Regular cyber crime and applicable provisions. Trade mark act - Major provisions and features. Evidence Act 1872 – Objectives and applicability.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Book:

1. Shilpa surayabhanDongre (2015), Cyber law and its applications, Current publicationsMumbai, 1st Edition.

Reference Books:

- 1.K.Mani(2012), A practical approach to cyber laws, Kamal publishers, New Delhi, 2nd Edition.
- 2.M.Dasgupta(2014), Cyber crime in India – A Comparative Study, Eastern law house, Kolkatta, 1st Edition.

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Programme Code : 19		Commerce with Banking & Insurance
Batch 2021 - 2022	Major Elective Paper 2 – Introduction to Business Research	Credits 5

Course Objectives

1. To understand the research process and its 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 (COs)

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 an effective research reports.
	CO 4	Analyse and summarize key issues for further research.
	CO 5	Knowing the interpretation techniques

Syllabus

Unit – I

15 Hours

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

Unit – II

15 Hours

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

Unit – III

15 Hours

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

Unit – IV

15 Hours

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

Unit – V**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.**

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Books

1. Research Methodology - C.R.Kothari, 3rd Edition, 2014

Reference Books

1. Statistical Methods - S.P. Gupta, Reprint 2014
2. Advanced Statistical Methods – Sancheeti & Kapoor, 2015
3. Survey Method - Mose C.A., Reprint 1999
4. Research Methodology - P. Saravanel, 16th Edition, 2008

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Programme Code : 19		Commerce with Banking and Insurance
Batch 2021 - 2022	Major Elective Paper 3 – Security Analysis and Portfolio Management	Credits 5

Course Objectives

1. To understand the various processes in risk and return of investment management
2. To enable the students to gain in-depth knowledge of security valuation, fundamental and Technical analysis
3. To make students to learn performance evaluation and Formula plans.

Course Outcomes (COs)

K1 to K5	CO1	Discovering the relationship between risk and return.
	CO2	Consideration of various alternatives available for investment.
	CO3	Learn to value the equities and bonds in the recent stock market
	CO 4	Gaining knowledge of the various strategies followed by investors
	CO 5	Evaluation of performance evaluation and portfolio revision

Syllabus

Unit – I

15 Hours

Investment - Meaning and process of Investment Management –Speculation Investment Avenues in India

Unit – II

15 Hours

Risk and Return – Historical and Expected return – Measurement – Risk and its measurement – Systematic and Unsystematic risk – Types – Measurement and significance of Beta.

Unit – III

15 Hours

Security Valuation – Bond, Equity and preference share valuation – Yield to maturity- Bond value theorems.

Unit – IV

15 Hours

Fundamental and Technical Analysis – Economy, Industry and Company analysis –Tools for technical analysis- *Sources of information for analysis.

Unit – V**15 Hours**

Portfolio Selection, performance evaluation and portfolio revision- Formula plans. –Capital Asset Pricing Model (CAPM).

***Self Study Questions for Examination may be taken from the Self Study portion also.**

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text book

1. Prasanna Chandra (2006), Investment analysis and portfolio management, Tata McGraw Hill, 2nd edition

Reference books

1. Kevin.S.(2006), Security Analysis and Portfolio Management,prentice hall of India.
2. Punithavathy Pandian (2012), Security Analysis and portfolio management -, Vikas Publications- 2012

Mapping

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

S-Strong H-High M-Medium L-Low

Programme Code : 19		Commerce with Banking and Insurance
Batch 2021 - 2022	Major Elective Paper 4 – Entrepreneurial Development	Credits 5

Course Objectives

1. To understand the basis of Entrepreneurial development.
2. To know the institutional finance and services provided to entrepreneurs.
3. To observe the subsidies and incentives provided to the entrepreneurs.

Course Outcomes (COs)

K1 to K5	CO1	Know the various characteristics and phases in the entrepreneurship.
	CO2	Understanding the financial and technical assistance offered to the entrepreneurs
	CO3	Investigating the issues faced by the entrepreneurs
	CO 4	Applying the ideas in the formulation and evaluation of project report
	CO 5	Apprise the Incentives and subsidies

Syllabus

Unit – I

15 Hours

Concept of entrepreneurship: Definition Nature and characteristics of entrepreneurship – function and type of entrepreneurship phases of EDP. ***Development of women entrepreneur & rural entrepreneur** –including self-employment of women council scheme.

Unit – II

15 Hours

The start-up process, Project identification – selection of the product – project formulation evaluation – feasibility analysis, Project Report.

Unit – III

15 Hours

Institutional service to entrepreneur – DIC, SIDO, NSIC, SISI, SSIC, SIDCO – ITCOT, IIC, KUIC and commercial bank.

Unit – IV**15 Hours**

Institutional finance to entrepreneurs: IFCI, SFC, IDBI, ICICI, TIIC, SIDCS, LIC and GIC, UTI, SIPCOT – SIDBI commercial bank venture capital.

Unit – V**15 Hours**

Incentives and subsidies – Subsidized services – subsidy for market. Transport – seed capital assistance - Taxation benefit to SSI role of entrepreneur in export promotion and import substitution.

***Self Study Questions for Examination may be taken from the Self Study portion also.**

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text book

1. Gupta C B & N P Srinivasan (2012), Entrepreneurial Development, Ess Pee Kay publishing,
Revised edition.

Reference Books:

1. Saravanavel, (2014) Entrepreneurial Development, Tata Mc Grew Hill, 5th edition.
2. Bhanushali S, (2012) Entrepreneurial Development - Kalyani Publishing, 8th edition.
3. Khankha, (2013) Entrepreneurial Development- Sultan Chand & Co. P.Ltd, 4th revised edition Reprint.

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Programme Code : 19		Commerce with Banking & Insurance
Batch 2021 - 2022	Major Elective Paper 5 – Consumer Affairs	
		Credits 5

Course Objectives

1. To familiarize the students with their rights and responsibilities as a consumer
2. To make the students to understand the social framework of consumer rights and legal framework of protecting consumer rights.
3. To provide an understanding of the procedure for redressal of consumer complaints

Course Outcomes (COs)

K1 to K5	CO1	Remember the conceptual framework on consumer and markets.
	CO2	Understand the important provisions of the consumer protection act
	CO3	Apply grievance redressal mechanism and leading case studies
	CO 4	Analyse the business firms' interface with consumers and the consumer related regulatory and business environment
	CO 5	Evolution of Consumer Movement in India

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 10000 suite

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, and restrictive trade practice. UPA60 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, and 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 iv. Electricity Supply: Electricity Regulatory Commission
- v. 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

***Self Study Questions for Examination may be taken from the Self Study portion also.**

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

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. G.
3. Ganesan and M. Sumathy. (2012), Globalisation and Consumerism: Issues and Challenges, Regal Publications
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.

Articles

1. MisraSuresh,(Aug 2017) “ Is the Indian Consumer protected? One india one people
2. Raman Mittal, SonkarSumit and ParineetKaur(2016) regulating unfair trade practices : an analysis of the past and present Indian legislative models, Journal of consumer policy.
3. Chakravarthy.S, (2014) MRTP Act metamorphoses into competition Act. CUTS UPA62 Institute for regulation and competition position paper. Available online at www.cutsinternational.org/doc01.doc.
4. Kapoor Sheetal (2013) “Banking and the Consumer” Akademos (ISSN 2231-0584)
5. Bhatt K.N, Misra Suresh and Chadah Sapna (2010). Consumer, Consumerism and Consumer Protection, Abhijeet publications
6. Kapoor Sheetal(2010) “Advertising – An essential part of Consumer’s life-Its legal and ethical aspects”, Consumer protection and trade practices journal, October 2010.
7. Verma, D.P.S.(2002) Regulating misleading advertisements, legal provisions and institutional framework. Vikalpa.Vol.26.No.2.pp.51-57.

Periodicals

1. Consumer protection judgements (CPJ) (Relevant cases reported in various issues)
2. Recent issues of magazines: International Journal on Consumer law and practice, National Law School of India University, Bengaluru
3. 'Consumer Voice', published by VOICE Society, New Delhi.

Websites

1. www.ncdrc.nic.in
2. www.consumeraffairs.nic.in www.iso.org
3. www.bis.org.in
4. www.consumereducation.in
5. www.consumervoice.in
6. www.fssai.gov.in
7. www.cercindia.org

Mapping

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

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

Programme Code : 19		Commerce with Banking & Insurance
Batch 2021 - 2022	Major Elective Paper 6 – Customer Relationship Management	Credits 5

Course Objectives

1. To enlighten the students about the customer relationship management techniques and practices used in banking and insurance.
2. To understand CRM Strategies involved in real business
3. To gain ample of knowledge in CRM services, Data Warehousing and E-CRM.

Course Outcomes (COs)

K1 to K5	CO1	Create insight in the area of customer relationship management
	CO2	Understand the conceptual foundations of relationship marketing and its implications for further development in the field of business
	CO3	Analyze the different components of customer relationship management plan
	CO 4	Identify the values created by customer relationship management and customer's behavior in present scenario
	CO 5	Knowing the E-CRM

Syllabus

Unit – I

15 Hours

Customer Relationship Management – Evolution of CRM – Meaning - Definition – Characteristics of CRM – Objectives of CRM - Process of CRM – Types of CRM - Components of CRM – Steps of Achieving CRM Goals – CRM Selection and Implementation Process – Benefits of CRM – Limitations of CRM.

Unit – II

15 Hours

CRM Strategy: Introduction – Reasons for adopting CRM Strategies – Types of CRM Strategies – Building CRM Strategies – Implementing CRM Strategies – Essentials of CRM Strategy. CRM Process – Objectives – Benefits – Process Selection Procedure – CRM Business Transformation – Steps in CRM Implementation – CRM Business Cycle – CRM for client server model – CRM at work.

Unit – III

15 Hours

CRM Services – CRM in b2c markets: CRM in Hospitality – Telecom – Airlines – Banking and Insurance Sector – Healthcare – Retail Industry – Service Recovery – Service Guarantees – CRM in b2b markets – Characteristics of Business Markets – Importance – Key Account Management.

Unit – IV**15 Hours**

Data warehousing – Data warehousing Architecture – Data warehousing and CRM – Data mining – Characteristics of Data mining – Tools and Techniques – Data mining in Banks and Insurance Companies – Campaign Management – Sales force Automation – Customer Service and Support. Call Centre – Meaning – Objectives – Features and Functionality – Components of Call Centre – Call Centre Architecture – Measures for Call Centre – Call Centre Technology.

Unit – V**15 Hours**

E-CRM – Features – Need – e-CRM Architecture – Channels for customer Interaction – Need – Basic Requirements – Dimension of e-CRM – Applications of e-CRM – Advantages – Problems in e-CRM – e-CRM tools – Functional components of CRM Solution.

***Self Study Questions for Examination may be taken from the Self Study portion also.**

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text book

1. S.Alok Kumar Rai. (2014), Customer Relationship Management, New Delhi: PHI Learning Private Limited, 2nd edition.

Reference books

1. Bhanu Prakash Verma and Tripti Singh (2012). Customer Relationship Management. Chennai: Thakur Publishers.
2. Nisha Bansal and Preeti Chauhan. (2012). Customer Relationship Management. Delhi: Nisha Enterprises.
3. Shainesh G and Jagdish N Sheth. (2010). Customer Relationship Management. Macmillan Publishers India Limited.
4. Shanmugasundaram. S (2008). Customer Relationship Management. New Delhi: Prentice-Hall of India Private Limited.

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Sub. Code : 21UHR3N1

Programme Code : 19	Commerce with Banking and Insurance		
Title of the Paper : PART IV -NON MAJOR ELECTIVE –I HUMAN RIGHTS			
Batch 2021-2024	Hours / Week 2	Total Hours 30	Credits 2

Objectives

1. To prepare for responsible citizenship with awareness of the relationship between Human Rights, democracy and development.
2. To impart education on national and international regime on Human Rights.
3. To sensitive students to human suffering and promotion of human life with dignity.
4. To develop skills on human rights advocacy
5. To appreciate the relationship between rights and duties
6. To foster respect for tolerance and compassion for all living creature.

Course Outcomes (CO)

K1 – K5	CO1	To understand the hidden truth of Human Rights by studying various theories.
	CO2	To acquire overall knowledge regarding Human Rights given by United Nation Commission. (UNO)
	CO3	To gain knowledge about various organs responsible for Human Rights such as National Human Rights Commission and state Human Right commission (UNHCR)
	CO4	To get habits of how to treat aged person, others and positive social responsibilities
	CO5	To treat and confirm, child, refugees and minorities with positive social justice.

UNIT – I

Definition, Meaning, Concept ,Theories and Kinds of Human Rights- Evaluation and Protection of Human Rights in India- Development of Human Rights under the United Nations.

Sub. Code : 21UHR3N1

UNIT – II

United Nations Charter and Human Rights - U.N.Commission on Human Rights-
Universal Declaration of Human Rights - International Covenant on

- Civil & Political Rights
- Economic, Social and Cultural Rights

UNIT – III

Human Rights and Fundamental Rights (Constitution) - Enactments regarding Human Rights Laws in India - National Human Rights Commission and State Human Rights Commission.

UNIT – IV

Aged persons and their Human Rights - Human Rights of Persons with Disabilities - Tribal Human Rights in India - Three Generation Human Rights -Social Awareness and Responsibilities of Individuals.

UNIT – V

Rights of Women, Child, Refugees and Minorities –Social media and Human Rights - NGO's in protection of Human Rights - Right to Election

Books for Study:

1. Human Rights (2019) Published by Kongunadu Arts and Science College,
Coimbatore –29.

Book for Reference:

1. Human Rights, (2018)Jaganathan,MA.,MBA.,MMM.,ML.,ML., Humanitarian Law and J.P.Arjun Proprietor,Usha Jaganathan Refugee Lawlaw series, 1st floor,
Narmatha Nanthi Street, Magathma Gandhi Nagar, Madurai – 625014.

**Question Paper Pattern
(External only)**

Duration: 3 hrs

Max: 75 marks

Section A(5x5=25)

Short notes

Either – Or/ Type - Question from each unit

Section B(5X10=50)

Essay type

Either – Or/ Type - Question from each unit

Sub. Code : 21UWR4N2

Programme Code: 19		Commerce with Banking & Insurance		
Title of the Paper : Part IV -Non- Major Elective – II Women’s Rights				
Batch 2021-2022	Semester IV	Hours / Week 2	Total Hours 30	Credits 2

Objectives

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

Course Outcomes (CO)**After Completion of the Course the student will be able to**

K1toK5	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 : 21UWR4N2

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.

Teaching Methods:

Smart Class Room / Powerpoint Presentation / Seminar / Quiz / Discussion / Flipped Class
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Text Book:

1. **Women's Rights** (2021), Published 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 hrs

Max: 75 marks

Section A (5 X 5=25 Marks)

Short notes

Either – Or/ Type - Question from each unit.

Section B (5 X 10=50 Marks)

Essay Type

Either – Or/ Type - Question from each unit.

Skill- based Subject

Sub. Code: 21UCB3SL

Programme Code : 19		Commerce with Banking & Insurance		
Skill Based Subject - 1 Computer Applications (MS- Office) Practical –I				
Batch 2021 -2022	Semester III	Hours / Week 2	Total Hours 30	Credits 3

Course Objectives

1. To know about components of computer and it's working.
2. To create a word document, a worksheet, a slide in a power point.
3. To know to create documentation and innovative presentation.

Course Outcomes (COs)

K3 to K5	CO1	Develop the ability to use computer.
	CO2	Demonstrate the use of computer by way of MS-Word, MS-Excel and MS Power point.
	CO3	Appraise in power point preparation of Seminar/Lecture Presentation
	CO4	Grade the Prioritize the 5 levels of hierarchy of a company in power point
	CO5	Evaluate the working of MS – word, MS – Excel and MS- Power point

Syllabus

MS WORD

(10 hours)

1. Type Chairman's speech/ Auditor's report / Minutes/ Agenda and perform the following operations:

Bold, Underline, Font Size, style, Background color, Text color, Line spacing, Spell Check, Alignment, Header & Footer, Inserting pages and page numbers, Find and Replace.

2. Prepare an invitation for the college function using Text boxes and clip parts.
3. Design an invoice and Account sales by using Drawing tool bar, Clip Art, Word Art, Symbols, Borders and Shading.
4. Prepare a Class Time Table and perform the following operations: Inserting the table, Data Entry, Alignment of Rows and Columns, Inserting and Deleting the Rows and Columns and Change of Table Format.
5. Prepare a Shareholders meeting letter for 10 members using mail merge operation.
6. Prepare Bio-Data by using Wizard/ Templates.

MS EXCEL (10 hours)

1. Prepare a mark list of your class (minimum of 5 subjects) and perform the following operations:
Data Entry, Total, Average, Result and Ranking by using arithmetic and logical functions and sorting.

2. Prepare Final Accounts (Trading, Profit & Loss Account and Business Sheet) by using formula.
3. 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.
4. Prepare a statement of Bank customer's account showing simple and compound interest calculations for 10 different customers using mathematical and logical functions.
5. Prepare a Product Life Cycle which should contain the following stages:
Introduction, Growth, Maturity, Saturation, Decline.

POWERPOINT (10 hours)

1. 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. Add voice if possible to explain the features of the product. The presentation should work in manual mode.
2. Design presentation slides for organization details for 5 levels of hierarchy of a company by using organization chart.
3. 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.
4. Design presentation slides about an organization and perform frame movement by interesting clip arts to illustrate running of an image automatically.
5. Design presentation slides for the Seminar/Lecture Presentation using animation effects and perform the following operations:
Creation of different slides, changing background color, font color using wordart.

Mapping

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

S-Strong H-High M-Medium L-Low

Programme Code :19		Commerce with Banking & Insurance		
Skill Based subject 2- Human Resource Management				
Batch 2021 - 2022	Semester IV	Hours / Week 2	Total Hours 30	Credits 3

Course Objectives

1. To make out the importance of human resources management in an organisation.
2. To grasp the key issues related in administering the human resources in a company.
3. To study about the overall human resources environment.

Course Outcomes (COs)

K1 to K5	CO1	Memorizing the basic concepts of human resource management
	CO2	Understanding the recruitment process in an organization
	CO3	Identifying the need for motivation and its theories
	CO4	Recognizing the employees participation in the management
	CO5	Knowing conflict management

Syllabus

Unit – I

6 Hours

Human Resource Management in Organizational Context – Analysis and Designing of Human Resource Department – Human Resource Planning– Job Evaluation – Job Description

Unit – II

6 Hours

Recruitment – Selection – Placement – Induction – Internal – Mobility and Separation – Performance Appraisal – Career and Succession – Planning – Training and Development.

Unit – III

6 Hours

Motivation – Types – Theories of Motivation – Morale – Measures to Improve Morale –***Job Satisfaction**

Unit – IV

6 Hours

Employee Participation in Management – Forms of Participation – Employees Stock Options – Joint Management Council - Merits and Limitations

Unit – V**6 Hours**

Conflict Management – Types of Conflict – Causes and Remedies of Conflict.

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion
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Text Books

1. C.B.Gupta, (2013), Human Resource Management, Mcgraw Hill, Reprint 2013

Reference Books

1. K.Aswhappa, (2015) Human Resource Management, Tata McgrawHill, 9th Edition.
2. C.B.Memoria, Human Resource Management, Himalaya Publication.

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Programme Code : 19		Commerce with Banking & Insurance		
Skill Based subject 3 - Computer Applications (Tally & Advanced Excel) Practical –II				
Batch 2021 - 2022	Semester VI	Hours / Week 2	Total Hours 30	Credits 3

Course Objectives

1. To understand the salient features of Tally ERP.9 and its key components.
2. To introduce the students to the usage of Tally for accounting purpose
3. To assist the students to work with the Advanced Excel.

Course Outcomes (COs)

K3 to K5	CO1	Students do possess required skill and can also be employed as Tally data entry operator
	CO2	Students be able to understand the need of Tally software in developing computerized accounts
	CO3	Students be able to distinguish and identify between the principal layers of communication system
	CO4	Pivot the inventory master in tally
	CO5	Contrast the V loop creation in Excel

Syllabus

TALLY

1. Creation of a company.
2. Create ledgers in single ledger mode and multi ledger mode
3. Create Inventory masters - stock categories, stock groups, stock items, units of measure and Godown.
4. Prepare Subsidiary books
5. Enter transactions using accounting and inventory vouchers
6. Final accounts with adjustments

ADVANCED EXCEL

1. Flash fill
2. Prepare a Pivot Table
3. Prepare a Pivot Table with Charts

- 4. Create V Lookup
- 5. Create H Lookup

Mapping

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

S-Strong

H-High

M-Medium

L-Low

Programme Code : 19		Commerce with Banking & Insurance		
Title of the paper :Extra Departmental Course: International Banking Operations				
Batch 2021 - 2022	Semester V	Hours / Week 2	Total Hours 30	Credits 3

Course Objectives

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 (COs)

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
	CO 4	Realize the procedures involved in export and import finance
	CO 5	Knowing the International Financial Institutions

Syllabus

Unit – I

6 Hours

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

Unit – II

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

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 – Exchangeand Trade guidelines for Importers – Import Finance-Procedure

Unit – IV**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**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

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

Teaching Methods

Smart Class Room/ PowerPoint presentation/Seminar/ Quiz / Discussion

Text Books

1. Bank Financial Management. 2nd edition, (2018) . Indian Institute of Banking and Finance Macmillan

Reference Books

1. International Banking. (2010). Indian Institute of Banking and Finance Macmillan.
2. Jeevanandam. (2015). Foreign Exchange Practise, Concepts and Controls. 14th edition
New Delhi: Sultan Chand and Sons.
3. Jhingan M.L. Money Banking International Trade

Mapping

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

S-Strong H-High M-Medium L-Low