#### **BACHELOR OF COMMERCE -BANKING AND INSURANCE**

#### REGULATIONS

#### ELIGIBILITY

A candidate who has passed in Higher Secondary Examination with any Academic Stream or Vocational Stream as one of the subjects under Higher Secondary Board of Examination and as per the norms set by the Government of Tamil Nadu or an Examination accepted as equivalent thereto by the Academic Council, subject to such conditions as may be prescribed thereto are permitted to appear and qualify for the **Bachelor of Commerce Banking and Insurance Degree Examination** of this College after a course of study of three academic years.

#### **OBJECTIVE OF THE COURSE**

The Curriculum is designed to attain the following learning goals which students shall accomplish by the time of their graduation:

- Demonstrating a substantial understanding of concepts in key areas of Banking Insurance and its applications.
- Carrying out the required analysis and synthesis involved in Banking, Insurance and its applications.
- 3. Demonstrating professional competence in the industry and in its implementation.
- 4. To Train and equip the students to meet the requirement of the Banking and Insurance sector.

#### Exam Hrs of Max Marks Durat Subject code Credit Subject Instruct ion Points ion CA CE Total (Hrs) **First Semester** Part - I 15UTL11T/ Tamil-I/ 15UHL11H/ Hindi-I/ 6 3 25 75 15UML11M/ 100 Malayalam-I/ 4 15UFL11F French - I Part - II 15UEG12E English- I 6 3 25 75 100 4 Part – III 15UBI13A Core I - Principles of 6 3 25 75 100 4 Accountancy 15UBI13B Core II - Indian 5 3 25 75 100 Banking System 4 15UMA1AC Allied - I: Mathematics for 5 3 25 75 100 4 Business Part - IV 15UFC1FA Environmental 2 3 50 -50 2 Studies 30 550 22 Second Semester Part - I 15UTL21T/ Tamil-II/ 15UHL21H/ Hindi-II/ 6 3 25 75 100 15UML21M/ Malayalam-II/ 4 15UFL21F French -II Part - II 15UEG22E **English-II** 6 3 25 75 100 4 Part – III 15UBI23A Core III - Financial 6 3 25 75 100 Accounting 4 Core IV-Fundamentals 15UBI23B 5 3 25 75 of Insurance 100 4 15UMA2AC Allied - II : Business 5 3 25 75 100 Statistics 4 Part - IV 15UFC2FA Value Education: 2 3 -50 50 2 Human Rights 30 550 22 **Third Semester** Part - III 15UBI33A Core V - Corporate 6 3 25 75 100 Accounting 4 P.B.B. 29/7/2015 **BoS Chairman/HoD** Dr.P.I MU PRINCIPAL

SCHEME OF EXAMINATION

Department of Commerce (B & I) Dr. N. G. P. Arts and Science College Coimbatore - 641 048

Dr NGP Arts and Science College Dr. NGP - Kalapatti Road Coimbatore - 641 048 Tamilnadu, India

15UBI33B	Core VI – Business Organisation and Office Management	5	3	20	55	75	3
15UBI33C	Core VII – Banking Law and Practice	6	3	25	75	100	4
15UBI3AA	Allied : III - Business Economics	5	3	25	75	100	4
	]	Part – IV					
15UBI3SA	Skill Based Subject-1 : Executive Business Communication	4	3	20	55	75	3
	NMEC: I	2	3	-	50	50	2
15UFC3FA/ 15UFC3FB/ 15UFC3FC/ 15UFC3FD/ 15UFC3FE	Tamil Advanced Tamil (or) Yoga for Human Excellence Women's Rights Constitution of India	2	3	-	50	50	2
		30				550	22
Fourth Semes	ter						
rourn sentes		Part – III					
15UBI43A	Core VIII -			[			
	Merchant Banking	4	3	25	75	100	4
15UBI43B	Core IX – Financial Management	4	3	25	75	100	4
15UBI43C	Core X – Financial Services	4	3	20	55	75	3
15UBI43D	Core XI – Cost Accounting	5	3	25	75	100	4
15UBI4AA	Allied IV: Fundamentals of Entrepreneurship	5	3	25	75	100	4
	]	Part – IV					
15UBI4SA	Skill Based Subject-2 : Company Law	4	3	20	55	75	3
	NMEC: II	2	3	-	50	50	2
15UFC4FA/ 15UFC4FB/ 15UFC4FC/	Tamil Advanced Tamil(or) General Awareness	2	3	-	50	50	2
		30				650	26
Fifth Semeste	r		•				
		Part – III					
15UBI53A	Core XII –Income Tax law and Practice	5	3	25	75	100	4

B.Com - Banking and Insurance (Students admitted from 2015-2016 onwards)

	Total	30				3500	25 140
		30				625	25
15UEX65A	Extension Activity	_	_	50	_	50	2
		Part – V			1		
	: Insurance Legislative Framework	4	3	20	55	75	3
15UBI6SA	Skill based Subject-4						
		Part – IV		<u> </u>	I		
	Elective –III :	5	3	*	*	100	4
	Elective –II :	5	3	25	75	100	4
15UBI63B	Core XVIII – Business Regulatory Frame work	5	3	25	75	100	4
15UBI63P	Core XVII: Lab Computer Applications	5	3	40	60	100	4
15UBI63A	Core XVI – Management Accounting	6	3	25	75	100	4
		Part – III	I	1	I	1	
Sixth Semest	ter						
	Business	30				575	23
15UBI5SA	Skill Based Subject-3 : Computer Application in	4	3	20	55	75	3
		Part – IV			1		
	Elective –I	5	3	25	75	100	4
15UBI53D	Core XV – : Insurance Management	6	3	25	75	100	4
15UBI53C	Core XIV – Marketing Management	5	3	25	75	100	4
15UBI53B	Core XIII- Commercial Bank Management	5	3	25	75	100	4

Note: \* In Sixth semester the student can opt for either project or theory paper as Elective –III. If theory paper is opted the mark distribution is 25 CA: 75 CE, If Project is opted the mark distribution is 40 CA: 60 CE

#### ELECTIVE – I

(Student shall select any one of the following subjects as Elective in fifth semester)

S.No	Subject Code	Name of the Subject		
1.	15UBI5EA	Business Environment		
2.	15UBI5EB	Business Finance		
3.	15UBI5EC	Principles of Auditing		

#### ELECTIVE - II

(Student shall select any one of the following subjects as Elective in sixth semester)

S.No	Subject Code	Name of the Subject
1.	15UBI6EA	Corporate Governance And Social
		Responsibility
2.	15UBI6EB	Supply Chain Management
3.	15UBI6EC	Business Research Methods

#### ELECTIVE - III

(Student shall select any one of the following subjects as Elective in sixth semester)

S.No	Subject Code	Name of the Subject
1.	15UBI6ED	Cyber law
2.	15UBI6EE	Micro finance
3.	15UBI6EV	Project Work

#### NON MAJOR ELECTIVE COURSE

- 1. The department offers the following two papers as Non Major Elective Course for other than the Commerce studies related students.
- 2. Student shall select any one of the following subject as Non Major Elective Course during their third and fourth semester

S.No	Subject Code	Name of the Subject
1	15UED34U	Introduction to Insurance
2	15UED44U	Introduction to Banking

#### FOR COURSE COMPLETION

#### Students has to complete the following subject:

Language papers (Tamil/Malayalam/French/Hindi, English) in I and II semester.

- 1. One Environmental Studies and Human Rights in I and II semester respectively.
- 2. Foundation Courses in III and IV semester respectively.
- 3. Allied papers in I, II, III and IV semesters.
- 4. Non Major Elective Course in the third and fourth semester.
- 5. Extension activity in VI semester.
- 6. Elective papers in the fifth and sixth semesters.

Subjects	Credits	Total		Credits	Cumulative
Part I: Tamil	4	2x 100 =	200	8	Total
Part II: English	4	2x 100 = 2x 100 =	200	8	16
Part III:					
Core	4	15 x 100 =	1500	60	
Core	3	2 x 75 =	150	06	
Allied	4	4x100=	400	16	110
Elective	4	3 x 100 =	300	12	
Core Practical	4	1x 100 =	100	04	
Skill based Subjects	3	4 x 75 =	300	12	
Part IV:					
Value Education	2	2 x 50=	100	04	
Environmental Studies	2	1 x 50 =	50	02	12
General Awareness	2	1 x 50 =	50	02	
NMEC	2	2 x 50=	100	04	
Part V:			<u> </u>		1
Extension Activity	2	1x50 =	50	02	02
Total			3500	140	140

15UTL11T	பகுதி -1: தமிழ் தாள்-I	முதல் பருவம்
----------	------------------------	--------------

#### Total Credits:4 Hours Per Week:6

(ஓர் ஆண்டு தமிழ் பயிலும் மாணவர்களுக்கு உரியது) முதல் ஆண்டு இக்காலஇலக்கியம்- நீதி இலக்கியம் – சிற்றிலக்கியம்

அலகு-1 இக்காலஇலக்கியம் (கவிதை,சிறுகதை,உரைநடை)

- 1. பாரதியார் எங்கள் தாய்
- 2. பாரதிதாசன் வாழ்வு
- 3 .மு.மேத்தா மரங்கள்
- 4 . சிற்பி சர்ப்பயாகம்
- 5 .சல்மா விலகிப்போகும் வாழ்க்கை
- 6.ஜெயகாந்தன் இனிப்பும் கரிப்பும்
- 7. அம்பை வல்லூறுகள்
- 8. முனைவர் வ.சுப மாணிக்கம் சங்க நெறிகள்
- 9. சோ.நா. கந்தசாமி தமிழர் பண்பாடு ஒரு விளக்கம்

#### அலகு - 2 நீதி இலக்கியம்

- 1.நாலடியார் அறிவுடைமை (அதிகாரம்-25) 2.மூது**ரை - 5 பாடல்கள் (பா.எண் : 6,16,17,23,26)** 3.பழமொழி நானூறு - முயற்சி(10 பாடல்கள்) 4.நான்மணிக்கடிகை - 5 பாடல்கள் (பா.எண் :1,5,7,8,9)
- 5.திரிகடுகம் 5 பாடல்கள் (பா.எண் :2,3,5,6,8)

#### அலகு -3 சிற்றிலக்கியம்

- 1.தமிழ் விடுதூது தூதுப் பொருள்கள்(101-112)
- 2. திருக்குற்றாலக் குறவஞ்சி குறத்தி மலைவளம் கூறுதல் (6பாடல்கள்)
- 3.முக்கூடற் பள்ளு பள்ளியர் ஏசல் (161-175)
- 4.கலிங்கத்துப்பரணி இந்திர சாலம் (154-178)
- 5.அபிராமி அந்தாதி –10 பாடல்கள் பாடல் எண்: (2,4,6,11,20,26,63,69,71,82)

#### அலகு -4 இலக்கிய வரலாறு

- 1. தமிழ்க் கவிதையின் தோற்றமும் வளர்ச்சியும்
- 2. தமிழ் சிறுகதையின் தோற்றமும் வளர்ச்சியும்
- 3.தமிழ் உரைநடையின் தோற்றமும் வளர்ச்சியும்

#### அலகு - 5 இலக்கணம்

- 1. வல்லினம் மிகும் ,மிகா இடங்கள்
- 2.பெயர் ,வினை,இடை , உரிச் சொற்களின் பொது இலக்கணம்
- 3.பிறமொழிச்சொற்களைத் தமிழ்ச் சொற்களாக மாற்றுதல் (வடமொழி தமிழ், ஆங்கிலம் – தமிழ்)
- 4.பயிற்சிக்குரியன (கவிதை ,சிறுகதை,கட்டுரை படைத்தல்)

#### பார்வை நூல்கள்

- 1 . தமிழ்த்துறை வெளியீடு
- 2. இலக்கிய வரலாறு பேராசிரியர் முனைவர் பாக்யமேரி

15UHL11H	PART-I: HINDI-I	SEMESTER- I	

#### Total Credits:4 Hours Per Week:6

#### Prose, Non-detailed Text, Grammar & Translation Books Prescribed:

1.	<b>PROSE</b> :	Nuthan Gadya Sangrah
	Editor:	Jayaprakash (Prescribed Lessons – only 4)
	Lesson 1 -	Razia
	Lesson 2 –	Makreal
	Lesson3-	Bahtha Pani Nirmala
	Lesson 4 –	Rashtrapitha Mahathma Gandhi
	Publisher:	Sumitra Prakashan Sumitravas,
		16/4 Hastings Road,
		Allahabad - 211 001.

#### 2. NON DETAILED TEXT: Kahani Kunj.

- Editor: Dr.V.P.Amithab. (Stories 1 -4 only) Publisher : Govind Prakashan Sadhar Bagaar, Mathura, Uttar Pradesh – 281 001.
- **3. GRAMMAR** : Shabdha Vichar ( Sangya, Sarvanam, Karak, Visheshan) ONLY (Noun, Pronoun, Adjective, Case Endings) Theoretical & Applied. Book for
- **4. REFERENCE :** Vyakaran Pradeep by Ramdev. Publisher : Hindi Bhavan, 36,Tagore Town, Allahabad 211 002. 4.
- **5. TRANSLATION:** English- Hindi only. Anuvadh Abhyas III (1-10 lessons Only)

**PUBLISHER:** Dakshin Bharath Hindi Prachar Sabha , Chennai -17.

6. COMPREHENSION: 1 Passage from ANUVADH ABHYAS – III (16-30) Dakshin bharath hindi prachar sabha , Chennai- 17.

SEMESTER-I

#### Total Credits:4 Hours Per Week:6

#### Paper I Prose, Composition & Translation

This paper will have the following five units:

- 1. Unit I &II
   - Novel

   2. Unit II & IV
   Short storm
- 2. Unit III & IV Short story
- **3. Unit V** Composition & Translation

#### **TEXT BOOKS:**

- Unit I &II -Naalukettu M.T. Vasudevan Nair (D.C. Books, Kottayam, Kerala)
- Unit III & IV Manikkianum Mattu Prathana Kathakalum Lalithampika Antharjanam (D.C.Books, Kottayam, Kerala)
- 3. Unit V- Expansion of ideas, General Essay and Translation of a simple passage from English about **100** words) to Malayalam

- Kavitha Sahithya Charitram –Dr. M.Leelavathi (Kerala Sahithya Academy, Trichur)
- 2. Malayala Novel sahithya Charitram -K.M.Tharakan(N.B.S. Kottayam)
- 3. Malayala Nataka Sahithya Charitram-G.Sankarapillai(D.C.Books, Kottayam)
- 4. Cherukatha Innale Innu -M.Achuyuthan(D.C. Books, Kottayam)
- Sahithya Charitram Prasthanangalilude-Dr. K.M. George, (Chief Editor) (D.C. Books, Kottayam)

15UFL11F

PART-I: FRENCH-I

SEMESTER- I

#### Total Credits:4 Hours Per Week:6

#### French Language for Under-graduate Degree Programmes

Compétence	Compétence De	Compétence
Culturelle	communication	grammaticale
UNITÉ 1 – Ici, en Fra	nce	
<ul> <li>Moi et les Autres</li> <li>La France Express</li> </ul>	<ul> <li>INTERACTION: s'identifier</li> <li>RÉCEPTION ECRITE: Comprendre une annonce d'aeroport</li> <li>RÉCEPTION ORALE: comprendre l'ecrit de la rue (Panneaux, plaques, rues)</li> <li>PRODUCTION ÉCRITE: écrire un SMS</li> </ul>	<ul> <li>Le présent des verbes: Je suis, je reste, J'arrive</li> <li>Le lieu: (je suis) à (je suis) ici</li> <li>L'infinitif</li> </ul>
UNITÉ 2 – Ici, en clas		
<ul> <li>Moi et le francais</li> <li>Le francais dane le monde</li> </ul>	<ul> <li>INTERACTION: Se présenter</li> <li>RÉCEPTION ORALE: Comprendre des consignes Orales</li> <li>RÉCEPTION ÉCRITE: Comprendre une fiche D''inscription</li> <li>PRODUCTION ÉCRITE: écrire un texte à 'impératif</li> </ul>	<ul> <li>Tu/vous</li> <li>Le present des Verbes en-er et de être:je, tu,vous</li> <li>La forme Impérative (tu ,vous) Des verbes en-er</li> </ul>
UNITÉ 3 - Samedi		
• Le fil du temps	<ul> <li>INTERACTION: S'informer</li> <li>RÉCEPTION ORALE: Comprendre une annonce</li> <li>RÉCEPTION ÉCRITE: Comprendre un article (titres et illustrations)</li> <li>PRODUCTION ÉCRITE: écrire des slogans</li> </ul>	<ul> <li>Les articles Défines:le,la,les</li> <li>A,de+le,la,les: Au,aux,du,des,à l', de l'</li> <li>Être(présent)l'heure</li> <li>Ll faut+nom Ll faut+infinitive</li> <li>Pharses verbe+complément, Complément+verbe</li> </ul>

UNITÉ 4 - Dimanche			
Les activités Culturelles des Français	<ul> <li>INTERACTION: Acheter, demander des Informations</li> <li>RECEPTION ORALE: Comprendre les Titres du journal à la radio</li> <li>RÉCEPTION ÉCRITE: Comprendre les Informations</li> <li>PRODUCTION ÉCRITE: Inventer des noms de journaux</li> </ul>	<ul> <li>Faire, present</li> <li>Avior, present</li> <li>Ll y a</li> <li>Le présent des verbes en-er: Regarder</li> <li>Combien?</li> <li>Quand?</li> <li>Complément de nom: Tremblement de terre, les noms de pays</li> <li>Du,des,de la(reprise U2)</li> <li>Les adjectifs possessifs: Mon,ta,son, Ma,ta,sa Mes,tes,ses</li> </ul>	
UNITÉ 5 - Dommage • Un baby-boom en 2000 et 2001 • L'amour, toujours	<ul> <li>INTERACTION: exprimer la tristesse, la peur, conseiller,encourager</li> <li>RÉCEPTION ORALE: Comprendre une émission De radio</li> </ul>	<ul> <li>Est-ce que</li> <li>Le present des verbes pouvoir,Vouloir</li> <li>Le conditionnel des Verbs pouvoir, Vouloir</li> <li>Nepas</li> </ul>	
	<ul> <li>RÉCEPTION ÉCRITE: Comprendre un sondage</li> <li>PRODUCTION ÉCRITE: écrire des blogs</li> </ul>		

#### **TEXT BOOK:**

 Marcella Di Giura Jean-Claude Beacco, Alors I. Goyal Publishers Pvt Ltd 86, University Block Jawahar Nagar (Kamla Nagar)

New Delhi - 110007.

15UEG12E	PART-II: ENGLISH-I	SEMESTER-I	

#### Total Credits:4 Hours Per Week:6

#### **OBJECTIVE:**

- 1. To develop the language competence of the students.
- 2. To be enriched with functional English.

### UNIT-I

## PROSE

- 1. My Financial Career Stephen Leacock
- 2. At School Gandhi
- 3. Ecology Barry Commoner

#### UNIT-II

#### SHORT STORIES

- 1. The Gateman's Gift R.K. Narayan
- 2. The Open Window H.H. Munro
- 3. The Face of Judas Iscariot Bonnie Chamberlain

#### UNIT-III

#### ONE ACT PLAY

1. The Discovery – Herman Ould

#### UNIT-IV

#### FUNCTIONAL GRAMMAR

- 1. Vocabulary Exercises
- 2. Synonyms, Compound Words, etc
- 3. Communication Skills Tasks
- 4. Different types of sentences
- 5. The Structure of Sentences
- 6. Transformation of Sentences

#### UNIT-V

#### **COMPOSITION TASKS**

- 1. Greeting, Introducing, Requesting, Inviting
- 2. Congratulating, Thanking, Apologising, Advice
- 3. Suggestions, Opinions, Permissions.
- 4. Comprehension

B.Com – Banking and Insurance (Students admitted from 2015-2016 onwards)

#### **TEXT BOOKS:**

- 1. Seshasayee. N. 2001. Honeycomb. Anu Chitra Publications, Chennai.
- Syamala, V. 2002. Effective English Communication for You. Emerald Publisher, Chennai.

- 1. Rajamanickam. A. 2001. Everyman's English Grammar. Macmillan.
- Krishna Mohan and Meera Banerji. 2005. Developing Communication Skills. Macmillan, Chennai.
- 3. Wren, P.C. and H. Martin. 1998. High School English Grammar and Composition. Macmillan.

	CORE-I: PRINCIPLES OF	SEMESTER -I
15UBI13A	ACCOUNTANCY	SEIVIESIEK -I

#### Total Credits: 4 Hours Per Week: 6

#### Note: The question paper shall cover 20% theory and 80% problem

#### **OBJECTIVES:**

- 1. To impart basic knowledge about the accounting principles and procedures
- 2. To enhance the students with practical knowledge of book keeping.

#### CONTENTS

#### UNIT - I

Fundamentals of Book-keeping - Accounting Concepts and Conventions -Journal - Ledger - Subsidiary books - Types -Purchase book, Sales book, Purchase returns book, Sales returns book, Cash book- single column cash bookdouble column cash book-triple column cash book-Petty cash book- Trial balance

#### UNIT - II

Final accounts of sole trader with adjustments – Trading Account –Profit & Loss Account – Balance Sheet- Errors and its rectification- Classification of errors-Rectification and different stages of accounting cycle with Suspense account.

#### UNIT - III

Bills of exchange –Discounting bill of exchange-endorsement of bills of exchange - Accommodation bills (theory only) - Average due date - Account current-Product method-Red Ink Interest method- Interest table Method-Daily Balance Method-Epoque method.

#### UNIT - IV

Accounting for consignments – Non Recurring (or) Direct expenses – Joint venture Accounts- conversion of joint venture into consignment accounts.

#### UNIT - V

Bank Reconciliation Statement - Accounts of non-profit organizations-Receipts and Payments-Income and Expenditure accounts - Balance Sheet.

B.Com – Banking and Insurance (Students admitted from 2015-2016 onwards)

#### **TEXT BOOKS:**

- 1. *Reddy* T.S and Murthy.A., 2014. **Financial Accounting** [Sixth Printing]Margham Publications, Chennai
- Nagarajan.K.L., Vinayagam.N and Mani.P.L.2010 Principles of Accountancy[First Edition Reprint 2010]Eurasia Publishing House (Pvt) Ltd, New Delhi.

- 1. *Shukla M.C.*, 2012. Advanced Accounts I & II [First Edition] Sultan Chand and Sons, New Delhi.
- **2**. *Jain, S.P* and *Narang K.L.* 2014.**Principles of Accountancy** [Fifth Revised Edition] Kalyani Publications, New Delhi.

151 ID112D	CORE- II : INDIAN BANKING	CEMECTED I
15UBI13B	SYSTEM	SEMESTER -I

#### Total Credits: 4 Hours per week: 5

#### **OBJECTIVES:**

- To enable the students to understand the banking system prevailing in India.
- 2. To gain the various banking systems and regulations.

#### CONTENTS

#### UNIT -I

Indian banking system: structure and organization of bank- Reserve Bank of India; Apex banking institution- Commercial banks- Regional rural banks- Co-Operative banks- Development banks.

#### UNIT -II

State Bank of India: Brief History- objectives- Functions and working - Structure and organization-Working and progress of State Bank of India.

#### UNIT -III

Banking Regulation Act, 1949: History- Social control- Banking Regulation Act as applicable to banking companies and public sector banks- Banking Regulation Act as applicable to Co-operative banks.

#### UNIT -IV

Regional Rural and Co- operative Banks: Functions- Role of Regional rural and co-operative banks in India- Progress and performance of Regional rural and co-operative banks in India.

#### UNIT -V

Reserve Bank of India: Objectives- Organization- Function and working-Monetary policy- Credit control measures and their effectiveness. B.Com – Banking and Insurance (Students admitted from 2015-2016 onwards)

#### **TEXT BOOKS:**

- 1. *Jagroopsingh.*, 2012. Indian banking system( Third Edition), KalyaniPublihers, New Delhi.
- 2. *Sundharam* . *K. P. M*, 2012. Banking theory law & practices (First Edition), S.Chand, New Delhi.

- 1. S.Natarajan & Dr.R.ParameshwaranIndian Banking Revised edition 2012.S.Chand, New Delhi
- 2. *Shekar. K. C*, 2014. Banking theory & Practice (Twenty first Edition) ,Vikas Publication, Noida

# 15UMA1ACALLIED -I :<br/>MATHEMATICS FOR BUSINESSSEMESTER -I

**Total Credits: 4** 

Hours per week: 5

#### Note: Theory questions shall be restricted to Section A of the Question Paper

#### **OBJECTIVES:**

- 1. On successful completion of this course, the student should have Understood the basic concepts
- 2. To know about how to use Mathematical Techniques to solve the modern business problems.

#### CONTENTS

#### UNIT -I

Set Theory – Arithmetic and Geometric Series – Simple and Compound Interest – Effective rate of Interest –Sinking Fund – Annuity - Present Value – Discounting of Bills – True Discount – Banker's Gain.

#### UNIT - II

Matrix: Basic Concepts – Addition and Multiplication of Matrices – Inverse of a Matrix – Rank of Matrix - Solution of Simultaneous Linear Equations – Input-Output Analysis.

#### UNIT - III

Variables, Constants and Functions – Limits of Algebraic Functions – Simple Differentiation of Algebraic Functions – Meaning of Derivations – Evaluation of First and Second Order Derivatives – Maxima and Minima – Application to Business Problems.

#### UNIT - IV

Elementary Integral Calculus – Determining Indefinite and Definite Integrals of simple Functions – Integration by Parts.

#### UNIT - V

Linear Programming Problem – Formation – Solution by Graphical Method – Solution by Simplex Method.

B.Com – Banking and Insurance (Students admitted from 2015-2016 onwards)

#### **TEXT BOOKS:**

- 1. *Navaneetham P.A.*, 2011. Business Mathematics and Statistics [First Edition] Jai Publications, Trichy.
- Sundaresan V & Jayaseelan, 2012 Introduction to Business Mathematics [First Edition] Sultan Chand & Sons, New Delhi.

- 1. *Ranganath G.K., Sampamgiram& Y. Rajan,* 2006. Textbook of Business Mathematics [Third Edition] Himalaya Publishing House, New Delhi.
- 2. Sanchetti, D.C and Kapoor, V.K,2005 Business Mathematics , Sultan Chand Co& Ltd, NewDelhi

15UTL21T	பகுதி - I : தமிழ் தாள் II	இரண்டாம் பருவம்	
----------	---------------------------	-----------------	--

#### Total Credits:4 Hours Per Week:6

(ஓர் ஆண்டு தமிழ் பயிலும் மாணவர்களுக்கு உரியது) முதல் ஆண்டு சங்க இலக்கியம்- பக்தி இலக்கியம் – காப்பியம்

#### அலகு 1 சங்க இலக்கியம்

- 1. நற்றிணை பாடல் எண் : 210 (நெய்தல்) 'நெடியமொழிதலும் கடிய ஊர்தலும்′
- குறுந்தொகை –பாடல் 2, 3 (குறிஞ்சி) 'கொங்குதேர் வாழ்க்கை', 'நிலத்தினும் பெரிதே'
- 3. கலித்தொகை பாடல் 16 நெய்தல்கலி 'ஆற்றுதல் என்பது′
- 4. புற நானூறு பாடல் 184, 312 'உற்றுழி உதவியும்', 'ஈன்று புறந்தருதல்'
- 5. ஐங்குறுநூறு மருதம் முதல் 5 பாடல்கள் (வேட்கைப் பத்து )

#### அலகு -2 காப்பியங்கள்

- 1.சிலப்பதிகாரம் வழக்குரை காதை
- 2.மணிமேகலை ஆதிரை பிச்சையிட்ட காதை
- 3.சீவக சிந்தாமணி- நாமகள் இலம்பகம்( நாட்டு வளம் முதல் 20 பாடல்கள்)
- 4.கம்பராமாயணம் வாலிவதைப் படலம் ( வாலி இராமனை வினவுதல்.பாடல்
- எண்கள் (4121 முதல் 4136 வரை)

#### அலகு 3 பக்தி இலக்கியம்

- 1. தேவாரம் திருஞானசம்பந்தர் ( கோளறுபதிகம்)
- 2. திருப்பாவை –ஆண்டாள் (முதல் 15 பாடல்கள்)
- 3. தேம்பாவணி- காட்சிப்படலம் ( முதல் 15 பாடல்கள்)
- 4.சீறாப்புராணம் –மானுக்குப் பிணை நின்ற படலம்

#### அலகு-4 இலக்கிய வரலாறு

1.முச்சங்க வரலாறு 2.சங்க இலக்கிய வரலாறு 3.பக்தி இலக்கியத்தின் தோற்றமும் வளர்ச்சியும் 4.காப்பியத்தின் தோற்றமும் வளர்ச்சியும்

#### அலகு -5 இலக்கணம்

1.எழுத்து, அசை, சீர், தளை, அடி, தொடை பொது இலக்கணம் 2.தொகை நிலைத் தொடர்கள்

#### பார்வை நூல்கள்

- 1. தமிழ்த்துறை வெளியீடு
- 2. இலக்கிய வரலாறு பேராசிரியர் முனைவர் பாக்யமேரி

15UHL21H	PART-I: HINDI-II	SEMESTER- II	
Total Credits: 4 Hours Per Week: 6 (Modern Poetry, Novel, Translation & Letter Writing)			
<b>1. Modern Poetry:</b> Shabari – By Naresh Mehtha			
<ol> <li>Publishers: Lokbharathi Prakashan I Floor, Duebari Building Mahathma Gandhi Marg, Allahabad -1.</li> </ol>			
Novel: Seva Sadhan – By Prem Chand Publisher:			
<b>3.</b> Translation: Hindi – English Only, (anuvadh abyas – iii) lessons.1 –			

600 017.4. Letter Writing: (Leave letter, Job Application, Ordering books, Letter to Publisher, Personal letter)

10 only publisher: dakshin bharath hindi prachar sabha chennai -

## 15UML21M PART-I: MALAYALAM-II SEMESTER- II

#### Total Credits:4 Hours Per Week:6

#### 1. PAPER II

**PROSE: NON-FICTION** This Paper will have the following five units:

2. UNIT I & II

Biography

3. UNIT III, IV & V

Travelogue

#### **TEXT BOOKS:**

- 1. Unit I & II :*Changampuzha Krishna Pillai*: Nakshatrangalude Snehabhajanam –M.K. Sanu (D.C. Books, Kottayam)
- 2. Unit III, IV & V Kappirikalude Nattil *S.K. Pottakkadu* (D.C. Books, Kottayam)

- 1. Dr. K.M. George (N.B.S. Kottayam) Jeevacharitrasahithyam
- 2. *Dr. Vijayalam Jayakumar* (N.B.S. Kottayam) Jeevacharitrasahithyam malayalathil- Athmakathasahithyam malayalathil –
- 3. *Prof. Ramesh Chandran. V*,(Kerala Bhasha Institute, Trivandrum) Sancharasahithyam Malayalathil-

**PART-I: FRENCH-II** 

SEMESTER- II

introduire le récit:Il

faisait, il y avait, il

Était

#### Total Credits:4 Hours Per Week:6

#### Compétence **Compétence De** Compétence Culturelle communication grammaticale UNITÉ 6 – Super! • INTERACTION: • L'égalité Les noms de homme/femme Exprimer des sentiments, professions exprimer la joie, le plaisir, masculine/feminine le bonheur • Le verb finir et less • RÉCEPTION ORALE: Verbes du groupe Comprendre un jeu en-ir radiophonique • Le present de • RÉCEPTION ÉCRITE: l'impératif Comprendre des • Savoir(present) announces • Le participle passé: • PRODUCTION ÉCRITE: Fini, aimé, arrive, Écrire des cartes postales dit.écrit • Quel(s), quelle(s)..: Interrogatif et Exclamatif • À + infinitive Les articles: n,une,des UNITÉ 7 – Quoi? • Le 20 siécle: • INTERACTION: On . Petits progrés Decrire quelque chose, • Plus, moins une personne Grand progrés • Le verbe aller: • RECEPTION ORALE: • Present, impératif Comprendre un message • Aller + infinitife publicitaire • RÉCEPTION ÉCRITE: • Le pluriel en -x Comprendre un dépliant touristique PRODUCTION ÉCRITE: Écrire des petites annonces UNITÉ 8 – Et aprés Nouvelles • INTERACTION: • L'imparfait:: queldu Ques forms pour jour Raconteur, situer un récit

dans le temps

RÉCEPTION ORALE:

Comprendre une

#### French Language for Under-graduate Degree Programmes

UNITÉ 9 – Mais oui	description • RÉCEPTION ÉCRITE: Comprendre un test • PRODUCTION ÉCRITE: écrire des cartes postales	<ul> <li>Un peu, beaucoup, trop,Assez</li> <li>Trés</li> <li>Le verbe venir: Présent, impératif</li> <li>En Suisse, au Maroc, aux Etats-Unis</li> </ul>
La génération des 20-30 ans	<ul> <li>INTERACTION: Donner son opinion, Expliquer pourquoi</li> <li>RÉCEPTION ORALE: Comprendre des informations à la radio</li> <li>RÉCEPTION ÉCRITE: Comprendre un texte informatif</li> <li>PRODUCTION ÉCRITE: éncrire un mél de protestation</li> </ul>	<ul> <li>Répondre, prendre: Présent, impératif, part Passé</li> <li>Parce que pourquoi</li> <li>Tout/tous, toute/s Tous/toutes les (répétition action)</li> </ul>
• De la ville à la campagne	<ul> <li>INTERACTION: Débat:: exprimer l'accord, exprimer le Désaccord</li> <li>RECEPTION ORALE: Comprendre un message sur un répondeur téléphonique</li> <li>RÉCEPTION ÉCRITE: Comprendre un témoignage</li> <li>PRODUCTION ECRITE: Rediger des petites Announces immobilieres</li> </ul>	<ul> <li>Le verbe devoir: Present et participe passé</li> <li>Le verbe vivre, present</li> <li>Aller + infinitive</li> <li>Venir+ infinitive</li> <li>Etre pour/contre</li> </ul>

#### **TEXT BOOK**:

 Marcella Di Giura Jean-Claude Beacco, Alors I. Goyal Publishers Pvt Ltd 86, University Block Jawahar Nagar (Kamla Nagar) New Delhi – 110007.

#### 15UEG22E PART II: ENGLISH-II SEMESTER-II

#### Total Credits:4 Hours Per Week:6

#### **OBJECTIVES:**

- 1. To develop the language competence of the students.
- 2. To be enriched with functional English.

#### UNIT-I

#### PROSE

- 1. Words of Wisdom Chetan Bhagat
- 2. Forgetting Robert Lynd
- 3. My Early Days Dr. Abdul Kalam

#### UNIT-II

#### SHORT STORIES

- 1. Am I Blue? Alice Walker
- 2. Last Leaf O Henry
- 3. Selfish Giant Oscar Wilde

#### UNIT-III

#### ONE ACT PLAY

1. Soul Gone Home - Langston Hughes

#### UNIT-IV

#### FUNCTIONAL GRAMMAR

- 1. Lexical Skills and Question Forms
- 2. Idioms and Phrases Subject-Verb Agreement
- 3. Spelling, Antonyms and Synonyms, Infinitives
- 4. Vocabulary, Report Writing
- 5. Plurals, Particles in Adjectives
- 6. Apostrophe, Archaic Words, Art of Persuasion
- 7. Syllables, Changing Adjectives to Nouns
- 8. Homonyms, Prepositions
- 9. Compound Words, Acronyms, Collective Nouns, Degrees of Comparison

#### UNIT-V

#### **COMPOSITION TASKS**

- 1. Letter Writing Structure
- 2. Business Correspondence Memos, reports, proposals
- 3. Resume & C.V.
- 4. Advertisements
- 5. Notices, Agenda, Minutes
- 6. Circulars

B.Com - Banking and Insurance (Students admitted from 2015-2016 onwards)

- 7. Essay Writing
- 8. Précis Writing
- 9. Dialogue Writing
- 10. Soft Skills, Business English

#### **TEXT BOOKS:**

- Board of Editors. 2012. Radiance English for Communication, Emerald Publishers.
- Syamala, V. 2002. Effective English Communication for You. Emerald Publisher, Chennai.

- 1. Rajamanickam. A. 2001. Everyman's English Grammar. Macmillan.
- Krishna Mohan and Meera Banerji. 2005. Developing Communication Skills. Macmillan, New Delhi.
- 3. *Wren, P.C. and H. Martin*. 1998. High School English Grammar and Composition. Macmillan.

	CORE III: FINANCIAL	CEMECTED II
15UBI23A	ACCOUNTING	SEMESTER -II

#### **Total Credits: 4**

Hours per week: 6

Note: Distribution of marks for problem and theory shall be 80% and 20%

#### **OBJECTIVES:**

- 1. To expose the students about accounting procedure of partnership firm.
- 2. To provide some allied aspects of accounting in partnership concern.

#### CONTENTS

#### UNIT- I

Accounting for Depreciation – Methods: Straight Line Method, Written Down value method, Sinking Fund Method, Machine hour rate method - Royalties including sub-lease.

#### UNIT- II

Departmental Accounts- Need for departmental accounting- Basis for Allocation of expenses – Inter departmental transfer at cost or selling price.

#### UNIT- III

Branch Accounts – Types of Branches- Dependent branches - Stock and Debtors system - Independent branch (foreign branches excluded).

#### UNIT- IV

Hire Purchase – Main features- hire purchase trading account- Debtor method-Installment Purchase system

#### UNIT- V

Partnership Accounts - Division of fixed and fluctuating capitals -past adjustments guarantee of profits - admission and retirements - death of partner

#### **TEXT BOOKS:**

- S.P.Jain& K.L. Narang, 1992. Practical Problems in Advanced Accounts [Fifteenth Edition] Kalyani Publications, New Delhi.
- 2. *Reddy T.S.,* 2012. **Financial Accounting** [Seventh Edition] Margham Publications, Chennai

B.Com – Banking and Insurance (Students admitted from 2015-2016 onwards)

- 1. *Shukla M.C.,* 2012. Advanced Accounts I & II [First Edition] Sultan Chand & Sons, New Delhi.
- Gupta R.L., 1999. Advanced Accounting [Nineth Edition]Sultan Chand & Sons, New Delhi.

15UBI23B

CORE IV: FUNDAMENTALS OF INSURANCE

SEMESTER -II

#### Total Credits: 4 Hours per week: 5

#### **OBJECTIVES:**

- 1. To impart theoretical base on fundamentals principles of insurance business
- 2. To understand the business of insurance.

#### CONTENTS

#### UNIT- I

Insurance - Purpose and need of insurance-Insurance as a social security toolinsurance and economic development.

#### UNIT- II

Procedures for becoming an Agent- Pre- requisite for obtaining a license-Duration of license- Cancellation of license- Revocation or suspension termination of agent appointment- Code of conduct- Unfair practices.

#### UNIT- III

Functions of the Agent- Proposal form and other forms for grant of cover-Financial and medical underwriting- Material information- Nomination and assignment- Procedure regarding settlement of policy claims.

#### UNIT- IV

Meaning, importance, terms used(Insured, Proposal, Policy, Premium, Claim), Principles of Insurance, Double Insurance, Re- Insurance,, Procedure for taking policy, fire insurance, marine insurance, health insurance, General insurance.

#### UNIT- V

Fundamental-Principles of life Insurance-Marine-Fire-Medical-General Insurance- Contract of various kinds- Insurable Interest.

B.Com - Banking and Insurance (Students admitted from 2015-2016 onwards)

#### **TEXT BOOKS:**

- 1. *Inderjith singh.*,2014. **Fundamental of Insurance**(Fifth Edition), Kalyani Publishers, New Delhi.
- Jagroopsingh 2012. Banking and Insurance Management(First Edition), Kalyani Publishers, New Delhi.

- 1. *Inderjithsingh* 2010. **Insurance management** (First Edition), Kalyani publishers, New Delhi.
- 2. *Bihari. S. C*, 2007. **Insurance Management** : In the Reforms era, (FirstEdition), Skylark,New Delhi.

	ALLIED - II:BUSINESS	CEMECTED II
15UMA2AC	STATISTICS	SEMESTER -II

Total Credits:4 Hours per week: 5

#### **OBJECTIVE:**

- 1. On successful completion of this course the students shall enrich to solve the Statistical problems in commerce.
- 2. To know about Mathematics of Finance Statistical tools and their applications

#### CONTENTS

#### UNIT -I

Meaning and Definition of Statistics – Collection of data –– Primary and Secondary - Classification and Tabulation – Diagrammatic and Graphical presentation Measures of Central tendency – Mean, Median, Mode, Geometric Mean and Harmonic Mean – simple problems.

#### UNIT -II

Measures of Dispersion – Range, Quartile Deviation, Mean Deviation, Standard Deviation and Co-efficient of Variation. Skewness – Meaning – Measures of Skewness – Pearson's and Bowley's co-efficient of Skewness.

#### UNIT -III

Correlation –Meaning and Definition –Scatter diagram, Karl Pearson's coefficient of Correlation, Spearman's Rank Correlation, Co-efficient of Concurrent deviation. Regression Analysis – Meaning of regression and linear prediction – Regression in two variables – Uses of Regression.

#### UNIT -IV

Time Series – Meaning, Components and Models – Business forecasting – Methods of estimating trend – Graphic, Semi-average, Moving average and Method of Least squares – Seasonal Variation – Method of Simple average. Index Numbers – Meaning, Uses and Methods of construction – Un-weighted and Weighted index numbers – Tests of an Index number – Cost of living index number.

#### UNIT -V

Interpolation: Binomial, Newton's and Lagrange methods. Probability – Concept and Definition – Addition and Multiplication theorems of Probability (statement only) – simple problems based on Addition and Multiplication theorems only.

#### **TEXT BOOKS:**

- 1. Gupta.S.P. 2004 Statistical Methods, .
- 2. Navaneetham, P.2007. Business Mathematics and Statistics.

- 1. Pillai R.S.N. and Bagavathi.V.2007. Statistics
- 2. Sancheti, D.C. and Kapoor, V.K. 2003 Statistics-Theory, Methods & Application

15UB133A	CORE -V: CORPORATE	SEMESTER -III
	ACCOUNTING	SEIVIESTER -III

Total Credits: 4 Hours per week: 6

# Note: The question paper shall cover 20% theory and 80% problem OBJECTIVES:

- 1. To teach the basic concepts and procedures in company accounts
- 2. To provide knowledge of corporate accounting methods and their applications in different business transaction.

#### CONTENTS

#### UNIT-I

Issue of Shares-Forfeiture- and re-issue of shares-Redemption of preference of shares-Issue of Debentures

#### UNIT-II

Final accounts- computation of managerial remuneration, and disposal of profit - Valuation of goodwill and shares.

#### UNIT-III

Accounting for amalgamation of companies as per IAS 14-Accounting for internal reconstruction

#### UNIT-IV

Banking Company Accounts- Capital Adequacy Norms- Income recognition-Special transaction of banks- Preparation of final statement of banks.

#### UNIT-V

Insurance company Accounts- Life Insurance- Preparation of final accounts-General Insurance (theory only).

#### **TEXT BOOKS:**

- 1. *Reddy T.S. and Murthy*, 2015. **Corporate Accounting** [Sixth Edition] Margham Publications, Chennai.
- Shukla M.C, 2005. Advanced Accountancy Vol 2 [First Edition] Sultan Chand & Sons, New Delhi.

B.Com – Banking and Insurance (Students admitted from 2015-2016 onwards)

- 1. Jain S.P, 2004. Advanced Accountancy [Twelth Edition] Kalyani Publications, New Delhi.
- 2. *Maheshwari S.N.*, 2013. **Corporate Accounting** [First Edition] Vikas Publications, Noid

# 15UBI33B

### CORE-VI:BUSINESS ORGANSATION AND OFFICE MANAGEMENT

Total Credits: 3

**SEMESTER -III** 

Hours per week: 5

### **OBJECTIVES:**

- 1. To develop actionable plans to address your most significant management challenges.
- 2. To develop the skill of running a business organization as well as managing the problems.

### CONTENTS

### UNIT-I

Nature and Scope of Business - Forms of Business Organisation -Sole Trader Partnership Firm - Joint Stock Company and Co-operative Society – Public Enterprises.

#### UNIT-II

Office – Functions and Significance – Location of Business – Factors influencing location - Localization of industries- Size of Firms.

### UNIT-III

Office Layout and Office Accommodation – Advantages and disadvantages – Planning the office space – Open and private offices- Office Machines and Equipments.

### UNIT-IV

Filing and Indexing- Office records – Significance and Essentials of a good filing system - E-Filing – Data Processing System – EDP – Uses and Limitations.

#### UNIT-V

Office Communication – Importance - Types – Internal communication- External Communication- Importance of Communication.

B.Com - Banking and Insurance (Students admitted from 2015-2016 onwards)

### **TEXT BOOKS:**

- 1. *Sharma. R. K.*, 2011.Business organization and office management(Third Edition),Kalyani publishers, New Delhi.
- 2. *Saksena. S. C.,* 2000. Business organization and office management(First Edition), Sahityabhawan, Agra.

- 1. *Chopra. R. K.,* 1990. **Office Management** (Seventh Edition), Himalaya Publishing house, New Delhi.
- 2. *Ghosh.P. K.*, 1992. **Business correspondence and Office management** (First Edition), Sultan chand and Sons, New Delhi.

15UBI33C	CORE VII : BANKING LAW AND	CEMECTED III
	PRACTICE	SEMESTER -III

#### Total Credits: 4 Hours per week: 6

#### **OBJECTIVES:**

- 1. To make the students aware of the laws relating to the business
- 2. To promote education and knowledge of the law and practice of banking.

### CONTENTS

### UNIT –I

Banking Regulation Act, 1949 (Definition of Banking, Licensing, opening of branches, Functions of Banks, Inspection) – Role of RBI and their functions-Role of Banking in the development of Indian Economy.

#### UNIT –II

Commercial Banks – Functions – Accepting Deposits – Lending of Funds, E-Banking, ATM Cards , Debit Cards, Personal Identification Number – Online Enquiry and update facility- Electronic Fund Transfer- Electronic Clearing System.

#### UNIT – III

Opening of account – special types of customer – types of deposit – Bank Pass book – collection of banker – banker as holder for value- banker as an agent – Conversation- statutory protection - Basis of negligence - Duties of colleting banker – banker's lien.

#### UNIT – IV

Cheque – features essentials of valid cheque – crossing – making and endorsement – payment of cheques statutory protection duties to paying banker and collective banker - refusal of payment of cheques -Duties of holder in due course.

#### UNIT – V

Loan and advances by commercial bank lending policies of commercial bank -Forms of securities – lien pledge hypothecation and advance against the documents of title to goods – mortgage. B.Com - Banking and Insurance (Students admitted from 2015-2016 onwards)

#### **TEXT BOOKS:**

- 1. *Sundharam* . *K. P. M*,2012. **Banking theory law & practices** (First Edition), S.chand, New Delhi.
- 2. *Sundharam&Varshley* 2001. Banking theory Law & Practices (Fourteenth Edition) S.Chand, New Delhi.

- 1. *Gordon. E &Natarajan, 2014.* **Banking theory law &Practices** (Twenty fourth Edition), Himalaya publication, New Delhi.
- Shekar. K. C, 2014. Banking theory & Practice (Twenty first Edition) ,Vikas Publication, Noida.

15UBI3AA	ALLIED - III :BUSINESS	SEMESTER -III
	ECONOMICS	SEIVIESTER -III

#### Total Credits: 4 Hours per week:5

### **OBJECTIVES:**

- 1. To make the student to understand how the business organizations work by applying economic principles in their business management.
- 2. To examine the importance and application of economic analysis to business decision making.

### CONTENTS

### UNIT- I

Business economics-definitions-Characteristics-Distinction between business economics and economics - Scope of business economics-Importance of business economics -objectives of business economics -Role and responsibilities of business economist.

#### UNIT- II

Approaches to the study of consumer behaviour-Cordinal approach- Law of equi-marginal utility, ordinal approach - Indifference curve analysis-properties - Consumer surplus - Analysis limitations

#### UNIT- III

Theory of Demand and Analysis - demand determinants - law of demandcharacteristics exceptions -elasticity of demand - price elasticity - types determining factors- change in demand and elasticity of demand-business applications of price elasticity-concepts of income and cross elasticity of demand - Price elasticity of demand measurement by total outlay method.

#### UNIT- IV

Demand Forecasting- methods-Survey of buyers intention -Collective opinion -Trend projection -Economic indicator - Demand forecasting methods for a new product.

#### UNIT- V

Law of Supply - Determinants of supply and its influence on cost of production. Production Function: Equilibrium through Isoquants and Isocosts- Managerial uses of production function- Law of variable proportions - Economies of large scale of production- Diseconomies of large scale production.

- 1. *Sundaram. K. P. M*, 1994. **Business Economics** (First Edition), Sultan Chand &Sons, New Delhi.
- 2. *Cauvery. R,* 1996. **Business Economics** (First Edition), Sterling Publishers Pvt. Ltd.

- 1. Sankaran. S, 1997. Business Economics (Second Edition), Margham Publication, Chennai.
- 2. *Reddy. P. N, 2000.* **Principles of Business Economics**(third Edition), Sultan Chand &Sons, New Delhi

# 15UBI3SA

#### SKILL BASED SUBJECT-1 : EXECUTIVE BUSINESS COMMUNICATION

SEMESTER- III

Total Credits : 3 Hours per week: 4

### **OBJECTIVES:**

- 1. To make the students be aware of the guiding principles of business communication.
- 2. To obtain knowledge and skills in effective business communication

## CONTENTS

### UNIT – I

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

### UNIT – II

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

#### UNIT – III

Banking Correspondence - Insurance Correspondence - Agency Correspondence-Application for appointment.

### UNIT – IV

Company Secretarial Correspondence (Includes Agenda, Minutes and Report Writing)- Correspondence with directors, share holders, Government Departments and others.

### UNIT – V

Application Letters – Preparation of Resume - Interview: Meaning – Objectives and Techniques of various types of Interviews.

B.Com - Banking and Insurance (Students admitted from 2015-2016 onwards)

## **TEXT BOOKS:**

- 1. *Rajendra pal korahill*, 1997. **Essential of Business communication**(Eighth Edition), sultan chand&sons, New delhi.
- Ramesh. M. S, 1999. Business communication (Tenth Edition), R. Chand & Co., New delhi.

- 1. Asha Kaul, 1998. Business communication (First Edition), PHI. New delhi
- 2. *Ragunathan. N. S*, 2014. **Business communication** (First Edition), Margham publication, Chennai.

15UBI43A

SEMESTER -IV

Total Credits: 4 Hours per week: 4

### **OBJECTIVES:**

- 1. To create basic conceptual knowledge about the core banking
- 2. To impart the significance of Merchant Banking towards the development of securities industry.

### CONTENTS

### UNIT- I

Merchant Banking- Functions- Scope- organization of merchant banking units-Investment banking-Investment banks and commercial banks- Restrictions on commercial banks - SEBI guidelines for merchant bankers.

### UNIT- II

Security Rating –Nature of Rating – Determinants of quality rating- utility of ratings – Ratings and yield- Rating agencies–CRISIL-ICRA-CARE-DCR.

### UNIT- III

Commercial papers- Money Market-Certificate of Deposits in the International Money market- Call money market- Treasury bill- Repurchase option Market( REPO)- Interbank call market.

### UNIT- IV

Project Appraisal- Product life cycle- Evaluation- Social cost benefit analysis-Capital cost and financial projections.

### UNIT- V

Long term Finance - Working Capital Finance- Term loans- Working capital loans-Maximum permissible bank finance- Factoring and forfeiting.

- 1. *Machiraju. H. R,* 2012. Merchant banking (Forth Edition), New age publishers, New Delhi.
- 2. *Madhu VIJ*, 2012. Merchant banking Financial sevices (first Edition), TMH, New Delhi.

- 1. *Gurusamy. S,* 2007. Merchant banking & Financial sevices(Second Edition), Vijay Nicole Imprints, Chennai.
- 2. *Dr*.Punithavadhipandiyan, 2013. Financial Service and Markets(Second Edition), Vikas Publication, Chennai.

15UBI43B	CORE- IX :FINANCIAL	SEMESTER -IV	
	MANAGEMENT	SEIVIESTER -IV	

Total Credits: 4 Hours per week: 4

### Note: The question paper shall cover 80% theory and 20% problem

### **OBJECTIVES:**

- 1. To acquaint knowledge about the budgetary controls used in the corporate.
- 2. To understand the Financial/Resource Management Environment.

### CONTENTS

### UNIT- I

Financial-Management Evolution -Scope- Objectives of financial management -Capital budgeting - Capital Budgeting Process, Project formulation and Project Selection- Various Capital Budgeting Techniques-Payback period methods-Average Rate of return- Net present value method- Internal rate of return-Benefit cost Ratio.

### UNIT- II

Sources of Long term funds-Equity shares- Preference shares- Debentures- Public deposits- factors affecting long term funds requirements.

### UNIT- III

Lease financing- Concept- Types-Advantages and disadvantages of leasing-Capital Structure- Determinants of Capital Structure- Capital Structure Theories-Cost of Capital-Operating and Financial Leverage.

### UNIT- IV

Financial Statement Analysis-Interpretation and criticism of financial statements-Trend percentages-Inter firm Comparison-Necessity and limitations.

#### UNIT- V

Management of Retained Earnings-Retained earnings & Dividend Policy-Consideration in dividend policy- Forms of Dividends- Dividend Theories-Bonus Shares- EVA, MVA, and CAPM.

- 1. *Khan. M. Y*, 2007. **Basic financial Management** (Second Edition), TMH, New Delhi.
- Pandy. I. M, 2008. Essential of financial management (Second Edition), Vikas Publishing Huse, New Delhi.

- 1. *Maheswari. S. N, 2000.* Financial Management, (Sixth Edition), Sultan chand&sons, New Delhi.
- 2. *Madhu VIJ, 2001.* Multinational Financial management(First Edition ), Excel book, New Delhi.

15UBI43C

**CORE -X :FINANCIAL SERVICES** 

**SEMESTER -IV** 

Total Credits: 3 Hours per week: 4

### **OBJECTIVES:**

- 1. To gain practical knowledge about the money market and capital markets
- 2. To expose the students on the contemporary theory and practice of Indian Financial

### CONTENTS

### UNIT- I

Lease financing and Decisions- Concepts- Types of leases- leasing decisions-Evaluation of leases-Process- Services of Lessor- Implication under Sales Tax.

### UNIT- II

Mutual Funds- Introduction- Classification- Mutual funds in India-Evaluating mutual funds- Process in mutual funds- New Issue Markets- Factoring.

### UNIT- III

Portfolio Management – Principles- Qualifications- Obligations - Responsibilities of portfolio manager- Venture capital - Scope -Steps to provide venture capital-Mode of funding.

### UNIT- IV

Mergers and Acquisition – Need- Types of mergers - Financial, legal, human consideration in merger and acquisitions- Effectiveness of mergers and acquisitions.

### UNIT- V

Depository and custodial Services- Depository –Concepts- Constitution of depository system- Functioning of depository system- Depository system in India-Custodial services –Registration, Obligation and responsibilities of Custodians- Code of conduct.

- 1. *Clifford Gomez,* 2010. Financial markets Institutions and Financial services, (Third Edition), PHI Publishers, New Delhi.
- 2. *Khan. M. Y, 2001.* Financial services (Second Edition), TMH, New Delhi.

- 1. *Seethapathi. K,* 2004. **Financial services** (First Edition), ICFAI University press, Hyderabad.
- 2. *Shashi. K., Gupta, 2014.* **Financial services**, (Fifth Edition), Kalyani Publishers, New Delhi.

15UBI43D	CORE XI :COST ACCOUNTING	SEMESTER -IV

#### Total Credits: 4 Hours per week: 5

Note: The question paper shall cover 20% theory and 80% problem

### **OBJECTIVES:**

- 1. To provide adequate knowledge on Cost Accounting Practice
- 2. To demonstrate an appropriate mastery of the knowledge, skills and tools of cost accounting

## CONTENTS

## UNIT-I

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

## UNIT-II

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

## UNIT-III

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

### UNIT-IV

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

### UNIT-V

Operating Costing - Contract costing - Standard Costing - Analysis of Variance-Cost Book Keeping - Reconciliation between Cost and Financial Accounts.

- 1. *Jain. S. P. 2000,* Advanced Cost accounting (Eighth Edition), Kalayani publishers, New Delhi.
- 2. *Iyengar. S. P, 2000.* Cost Accounting (Nineth Edition), Sultan chand& Sons, New Delhi.

- 1. *Arora. M. N, 2009.* **Cost Accounting** (Tenth Edition), Vikas Publication, New Delhi.
- 2. Radha, 2011. Cost Accounting (First Edition), Prasanna, Chennai.

#### ALLIED-IV :FUNDAMENTALS OF ENTREPRENEURSHIP

**SEMESTER -IV** 

Total Credits: 4 Hours per week: 5

## **OBJECTIVES:**

- 1. To make the students to prepare business plans
- 2. To inculcate the students about fundamentals of entrepreneurship

# CONTENTS

# UNIT-I

Entrepreneurship: Introduction to Entrepreneur, Entrepreneurship and Enterprise -Importance and relevance of the entrepreneur - Factors influencing entrepreneurship - Pros and Cons of being an entrepreneur - Women entrepreneurs, problems and promotion - Types of Entrepreneurs - Characteristics of a successful entrepreneur - Competency requirement for entrepreneurs -Awareness of self competency and its development

# UNIT-II

SMEs - Small scale industries/ Tiny industries/Ancillary industries/ Cottage Industries - definition, meaning, product range, capital investment, ownership patterns - Importance and role played by SSI in the development of the Indian economy - Problems faced by SSI-s and the steps taken to solve the problems -Policies governing SSI-s.

## UNIT-III

Starting a Small Industry - Opportunities, evaluation of alternatives and selection based on personal competencies. - Steps involved in starting a business venture location, clearances and permits required, formalities, licensing and registration procedures - Assessment of the market for the proposed project - Importance of financial, technical and social feasibility of the project.

## UNIT-IV

Preparing the Business Plan (BP) - Typical BP format- Financial aspects of the BP-Marketing aspects of the BP- Human Resource aspects of the BP- Technical aspects of the BP- Social aspects of the BP - Preparation of BP - Common pitfalls to be avoided in preparation of a BP

### UNIT-V

Implementation of the project - Financial assistance through SFC- s , SIDBI, Commercial Banks, KSIDC, KSSIC, IFCI, - Non financial assistance from DIC, SISI, EDI, SIDO, AWAKE, TCO, TECKSOK, KVIC - Financial incentives for SSI- s , and Tax Concessions - Assistance for obtaining raw material , machinery, land and building and technical assistance - Industrial estates -V role and types

### **TEXT BOOKS:**

- 1. *Sangramkesharimohanty*, 2000. **Fundamentals of entrepreneurship** (First Edition) PHI publishers, New Delhi.
- 2. *Nandan. H,* 2009. **Fundamentals of entrepreneurship** (First Edition) PHI publishers, New Delhi.

- Renu Arora, 2012. Fundamentals of entrepreneurship and small business (First Edition), Kalyani publication, New Delhi.
- Dr.Khanka.S.S., 2012. Entrepreneurial development (Fourth Edition), S.Chand Publishers.

15UBI4SA	SKILL BASED SUBJECT-2:	SEMESTER -IV	
	<b>COMPANY LAW</b>	SEIVIESTER -IV	

## Total Credits: 3 Hours per week: 4

#### **OBJECTIVES:**

- 1. To create basic knowledge about the laws relating to companies act.
- To provide basic knowledge of the provisions of the Companies Act, 1956 along with relevant case law

### CONTENTS

### UNIT-I

Companies Act 2013- Management and Administration of Companies- Corporate personality- kinds or companies-Promotion and incorporation of companies.

### UNIT-II

Memorandum of association; articles of association- Prospectus-Shares-Share capital - Transfer and transmission.

### UNIT-III

Capital management- Mortgages and Charges, Debentures-Directors - Managing director- whole time and Part time director.

### UNIT-IV

Company Meetings -Kinds, Quorum, Voting, Resolutions Minutes-Majority powers and minority rights- Prevention of oppression and Mismanagement

## UNIT-V

Winding up a Company– Legal provision- Modes - Conduct procedure- Duties and Powers of Liquidators- Jurisdiction to wind up companies.

## **TEXT BOOKS:**

- Gogna. P. B. S, 2000. A text book of company law(Third Edition), S. Chand (Co. Ltd., New Delhi.
- 2. *Gulshan. S,* 2009. **Business law including company law**, (First Edition), New age publishers, New Delhi.
- 3. Avtarsingh, 1996. Company law (First Edition), Eastern Book company.

- 1. *Company Secretaries of India* 2006. **Company law**(First Edition), Company secretaries of India, New Delhi.
- 2. *Ashok Bagrial*, 2006. **Company law**, (Eleventh Edition), Vikas publishing house, New Delhi.

15UBI53A	CORE XII:INCOME TAX LAW AND	SEMESTER- V
1500155A	PRACTICE	SEIVIESTER- V

Total Credits: 4 Hours per week: 5

### Note: The question paper shall cover 40% theory and 60% problem

### **OBJECTIVES:**

- 1. Describe the major types of taxes imposed by state and local governments.
- 2. Compute state apportionment percentages, including the calculation of the sales, property, and payroll factors.

### CONTENTS

### UNIT-I

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

#### UNIT-II

Heads of Income-Income from Salaries –Determination of Annual value-Income from House Property.

### UNIT-III

Profit and Gains of Business or Profession – Income of trade (or) Professional Association- Income from Other Sources.

#### UNIT-IV

Capital Gains –Transfer of asset- Tax on capital gain- Deductions from Gross Total Income.

#### UNIT-V

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

- 1. *Gaur &Narang*, 2014. **Insurance tax law and practices** 2014-2015(forty second Edition), Kalyani publishers, New Delhi.
- 2. *Gaur V. P.,* 2005. **Practical Income tax** (Twentieth Edition), Kalayani Publication, Chennai.

- Dr. Mehrota HC, 2012. Income tax law &accounts including tax planning (Fifty third Edition), Sahityabhavan publishers, Agra publishers, New Delhi.
- 2. *Mehta*.*V. G.*, 1999. **Income tax ready Reckoner** (First Edition), Sri kuber Publication, Mumbai.

15UBI53B

#### CORE -XIII:COMMERCIAL BANK MANAGEMENT

SEMESTER- V

Total Credits: 4 Hours per week: 5

### **OBJECTIVES:**

- 1. To enhance the conceptual knowledge about core banking practices.
- 2. To enrich the students' knowledge about the ingredients of the Banking sector.

### CONTENTS

### UNIT- I

Management principles in Banks- Managerial functions in banks- Hierarchyindividual and group behavior- Management of personnel -Functions of manager-Inspector, Local advisory committee- Recruitment- Selection- Training-Promotion- Control of staff.

### UNIT- II

Management of deposits and advances- Deposit mobilization- Classification and nature of deposits accounts- Advances- Lending practice- Types of advances - Evaluation of loan applications-

### UNIT- III

Investment Management- Nature of bank investment- Liquidity and profitability- Securities -Government and Commercial.

### UNIT- IV

Management of finance- Bank accounts, Records- Statement of advances-Profit and Loss account-Balance sheet and statutory reports regarding cash revenue-Risk Management.

### UNIT- V

Banking Services - Foreign Exchange Management-Reports

- 1. *Sundharam* . *K. P. M*, 2012. **Banking theory law & practices** (First Edition), S.chand, New Delhi.
- 2. *Sundharam&Varshni* 2001. **Banking theory Law & Practices** (Fourteenth Edition) S.Chand, New Delhi.

- 1. *Gordon. E &Natarajan,* 2014. **Banking theory law &Practices** (Twenty fourth Edition), Himalaya publication, New Delhi.
- Shekar. K. C, 2014. Banking theory & Practice (Twenty first Edition) , Vikas Publication, Noida.

15UBI53C

#### CORE- XIV :MARKETING MANAGEMENT

SEMESTER- V

#### Total Credits: 4 Hours per week: 5

### **OBJECTIVES:**

- 1. To make the students understands about the 'Product Mix' and other marketing concepts.
- 2. To enrich the students with recent trends in marketing.

### CONTENTS

### UNIT-I

Evolution of marketing -Modern views on marketing -Concepts- Product concept -Selling concepts-Marketing concept-Societal concepts- Market planning process- Marketing Objective-Marketing Strategy-Functions of Marketing Management

### UNIT-II

Product decision –Product meaning and role – Product Mix Decision – Production Positioning-Branding and Packaging –Product life cycle – Marketing strategies for introduction –Growth ,Maturity and declining Stages –New product development Process –New product Introduction– need for developing a new product –various stages in new product development process.

### UNIT-III

Pricing decision – Meaning and role of pricing – Pricing objectives – Pricing Method – Product Line Pricing – Pricing Strategy for different stage in the life cycle of a product – Skimming Pricing Strategy – Penetration Pricing Strategy Merits and Demerits

### UNIT-IV

Channel decision – Role of Distribution Channel – Classification of channel and intermediaries-Changes in channel of distribution – Intensive, extensive and selection distribution – Factors governing choice of channel- Selection of channel for new product or new company.

### UNIT-V

Promotional decision – Promotional mix –Advertising – Meaning and role of advertising – Management of advertising – Personal selling – Importance – Status of personal selling in India-Management of sales force – Sales promotion – Sales promotion objective- Major decision in sales promotion at dealers and at dealers and at customers level.

### **TEXT BOOKS:**

- 1. *RajanSaxena*, 2011. **Marketing Management** [Fourth Edition] Tata McGraw Hills, New Delhi.
- Pillai and Bagavathi.R.S.,N. Marketing Management (Second Edition),
   S.Chand &Co. Ltd , New Delhi

- Kathiresan& Dr. Radha, 2010. Marketing [Sixth Edition] Prasanna& Co., Chennai.
- Rudani R.B., 2014. Basics of Marketing [First Edition] Sultan Chand & Sons, New Delhi.

15UBI52D	CORE -XV:INSURANCE	SEMESTER- V	
15UBI53D	MANAGEMENT	SEIVIESTER- V	

Total Credits: 4 Hours per week: 6

#### **OBJECTIVES:**

- 1. To acquire skills needed to manage insurance business.
- 2. Identify the types of risks for which insurance coverage is appropriate.

### CONTENTS

### UNIT-I

Insurance Documents- Proposal forms and Other relevant forms- First premium receipt, Renewal premium receipt- Policy contract- Endorsements-Renewal notice, bonus notices-Other insurance documents related to receipt.

### UNIT-II

Computation of Premiums, Bonuses- Premium calculation –Rebates- Modes rebate, large- Sum assured policies rebate- Extra premium- Under premium-Computation of benefits- Surrender value- Paid- up value.

### UNIT-III

Savings and investment schemes shares units, capital, markets and Mutual funds Tax benefits under insurance policies- Life cycle needs -Including solutions, matching of the customers' needs and requirements to available products- Comparison between different products offered -Chargeable premium and coverage.

#### UNIT-IV

Life insurance Product- Traditional unit Linked Policies- Individual and group policies- with-profit and without profit policies- Different types of insurance products - Whole life products-Interest sensitive products- Term- Assurance annuities- Endowment- Assurance.

### UNIT-V

Options and Guarantees- General Insurance- Pension plans- Health related insurance.

- 1. Jagroopsingh 2012. Banking and Insurance Management (First Edition), Kalyani Publishers, New Delhi.
- 2. *Inderjithsingh* 2010. **Insurance management** (First Edition), Kalyani publishers, New Delhi.

- 1. *Bihari. S. C*, 2007. **Insurance Management** : In the Reforms era, (First Edition), Skylark, New Delhi.
- 2. *Agarwal.O.P.,* 2011. **Banking and Insurance** (Second Edition), Himalaya Publishing house , New Delhi.

15UBI5SA

#### SKILL BASED SUBJECT-3: COMPUTER APPLICATION IN BUSINESS

## SEMESTER- V

#### Total Credits: 3 Hours per week: 4

### **OBJECTIVES:**

- 1. The objective of this paper is to expose the students to the managerial issues relating to information systems and help them identify and evaluate various options in this regard.
- 2. To induce the students to face the challenges and issues in IT Management and Critical success factors for IT Managers.

## CONTENTS

# UNIT-I

Introduction- Managing in Information Age. Evolution of IT Management -Types of Information Systems - Internet Based Business Systems - Value Chain Reconstruction for E-Business - IT Management Challenges and issues -Critical success Factors for IT Managers.

## UNIT-II

Hardware Software and Communication: Computing Hierarchy - Input -Output Technologies - Hardware Issues -system Architecture - Operating Systems - Network Operating Systems - Grid Computing - Mobile Computing - Ubiquitous Computing Application Programming - Managing Application Development - Data Resources - Managing Data Resources - Problem of Change and Recovery.

## UNIT-III

Communication Technology: Communication Technology -WWW - Intranets -Extranets - Voice Networks Data Communication Networks - Last Mile -Wireless System - Web Hosting - Application Service Providers.

## UNIT-IV

IT Applications: Enterprise Resource Planning - Enterprise System - Expert System - Decision Support System - Neural Networks - Executive Information System - Customer Relationship Management System - Supply Chain Management Systems - Knowledge Management - Data Warehousing - Data Mining - Virtual Reality - E-Business and Alternatives. E-Business Expectations and Customer Satisfaction.

### UNIT-V

Electronic Banking - Electronic Payments Systems- Credit Cards - Debits Cards- Digital Cash-Mobile Payments- SWIFT, NEFT, RTGS, IFSC Code.

### **TEXT BOOKS:**

- 1. *Parameswaran. R, 1999.* Computer application in Business (Second Edition), S. Chand &Co. Ltd., New Delhi.
- 2. *Alex leon.*, 1999.**Fundamentals of information technology** (First Edition), Leon tech world, Chennai.

- 1. *Sudalaimuthu. S*, 2010. **Computer application in Business** (First Edition), Himalaya Publishers , New Delhi.
- Srivatsava., 2014. Fundamentals of information technology, Kalyani Publishers, New Delhi

15UBI63A	CORE -XVI: MANAGEMENT	SEMESTER- VI
	ACCOUNTING	SEIVIESTER- VI

Total Credits: 4 Hours per week: 6

### Note: The question paper shall cover 40% theory and 60% problem

### **OBJECTIVES:**

- 1. To develop the understanding of accounting tools and information and their uses in Decision making.
- 2. To Identify and give examples of each of the three basic manufacturing cost categories

### CONTENTS

### UNIT-I

Management Accounting-Need and importance-Meaning Definition-Objectives and Scope- Distinction between Management accounting and Financial accounting, Management accounting and Cost accounting, Cost and Financial accounting-Advantages and limitations of Management accounting -Accountant-Role-Essential qualities.

### UNIT-II

Working Capital Concepts- factors affecting working capital requirements-Determining working capital requirements- Sources of working capital.

### UNIT-III

Ratio Analysis-Meaning-Advantages, limitations, Balance sheet ratios, Profit & Loss A/c Ratios- Liquidity- Solvency ratios- Overall Performance ratios.

### UNIT-IV

Fund flow statement and cash flow statement-Advantages of fund flow statement-Distinction between Fund flow and Cash flow statement.

### UNIT-V

Marginal Costing-As a tool of decision making, Fixed and variable cost, Contribution, Break even analysis- Profit Volume Ratio- Limiting factor, Marginal costing and important management decision (Problems on decision making only).

- 1. Dr. Maheswari. S. N, 1996. Principles of Management Accounting (Eleventh Edition), S.Chand& Co, New Delhi.
- 2. *Sharma* . *R. K & S. K. Giyota,* 2000. Management Accounting(Eighth Edition), Kalayani publishers, New Delhi.

- 1. *S. P. Jain & K. L. Narang,* 2001. Cost & Management accounting (Fifth Edition), Kalyani Publishers, New Delhi.
- 2. *R.S.N. Pillai Bagavathi* 2013. Management Accounting, S.Chand, New Delhi

15UBI63P

#### CORE -XVII: LAB COMPUTER APPLICATIONS

**SEMESTER- VI** 

Total Credits: 4 Hours per week: 5

## I - MS WORD

- Program to illustrate Chairman's speech/ Auditor's report / Minutes/ Agenda with 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. Program for creation of an invitation for the college function using Text boxes and clip arts.
- 3. Designing an invoice and Account sales by using Drawing tool bar, Clip Art, Word Art, Symbols, Borders and Shading.
- 4. Designing a Class Time Table with 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. Mail merging Shareholders meeting letter for 10 members
- 6. Creating a Bio-Data by using Wizard/ Templates.

# II <u>- MS EXCEL</u>

- 1. Program to illustrate a mark list of a class with a minimum of 5 subjects and practice the following operations: Data Entry, Total, Average, Result and Ranking by using arithmetic and logical functions and sorting.
- 2. Program to highlight the Final Accounts (Trading, Profit & Loss Account and Business Sheet) by using formula.
- 3. Drawing the different type of charts (Line, Pie, Bar) to illustrate yearwise performance of sales, purchase, profit of a company by using chart wizard.
- 4. Program for creation of statement of Bank customer's account showing simple and compound interest calculations for 10 different customers using mathematical and logical functions.
- 5. Preparing a Product Life Cycle containing the following stages: Introduction, Growth, Maturity, Saturation, and Decline.

### **III - MS POWERPOINT**

- 1. Designing 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. Creating a presentation slides for organization details for 5 levels of hierarchy of a company by using organization chart.
- Designing slides for a TV Channel to exhibit the headline news with the following transactions: Top down, Bottom up, Zoom in and Zoom out.-The presentation should work in custom mode.
- 4. Performing a frame movement by inserting clip arts to illustrate running of an image automatically.
- 5. Creating presentation slides for the Seminar Presentation using animation effects with the following operations: Creation of different slides, changing background color, font color

using word art.

# IV MS ACCESS

- 1. Creating a Student database with the following Tables:
  - a. Students Personal Details
  - b. Students Mark Details
- 2. Performing the following functions
  - a. Relate the Tables
  - b. Create a query to the students passed in all subjects.
  - c. Create a form and report

# V TALLY

- 1. Company Creation and Alteration
- 2. Creating and Displaying Ledger
- 3. Voucher Creation , Voucher Alteration and Deletion
- 4. Illustrating Final Accounts
- 5. Exhibiting Balance Sheet

# 15UBI63B

#### CORE -XVIII:BUSINESS REGULATORY FRAMEWORK

# **SEMESTER -VI**

Total Credits: 4 Hours per week: 5

### **OBJECTIVES:**

- 1. To provide conceptual knowledge about the business law
- 2. To make the students to enhance global competiveness of Indian manufacturing.

### CONTENTS

### UNIT-I

Law of Contract (1872) - Nature of contract – Classification - Offer and Acceptance --Free consent-Distinction between void & voidable - Valid acceptance-revocation of offer & acceptance

### UNIT-II

Consideration-Essentials of valid consideration-Legality or object-Agreement declared void-Capacity of parties to contract –Law relating to Minor, Unsound mind –Persons Disqualified by Law

### UNIT-III

Performance of contract - Discharge of contract - Remedies for breach of contract -Special contracts - Indemnity - Guarantee - Quasi Contract

### UNIT-IV

Surety- Nature of Liability of surety - Discharge of surety-Bailment and Pledge- Duties and rights of Bailor and Bailee.

### UNIT-V

Sale of goods Act 1930 -Formation of contract of goods and their classification -Pricing conditions and warranties -Transfer of property in goods -Performance of the contract of sales - Unpaid seller and his rights.

- 1. *Radha. V, 2008.* Business Regulatory frame work, (First Edition), Prasanna&Co., Chennai.
- 2. *Kapoor.N. D.*, 2004. Elements of Mercantile Law (Twenty Seventh Edition), S. Chand Publication, New Delhi.

- Saini. P. D, 2011. Business Regulatory frame work, (First Edition), Vayia Education of India, New Delhi.
- 2. *Gogna*.*P. B. S.*, 2014. **Mercantile Law** (Sixth Edition), S. chand Publication, New Delhi.

# 15UBI6SA

#### SKILL BASED SUBJECT-4: INSURANCE LEGISLATIVE FRAMEWORK

SEMESTER- VI

Total Credits: 3 Hours per week: 4

#### **OBJECTIVES:**

- 1. To provide basic knowledge about the insurance laws in India.
- 2. To acquire skills needed to manage insurance business.

#### CONTENTS

#### UNIT-I

Indian Insurance Act 1938- Provision applicable to Insurer- Insurance Companies- Registration of Insurance Companies.

#### UNIT-II

LIC Act 1956- Organization Structure- Role of LIC in National Economy.

#### UNIT-III

Insurance Regulatory & Development Authority Act 1995- Development Authority- Regulation 2000 & 2002 regarding amended Provision.

#### UNIT-IV

Insurance Sector- General Insurance - Drawbacks of the regulated insurance industry in India- Privatization and Challenges in Insurance Sector.

#### UNIT-V

Ombudsman scheme- Territorial Jurisdiction of Ombudsman.

#### **TEXT BOOKS:**

- Jagroopsingh 2012. Banking and Insurance Management (First Edition), Kalyani Publishers, New Delhi.
- 2. *Inderjithsingh* 2010. **Insurance management** (First Edition), Kalyani publishers, New Delhi.

- 1. *Bihari. S. C*, 2007. **Insurance Management**: In the Reforms era, (First Edition), Skylark, New Delhi.
- Agarwal. O. P., 2011. Banking and Insurance (Second Edition), Himalaya Publishing House, New Delhi.

# 15UBI5EA

#### ELECTIVE- I:BUSINESS ENVIRONMENT

SEMESTER- V

Total Credits: 4 Hours per week: 5

## **OBJECTIVES:**

- 1. To impart practical knowledge on business policies and practices.
- 2. To learn the connections between different business studies and its environment concepts

## CONTENTS

## UNIT-I

Indian business environment-Concept- Components and its importance.

## UNIT-II

Economic trends (overview)-Income- Savings and investment- Industry- Trade and Balance of Payments (BoP), money, finance prices.

#### UNIT-III

Problems of growth- Unemployment- Poverty-Regional imbalances- Social injustice-Inflation- Parallel economy-Industrial economy-Industrial sickness.

#### UNIT-IV

Role of government: monetary and fiscal policy- Industrial policy- Industrial licensing-Privatization-Devaluation- Export-import policy-Regulation of foreign investment- collaborations in the light of recent changes.

#### UNIT-V

The current five-year plan: Major policies- Resource allocation.

# **TEXT BOOKS:**

- 1. Francis Cherunilam, 1997. **Business Environment** [Eighth Edition] Himalaya Publishing House, New Delhi.
- 2. *Chidambaram. K*, 2013. **Business Environment** [First Edition] Vikas Publications, Noida.

- 1. *Aswathappa*, 2004. Essentials of Business Environment [Seventh Edition] Himalaya Publishing House, New Delhi.
- 2. *Namita Gopal,* 2009. **Business Environment** [Second Edition] Tata McGraw Hills, New Delhi.

**ELECTIVE- I:BUSINESS FINANCE** 

SEMESTER- V

Total Credits: 4 Hours per week: 5

## **OBJECTIVES:**

- 1. To enable the students to know the intricacies of Business Finance.
- 2. To inculcate the students about Finance in Business and the Application of Finance to Business.

# CONTENTS

# UNIT – I

Business Finance- Introduction – Meaning – Concept s - Scope – Function of Finance Traditional and Modern Concepts – Contents of Modern Finance Functions.

# UNIT – II

Financial Plan- Meaning - Concept – Objectives – Types – Steps – Significance – Fundamentals.

# UNIT – III

Capitalisation - Bases of Capitalisation - Cost Theory - Earning Theory - Over Capitalisation - Under Capitalisation - Symptoms - Causes - Remedies -Watered Stock - Watered Stock Over Capitalisation.

#### UNIT – IV

Capital Structure – Cardinal Principles of Capital structure – Trading on Equity – Cost of Capital– Concept – Importance – Calculation of Individual and Composite Cost of Capital.

# UNIT – V

Sources and Forms of Finance- Equity Shares, Preference Shares, Bonds, Debentures and Fixed Deposits – Features – Advantages and Disadvantages-Lease Financing: Meaning – Features – Forms – Merits and Demerits.

- 1. *Shashi K. Gupta*, 2011. **Business Finance** (First Edition), Kalyani Publishers, New delhi.
- 2. *Khan. M. Y,* 2007. **Basic financial Management** (Second Edition), TMH, New Delhi.

- 1. *Venktasivakumar. V*, 2008. Cost Accounting and Financial management (First Edition), Pearson, New Delhi.
- Pandy. I. M, 2008. Essential of financial management (Second Edition), Vikas Publishing Huse, New Delhi.

15UBI5EC

ELECTIVE I: PRINCIPLES OF AUDITING

SEMESTER- V

Total Credits: 4 Hours per week: 5

## **OBJECTIVES:**

- 1. To specify the conditions required to issue the standard unqualified audit report.
- 2. To explain how materiality affects audit reporting decisions.

## CONTENTS

#### UNIT – I

Auditing- Origin - Definition - Objectives - Types - Advantages and Limitations - Qualities of an Auditor - Audit Programmes.

#### UNIT – II

Internal Control – Internal Check and Internal Audi t –Audit Note Book – Working Papers. Vouching – Voucher – Vouching of Cash Book – Vouching of Trading Transactions – Vouching of Impersonal Ledger.

#### UNIT – III

Verification and Valuation of Assets and Liabilities – Auditor's position regarding the valuation and verifications of Assets and Liabilities – Depreciation – Reserves and Provisions – Secret Reserves.

#### UNIT – IV

Audit of Joint Stock Companies – Qualification – Di s-qualifications – Various modes of Appointment of Company Auditor – Rights and Duties – Liabilities of a Company Auditor – Share Capital and Share Transfer Audit – Audit Report – Contents and Types.

#### UNIT – V

Investigation – Objectives of Investigation – Audit of Computerised Accounts – Electronic Auditing – Investigation under the provisions of Companies Act.

- 1. *Pradeep kumar*, 2014. **Principles of Auditing** (First Edition), Kalyani publishers, New Delhi.
- 2. *Tandon. B. N*, 2014. **Hand book of practical auditing**, (Forteenth Edition), S.chand, New Delhi.

- 1. *Jagadishprakash*, 2014. **Auditing**, (Eleventh Edition), Kalyani publishers, New Delhi.
- 2. *Raman. B. S.* 2011. **Auditing** (First Edition), United publishers, Mangalore

# 15UBI6EA

#### ELECTIVE - II: CORPORATE GOVERNANCE AND SOCIAL RESPONSIBILITY

# SEMESTER- VI

Total Credits: 4 Hours per week: 5

#### **OBJECTIVES:**

- 1. To familiarize the students with the understanding of issues and practices of corporate governance in the global and Indian context.
- 2. To understand the universal ethical principles, anchored in a business perspective

#### CONTENTS

#### UNIT- I

**Conceptual framework of corporate Governance-** Meaning, theories of corporate Governance, Models of Corporate Governance, Benefits of Good Corporate Governance, Concept of Corporate Excellence, Business Ethics; Ethical Governance, Code of Ethics; Insider trading, Rating Agencies, Green Governance/ E- governance.

#### UNIT-II

**Corporate Governance Frame work in India**-Corporate Boards and its powers, Responsibilities, Disqualifications, Board Committees and their functions, remuneration committee, nomination committee, compliance committee, shareholders grievance committee, investors relation committee, investment committee, risk management committee, and audit committee, clause 49 of listing agreement; Corporate governance in public sector undertakings

#### UNIT-III

**Major corporate governance failures-** Bank of credit and commerce international (UK), Maxwell communication corporation and Mirror group newspapers(UK), Enron(USA), World.com(USA), Andersen worldwide (USA), Vivendi (France), and satyam computer service3s Lts.(India); common governance problems noticed in various corporate failures.

#### UNIT-VI

**Major Codes& Standards On Corporate Governance-** Sir Adrian Cadbury committee (UK), 1992, OECD principles of Corporate Governance, 1999, and Sarbanes-Oxley(SOX) Act, 2002(USA)

## UNIT-V

**Whistle- Blowing And Corporate Governance-** The concept of whistle – Blowing; types whistle- blowing, whistle- blower policy; the whistle- Blower legislation across Countries.

## **TEXT BOOKS:**

- 1. Kesho Prasad, 2009. Corporate Governance (First Edition), PHI, New Delhi.
- 2. Manuel G. Valenquez, 2010. Business Ethics (Sixth Edition), PHI, New Delhi

- 1. *Ronald. D, Francis & Mukimisra*, 2010. **Business ethics**, An Indian perspective (First Edition), TMH, New delhi.
- 2. *Scott. C. Newquist.*, 2007.**Corporate Governance a financial perspective** (First Edition) janico, Mumbai.

15UBI6EB	ELECTIVE - II: SUPPLY CHAIN	SEMESTER- VI
	MANAGEMENT	

Total Credits: 4 Hours per week: 5

#### **OBJECTIVES:**

- 1. To create awareness about the supply chain activities taken in order to deliver the goods.
- 2. To enable the students to solve complex business problems related to the journey of products and services from the manufacturer or provider to the end customer.

#### CONTENTS

#### UNIT-I

Supply Chain Management – Global Optimisation – importance – key issues – Inventory management – economic lot size model. Supply contracts – centralized vs. decentralized system

#### UNIT-II

Supply chain Integrates- Push, Pull strategies – Demand driven strategies – Impact on grocery industry – retail industry – distribution strategies.

# UNIT-III

Strategic Alliances: Frame work for strategic alliances – 3PL – merits and demerits – retailer – supplier partnership – advantages and disadvantages of RSP – distributor Integration.

#### UNIT-IV

Procurement and Outsourcing: Outsourcing – benefits and risks – framework for make/buy decision – e-procurement – frame work of e-procurement.

#### UNIT-V

Dimension of customer Value – conformance of requirement – product selection – price and brand – value added services – strategic pricing – smart pricing – customer value measures.

- 1. *Mohanty R. P.* 2009. Essentials of supply chain management (First Edition), Jaico, New delhi.
- 2. *Robert. B. Handfield*, 2009. **Introduction to supply chain management** (First Edition), PHI, New delhi.

- 1. Donald waters 2008. Logistics: Introduction to supply chain management (First Edition) Palgrave, New delhi.
- 2. *Rahul. V. Altekar*, 2007. **Supply chain management concepts and cases** (First Edition), PHI, New delhi.

15UBI6EC	ELECTIVE - II:BUSINESS RESEARCH	SEMESTER- VI
	METHODS	

Total Credits: 4 Hours per week: 5

#### **OBJECTIVES:**

- 1. Apply theoretical and quantitative methods to the analyses of international business problems
- 2. To Know about Statistical data and their manipulation and presentation by verbal, graphical, mathematical, statistical.

#### CONTENTS

#### UNIT- I

Business research – Meaning and Definition – Features of Business research – Theory building- induction and deduction theory – concept – operational definition – variable – proposition – hypothesis – types of business research – basic and applied, exploratory, descriptive and causal – phases of business research.

#### UNIT- II

Exploratory research – objectives – methods – experience survey – secondary data analysis – case study – pilot study by focus group interview – process of problem definition – understanding background of the problem - determination of unit of analysis – determine the relevant variables and state the research questions – hypothesis and research objectives.

#### UNIT- III

Meaning of research design – methods of descriptive and causal research – survey – experiments – secondary data studies and observation – sampling design – simple random sampling – restricted random sampling – stratified, cluster and systematic - nonrandom sampling – convenient and judgment sampling – sampling error and non sampling error.

#### UNIT- IV

Measurement and scaling – nominal - ordinal – interval and ratio scale – criteria for good measurement – reliability and validity – designing questionnaire – means of survey data collection – personal interview – telephonic, mail and internet.

# UNIT- V

A. Data processing – processing stages – editing – coding and data entry – descriptive analysis under different types of measurements – percentages frequency table – contingency table –graphs – measures of central tendency and index number – interpretation.

B. Preparation of research report – format – report writing stages – gathering material and data -make overall format - make detailed outline – write first draft - rewrite – final word processing and publishing.

# **TEXT BOOKS:**

- 1. C.R.Kothari 2009. **Research Methodology** (Second Edition), Viswa Prakasam, New Delhi.
- 2. *Gupta. A. K.*, 2011. **Business Research Methods** (First Edition), Vayu Education of india, New Delhi.

- Murthy. S. N.,2009. Business Research Methods (Second Edition) Excel books, New Delhi.
- Donaled Cooper.R., 1999. Business Research Methods (First Edition), TMH, New Delhi.

15UBI6ED

ELECTIVE-III: CYBER LAW

**SEMESTER- VI** 

Total Credits: 4 Hours per week: 5

## **OBJECTIVES:**

- 1. To provide the students to exactly ascertain the importance of the Cyber security of the organization.
- 2. To Show the path to the students, for their aspiring career in Ethical Hacking and Cyber Security.

## CONTENTS

## UNIT- I

Cyber Law: Introduction- Concept of Cyberspace-E-Commerce in India-Privacy factors in E-Commerce-cyber law in E-Commerce-Contract Aspects.

#### UNIT- II

Security Aspects: Introduction-Technical aspects of Encryption-Digital Signature-Data Security. Intellectual Property Aspects: WIPO-GII-ECMS-Indian Copy rights act on soft propriety works-Indian Patents act on soft propriety works.

#### UNIT- III

Evidence Aspects: Evidence as part of the law of procedures –Applicability of the law of Evidence on Electronic Records-The Indian Evidence Act1872.Criminal aspect: Computer Crime-Factors influencing Computer Crime- Strategy for prevention of computer crime-Amendments to Indian Penal code 1860.

#### UNIT- IV

Global Trends- Legal frame work for Electronic Data Interchange: EDI Mechanism- electronic Data Interchange Scenario in India

#### UNIT- V

The Information Technology Act 2000-Definitions-Authentication Of Electronic Records-Electronic Governance-Digital Signature Certificates.

 Vakul Sharma, 2008. Hand book of Cyber law(First Edition), Macmilan India. Ltd, New delhi.

15UBI6EE	ELECTIVE-III: MICRO FINANCE	SEMESTER- VI
IJUDIULL	ELECTIVE-III, WICKO FINANCE	SENTESTER- VI

Total Credits: 4 Hours per week: 5

#### **OBJECTIVES:**

- To acquire conceptual knowledge of the micro financing system in India.
- 2. To impart various methods of providing funds to microfinance borrowers.

#### CONTENTS

#### UNIT-I

**Overview of Microfinance:** Indian Rural financial system, introduction to Microfinance, Microfinance concepts, products, (savings, credit, insurance, pension, equity, leasing, hire-purchaseservice, Microfinance in kind, Microremittances, Micro-Securitization, franchising etc.), Microfinance models (Generic models viz. SHG, Grameen, and Co-operative, variants SHGNABARD model, SIDBI model, SGSY model, Grameen Bangladesh model, NMDFC model, credit unions etc. unbranded primitive models) Emerging practices of Microfinance in India state wise cases, Emerging Global Microfinance practices. Need of Microfinance.

#### UNIT-II

**Microfinance, Development, Income generating activities and Micro enterprise**: Market (demand) analysis, financial analysis including sources.Technological analysis, Socio-economic analysis, And Environmental analysis. Logical framework, Implementation & Monitoring

#### UNIT-III

**Credit Delivery Methodology: Credit Lending Models:** Associations; ank Guarantees Community Banking, Cooperatives, Credit Unions, Grameen Model, SHG, Individual, Intermediaries, Could be individual lenders, NGOs, micro credit programmes, and Commercial banks)

# UNIT-IV

**Pricing of Microfinance products:** Purpose base, Activity base, Economic class base Open bidding, etc. Pricing saving products, Amount of savings base, Attendance at periodical meeting Adding to corpus.Gender issues in Microfinance and Conflict resolution in Microfinance – Client impact studies measuring impact of Microfinance and Micro enterprises

# UNIT-V

**Commercial Microfinance:** MFIs: Evaluating MFIs- Social and performance metrics, fund structure, value-added services The Rise of Commercial Microfinance-: Transforming NGOs. Structure of Microfinance Industry and Constraints on MFI Growth. The partnership model – MFI as the servicer

# **TEXT BOOKS:**

1. *BeatrizAramendariz*, 2011. **Economic of Micro finance** (Second Edition), PHI, New Delhi.

#### **REFERENCE BOOKS:**

1. *Khan. M. Y*, 2007. **Basic financial Management** (Second Edition), TMH, New Delhi.

15UFI6EV	ELECTIVE – III: PROJECT WORK	SEMESTER- VI

**Total Credits: 4** 

#### **GUIDE LINES:**

1) A Guide has been allotted to each student by the department. Student can select any topic in discussion with the supervisor. Students should maintain a work diary were in weekly work carried out has to be written. Guide should review the work every week and put his/her signature. The work diary along with project report should be submitted at the time of viva voce.

## 2) CA Marks Distribution:

A minimum of two reviews have to be done, one at the time finalizing the questionnaire/identifying the primary data and the second review at the time of commencement of report writing. They should be asked to present the work done to the respective guide in the two reviews. The guide will give the marks for CIA as per the norms stated below:

First Review	10 Marks
Second Review	10 Marks
Work Diary	05 Marks
-	25 Marks

3) End Semester Examination:

The evaluation for the end semester examination should be as per the norms Given below:

External Examiner	25 Marks
Internal Examiner	25 Marks
Viva-Voce Examination	25 Marks
	75 Marks

(Jointly given by the external and internal examiner)

15UED34U

NMEC -I: INTRODUCTION TO INSURANCE

SEMESTER- III

Total Credits: 2 Hours per week:2

## **OBJECTIVES:**

- 1. To improve functional knowledge in opting insurance.
- 2. To describe the basic principles of insurance and how an insurance premium is determined.

# CONTENTS

## UNIT- I

Introduction to Insurance - Purpose and Need of Insurance - How Insurance Works - Role of Insurance in Economic Development.

## UNIT- II

Fundamentals & Principles of various types insurance-General/Fire/Marine-Classification of General Insurance(Fire & Marine )

#### UNIT- III

Rural Insurance: Rural policies - The Role of government - Cattle insurance - Poultry Insurance - Fish Insurance

# UNIT- IV

Legislative and regulatory matters - Insurance Act, 1938 - The Insurance (Amendment) Act, 2002 - General Insurance Business (Nationalization) Amendment Act, 2002 - I.R.D.A. Regulations, 2002.

# UNIT- V

Practical: Insurance documents - Proposal Forms - Policy Forms - Cover Notes - Certificate of Insurance – Endorsements-Renewal Notice - Other Insurance Documents .

- 1 Jagroopsingh 2012. Banking and Insurance Management (First Edition), Kalyani Publishers, New Delhi.
- 2 *Inderjithsingh* 2010. **Insurance management** (First Edition), Kalyani publishers, New Delhi

- 1. *Bihari. S. C*, 2007. **Insurance Management**: In the Reforms era, (First Edition), Skylark, New Delhi
- 2. *Agarwal. O. P.,* 2011. **Banking and Insurance** (Second Edition), Himalaya Publishing House, New Delhi.

15UED44U	NMEC -II: INTRODUCTION TO	SEMESTER- IV
	BANKING	

Total Credits: 2 Hours per week:2

#### **OBJECTIVES:**

- 1. To improve functional knowledge in the areas of banking.
- 2. To make the students to aware of Retail banking and E- banking trends.

#### **CONTENTS**

#### UNIT-I

Basic banking concepts and Banking principles- Origin of Banking-Relationship between banker and Customers.

#### UNIT- II

Structure and Function of banking- structure and organization of bank-Objectives of Bank Managements- Functions of Board of Directors- Duties and Liabilities.

#### UNIT- III

Retail banking e- Banking trends- Real Time Gross Transfers(RTGS)- National Electronic Fund Transfer(NEFT) – Electronic fund transfer FT- Automatic teller machine (ATM)- The Era in New technology

#### UNIT- IV

Credit Cards- Debit Cards- Consumer loans and Communication skill & Inter personal skills- Investment in Securities- Classification of Loans and Advances- Modes of creating Charges.

#### UNIT- V

Practical- Banking procedure and documents - e-Banking- On line Self assessment Questionnaire on inter personal sills.

- 1. Sundharam . K. P. M, 2012. Banking theory law & practices (First Edition), S.chand, New Delhi.
- 2. Sundharam &Varshley 2001. Banking theory Law & Practices (Fourteenth Edition) S.Chand, New Delhi.

## **REFERENCE BOOKS:**

- 1. Gordon. E &Natarajan, 2014. Banking theory law &Practices (Twenty fourth Edition), Himalaya publication, New Delhi.
- 2. Shekar. K. C, 2014. Banking theory & Practice (Twenty first Edition) ,Vikas Publication, Noida.

P.B. B. BoS Chairman/HoD 29(7/2015 Department of Commerce (B & I) Dr. N. G. P. Arts and Science College Coimbatore - 641 048

Dr. P.R. MUTHUSW PRINCIP Dr. NGP Arts and Science College, Dr. NGP - Kalapatti Road Coimbatore - 641 048 Tamilnadu, India