

**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 2022-2023)

Semester	Part	Subject Code	Title of the Paper	Instruction	Exam. Marks			Duration in Hours	Credits
					CIA	ESE	TOTAL		
I	I	22TML1A1	Language I@	6	50	50	100	3	3
	II	22ENG101	English –I	6	50	50	100	3	3
	III	22UCB101	Core Paper 1 – Principles of Accountancy	5	50	50	100	3	3
	III	22UCB102	Core Paper 2 – Indian Banking System	5	50	50	100	3	3
	III	22UCB1A1	Allied 1– Business Mathematics	6	50	50	100	3	5
	IV	22EVS101	Environmental Studies **	2	-	50	50	3	2
<b>Total</b>				<b>30</b>	<b>-</b>	<b>-</b>	<b>550</b>	<b>-</b>	<b>19</b>
II	I	22TML2A2	Language II@	6	50	50	100	3	3
	II	22ENG202	English –II	6	50	50	100	3	3
	III	22UCB203	Core Paper 3–Financial Accounting	5	50	50	100	3	3
	III	22UCB204	Core Paper 4–Fundamentals of Insurance	5	50	50	100	3	3
	III	22UCB2A2	Allied 2 - Business Statistics	6	50	50	100	3	5
	IV	22VED201	Value Education- Moral and Ethics**	2	-	50	50	3	2
<b>Total</b>				<b>30</b>	<b>-</b>	<b>-</b>	<b>550</b>	<b>-</b>	<b>19</b>
III		22TML3A3	Language III@	6	50	50	100	3	3
		22ENG303	English –III	6	50	50	100	3	3
	III	22UCB305	Core Paper 5 – Higher Financial Accounting	5	50	50	100	3	4
	III	22UCB306	Core Paper 6 – Bank and Insurance Marketing	4	50	50	100	3	4
	III	22UCB 3A3	Allied Paper 3 – Business Economics	5	50	50	100	3	5
	IV	22UGC3S1	Skill Based subject 1- Cyber Security	2	100	-	100	3	3
	IV	22TBT301/ 22TAT301/ 22UHR3N1	Basic Tamil* / Advanced Tamil**/ Non-major elective- I**	2	-	75	75	3	2
<b>Total</b>				<b>30</b>	<b>-</b>	<b>-</b>	<b>675</b>	<b>-</b>	<b>24</b>
IV		22TML4A4	Language IV@	6	50	50	100	3	3
		22ENG404	English –IV	6	50	50	100	3	3
	III	22UCB407	Core Paper 7 – Corporate Accounting	5	50	50	100	3	4
	III	22UCB408	Core Paper 8 – Banking Law and Practice	4	50	50	100	3	4
	III	22UCB4A4	Allied Paper 4 – International Trade	5	50	50	100	3	5
	IV	22UCB4SL	Skill Based subject 2- Computer Applications (MS-Office)-Practical -I	2	25	25	50@@	3	3
	IV	22TBT402/ 22TAT402/ 22UWR4N2	Basic Tamil* / Advanced Tamil**/ Non-major elective- II**	2	-	75	75	3	2
<b>Total</b>				<b>30</b>	<b>-</b>	<b>-</b>	<b>675</b>	<b>-</b>	<b>24</b>
V	III	22UCB509	Core Paper 9 –Higher Corporate Accounting	6	50	50	100	3	4
	III	22UCB510	Core Paper 10 – Direct Tax	6	50	50	100	3	4
	III	22UCB511	Core Paper 11 – Investment Management	6	50	50	100	3	4
	III	22UCB512	Core Paper 12 – Principles & Practices of Auditing	5	50	50	100	3	4
	III	22U CB5E1	Major Elective 1 -	5	50	50	100	3	5
	IV	-	<b>EDC</b>	2	100	-	100	3	3
-	<b>22UCB5IT</b>	<b>Internship Training ****</b>	Grade						

				<b>Total</b>	<b>30</b>	<b>-</b>	<b>-</b>	<b>600</b>	<b>-</b>	<b>24</b>
<b>VI</b>	III	22UCB613	Core Paper 13 – Cost and Management Accounting	6	50	50	100	3	4	
	III	22UCB614	Core Paper 14 – Goods and Service Tax (GST)	5	50	50	100	3	4	
	III	22UCB615	Core Paper 15 – Financial Markets	4	50	50	100	3	4	
	III	22UCB616	Core Paper 16 – Financial Advancement in Banking and Insurance	4	50	50	100	3	4	
	III	22U CB6E2	Major Elective 2 -	5	50	50	100	3	5	
	III	22UCB6Z1	Project & Viva voce***	4	50	50	100	-	5	
	IV	22UCB6SM	Skill Based subject 3- Computer Applications (Tally & Advanced Excel) – Practical - II	2	50	50	100	3	3	
	<b>Total</b>				<b>30</b>	<b>-</b>	<b>-</b>	<b>700</b>	<b>-</b>	<b>29</b>
V	22NCC \$/NSS/YRC /PYE/ECC/RRC/ WEC101#	Cocurricular Activities*	-	50	-	50	-	1		
<b>Grand Total</b>				<b>-</b>	<b>-</b>	<b>-</b>	<b>3800</b>	<b>-</b>	<b>140</b>	

**Note :**

CBCS – Choice Based Credit system  
ESE – End of Semester Examinations

CIA – Continuous Internal Assessment

\$ For those students who opt NCC under Cocurricular activities will be studying the prescribed syllabi of the UGC which will include Theory, Practical & Camp components. Such students who qualify the prescribed requirements will earn an additional 24 credits.

@ Hindi/Malayalam/ French/ Sanskrit – 22HIN/MLM/FRN/SAN101 - 404

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

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

\*\*\* Project Report – 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 14 working days at the end of the fourth semester during summer vacation and submit the report in the fifth semester which will be evaluated for 100 marks by the concerned guide and followed by an Internal Viva voce by the respective faculty or HOD as decided by the department. According to their marks, the grades will be awarded as given below.

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

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

1. Cyber Law
2. Introduction to Business Research
3. Security Analysis and Portfolio Management
4. Entrepreneurial Development
5. Consumer Affairs
6. Commercial and Company law

### Non-Major Elective Papers

1. Human Rights
2. Women's Rights

### Sub. Code & Title of the Extra Departmental Course (EDC) : 22UCB5X1 – International Banking Operations

#### # List of Cocurricular Activities:

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

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

#### Tally Table:

S.No.	Part	Subject	Marks	Credits
1.	I	Language – Tamil/Hindi/Malayalam/ French/ Sanskrit	400	12
2.	II	English	400	12
3.	III	Core – Theory/Practical	1600	60
	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	Cocurricular Activities	50	1
		<b>Total</b>	<b>3800</b>	<b>140</b>

- 50 % CIA is applicable to all subjects except EDC, 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 5<sup>th</sup> 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.
- An **Onsite Training** preferably relevant to the course may be undertaken as per the discretion of the HOD.

- Students who successfully complete Nan Mudhalvan courses in 5th semester will be given 2 extra credits for the course. They are asked to submit the marks to Controller of Examinations through and undersigned by the HOD.

Semester	Naan Mudhalvan Course Title
V	Investment Analysis and Portfolio Management

#### Components of Continuous Internal Assessment (50 Marks)

Components		Marks	Total
<b>Theory</b>			
CIA I	75	(75+75) converted to 30	50
CIA II	75		
Problem based Assignment**		10	
Attendance		5	
Others*		5	
<b>Practical</b>			
CIA Practical		(50) converted to 30	50
Observation Notebook		15	
Attendance		5	
<b>Project</b>			
Review		45	50
Regularity		5	

#### Components of Continuous Internal Assessment (30 Marks & 25 Marks)

Components		Marks	Total
<b>Theory</b>			
CIA I	45	(45+45) converted to 15	30
CIA II	45		
Problem based Assignment		5	
Attendance		5	
Others*		5	
<b>Practical</b>			
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-Applying;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.**

ii) CIA I & II and ESE: 45 Marks

Knowledge Level	Section	Marks	Description	Total
K1 – K2 Q1 to 10	A (Answer all)	10 x 0.5 = 5	MCQ	45
K2 – K5 Q11 to 15	B (either or type)	5 x 3 = 15	Short Answers	
K2 – K5 Q16 to 20	C (either or type)	5 x 5 = 25	Descriptive / Detailed	

#### ESE Practical Examination:

##### Option 1 :

Knowledge Level	Section	Marks	Total
K3	Experiments	45	50
K4		05	
K5	Record Work		

Knowledge Level	Section	Marks	Total
K3	Experiments	20	25
K4		05	
K5	Record Work		

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

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

**ESE Practical Examination:****Option 2 :**

Knowledge Level	Section	Marks	Total
K3	Experiments	40	50
K4		Record Work	
K5			

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

**ESE Project Viva Voce:****Option 2:**

Knowledge Level	Section	Marks	Total
K3	Project Report	30	50
K4		Viva voce	
K5			

<b>Programme Code :19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 1 Principles of Accountancy				
Batch	Semester	Hours / Week	Total Hours	Credits
2022 – 2023	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 organizations

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

**Reference Books:**

1. S.P.Jain&K.L.Narang(2018), Advanced Accountancy, Kalyani Publishers, Ludhiana,1<sup>st</sup> edition, Vol.I.
2. N.Vinayakam, P.L.Mani, K.L.Nagarajan (2004), Principles of Accountancy, Eurasia Publishing House Pvt.Ltd, New Delhi, 3rd Edition.

**Mapping**

<b>CO \ PSO</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>	<b>PSO 4</b>	<b>PSO 5</b>
<b>CO 1</b>	S	S	S	H	S
<b>CO 2</b>	S	S	S	S	S
<b>CO 3</b>	S	H	H	S	M
<b>CO 4</b>	S	H	S	M	S
<b>CO 5</b>	S	S	S	S	S

S-Strong

H-High

M-Medium

L-Low



<b>Programme Code :19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 2 Indian Banking System				
Batch	Semester	Hours / Week	Total Hours	Credits
2022 – 2023	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 – Bank Rate – Repo and Reverse Repo - SWIFT, Green Channel- Cheque Truncation System.

#### Unit – III

**15 hours**

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

**Sub.Code:22UCB102****Unit – IV****15 hours**

State Bank of India – Organizational set-up and management – functions: Mcash, FASTag, NRI Services, Mutual fund, Customer request and complaint form – SBI and agricultural finance – SBI and small-scale industries – Non-banking financial corporation (NBFC): Meaning – 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 – 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. (2015), Banking Theory, Law and Practice, Himalaya Publishing House, New Delhi, 25<sup>th</sup> Edition.

**Reference Books:**

1. Natarajan, S. and Parameswaran, R. (2019), Indian Banking, New Delhi, S.Chand and Company Ltd.
2. Sundharam, K.P.M. and Varshney, P.N. (2017), Banking Theory Law and Practice, Sultan Chand and Sons Publications, New Delhi.
3. Sundaram K P M & R L Varshney, (2017), Banking theory law & Practice, S.Chand & Co. Ltd. 30<sup>th</sup> Edition.

**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


<b>Programme Code :19</b>	<b>Commerce with Banking &amp; Insurance</b>		
<b>PART IV – ENVIRONMENTAL STUDIES</b>			
<b>Batch 2022-2023</b>	<b>Hours / Week 2</b>	<b>Total Hours 30</b>	<b>Credits 2</b>

#### 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 in depth 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 basic concepts 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

Question Paper Pattern for General papers

**Environmental Studies**

22EVS101

**Question Paper Pattern****(External only)**

Duration: 3 hours

Total Marks : 50

Answer all Questions (5 x 10 = 50 Marks)

Essay type, either or type questions from each unit.

Sub.Code:22UCB203

<b>Programme Code :19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper :Core Paper 3 Financial Accounting				
Batch 2022 – 2023	Semester II	Hours / Week 5	Total Hours 75	Credits 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.
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**Text Book:**

1. S.P.Jain& K.L.Narang(2018), Advanced Accountancy, Vol.I, Kalyani Publishers, Ludhiana, 20<sup>th</sup>Edition.

**Reference Books:**

1. Maheswari. S.N. Maheshwari. K (2018), Advanced Accountancy, Vol.I, Vikas Publishing House, Noida, 19<sup>th</sup>Edition
2. T.S. Reddy & Dr. A. Murthy (2018), Financial Accounting, Margham Publications, Chennai, 2<sup>nd</sup> 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**

<b>Programme Code :19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 4 Fundamentals of Insurance				
Batch 2022 – 2023	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. NandMishra. S. B, (2014), Insurance Principles and Practice, S. Chand & Company Ltd, New Delhi, 23<sup>rd</sup> edition.

**Reference Books:**

1. Dr. Gupta P.K, Insurance and Risk Management (2018), Himalaya Publishing House, New Delhi, 9<sup>th</sup> Edition.
2. Dr. Ghanashyam.P and Prof. Monika Mahajan, (2018), Principles & Practice of Insurance, Kalayani Publishers, New Delhi, 10<sup>th</sup> Edition.
3. Dr. Periasamy. P, Principles & Practice of Insurance, (2015), Himalaya Publishing House, New Delhi, 2<sup>nd</sup> 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
CO5		M	S	H	S	S

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



<b>Programme Code :19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Value Education – Moral and Ethics				
Batch 2022 – 2023	Semester II	Hours / Week 2	Total Hours 30	Credits 2

### Course Objectives

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

### Course Outcomes (CO)

After completing the course the students:

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 Vallabhbai Patel – Udham Singh – V. O. Chidambaram Pillai – Bhagat Singh – Tiruppur Kumaran – Dheeran Chinnamalai – Thillaiyadi Valliammai – Velu Nachiyar – Vanchinathan

**UNIT IV:**

**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 – Thanduvassudhi - Agna – Shanthi – Thuriyam – Benefits.

**Text Books:**

Value Based Education – Moral and Ethics – compiled by Kongunadu Arts and Science College (Autonomous), 2<sup>nd</sup> Edition (2021).

**Reference Books:**

1. Swami Vivekananda – A Biography, Swami Nikhilananda, Advaita Ashrama, India, 24<sup>th</sup> 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.

**MAPPING**

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

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

**Value Education – Moral & Ethics****22VED201****Question Paper Pattern****(External only)**

Duration: 3 hours

Total Marks: 50

Answer all Questions (5 x 10 = 50 Marks)

Essay type, either or type questions from each unit.

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 5 – Higher Financial Accounting				
Batch 2022 – 2023	Semester III	Hours / Week 5	Total Hours 75	Credits 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 key terms 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

**15 Hours**

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

#### Unit – II

**15 Hours**

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

#### Unit – III

**15 Hours**

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

#### Unit – IV

**15 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**

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). Computerized 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 (2019), Corporate Accounting, Margham Publishers, Reprint

**Reference Books**

1. Jain S.P. & K.L. Narang (2018), Advanced Accountancy, Kalyani Publishers, 24<sup>th</sup> Revised Edition.
2. Gupta R L & M Radhaswamy, (2015) Advanced Accountancy, Sultan Chand & Co. Ltd, 8<sup>th</sup> Revised Edition.
3. Arulanandam M.A & K.S. Raman, (2015) Advanced Accountancy, Himalaya Publishing, 15<sup>th</sup> Revised Edition.

**Mapping**

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

**S-Strong**

**H-High**

**M-Medium**

**L-Low**

<b>Programme Code :19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 6 – Bank and Insurance Marketing				
Batch 2022 – 2023	Semester III	Hours / Week 4	Total Hours 60	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 to 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

**12 hours**

Introduction to Goods Marketing and Services Marketing - Definition of marketing - Definition and Classification of Services - Services Marketing Mix - 7 P's of Marketing Mix - 7 P's of Services Marketing Mix - Importance of Marketing Mix Elements - Marketing of Banking and Insurance products - Services Marketing Mix strategies for banking and Insurance.

#### Unit – II

**12 hours**

**Channels of Marketing and Marketing Research-** Channels of Marketing - Marketing Research- Meaning and Importance - Process of Marketing Research - Types of Marketing Research - (Product, Sales, Consumer and Promotion research) - Marketing Logistics (Logical objectives for banking and Insurance products).

**Unit – III****12 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****12 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****12 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, 6<sup>th</sup> edition.

**Reference Books:**

1. K. RamaMohana Rao,(2007), Services Marketing, Pearson Education Pvt.Ltd.
2. KathiresanRadha(2013), Marketing, Prasanna publications.
3. V S Ramaswamy, S Namakumari, “Marketing Management: A Global Perspective Indian Context”, Macmillan Publishers, India.
4. Philip Kotler and Kevin Lane Keller, “Marketing Management” , Prentice Hall Of India.
5. Philip Kotler, Gary Armstrong“Principles of Marketing”, Prentice Hall, 2009.
6. M.J. Xavier, “Marketing in the New Millennium”, Vikas Publishing House Pvt. Limited, 1999.

**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

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper :Allied Paper 3 – Business Economics				
Batch 2022 – 2023	Semester III	Hours / Week 5	Total Hours 75	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

**15 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

**15 Hours**

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

#### Unit – III

**15 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**

**15 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**

**15 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, 4<sup>th</sup> Edition.
2. Sundaram K P & E. Sundaram, (2011), Managerial Economics, S.Chand & Co. Ltd, 9<sup>th</sup> Edition.
3. Varshney R L and N Maheswari (2014), Managerial Economics, S.Chand &Co. Ltd, 18<sup>th</sup> Edition.

**Mapping**

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

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



22UGC3S1

<b>Programme Code :19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Skill Based Subject 1: Cyber Security				
Batch 2022 – 2023	Semester III	Hours / Week 2	Total Hours 30	Credits 3

### Course Objectives

1. The course introduces the basic concepts of Cyber Security
2. To develop an ability to understand about various modes of Cyber Crimes and Preventive measures
3. To understand about the Cyber Legal laws and Punishments

### Course Outcomes (CO)

K1	CO1	To Understand the Concepts of Cybercrime and Cyber Frauds
K2	CO2	To Know about Cyber Terrorism and its preventive measures
K3	CO3	To Analyze about the Internet, Mobile Phone and E-commerce security issues
K4	CO4	To Understand about E-mail and Social Media Issues
K5	CO5	To Describe about various legal responses to Cybercrime

### Syllabus

#### Unit I

**6 Hours**

Introduction to Cyber Security: Definition of Cyber Security- Why is Cyber Security important? Layers of Cyber Security- Evolution of Cyber Security. Cyber hacking - Cyber fraud: Definition- Different modes of cyber fraud - Cyber fraud in India. Cyber pornography.

#### Unit II

**6 Hours**

Cyber Terrorism: Modes of cyber terrorism. Cybercrime: What is Cybercrime? Cybercrime preventive methods - Preventive steps for individuals & organizations - Kinds of cybercrime - Malware and its types – Cyber attacks.

#### Unit III

**5 Hours**

Internet Mobile Phone and E-commerce Security issues: Data theft - Punishment of data theft- Theft of internet hours - Internet safety tips for children & parents. Mobile phone privacy- E-Commerce security issues.

#### Unit IV

**6 Hours**

Email and Social media issues: Aspects of Social Media - The Vicious Cycle of unhealthy social media use- Modifying social media use to improve mental health. Computer Virus - Antivirus – Firewalls.

**Sub. Code: 22UGC3S1****7 Hours****Unit V**

Cyber Forensics and Digital Evidence: What does Digital Footprint Mean? - Web Browsing and Digital Footprints- Digital Footprint examples – How to Protect Your Digital Footprints?

- How to erase your Footprints? - Browser Extensions and Search Engine Deletion - Cyber Crime and Cyber Laws - Common Cyber Crimes and Applicable Legal Provisions: A Snapshot - Cyber Law (IT Law) in India – The Information Technology Act of India 2000 - Cyber Law and Punishments in India - Cyber Crime Prevention guide to users – Regulatory Authorities.

**Teaching Methods:**

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

**Text Book:**

1. **“Cyber Security”, Text Book** prepared by “Kongunadu Arts and Science College”, Coimbatore -29, 2022.

**Reference Books:**

1. Mayank Bhushan, Rajkumar Singh Rathore, Aatif Jamshed, **“Fundamental of Cyber Security”,** BPB Publications, 1<sup>st</sup> Edition, 2017.
2. Anand Shinde, **“Introduction to Cyber Security-Guide to the world of Cyber Security”,**Notion Press,2021.
3. Paul Grishman, **“Cyber Terrorism- The use of the Internet for Terrorist Purpose”,**Axis Publication,1<sup>st</sup> Edition 2010.
4. Shilpa Bhatnagar, **“Encyclopaedia of Cyber and Computer Hacking”,** Anmol Publications, 1<sup>st</sup> Edition 2009.

**Web References:**

1. <http://deity.gov.in/> - Department of Electronics and Information Technology,
2. Govt. of India
3. <http://cybercellmumbai.gov.in/> - Cybercrime investigation cell
4. <http://ncrb.gov.in/> - National Crime Records Bureau
5. <http://catindia.gov.in/Default.aspx> - Cyber Appellate Tribunal
6. <http://www.cert-in.org.in/> - Indian Computer Emergency Response Team
7. <http://cca.gov.in/rw/pages/index.en.do> - Controller of Certifying Authorities
8. [www.safescrypt.com](http://www.safescrypt.com) - Safescrypt
9. [www.nic.in](http://www.nic.in) – National Informatics Centre
10. <https://www.kaspersky.com/resource-center/definitions/what-is-a-digital-footprint>
11. <https://geekflare.com/digital-footprint/>

**Mapping**

<b>PSO</b>	<b>PSO1</b>	<b>PSO 2</b>	<b>PSO 3</b>	<b>PSO 4</b>	<b>PSO 5</b>
<b>CO</b>					
<b>CO1</b>	S	H	M	S	H
<b>CO2</b>	H	S	S	H	S
<b>CO3</b>	M	H	M	S	H
<b>CO4</b>	S	H	H	M	H

S – Strong

H – High

M – Medium

L – Low

<b>Programme Code :19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 7 Corporate Accounting				
Batch 2022 – 2023	Semester IV	Hours / Week 5	Total Hours 75	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

**15 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

**15 hours**

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

#### Unit – III

**15 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

**15 hours**

Methods of valuation of goodwill – Valuation of shares

**Unit – V**

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 (2020), Corporate Accounting, Margham Publishers, 11<sup>th</sup> Revised edition.

**Reference Books**

1. Arulanandam M.A &K.S. Raman, (2003), Advanced Accountancy, Himalaya Publishing, 8<sup>th</sup>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, (2018), Advanced Accountancy, Kalyani Publishers, 20<sup>th</sup>Revised Edition.

**Mapping**

CO	PSO	PSO1	PSO2	PSO3	PSO4	PSO5
<b>CO1</b>		H	S	S	S	S
<b>CO2</b>		S	M	S	S	H
<b>CO3</b>		S	S	S	M	S
<b>CO4</b>		S	H	M	H	M
<b>CO 5</b>		M	S	S	H	S

**S-Strong**

**H-High**

**M-Medium**

**L-Low**

<b>Programme Code :19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 8 – Banking Law and Practice				
Batch 2022 – 2023	Semester IV	Hours / Week 4	Total Hours 60	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

**12 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) –CIBIL score.

#### Unit – II

**12 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 – Master & Visa card – Rupay card.

**Unit – III****12 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****12 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- Google pay – Phone Pe– pay TM – PAN.

**Unit – V****12 Hours**

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

**\* 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. (2015), Banking Theory, Law and Practice, Himalaya Publishing House, New Delhi, 25<sup>th</sup> Edition.

**Reference Books**

1. S. Natarajan, R. Parameshwaran, (2019), Indian Banking, S. Chand & Company Ltd. 17<sup>th</sup> 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 12<sup>th</sup> edition.

**Mapping**

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

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

22UCB4A4

<b>Programme Code :19</b>		<b>Commerce with Banking &amp;Insurance</b>		
Title of the paper :Allied Paper 4 – International Trade				
Batch 2022 – 2023	Semester IV	Hours / Week 5	Total Hours 75	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

**15 Hours**

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

#### Unit II

**15 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

**15 Hours**

Export Procedures - The Search for an overseas buyer, Processing an Export Order, Negotiation of Documents, Role of Banks in Export-Import Transactions. INCO terms- Export Financing – Pre-shipment and post shipment credit – EXIM bank – Export credit Guarantee Corporation (ECGC) – Counter trade – Forms of counter trade.

**Unit IV****15 Hours**

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 Exchange Control Methods of Exchange Control

**Unit V****15 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, 21<sup>st</sup> edition.

**Reference Books**

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

**Mapping**

CO	PSO	PSO1	PSO2	PSO3	PSO4	PSO5
<b>CO1</b>		S	H	S	M	S
<b>CO2</b>		S	S	S	S	H
<b>CO3</b>		H	S	S	H	S
<b>CO4</b>		S	H	S	S	S
<b>CO5</b>		S	S	H	S	S

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



**Sub. Code:22UCB4SL**

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Skill Based Subject - 2 Computer Applications (MS- Office) Practical –I				
Batch 2022 – 2023	Semester IV	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**

CO \ PSO	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

<b>Programme Code :19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 9 – Higher Corporate Accounting				
Batch 2022 – 2023	Semester V	Hours / Week 6	Total Hours 90	Credits 4

### 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, (2020), Corporate Accounting, Margham Publishers.

### Reference Books

- 1 Jain S.P. & K.L. Narang, (2018), Advanced Accountancy, Kalyani Publishers, 24<sup>th</sup> Revised edition.
2. Gupta R L & M Radhaswamy, (2015), Advanced Accountancy, Sultan Chand &Co.Ltd, 8<sup>th</sup> Revised Edition.
3. Arulanandam M.A &K.S. Raman,(2015),Advanced Accountancy, Himalaya Publishing, 15<sup>th</sup>Revised edition.
4. Maheshwari S.N, (2018), Advanced Accountancy, VikasPublications, 15<sup>th</sup> Revised Edition.

### Mapping

CO	PSO	PSO1	PSO2	PSO3	PSO4	PSO5
<b>CO1</b>		S	H	S	H	S
<b>CO2</b>		S	S	S	S	H
<b>CO3</b>		S	H	S	M	M
<b>CO4</b>		S	S	S	S	S
<b>CO 5</b>		S	S	H	S	S

S-Strong

H-High

M-Medium

L-Low

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 10 – Direct Tax				
Batch 2022 – 2023	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.

**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, Recent Edition.
2. Income Tax law and Practice - G.Sekhar, C Sitaraman & Co. P Ltd, Recent Edition.
3. Direct Taxes Law and Practice - Bhagavathi Prasad, Wishwa Prakasam, Recent Edition.

**Mapping**

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

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

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 11 – Investment Management				
Batch 2022 – 2023	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. (2013). Investment Management, New Delhi, Sultan Chand & Co Ltd.

2. Prasanna Chandra. (2011) Investment Analysis and Portfolio Management, 3<sup>rd</sup> Revised Edition, New Delhi Tata McGraw Hill.

**Mapping**

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

S-Strong

H-High

M-Medium

L-Low



<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 12 – Principles and Practices of Auditing				
Batch 2022 – 2023	Semester V	Hours / Week 5	Total Hours 75	Credits 4

### 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
<b>CO1</b>	S	S	H	S	S
<b>CO2</b>	S	S	S	H	H
<b>CO3</b>	S	H	S	S	M
<b>CO4</b>	H	S	M	S	S
<b>CO5</b>	H	S	H	S	S

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

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper :Extra Departmental Course: International Banking Operations				
Batch 2022 – 2023	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 – Exchange and 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
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**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.14<sup>th</sup> edition  
NewDelhi: Sultan Chand and Sons.
3. Jhingan M.L. Money Banking International Trade

**Mapping**

CO	PSO	PSO1	PSO2	PSO3	PSO4	PSO5
<b>CO1</b>		S	S	S	S	S
<b>CO2</b>		S	S	S	S	H
<b>CO3</b>		S	H	S	H	S
<b>CO4</b>		H	M	M	S	S
<b>CO5</b>		S	S	S	H	H

S-Strong

H-High

M-Medium

L-Low

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 13 – Cost and Management Accounting				
Batch 2022 – 2023	Semester VI	Hours / Week 6	Total Hours 90	Credits 4

### 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 only.

**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
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**Note: Problem 80% and Theory 20%**

**Text Book**

1. Cost and Management Accounting, T.S. Reddy and Y. Hari Prasad Reddy, Margam Publications, 4<sup>th</sup> Edition, Reprint 2016,

**Reference Books**

1. Management Accounting- Sharma & Shashi K. Gupta, Kalyani Publishers, 13<sup>th</sup> Revised, Edition, 2014.
2. Cost Accounting - Jain S.P. & K.L. Narang, Kalyani Publishers, 28<sup>th</sup> Edition, 2018.
3. Cost and Management Accounting- Saxena V.K. & C. D. Vashist, Sultan Chand & sons, 19<sup>th</sup> Edition, Reprint 2006.

**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

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 14 – Goods & Services Tax (GST)				
Batch 2022 – 2023	Semester VI	Hours / Week 4	Total Hours 60	Credits 4

### Course Objectives

1. To know the concept of Indirect Taxes and GST in India.
2. To enrich meticulous knowledge about GST in India.
3. To have an in-depth knowledge about Tax Credit and Customs Duty.

### Course Outcomes (COs)

K1 to K5	CO1	Gain knowledge in the concepts of GST
	CO2	Make the students to understand Structure of GST in India
	CO3	Determining the GST Registration and its methods.
	CO 4	Learn about the Input Tax Credit
	CO 5	Learn customs law

### Syllabus

#### Unit – I

**12 Hours**

**Introduction:** Concept and types of Indirect Tax; Right to impose indirect tax by Centre (Union)/State and Union Territory Governments before and after 101<sup>st</sup> Amendment of the Constitution of India – Introduction of GST in India – Meaning and Features of GST - GST Council – Structure and Functions.

#### Unit – II

**12 Hours**

**Structure of GST:** (Dual Model), Types of GST - (CGST, SGST/UTGST and IGST) its meaning. Levy and Collection of Tax - Rates of GST - Scope of Supply - Composite and Mixed Supplies, E-commerce under GST regime - Liability to pay tax, Reverse Charge Mechanism- Composition Scheme of Levy - Value of taxable supply - Interstate supply - Intra state supply.

#### Unit – III

**12 Hours**

**GST Registration:** Procedure, Persons liable for Registration - Persons not liable for Registration - Compulsory Registration – Deemed Registration – Advantages of Registration - Amendment of Registration - Cancellation of Registration - Revocation of Cancellation of Registration - Exempted Goods and Services.

**Unit – IV****12 Hours**

**Input Tax Credit:** Meaning, eligibility and conditions for claiming Input Tax Credit - Apportionment of credit and blocked credits - Availability of credits under special circumstances under section 18 - Inputs and Capital Goods - Distribution of credit by Input Service Distributor (ISD) - Transfer of Input Tax Credit.

**Unit – V****12 Hours**

Customs Duty (Customs Act, Customs Tariff Act): Definitions, types of customs duties – Prohibition of importation and exportation of goods - **\*Treatment of imports and exports under GST** - Methods of valuation for customs- 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
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**Text book**

1. Goods and Service Tax (GST), Neeraj Bhagat & Co, Chartered Accountant, 2017.
2. All About GST- V S Datey, Taxmann Publications

**Reference Books**

1. Indirect Taxes - Dr.R.Parameswaran and CA.P.Viswanathan, GST and Customs Laws, Kavin Publications, First Edition (2018).
2. Indirect Taxes - V.S.Datey, Taxmann Publication (P) Ltd. New Delhi, 2017.
3. Indirect Taxation - V.Balachandran, Sultan Chand & Co. New Delhi, 2017.
4. H.C. Mehrotra and prof. V.P.Agarwal, goods and service tax- Sahityabhawan 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



<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 15 – Financial Markets				
Batch 2022 – 2023	Semester VI	Hours / Week 4	Total Hours 60	Credits 4

### 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 concepts- Financial intermediaries--Financial Markets – Structure of Financial Markets –Money Market in India –Indian Capital Markets – Difference between Money Market and Capital Market – Financial rate of return-financial instruments.

#### 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 - Practical sin stock market - collect the specimen of share application form-share certificate – transfer form - specimen of proxy-graphs and diagrams showing price movement of shares.

**Unit – IV****12 Hours**

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

**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, 2<sup>nd</sup> Edition, 2015

**Reference Books**

1. Financial Management - Sharma R K & Shashi K Gupta, Kalyani Publishers, 8<sup>th</sup> Edition, 2011.
2. Financial Management - M Y Khan and Jain, Tata Mc Grew Hill, 6<sup>th</sup> Edition, 2016

**Mapping**

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

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

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Core Paper 16 – Financial Advancement in Banking and Insurance				
Batch 2022 – 2023	Semester VI	Hours / Week 4	Total Hours 60	Credits 4

### 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.

**Sub. Code: 22UCB616**

**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** – Overseas Mediclaim Policy – Conditions – Exclusion – Add on Covers – Top-up and Super Top-up Policy in Health Insurance– Passenger and Goods Carrying Policy – General Rules and Regulations – 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 (2018) Elements of Banking and Insurance, 6<sup>th</sup> Edition. Delhi: PHI Learning Private Limited.

**Reference Books**

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

**Mapping**

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

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

Sub. Code:22UCB6SM

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Skill Based subject 3 - Computer Applications (Tally & Advanced Excel) Practical –II				
Batch 2022 – 2023	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 items, units of measure and Godown.
4. Prepare group and subgroup
5. Prepare Subsidiary books
6. Enter transactions using accounting and inventory vouchers
7. Final accounts with adjustments.
8. Prepare final Accounts without adjustment
9. Prepare a cash Budget
10. Prepare bank reconciliation statement
11. Create ratio analysis statement

Sub. Code:22UCB6SM

12. Create inventory transaction and show the godown summary

**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
<b>CO1</b>		S	S	S	S	S
<b>CO2</b>		H	S	S	S	H
<b>CO3</b>		S	H	S	H	S
<b>CO4</b>		S	S	H	S	S
<b>CO5</b>		S	S	S	H	S

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

### Major Elective Papers

Programme Code : 19		Commerce with Banking & Insurance		
Batch 2022 – 2023	Major Elective Paper 1 – CyberLaw	Hours / Week 5	Total Hours 75	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. ShilpasurayabhanDongre (2015), Cyber law and its applications, Current publications Mumbai, 1<sup>st</sup> 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, 1<sup>st</sup> 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 2022 – 2023	Major Elective Paper 2 – Introduction to Business Research	Hours / Week 5	Total Hours 75	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
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**Text Books**

1. Research Methodology - C.R.Kothari, 8<sup>th</sup>Edition, 2019.

**Reference Books**

1. Statistical Methods - S.P. Gupta, Reprint 2018
2. Advanced Statistical Methods – Sancheeti& Kapoor, 2015
3. Survey Method - Mose C.A., Reprint 1999
4. Research Methodology - P. Saravanavel, 16<sup>th</sup>Edition, 2008

**Mapping**

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

S-Strong

H-High

M-Medium

L-Low

Programme Code : 19		Commerce with Banking & Insurance		
Batch 2022 – 2023	Major Elective Paper 3 – Security Analysis and Portfolio Management	Hours / Week 5	Total Hours 75	<b>Credits</b>  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, 2<sup>nd</sup> 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
<b>CO1</b>	S	S	S	M	M
<b>CO2</b>	S	M	S	S	H
<b>CO3</b>	S	S	H	S	S
<b>CO4</b>	H	S	S	S	S
<b>CO5</b>	S	S	H	S	M

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

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Batch 2022 – 2023	Major Elective Paper 4 – Entrepreneurial Development	Hours / Week 5	Total Hours 75	<b>Credits</b> 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 types of entrepreneurship - phases of entrepreneurship - Entrepreneurial traits — \*Women entrepreneurs – Entrepreneur vs. Intrapreneur - Role of entrepreneurs in economic development– recent schemes for women entrepreneurs in India.

#### 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**

Micro small and medium enterprises (MSME) – Features, objectives and importance – role of SME in economic development – MSME Act 2006 – salient features - Credit Guarantee Fund Trust Scheme for MSMEs.

**\*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 (2017), Entrepreneurial Development, Ess Pee Kay publishing, Revised edition.

**Reference Books:**

1. Saravanavel, (2014) Entrepreneurial Development, Tata Mc Grew Hill, 5<sup>th</sup> edition.
2. Bhanushali S, (2012) Entrepreneurial Development - Kalyani Publishing, 8<sup>th</sup> edition.
3. Khankha, (2020) Entrepreneurial Development- Sultan Chand & Co. P.Ltd, 11<sup>th</sup> 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**

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Batch 2022 – 2023	Major Elective Paper 5 – Consumer Affairs	Hours / Week 5	Total Hours 75	<b>Credits</b>  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**



**Suggested Readings:**

1. Khanna, Sri Ram, SavitaHanspal, 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 SapnaChadah (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](http://www.consumereducation.in)
8. Empowering Consumers e-book, [www.consumeraffairs.nic.in](http://www.consumeraffairs.nic.in)
9. ebook, [www.bis.org](http://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](http://www.cutsinternational.org/doc01.doc).
4. Kapoor Sheetal (2013) “Banking and the Consumer” Akademos (ISSN 2231-0584)
5. Bhatt K.N, Misra Suresh and ChadahSapna (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.ncdr.nic.in](http://www.ncdr.nic.in)
2. [www.consumeraffairs.nic.in](http://www.consumeraffairs.nic.in) [www.iso.org](http://www.iso.org)
3. [www.bis.org.in](http://www.bis.org.in)
4. [www.consumereducation.in](http://www.consumereducation.in)
5. [www.consumervoice.in](http://www.consumervoice.in)
6. [www.fssai.gov.in](http://www.fssai.gov.in)
7. [www.cercindia.org](http://www.cercindia.org)

### Mapping

CO \ PSO	PSO1	PSO2	PSO3	PSO4	PSO5
<b>CO1</b>	S	S	S	S	S
<b>CO2</b>	S	S	S	S	S
<b>CO3</b>	S	S	S	S	S
<b>CO4</b>	S	S	S	S	S
<b>CO5</b>	S	S	S	S	S

**S**-Strong

**H**-High

**M**-Medium

**L**-Low

Programme Code : 19		Commerce with Banking & Insurance		
Batch 2022 – 2023	Major Elective Paper 6 – Commercial and Company Law	Hours / Week 5	Total Hours 75	<b>Credits</b>  5

### Course Objectives

1. To enable the students to understand about contracts and its legal provisions.
2. To enrich the students knowledge in memorandum of association and Articles of Association.
3. To facilitate the students to know appointment of key personnel and company meetings.

### Course Outcomes (COs)

K1 to K5	CO1	Remembering about the legal provisions of contract, offer and acceptance.
	CO2	Understanding the rights and duties of bailor and bailee and about contract of sale of goods Act 1930.
	CO3	Applying basic procedures of formation of the company, Memorandum of Association and Articles of Association.
	CO4	Analyzing the need for company prospectus and appointment of key personnel.
	CO5	Knowing the company meetings, types and winding up procedures.

#### Unit - I

**15 Hours**

Law – Meaning – Law of Contract – Definition – Classification of Contracts – Essential Elements of Valid Contract – Discharge of Contract – Remedies of Breach of Contract – Offer – and Acceptance – Legal Rules relating to Offer and Acceptance – Revocation of Offer and Acceptance.

#### Unit - II

**15 Hours**

Bailment and Pledge – Essentials of Bailment – Rights and Duties of Bailor and Bailee-Pledge-Essentials- Rights and Duties of Pawnee. Contract of Sale of Goods Act 1930 –Rules regarding Delivery of Goods – Rights and Duties of a Buyer and Seller.

**Unit - III****15 Hours**

Company – Definition-Characteristics – Kinds – Privileges of Private Company – Formation of a Company – Memorandum of Association – Meaning – Purpose – Alteration of Memorandum – Doctrine of Ultravires – Articles of Association - Meaning Forms – Contents – Alteration of Articles – Doctrine of Indoor management.

**Unit - IV****15 Hours**

Prospectus – Definition – Contents – Deemed Prospectus – Misstatement in Prospectus - Shares and Debentures – Meaning – Types – Director and Secretary – Qualification and Disqualification – Appointment – Removal – Remuneration – Powers, Duties and Liabilities.

**Unit - V****15 Hours**

Meeting – Requisites of Valid Meeting – Types of Meeting – Winding up – Meaning – Modes of Winding Up.

**\* 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. N.D.Kapoor, “Business Law”, Sultan Chand & Sons, New Delhi 2005.
2. Bagrial A.K, “Company Law”, Vikas Publishing House, New Delhi

**Reference Books**

3. R.S.N.Pillai & Bagavathi, “Business Law” S.Chand, New Delhi 2005
4. Gower L.C.B, “Principles of Modern Company Law”, Steven & Sons, London.
5. Ramaiya A, “Guide to the Companies Act”, Wadhwa & Co., Nagpur  
Singh Avtar, “Company Law”, Eastern Book Co., Lucknow.

**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

Sub. Code: 22UHR3N1

<b>Programme Code : 19</b>	<b>Commerce with Banking and Insurance</b>		
Title of the Paper : PART IV -NON MAJOR ELECTIVE –I HUMAN RIGHTS			
Batch 2022 – 2023	Hours / Week 2	Total Hours 30	Credits 2

### Course 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)

K1toK5	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.

### 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

**Sub. Code: 22UHR3N1**

**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) | Compiled by Kongunadu Arts and Science College,<br>Coimbatore –29. |
|------------------------|--|

**Book for Reference:**

- |                        |  |
|------------------------|--|
| 1.Human Rights, (2018) | Jaganathan,MA.,MBA.,MMM.,ML.,ML.,<br>Humanitarian Law and<br>J.P.Arjun Proprietor,Usha JaganathanRefugee Law<br>law series, 1 <sup>st</sup> floor, Narmatha Nanthi Street,<br>Magathma Gandhi Nagar, Madurai – 625014. |
|------------------------|--|

Sub. Code : 22UWR4N2

<b>Programme Code: 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the Paper : Part IV -Non- Major Elective – II Women’s Rights				
Batch 2022 – 2023	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)

K1toK5	CO1	Understand 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	Study the important elements in the Indian Constitution, Indian Laws for Protection of Women.
	CO5	To be Aware of Government Developmental schemes for women and to 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.

**Sub. Code : 22UWR4N2**

**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, PNNDT, and Prevention Sexual Harassment at Workplace (Visaka case), Domestic violence (Prevention) Act.

**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 / Power point Presentation / Seminar / Quiz / Discussion / Flipped Class

**Text Book:**

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

**Reference Books:**

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

**NON-MAJOR ELECTIVE**

**QUESTION PAPER PATTERN**

(External only)

**Duration: 3 Hours**

**Max. Marks: 75**

Answer **ALL** Questions

**SECTION A**

(5 x 5 = 25 marks)

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

**SECTION B**

(5 x 10 = 50 marks)

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



### Job Oriented Course (JOC)

<b>Programme Code : 19</b>		<b>Commerce with Banking &amp; Insurance</b>		
Title of the paper : Job Oriented Course (JOC) – E – Commerce				
Batch 2022 - 2023	Semester -	Hours / Week 2	Total Hours 30	Credits 2

#### Course Objectives

1. To study the basic concept of e-commerce which helps the Business.
2. To enrich meticulous knowledge in planning, scheduling of digital payment in E-business.
3. To have an in-depth knowledge in investment and get high returns through e-commerce.
4. To familiarize the student with the basic concept of ecommerce and to provide the knowledge of planning, scheduling and controlling a successful E- business.

#### Course Outcomes (COs)

K1 to K5	CO1	Gain knowledge in the concepts of E-Commerce
	CO2	Make the students to understand the ethical, legal, taxation, and international issues in e – commerce.
	CO3	Determining Implementing and Controlling of E-Business
	CO 4	Learn about Planning and Constructing Web Services, Software Hardware and Tools
	CO 5	Firewall and Security Policy, Network Firewalls and Application Firewalls

#### Unit – I

**6 Hours**

**Framework for understanding E-Business:** Introduction, E-Commerce Vs E-Business, Advantages & Disadvantages, E-Commerce Growth in India and World. E-Commerce Business Models, E-Commerce Technologies, E-Commerce Applications, E-Core Values – Ethical, Legal, Taxation and International issues, Environmental forces affecting planning and practice.

#### Unit – II

**6 Hours**

**Developing E-Business Frame work:** Developing E-Business Models, Introduction to Internet, www.Concepts, .in, .net, .org Hosting E-Commerce Site, Planning and Constructing Web Services, Software Hardware and Tools.

**Unit – III****6 Hours**

**Planning, Implementing and Controlling of E-Business:** Creating the Marketing Mix, Organizational and Managerial issues, Financial Planning and Working with Investors, Implementation and Control of the E-Business Plan.

**Unit – IV****6 Hours**

**Understanding Electronic Payment Systems:** Electronic Commerce & Banking, Electronic Payment Systems: E-Cash, E-Wallets, Smart Cards, Credit and Debit cards, E-Commerce Security Issues, Internet based Payment System.

**Unit – V****6 Hours**

**Security in E – Commerce Threats in computer Systems :** Virus, Cyber Crime Network Security : Encryption, Protecting Web server Web server with a Firewall, Firewall and Security Policy, Network Firewalls and Application Firewalls.

**Text book**

1. Elias M. Awad, “Electronic Commerce”, Prentice – Hall of India Pvt. Ltd.

**Reference**

1. RaviKalakota, Andrew B. Whinston, “Electronic Commerce – A Manager’s guide”, Addison – Wesley.
2. Efraim Turban, Joe Lee, King, H. Michael Chung, “Electronic Commerce- A Managerial Perspective”, Addison – Wesley.
3. Elias M Awaard, “Electronic Commerce from Vision to Fulfilment”, 3<sup>rd</sup> Edition, PHI, Judy Strauss, Adel El-Ansary, Raymond Forst, “E-Markeing”, 3<sup>rd</sup> Edition, Pearson Education.

**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