

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:

1. Demonstrating a substantial understanding of concepts in key areas of Banking Insurance and its applications.
2. 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.

SCHEME OF EXAMINATIONS

Subject code	Subject	Hrs of Instruction	Exam Duration (Hrs)	Max Marks			Credit Points
				CA	CE	Total	
First Semester							
Part - I							
16UTL11T/ 15UHL11H/ 15UML11M/ 15UFL11F	Tamil-I/ Hindi-I/ Malayalam-I/ French - I	6	3	25	75	100	4
Part - II							
16UEG12E	English- I	6	3	25	75	100	4
Part - III							
16UBI13A	Core - I: Principles of Accountancy	6	3	25	75	100	4
16UBI13B	Core - II: Indian Banking System	5	3	25	75	100	4
16UBI1AA	Allied - I: Business Economics	5	3	25	75	100	4
Part - IV							
15UFC1FA	Environmental Studies	2	3	-	50	50	2
		30				550	22
Second Semester							
Part - I							
16UTL21T/ 15UHL21H/ 15UML21M/ 15UFL21F	Tamil-II/ Hindi-II/ Malayalam-II/ French -II	6	3	25	75	100	4
Part - II							
16UEG22E	English-II	6	3	25	75	100	4
Part - III							
16UBI23A	Core - III: Financial Accounting	6	3	25	75	100	4
16UBI23B	Core - IV: Business Organization and Office Management	5	3	20	55	75	3
16UBI2AA	Allied - II: Entrepreneurial Development	5	3	25	75	100	4
Part - IV							
15UFC2FA	Value Education - Human Rights	2	3	-	50	50	2
		30				525	21

P. R. 24/6/2016
 BoS Chairman/HoD
 Department of Commerce (B & I)
 Dr. N. G. P. Arts and Science College
 Coimbatore - 641 048

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

B.Com - Banking and Insurance (Students admitted from 2016-2017 and onwards)

Third Semester							
Part - III							
15UBI33A	Core - V:Corporate Accounting	6	3	25	75	100	4
16UBI33B	Core - VI: Fundamentals of Insurance	5	3	25	75	100	4
16UBI33C	Core - VII :Banking Law and Practice	6	3	25	75	100	4
16UMA3AE	Allied - III: Mathematics for Business	5	3	25	75	100	4
Part - IV							
16UBI3SA	Skill Based Subject -I : Company Law	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				575	23
Fourth Semester							
Part - III							
15UBI43A	Core - VIII: Merchant Banking	4	3	25	75	100	4
16UBI43B	Core - IX: Financial Management	4	3	20	55	75	3
16UBI43C	Core - X: Principles of Management	4	3	25	75	100	4
15UBI43D	Core - XI : Insurance Management	5	3	25	75	100	4
16UMA4AE	Allied - IV : Statistics for Business	5	3	25	75	100	4
Part - IV							
16UBI4SA	Skill Based Subject -II : Executive Business Communication	4	3	20	55	75	3
	NMEC - II	2	3	-	50	50	2

B.Com - Banking and Insurance (Students admitted from 2016-2017 and onwards)

15UFC4FA/ 15UFC4FB/ 15UFC4FC/	Tamil Advanced Tamil(or) General Awareness	2	3	-	50	50	2
		30				650	26
Fifth Semester							
Part - III							
16UBI53A	Core - XII :Income Tax law and Practice	5	3	25	75	100	4
16UBI53B	Core - XIII : Commercial Bank Management	6	3	25	75	100	4
16UBI53C	Core - XIV : Principles of Marketing	5	3	25	75	100	4
16UBI53D	Core - XV : Cost Accounting	5	3	25	75	100	4
	Elective -I :	5	3	25	75	100	4
Part - IV							
16UBI5SA	Skill Based Subject- III : Computer Application in Business	4	3	20	55	75	3
16UBI53T	Industrial Training	Grade A to C					
		30				575	23
Sixth Semester							
Part - III							
16UBI63A	Core - XVI : Management Accounting	6	3	25	75	100	4
16UBI63P	Core Practical - I : Office Automation	5	3	40	60	100	4
16UBI63B	Core - XVII: Principles of Auditing	5	3	25	75	100	4
	Elective -II :	5	3	25	75	100	4
	Elective -III :*	5	3	25/ 40	75/ 60	100	4
Part - IV							
15UBI6SP	Skill based Subject- IV: Insurance Legislative Framework	4	3	20	55	75	3

Part – V							
16UEX65A	Extension Activity	-	-	50	-	50	2
		30				625	25
	Total					3500	140

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 - I in fifth semester)

S.No	Subject Code	Name of the Subject
1.	16UBI5EA	Business Research Methods
2.	16UBI5EB	Business Regulatory Frame work
3.	16UBI5EC	Business Environment

ELECTIVE - II

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

S.No	Subject Code	Name of the Subject
1.	16UBI6EA	Financial Service
2.	16UBI6EB	Public Finance
3.	16UBI6EC	Micro Finance

ELECTIVE - III

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

S.No	Subject Code	Name of the Subject
1.	16UBI6ED	Cyber law
2.	16UBI6EE	Case Analysis
3.	16UBI6EV	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.	16UNM34U	Practical Banking
2.	16UNM44U	Bank Management

Total Credit Distribution

Subjects	Credits	Total		Credits	Cumulative Total
Part I: Tamil	4	2x 100 =	200	8	16
Part II: English	4	2x 100 =	200	8	
Part III:					
Core	4	15 x 100	1500	60	98
Core	3	2 x 75 =	150	06	
Core Practical	4	1x100=	100	04	
Allied	4	4x100=	400	16	
Elective	4	3 x 100 =	300	12	
Part IV:					
Skill based Subjects	3	4 x 75 =	300	12	24
Value Education	2	2 x 50=	100	04	
Environmental Studies	2	1 x 50 =	50	02	
General Awareness	2	1 x 50 =	50	02	
NMEC	2	2 x 50=	100	04	
Part V:					
Extension Activity	2	1x50 =	50	02	02
Total			3500	140	140

FOR COURSE COMPLETION

Students have to complete the following subject:

1. Language papers (Tamil/Malayalam/French/Hindi, English) in I and II Semester.
2. One Environmental Studies and Human Rights in I and II semester respectively.
3. Foundation Courses in III and IV semester respectively.
4. Allied papers in I, II, III and IV semesters.
5. Non Major Elective Course in the third and fourth semester.
6. Extension activity in VI semester.
7. Elective papers in the fifth and sixth semesters.
8. Students have to complete the following –Industrial training: Subject code: **16UBI53T**.

- Students must undergo Industrial training for 15 - 30 days during IV Semester Summer Vacation. Evaluation of the Report done by the Internal and external Examiner in the V Semester. Based on their performance Grade will be awarded as A to C.

A- 75marks and above

B- 60-74 marks

C- 40-59 marks

Below 40 marks - Re appear (RA)

Earning Extra credits is not mandatory for course completion Extra credits

Subject	Credit	Total credits
BEC/ Self study courses	1	1
Hindi / French/ Other foreign Language approved by certified Institutions	1	1
Type Writing / Short Hand Course	1	1
Diploma/certificate/CPT/ ACS Inter/ NPTEL Course	1	1
Representation - Academic/Sports /Social Activities/ Extra Curricular / Co-Curricular activities at University/ District/ State/ National/ International	1	1
		5

Rules:

The students can earn extra credits only if they complete the above during the course period (I to V semester) and based on the following criteria. Proof of Completion must be submitted in the office of the Controller of Examinations before the commencement of the VI Semester. (Earning Extra credits are not mandatory for Course completion)

1. Student can opt BEC course/ Self study course to earn one credit. They have to Enroll and complete any one of the course during their course period before fifth semester (I semester to V semester).

**Self study paper offered by the Department of
Commerce Banking and Insurance**

S. No.	Semester	Course Code	Course Title
1.	Semester I to V	16UBISS1	Supply Chain Management
2.		16UBISS2	Insurance Regulatory and Development Authority

2. Student can opt Hindi/ French/ Other foreign Language approved by certified Institutions to earn one credit. The certificate(Hindi) must be obtained from **Dakshina Bharat Hindi Prachar Sabha** and He/ she has to enroll and complete during their course period (**first to fifth semester**)
3. Student can opt for Type writing /short hand course to earn one extra credit. He/she has to enroll and complete the course during their course period to obtain certificate through **Tamil Nadu Board of Technical Education**
4. Student can opt for Diploma/certificate/CPT/ACS Inter/ NPTEL Course to earn one extra credit. Student who opt for Diploma/ Certificate course have to enroll any diploma/certificate course offered by Bharathiar University through our Institution. Student who opt for CPT/ ACS/CMA have to enroll and complete the foundation level during the course period. Students who opt for NPTEL course should complete the course certificate through NPTEL.
5. Award Winners in Academic/ Representation in Sports /Social Activities/ Extra Curricular/ Co-Curricular Activities at University/ District/ State/ National/ International level can earn one extra credit.

16UBI13A	CORE- I : PRINCIPLES OF ACCOUNTANCY	SEMESTER -I
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Total Credits: 4
Hours Per Week: 6

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

Accounting: Introduction – Advantages and Limitations of Accounting – Fundamentals of Book Keeping – Accounting Concepts and Conventions – Journal – Ledger – Subsidiary books – Trial balance.

UNIT - II

Final Accounts: Final Accounts of a Sole Trader – Trading Account, Profit and Loss Account and Balance sheet with adjustments – Differences between Trial Balance and Balance sheet.

UNIT - III

Bills of Exchange: Recording of transactions relating to bills –Books of Drawer and Acceptor –Honour and dishonor of bills –Discounting of Bills with a Bank- Renewal of bills.

UNIT - IV

Bank Reconciliation Statement: Need –Reasons for difference between cash book and pass book balances – Preparation of Bank Reconciliation Statement – Errors – Classification of Errors –Rectification of Errors.

UNIT - V

Non -Trading Accounts: Receipts and Payments and income and expenditure account and Balance sheet– Difference between Receipts and Payments and income and expenditure account.

Note: The question paper shall cover 20% Theory and 80% Problem.

TEXT BOOKS:

1. *Reddy, T.S. and Murthy A.* 2014. **Financial Accounting** [Sixth Edition]. Margham Publications, Chennai.
2. *Nagarajan, K.L., Vinayakam, N., and Mani P.L.* 2013. **Principles of Accountancy [First Edition]**. Sultan Chand & Company Ltd, New Delhi.

REFERENCE BOOKS:

1. *Jain, S.P., and Narang, K.* 2005. **Financial Accounting**. [Fifth Edition]. Kalyani Publishers, Ludhiana.
2. *Gupta R.L.,* 1999. **Advanced Accounting** [Nineth Edition] Sultan Chand and Sons, New Delhi.

16UBI13B	CORE- II : INDIAN BANKING SYSTEM	SEMESTER -I
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Total Credits: 4
Hours per week: 5

OBJECTIVES:

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

CONTENTS

UNIT -I

Structure and organization of bank: Introduction – Banking Structure in India – Bank Management: Objectives, Functional areas of bank management – Board of Directors, Duties and Liabilities of Directors. Organization Structure of Bank - Commercial banks- Functions of Commercial Bank.

UNIT -II

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 -III

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

UNIT -IV

Reserve Bank of India: Objectives- Organization- Function and working- Monetary policy- Credit control measures and their effectiveness.

UNIT -V

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.

TEXT BOOKS:

1. *Jagroop singh., 2015. Indian Banking System* (Third Edition), KalyaniPublihers, New Delhi.(Unit I to V)
2. *Sundharam . K. P. M, 2012. Banking theory law & practices* (First Edition), S.Chand, New Delhi.

REFERENCE BOOKS:

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

16UBI1AA	ALLIED - I : BUSINESS ECONOMICS	SEMESTER -I
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Total Credits: 4
Hours per week: 5

OBJECTIVES:

The subject aims to build the concepts regarding:

1. To discuss the relationship between economics and business.
2. To analyze the application of economic theories in modern business.

CONTENTS

UNIT- I

Business Economics: Business Economics- Meaning- Definition- Scope of Business Economics- Micro and Macro Economics- Economic Concepts Applied in Business Economics- Role and Responsibilities of a Business Economist.

UNIT- II

Demand and Supply: Meaning of Demand - Types- Determinants and Distinctions of demand - Law of Demand - Elasticity of Demand - Demand Forecasting. Supply: Meaning of Supply – Supply factor- Law of Supply- Elasticity of Supply- Factors Determining Elasticity of Supply

UNIT- III

Cost Concepts: Cost Concepts- Cost Output Relationship- Production Function- Iso - quant's- Law of Variable Proportions- Returns to Scale- Producer's Equilibrium.

UNIT- IV

Market: Market- Meaning- Market Structure- Perfect Competitions- Features- Imperfect Competitions- Features- Monopoly- Monopolistic Competitions- Oligopoly: Cartels, Price Leadership and Price Rigidity- Pricing Under perfect and Imperfect Competitions- Price Discrimination under Monopoly.

UNIT- V

National Income: National Income- Definition- Concept- Uses- Methods of Calculating National Income- Difficulties in Estimation of National Income- National Income and Economic Welfare.

TEXT BOOKS:

1. *Shankaran. S*, 2013 Business Economics, Margham Publication Chennai.(4th edition 1991 Reprint 2013).(Unit I-V)
2. *Sundaram. K.P.M and Sundaram. E.N*, 2010 Business Economic. Sultan Chand and Sons Publishers New Delhi. . (4th edition 1997 Reprint 2010). Unit (I,II,IV.V)

REFERENCE BOOKS:

1. *Ahuja. H.L*, Business economics (Reprint 2009) S.Chand publications. New Delhi.
2. *Shankaran. S*, 2013 Economic Analysis, Margham Publication Chennai.(7th edition)(Unit I-V)

16UBI23A	CORE III: FINANCIAL ACCOUNTING	SEMESTER -II
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Total Credits: 4
Hours per week: 6

OBJECTIVES:

1. To expose the students about various accounting procedure.
2. To expose the Accounting procedure and some allied aspects of partnership firm.

CONTENTS

UNIT -I

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

UNIT -II

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

UNIT -III

Hire Purchase: Main Features – Hire Purchase Trading – Debtors Method – Installment Purchase System.

UNIT- IV

Depreciation: Meaning –Causes – objectives of providing for depreciation – Factors affecting depreciation – Accounting Treatment – Methods of providing depreciation– Straight line method, Diminishing Balance Method and Machine Hour Rate Method.

UNIT -V

Accounting Standards : Meaning – Objectives -Need – Significance – Formation of Accounting standard board – Indian Accounting Standards – Applicability of AS – Classifications of Business Enterprise: Level -I Enterprise - Level -II Enterprise - Level -III Enterprise – AS-1 to AS -6.

Note: The question paper shall cover 20% Theory and 80% Problem.

TEXT BOOKS:

1. *Reddy T.S, and A.Murthy*, 2014 **Financial Accounting [Sixth Edition]** Margham Publications, Chennai. (*Unit -I to IV*)
2. *S.P.Jain& K.L. Narang*, Volume -I ,2011 **Advanced Accountancy [Fifteenth Edition]** Kalyani Publications, New Delhi.(Unit-V)

REFERENCE BOOKS:

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

16UBI23B	CORE IV-BUSINESS ORGANISATION AND OFFICE MANAGEMENT	SEMESTER- II
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Total Credits: 3
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

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

UNIT-II

Office: -Functions and Significance - Location of Business - Factors influence 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 Machines and Equipment: Data processing system- EDP - Uses and Limitations - Office Furniture.

TEXT BOOKS:

1. *Sharma. R. K., 2014. Business organization and office management (Third Edition), Kalyani publishers, New Delhi. (I to V Units)*
2. *Kathiresan, Dr. Radha., 2008. Business organization, Prasanna & Co, Chennai. (I to V Units)*

REFERENCE BOOKS:

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.*
3. *Saksena. S. C., 2000. Business organization and office management (First Edition), Sahityabhawan, Agra.*

16UBI2AA	ALLIED-II : ENTREPRENEURIAL DEVELOPMENT	SEMESTER -II
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Total Credits: 4
Hours per week: 5

OBJECTIVES:

1. To inculcate the students about the entrepreneurial development.
2. To make the students to understand the functions of entrepreneurship.

CONTENTS

UNIT- I

Entrepreneur and Entrepreneurship: Concept of Entrepreneurship: Entrepreneurship - Meaning - Types - Qualities of an Entrepreneur - Classification of Entrepreneurs - Factors influencing Entrepreneurship - Functions of Entrepreneurs- Entrepreneur Vs Intrapreneur- Entrepreneur Vs Copreneur.

UNIT -II

Institutional Finance to Entrepreneurs: Entrepreneurial Development - Agencies - Commercial Banks - District Industries Centre - National Small Industries Corporation - Small Industries Development Organization - Small Industries Service Institute. Financial Institutions - IFCI - IRBI- SFCs- SIDBI

UNIT- III

Micro, Small and Medium Entrepreneurs: Project Management: Business idea generation techniques - Identification of Business opportunities - Feasibility study - Marketing, Finance, Technology & Legal Formalities -Preparation of Project Report - Tools of Appraisal.

UNIT- IV

Entrepreneurship Development in India: Entrepreneurial Development Programmes (EDP)-Objectives of EDPs - Role of Government in organizing EDPs - Critical evaluation of EDPs- Suggestions for Making Entrepreneurial Development Programmes more Effective.

UNIT -V

Economic development and entrepreneurial growth: Role of entrepreneur in economic growth - Strategic approaches in the changing Economic scenario for small scale Entrepreneurs - Networking, Niche play , Geographic Concentration, Franchising / Dealership - Women Entrepreneurship and Case studies.

TEXT BOOKS:

1. *Khanka S.S.*, 2010. **Entrepreneurial Development** [Fourth Edition] Sultan Chand & Sons, New Delhi. (Unit I to IV)
2. *Dr. O.P. Gupta* 2015. **Fundamentals of Entrepreneurship**, SBPD Publishing House, Agra. (Unit V)

REFERENCE BOOKS:

1. *E.Gordon, K. Natarajan*, 2013 **Entrepreneurship Development** Himalaya Publishing House, New Delhi.
2. *Saravananavel P*, 1991 **Entrepreneurial Development** [Second Edition] ESS PEE KAY House, Chennai.

15UBI33A	CORE -V: CORPORATE ACCOUNTING	SEMESTER -III
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Total Credits: 4
Hours per week: 6

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:

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

UNIT-II

Final Accounts:

Final Accounts- Computation of Managerial Remuneration and Disposal of profit - Valuation of Goodwill and Shares.

UNIT-III

Accounting for amalgamation:

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).

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

TEXT BOOKS:

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

REFERENCE BOOKS:

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

16UBI33B	CORE VI: FUNDAMENTALS OF INSURANCE	SEMESTER -III
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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

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

UNIT- II

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

UNIT- III

Insurance terms : 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- IV

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- V

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.

TEXT BOOKS:

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

REFERENCE BOOKS:

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.

16UBI33C	CORE VII : BANKING LAW AND PRACTICE	SEMESTER -III
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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

Banker and Customer: Definition of banker and customer - Relationships between banker and customer - Opening of account - operating the account- closer of bank account- types of deposit - Bank Pass book- RBI, Banking regulation Act 1949.

UNIT - II

Bank Customer: Special types of customer - Minor - Married Women - Partnership Firm - Joint Stock Companies- Executors- Trustees- Joint Account.

UNIT -III

Negotiable Instruments: Characteristics - Types- Cheques -Salient features - Material alteration-Crossing -Types -Endorsement -Kinds.

UNIT - IV

Paying and Collecting Banker: Paying Banker-Precautions before honoring Cheque-Circumstances under which a cheque can be dishonored -Statutory protection to a Paying Banker -Payment in due course -Collecting Banker -Banker as a holder for Value-Banker as an agent - Statutory Protection -Duties.

UNIT - V

Loan Security and advances: Loan and advances by commercial bank - Principles of Sound Lending-Secured and Unsecured Advances- Forms of Advances -Mode of Charging Securities - lien, pledge, hypothecation and mortgage-- Securities for Advances -Advances against Document of Title to Goods.

TEXT BOOKS:

1. *Gordon. E & Natarajan, 2013. Banking theory law & Practices* (Twenty fourth Edition), Himalaya publication, New Delhi (*Unit I to V*)
2. *Sundharam & Varshley 2010. Banking theory Law & Practices* (Fourteenth Edition) S.Chand, New Delhi.

REFERENCE BOOKS:

1. *Sundharam . K. P. M, 2012. Banking theory law & practices* (First Edition), S.chand, New Delhi.
2. *Shekar. K. C, 2014. Banking theory & Practice* (Twenty first Edition) ,Vikas Publication, Noida.

16UMA3AE	ALLIED -III : MATHEMATICS FOR BUSINESS	SEMESTER -III
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Total Credits: 4
Hours per week: 5

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.

UNIT-I

Set Theory - Definition - Notations - Description of sets- Types of sets - Venn Diagrams - Set operations - Laws and properties of sets - Number of elements (Sums involved in two sets only)

UNIT-II

Sequence and series - Arithmetic progression - Geometric progression - Simple interest Problems- Compound interest Problems.

UNIT -III

Matrix: Basic Concepts - Types of Matrices - Addition and Multiplication of Matrices - Determinants - Cramer's Rule - Inverse of a Matrix - Matrix Method - Rank of Matrix.

UNIT-IV

Effective rate of Interest -Sinking Fund - Annuity - Present Value - Discounting of Bills - True Discount - Banker's Gain.

UNIT-V

Interpolation: Binomial - Newton's and Lagrange methods. (Simple problems only).

TEXT BOOK:

1. *Navanitham, P.A(2013), Business Mathematics & Statistics Jai Publishers, Trichy-*

REFERENCE BOOKS:

1. *Sundaresan and Jayaseelan(2008), Introduction to Business Mathematics ,Sultan chand Co& Ltd, NewDelhi*
2. *Ranganath G.K. Sampamgiram C.S. and Rajan Y. 2006-A Text book Business Mathematics- Himalaya Publishing House - New Delhi.*

16UBI3SA	SKILL BASED SUBJECT-I: COMPANY LAW	SEMESTER -III
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Total Credits: 3
Hours per week: 4

OBJECTIVES:

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

CONTENTS

UNIT- I

Company: Meaning, Definition - characteristics of company - kinds of companies: - Formation of Companies.

UNIT- II

Memorandum of association: Meaning - Contents - Alteration of memorandum - Doctrine of ultra vires - Articles of association - Meaning- Contents- Alteration of Articles - Relationship between Memorandum and Articles - The Doctrine of Indoor management- Exceptions to Doctrine of Indoor management.

UNIT- III

Prospectus: Definition - Contents- Deemed prospectus - Mis-statement prospectus - Statement in lieu of prospectus - Underwriter's Commission- Brokerage - Share Capital - Reduction of capital - Further issue of Capital or Right shares.

UNIT - IV

Meetings: General Meeting of share holders: Statutory, Annual General meeting and Extra ordinary meeting. **Directors:** Definition - Director identification Number - Number of directors - Appointment of directors - Qualification and Dis-qualification of Directors - Removal of Directors - Directors remuneration - Powers of Director - Liability of Directors.

UNIT - V

Winding up: Meaning – Modes of winding up – compulsory winding up by the court –voluntary winding up: Types of voluntary winding up – winding up subject to the supervision of the court – General consequence of winding up – Liquidators – Powers and duties.

TEXT BOOKS:

1. *N.D.Kapoor, 2015. Elements of company law* (Twentieth Edition), Sultan Chand & Sons, New Delhi. (Unit I – Unit V)
2. *Gulshan. S, 2009. Business law including company law*, (First Edition), New age publishers, New Delhi. (Unit I – Unit V)

REFERENCE BOOKS:

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.

15UBI43A	CORE- VIII: MERCHANT BANKING	SEMESTER -IV
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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.

TEXT BOOKS:

1. *Machiraju. H. R, 2012. Merchant banking* (Forth Edition), New age publishers, New Delhi.(Unit I to V)
2. *Madhu VIJ, 2012. Merchant banking & financial services* (first Edition), TMH, New Delhi.

REFERENCE BOOKS:

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

16UBI43B	CORE- IX : FINANCIAL MANAGEMENT	SEMESTER -IV
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Total Credits: 3
Hours per week: 4

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 - Profit maximization and wealth maximization.

UNIT- II

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

UNIT- III

Cost of Capital: Meaning - Cost of specific Source of capital – Equity – Preferred stock debt – reserves – Weighted average cost of capital, Operating leverage and financial leverage.

UNIT - IV

Capital structure: Factors influencing capital structure – optimal capital structure – Dividend and dividend policy: Meaning, classification – sources available for dividends – Dividend policy -general determinants of dividend policy.

UNIT- V

Capital budgeting: Capital Budgeting Process - Various Capital Budgeting Techniques-Payback period methods- Average Rate of return- Net present value method- Internal rate of return- Benefit cost Ratio .

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

TEXT BOOKS:

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

REFERENCE BOOKS:

1. *Mahezwari. 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.

6UBI43C	CORE -X : PRINCIPLES OF MANAGEMENT	SEMESTER -IV
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Total Credits: 4
Hours per week: 4

OBJECTIVES:

1. To make the students to understand the elements of effective management.
2. To familiarize the students with the basics principles of management.

CONTENTS

UNIT -I

Management: Definition - Nature and Scope - Importance -Functions of Management - Management as an Art, Science and Profession - Scientific Management - Fayol's Principles of Management - Management By Objectives (MBO) - Management By Exception (MBE).

UNIT- II

Planning: Definition - Nature - Objectives - Advantages and Disadvantages - Process - Types - Decision Making - Traditional and Modern Techniques - Steps involved in Decision Making.

UNIT- III

Organization: Definition - Principles - Types - Importance -Elements of Organization Process - Delegation and Decentralization - Span of Control - Departmentation.

UNIT -IV

Staffing: Meaning and Definition - Functions - Recruitment - Sources of Recruitment - Motivation - Importance of Motivation - Maslow's Theory of Motivation - X, Y and Z Theories - Leadership - Types - Qualities of a Good Leader

UNIT- V

Control: Meaning and Definition - Need and Significance of Control - Process of Control - Techniques of Control. Co-ordination- need and techniques.

TEXT BOOKS:

1. *Ramaswamy.T*, 2012. **Principles of Management** [Eight Edition]
Himalaya Publishing Home Pvt Ltd, Mumbai (Unit I - Unit V)
2. *Dinkar Pagare*, 2011. **Business Management** [Fifth Edition] Sultan Chand
& Sons, New Delhi. (Unit I - Unit V)

REFERENCE BOOKS:

1. *Govindarajan. M*, 2008. **Principles of Management** [First Edition] PHI,
New Delhi.
2. *Prasad L.M*, 2015. **Principles and Practice of Management** [Eight
Edition], Sultan Chand & Sons, New Delhi.

15UBI43D	CORE -XI: INSURANCE MANAGEMENT	SEMESTER- IV
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Total Credits: 4
Hours per week: 5

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.

TEXT BOOKS:

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

REFERENCE BOOKS:

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.

16UMA4AE	ALLIED - IV : STATISTICS FOR BUSINESS	SEMESTER -IV
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Total Credits: 4
Hours per week: 5

OBJECTIVES:

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 Data- Classification and Tabulation - Diagrammatic and Graphical presentation.

UNIT-II

Measures of Central tendency - Mean, Median, Mode, Geometric Mean and Harmonic Mean - Measures of Dispersion - Range - Quartile Deviation - Standard Deviation and Co-efficient of Variation (Simple Problems).

UNIT-III

Correlation -Meaning and Definition -Types of Correlation-Scatter diagram, Karl Pearson's co-efficient of Correlation - Spearman's Rank Correlation - Co-efficient of Concurrent deviation.

UNIT-IV

Regression Analysis - Meaning and definition - Method of forming regression equations -Uses of regression equations - Simple Problems.

UNIT-V

Time Series - Meaning, Uses, Components and Models - Secular Trend - Methods of estimating trend - Graphic, Semi-average, Moving average and Method of Least squares - Seasonal Variation - Method of Simple average.

TEXT BOOK:

1. *Navnitham, P.A* , 2013. **Business Mathematics & Statistics.** 2013. Jai Publishers.Trichy.

REFERENCE BOOKS:

1. *Gupta,S.P.* **Statistical Methods.** 2004. Sultan Chand and Sons.
2. *Vittal,P.R* . 2001. **Business Mathematics and Statistics.** Margham Publishers, Chennai.

16UBI4SA	SKILL BASED SUBJECT-II: EXECUTIVE BUSINESS COMMUNICATION	SEMESTER -IV
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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 - Types - Structure of Banking Correspondence - Elements of a good Banking Correspondence - Insurance - Meaning and Types - Insurance Correspondence -Difference between Life and General insurance - Meaning of Fire Insurance - kinds - Correspondence relating to Marine Insurance - Agency Correspondence- Introduction- kinds - Stages of Agency Correspondence - Terms of Agency Correspondence.

UNIT - IV

Company Secretarial Correspondence - Introduction - Duties of secretary - classification of Secretarial Correspondence - Specimen letters - Agenda and Minutes of Report Writing- Introduction - Types of Reports - preparation of Report writing .

UNIT - V

Application Letters - Preparation of Resume - Interview: Meaning - Objectives and Techniques of various types of Interviews - Public Speech - Characteristics of a good speech.

TEXT BOOKS:

1. *Premavathi.N* 2010. **Business communication & correspondence** (3rd edition) Sultan chand &sons , New Delhi.(Unit I-IV)
2. *Rajendra pal Korahill, 2006. Essentials of Business communication* Sultan chand & sons , New Delhi.(Unit I-V)

REFERENCE BOOKS:

1. *Ramesh, M.S and Pattanshetti C.C, 2003. Business communication* Sultan chand & sons , New Delhi
2. *Rodriquez M.V, 2003."Effective Business Communication Concept".* Vikas Publishing Company.

16UBI53A	CORE XII: INCOME TAX LAW AND PRACTICE	SEMESTER- V
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Total Credits: 4
Hours per week: 6

Note: Distribution of Marks: 60% Problems and 40% Theory.

OBJECTIVES :

The subject aims to build the concepts regarding:

1. To enable the students to know the basic of income tax act and its implications.
2. To know about various basic concepts used in Income tax Act.

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 - Definition- characteristics - computation of salary - Allowances - perquisites - profit in lieu of salary - Deduction under section 16 and 80C- Income from House Property - Definition - Exempted Income from House property - Annual value - let out - self occupied - Deduction out of annual net value.

UNIT- III

Profit and Gains of Business or Profession - Definition - allowable expenses - Disallowed expenses - Deemed profits - valuation of stock - miscellaneous provisions under section 44 - Depreciation - Block of assets - Rates of depreciation - Computation of depreciation - Income from Other Sources - General Income under section 56 (1) - Specific Income 56 (2) - Divided under section 2(22) - Deductions under section 57 - Expenses disallowed under section 58.

UNIT- IV

Capital Gains - Capital assets - Basis of charge - Transfer of capital assets - Computation of Capital gain - Cost of acquisition - Exempted Capital gain - Treatment of capital loss - Deduction under sec 48(2) - Deductions from Gross Total Income - Deduction under sec 80(individuals)

UNIT-V

Set off and Carry forward of losses - Speculation loss - capital losses - Carry forward of losses - Computation of Tax liability - Rebate U/S 86, 87A,88E - Relief U/S 89(1) - Assessment of Individuals.

TEXT BOOKS :

1. *Gaur and Narang*, 2014-2015. **“Income Tax Law and Practice”**
Income Tax Law and Practice Delhi (Unit I-V)
2. *M.Jeevarathinam and Vijay Vishnu Kumar*, 2014-2015. **Income tax law and practice**, SciTech publication (INDIA) Pvt limited, Chennai. Unit I-V)

REFERENCE BOOKS :

1. *Mehrotra H.C*, 2014-2015. **“Income-tax Law and Accounts”** Sahithya Bhavan publishers.
2. *Hariharan .N*, 2014-2015. **Income Tax Law and Practice**, Tata McGraw Hill Education Private Limited, New Delhi

16UBI53B	CORE -XIII : COMMERCIAL BANK MANAGEMENT	SEMESTER- V
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Total Credits: 4
Hours per week: 6

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

Credit Management : Basic Principles of lending –Loans against Various Securities - Different types of Borrowers – Credit Appraisal Norms – Working Capital Loans and Term Loans – Appraisal and Assessment – Financial Statement Analysis and Interpretation : Importance of Ratios on Credit Decisions.

UNIT- II

Management of Non-Performing Assets : Introduction –Meaning and definition – Classification Non-Performing Assets - Implications of Increase in Non-Performing Assets – Causes for Increase in Non-Performing Assets – Remedial Measures to Contain and Reduce NPA –Recent Initiatives by the RBI and Government .

UNIT- III

Investment Management: Purpose of Investments by Banks – Types of Securities –Classification of Investments – Profitability Management – Cash Management – Money Market – Treasury Management - Treasury Management and Money Market .

UNIT- IV

Risk Management: Risk in Banking Business – Risk Assessment – Risk Management – Risk Based Supervision – Internal audit – Asset Liability Management – Capital adequacy and Basel Norms –Core Banking solution – Audit of Banks and Principles of audit concept of CAMELS.

UNIT- V

Marketing Management: Introduction – Concept of Bank Marketing – Internal and Interacting Marketing – Marketing Then and Now – Banking Marketing Mix – Market Segmentation – Customer Segmentation and Customer Relationship Management – Market Review – Relationship Marketing.

TEXT BOOKS:

1. *S.Arunajatesan & S.Radhakrishnan*, 2013, **Bank Management** (First Edition), Margam Publications, Chennai. (Unit I to V))
2. *Tannan M L* **Banking Law and Practice in India:** Indian Law House , 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.

16UBI53C	CORE- XI V : PRINCIPLES OF MARKETING	SEMESTER- V
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Total Credits: 4
Hours per week: 5

OBJECTIVES:

The subject aims to build the concepts regarding:

1. To give the knowledge of updated marketing scenario.
2. To enhance the knowledge of marketing behavior of consumer among the students.

CONTENTS

UNIT- I

Marketing –Definition of market and marketing-Importance of marketing – Modern Marketing concept-Global Marketing –E-marketing –Telemarketing-Green Marketing- Marketing Ethics - Career Opportunities in Marketing

UNIT II

Marketing functions-Buying –Selling –Transportation –Storage – Financing –Risk Bearing –Standardization – Market Information.

UNIT III

Consumer Behavior –meaning –Need for studying consumer behavior-Factors influencing consumer behavior-Market segmentation – Customer Relationship Marketing.

UNIT IV

Marketing Mix – Product mix –Meaning of Product –Product life cycle – Branding-labeling-Price Mix-Importance-Pricing objectives - Pricing strategies –Personal selling and Sales Promotion -Place mix- Promotion Mix-Importance of channels of distribution –Functions of middlemen – Importance of retailing in today's context

UNIT V

Marketing and Government –Bureau of Indian Standards –Agmark –

Consumerism – Consumer Awareness-consumer protection Act – Rights of consumers.

TEXT BOOKS:

1. *Pillai.R.S.N and Baghavathy .N, Modern Marketing* (edition 1987, Reprint2012).Sultan Chand and sons Publishers. (Unit-I-IV)
2. *Ramasamy.R. V.S and Namakumari, Marketing Management*, (3rd Edition), MacMillan India. Limited, New Delhi.

REFERENCE BOOKS:

1. *Gupta .C.B and RajanNair .N, Marketing Management*. (Edition 1996 Reprint 2012). Sultan Chand and Sons Publishers.
2. *Philip Kotler, 2014 Principles of Marketing* (16th edition 2014). Pearson Education Pvt.(Unit I-V)

16UBI53D	CORE - XV: COST ACCOUNTING	SEMESTER -V
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Total Credits: 4
Hours per week: 5

OBJECTIVES:

1. To enable the students to understand the Costing Terms in business
2. To provide adequate knowledge on Cost Accounting Practice

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 - LIFO - FIFO.

UNIT- III

Labour: System of wage payment - Idle time - Control over idle time - Labour turnover -Methods of Remuneration and incentive systems - Halsey Plan - Rowan Plan only -Overhead - Classification of overhead - Allocation of overhead 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

Contract Costing: Meaning and Features of Contract Costing, Contract v/s Job Costing , Treatment of Profit on Incomplete Contracts as Credited Profit and Reserve Profit, Value of Work-in-progress and Practical Problems on Preparation of Contract Account and Balance Sheet. Reconciliation of Cost and Financial accounts.

TEXT BOOKS:

1. *Reddy, T.S., and Hari Prasad Reddy, Y.* 2014. **Cost Accounting**, Margham Publications Chennai.
2. *Jain, S.P and Narang, K.L.,* 2012. **Cost Accounting**, Kalyani Publishers, New Delhi.

REFERENCE BOOKS:

1. *Iyyengar, S.P.* 2005. **Cost Accounting Principles and Practice**, Sultan Chand Company Ltd., New Delhi.
2. *Pillai, R.S.N., and Bagavathi.* 2004. **Cost Accounting**, Sultan Chand and Company Ltd., New Delhi.

16UBI5SA	SKILL BASED SUBJECT-III: COMPUTER APPLICATION IN BUSINESS	SEMESTER- V
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Total Credits: 3
Hours per week: 4

OBJECTIVES:

1. Objective of this paper is to expose the students to the managerial issues the 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 to Computers: Importance - Characteristics -Five generation of computers - Classification of computers.

UNIT -II

Components of Computer: Hardware – Software – Parts of computers: Processor, Memory, RAM, ROM, EPROM, EEPROM, FLASH Memory, Input devices - Output devices – Storage devices.

UNIT- III

Input /Output Devices: Key board, Mouse, Track ball, Touch screen, Scanner, Barcode reader, Digitizer, Voice recognition, Web cameras, OCR, OMR, ICR
Output Devices: Monitors, Printer, Plotter , Muliti Media Projector & Speech Syntchesizer.

UNIT -IV

Storage Device: Magnetic Tape – Magnetic Disk – Optical Disk – Blue ray Disk – Magneto Optical Disk – Solid State Drive – USB Flash Drive.

UNIT-V

Computers in Business: Office Automation – Tools for management control – Computers in Engineering – Mobile Computing – Business on the Internet – Computer Related jobs in business.

TEXT BOOKS:

1. *Alex leon., etl* 2013. **Computer application in Business** (First Edition), Vijay Nicole , Chennai
2. *Parameswaran. R, 1999,* **Computer application in Business** (Second Edition), S.Chand and Company Leon tech world, Chennai.

REFERENCE BOOKS:

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

16UBI63A	CORE -XVI: MANAGEMENT ACCOUNTING	SEMESTER- VI
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Total Credits: 4
Hours per week: 6

OBJECTIVES:

1. To enable the students to understand the conceptual framework of Management Accounting.
2. To acquaint the students with the Management Accounting Techniques that facilitates managerial decision making.

CONTENTS

UNIT- I

Management accounting - Meaning-Definition - Characteristics - Scope- Objectives and functions - Distinction between financial accounting and management accounting - Distinction between management accounting and cost accounting Tools and techniques of management accounting - Advantages and limitations.

UNIT- II

Ratio Analysis - Meaning-Advantages - Limitations-Classification of ratios- Analysis of liquidity - Solvency and Profitability - Construction of Balance Sheet.

UNIT- III

Working Capital - Working capital requirements and its computation - **Fund Flow Analysis and Cash Flow Analysis**. Fund flow statement -Importance- Limitations - Preparation of schedule of changes in working capital- Calculation of funds from operation - Simple fund flow statement. Cash flow statement -Meaning -Importance -Difference between fund flow and cash flow analysis -Advantages -Limitations -Computations of cash from operations -Simple cash flow statements (Simple problems only).

UNIT- IV

Marginal costing and Break Even Analysis - Managerial applications of marginal costing - Significance and limitations of marginal costing.

UNIT- V:

Budgeting and Budgetary control – Definition – Importance, Essentials – Classification of Budgets – Master Budget – Preparation of cash budget, sales budget - purchase budget, material budget- flexible budget.

Note: The question paper shall cover 40% Theory and 60% Problem

TEXT BOOKS:

1. *Sharma., and Gupta, S.K.* (2006). **Management Accounting**. Kalyani Publishers, New Delhi.
2. *Reddy, T.S., and Hari Prased Reddy, Y.* (2010). **Management Accounting**. Margham publications. Chennai.

REFERENCE BOOKS:

1. *Mahezwari, S.N.* (2004). **Management Accounting**. Sultan Chand & Sons, New Delhi.
2. *Jain, S.P., and Narang. K.L.* (2001). **Cost and Management Accounting**. Kalyani Publishers, New Delhi.

16UBI63P	CORE PRACTICAL - I : OFFICE AUTOMATION	SEMESTER- VI
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Total Credits: 4
Hours per week: 5

I - MS WORD

1. 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 - MS EXCEL

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 year-wise 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.
3. 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 Computerized Accounting

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

16UBI63B	CORE - X VII: PRINCIPLES OF AUDITING	SEMESTER -VI
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Total Credits: 4
Hours per week: 5

OBJECTIVES:

1. To discuss the philosophy and environment of auditing.
2. To Examine the CPA's legal liability to clients and third parties.
3. To analyze the concept of materiality in an audit.

CONTENTS

UNIT-I

Auditing- Origin - Definition - Objectives - Book Keeping, Accounting, Auditing and Investigation-Distinction between Auditing and Investigation-Types - Advantages and Limitations - Qualities of an Auditor - Audit Programmers.

UNIT-II

Internal Control - Internal Check and Internal Audit - 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 - auditors position regarding the valuation and verifications of assets and liabilities - depreciation - reserves and provisions - secret reserves.

UNIT-IV

Audit of Joint Stock Companies - Qualification - Dis-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 Computerized Accounts - Computer based Accounting Vs Conventional Accounting System- Computer assisted auditing techniques- Electronic Auditing - Investigation under the provisions of Companies Act.

TEXT BOOKS:

1. *Tandon B.N*, 2005, "**Practical Auditing**", S. Chand Company Ltd, New Delhi.
2. *Pagare Dinkar*, 2014, "**Principles & Practice of Auditing**", Sultan Chand & Sons, New Delhi.

REFERENCE BOOKS:

1. *Kishnadwala V.H and Kishnadwala N.H*, "**Principles and Practice of Auditing**", Sultan Chand & Sons, New Delhi.
2. *Jagdish Prakash*, 2014, "**Auditing- Principles, Practices and Problems**", Kalyani Publishers, New Delhi.

16UBI6SP	SKILL BASED SUBJECT-IV: INSURANCE LEGISLATIVE FRAMEWORK	SEMESTER- VI
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Total Credit: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:

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

REFERENCE BOOKS:

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.

16UBI5EA	ELECTIVE I: BUSINESS RESEARCH METHODS	SEMESTER- V
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Total Credits: 4
Hours per week: 5

OBJECTIVES:

1. Apply theoretical and quantitative methods to the analysis of business problems
2. To educate the students on data collection, analysis and presentation.

CONTENTS

UNIT -I

Research in business: Nature and scope of research in business – Types of research – significance – research process – characteristics of good research.

UNIT -II

Problem identification and selection - review of literature – research design – meaning, need and features of good design – different types of research design – developing a research plan, framing and testing of hypothesis.

UNIT- III

Sampling design, procedure types and errors – scaling techniques, rating scales – Likert's scale.

UNIT- IV

Methods of data collection – primary and secondary data – sources: Questionnaire, Interview, observation, mail and email surveys – pilot study and pre testing.

UNIT -V

Analysis and interpretation – report writing – layout of the report – types of report – steps in writing the report – evaluation of report.

Note: Question paper shall cover 100% Theory .

TEXT BOOKS:

1. C.R.Kothari 2014. **Research Methodology** (Third Edition),Viswa Prakasam, New Delhi. (Unit I - Unit V)
2. *Gupta. A. K.,* 2011. **Business Research Methods** (First Edition),Vayu Education of India, New Delhi.

REFERENCE BOOKS:

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

16UBI5EB	ELECTIVE - I: BUSINESS REGULATORY FRAMEWORK	SEMESTER- V
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Total Credits: 4
Hours per week: 5

OBJECTIVES:

1. To provide conceptual knowledge about the business law
2. To enable the students to enhance global competitiveness of Indian manufacturing.

CONTENTS

UNIT-I

Law of Contract (1872) - Definition of Contract - Essential Elements of a Valid Contract - Classification of a Contract - Distinction between void & voidable Contracts - Rules regarding Offer and Acceptance.

UNIT-II

Consideration-Rules regarding consideration - Capacity of parties to contract - Free Consent: Coercion, Undue Influence, Misrepresentation, Fraud, Mistake.

UNIT-III

Agreements Opposed to Public Policy - Performance of contract - Ways of Discharge of contract - Remedies for breach of contract - **Special Contracts:** Indemnity and Guarantee: Meaning, Difference between Indemnity and Guarantee - rights of Surety - Discharge of Surety.

UNIT-IV

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.

UNIT-V

Consumer Protection Act 1986: Objectives - Scope - Definition - Consumer Protection Council - Consumer Protection Councils - Consumer Disputes Redressal Agencies - Miscellaneous.

TEXT BOOKS:

1. *Dr.O.P.Gupta*, 2015, **Business Regulatory frame work** (First Edition), SBPD Publishing House, Delhi.
2. *Kapoor.N. D.*, 2004. **Elements of Mercantile Law** (Twenty Seventh Edition), S. Chand Publication, New Delhi.

REFERENCE BOOKS:

1. *Saini. P. D*, 2011. **Business Regulatory frame work**, (First Edition), Vayia Education of India, New Delhi.
2. *Radha. V*, 2008. **Business Regulatory frame work**, (First Edition), Prasanna&Co., Chennai.

16UBI5EC	ELECTIVE- I:BUSINESS ENVIRONMENT	SEMESTER- V
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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.

REFERENCE BOOKS:

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.

16UBI6EA	ELECTIVE- II :FINANCIAL SERVICES	SEMESTER- VI
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Total Credits : 4
Hours per week: 5

OBJECTIVES:

1. To use reflective thinking techniques to identify and analyze problems to make effective decisions.
2. To apply appropriate quantitative and qualitative techniques in solving business problems.

CONTENTS

UNIT- I

Financial services : Meaning - Features - Importance - Classification - Scope - Financial service and Promotion of Industries -New Financial products and services - Innovative financial instruments -Challenges facing the Financial service Sector .

UNIT -II

Merchant banking: Meaning, Origin and growth of Merchant Banking in India- Services of Merchant banks-Merchant bankers as Lead Managers-Qualities, Guidelines for Merchant bankers - Merchant bankers in Market making process - Problems of Merchant bankers - Scope for Merchant banking in India.

UNIT -III

Hire-purchase: Meaning - Origin and Development - Features of Hire-purchase agreement - Legal Possession under Hire purchase - Banks and Hire Purchase Business. **Leasing:** Concept - Steps involved in Leasing transaction - Types of Lease - Advantages and Disadvantages - Legal aspects of Lease - Contents of Lease agreement - Difference between Hire purchase and Lease.

UNIT- IV

Venture Capital: Concept - Features, Scope and Importance of Venture Capital-Origin - Initiative in India - Guidance - Present position - Suggestion for the growth of Venture Capital funds.

UNIT -V

Mutual funds: Concept of mutual funds. Growth of mutual funds in India. Mutual fund schemes – Money market mutual funds – Private sector mutual funds – functioning of mutual funds in India. Venture Capital - Growth of venture capital funds in India

TEXT BOOKS:

1. *E. Gordon and K Natarajan, 2013, Financial Markets and Services* (Second Edition), Himalaya Publishing House, Mumbai. (Unit I to V)
2. *Khan. M. Y, 2001. Financial services* (Second Edition), TMH, New Delhi.

REFERENCE BOOKS:

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.

16UFI6EB	ELECTIVE – II: PUBLIC FINANCE	SEMESTER - VI
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Total Credits : 4
Hours per week: 5

OBJECTIVES:

1. To provide the basic knowledge about the Public Finance
2. To Know the Expenditure trends of the Government.

UNIT- I

Public Finance: Introduction –Evolution of public finance – State participation in economic life - Meaning- Scope- Importance- Difference between Public and Private Finance-Recent development in Public Finance – Methods of enquires in Public Finance.

UNIT- II

Public Expenditure: Meaning- Classification of Public Expenditure- Importance of Public expenditure – Difference between public and private expenditure- reasons for increasing public expenditure – Expenditure of union government – Expenditure of state government- Public Expenditure – Security Services- Social Services – Development services- General problem of public expenditure.

UNIT- III

Public Revenue: Meaning – Significance –Sources of public revenue – Tax revenue: Characteristics – Elements – Objectives - Non tax revenue: Commercial revenue – administrative revenue – Grants and gift – Other Income – Classification

UNIT- IV

Public Budget: Meaning- Characteristics – Budget and planning – Objectives – Principles – Techniques of budgeting – Qualities of goods budget – Classification of budget – Computation of budget – Purpose- Types- Classification of Public Budget – Budgeting procedure – Financial control in India – Comptroller – Performance budget.

UNIT- V

Taxation: Principles of justice in taxation and theories for equitable distribution of burden of taxation.

TEXT BOOKS:

1. *Dr.J.C.Varshney*, 2015. **Public Finance** (First Edition) SBPD Publishing House, Agra.(Unit I – V)
2. *Sundaram. K.P.M.*, 1998, **Public Finance** (First Edition) S.Chand., New Delhi. (Unit II – III)

REFERENCE BOOKS:

1. *R.K. Lekhi & Joginder Singh*, 2015. Public Finance (Tenth Edition) Kalyani Publishers, New Delhi
2. *M.L.Jhingan*, 2013, Public Finance and International Trade (Second Edition) Vrindha Publication Pvt Ltd, New Delhi

16UBI6EC	ELECTIVE-II: MICRO FINANCE	SEMESTER- VI
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Total Credits: 4
Hours per week: 5

OBJECTIVES:

1. 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-purchase service, Microfinance in kind, Micro remittances, 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)

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; Bank 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 BOOK:

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

REFERENCE BOOK:

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

16UBI6ED	ELECTIVE-III: CYBER LAW	SEMESTER- VI
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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 Act 1872.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.

TEXT BOOK:

1. *Vakul Sharma*, 2008. Hand book of Cyber law (First Edition), Macmillan India. Ltd, New Delhi.

16UFI6EE	ELECTIVE - III: CASE ANALYSIS	SEMESTER - VI
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Hours Per Week: 5

Total Credits: 4

OBJECTIVES:

1. To enable the students to develop their analytical skills.
2. To know the problem solving abilities and decision making strategies.

UNIT- I

Case Study: Meaning - Purpose - preparation of Cases - Types of cases - Role of case analysis.

UNIT- II

Case Studies in Marketing: Concept of Marketing - New product development - Pricing strategies - product promotion - Sales management.

UNIT- III

Case Studies in Human Resource Management: Concept - Training and development - Performance Appraisal - Leadership - Motivation - Industrial.

UNIT- IV

Case Studies in Financial Management: Working Capital - Dividend Policies - Capital Structure - Budgeting.

UNIT- V

Case Studies in Costing: Production and Material Management - Production - Techniques - Material Management - Cost Management - Transport Management.

TEXT BOOKS:

1. *Sherlaker*. Case Studies in Marketing, Himalaya Publications, New Delhi.
2. *Nair & Lathr Nair*. 2004., Personnel Management & Industrial Relations, Sultan chand and sons, New Delhi.

REFERENCE BOOKS:

1. *Rahul V. Altekar* 2007, Supply chain management concepts and cases (First Edition) PHI , New Delhi.
2. *Dr.R.K. Suri and Dr.S.L.Gupta* Case studies in Human Resource Management, Pentagon Press , New Delhi.
3. *GP.Capt. H.Kaushal VSM (Rtd)* 2010 Case Studies solution Financial Management , Macmillan Publishers India Ltd

16UBI6EV	ELECTIVE - III: PROJECT WORK	SEMESTER- VI
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Total Credits: 4
Hours per week: 5

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 where 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	<u>05 Marks</u>
	<u>25 Marks</u>

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	<u>25 Marks</u>
	<u>75 Marks</u>

(Jointly given by the external and internal examiner)

16UNM34U	NMEC - I : PRACTICAL BANKING	SEMESTER- III
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Total Credits: 2
Hours Per Week: 2

OBJECTIVES:

1. To impart the students with practical banking knowledge
2. To improve functional knowledge in opting Banking.

CONTENTS

UNIT- I

Demand Deposits- Opening of a New Account- Risk in Opening- Precautions to be taken by a bank in Opening new Account.

UNIT- II

Operating the Account- Cheque Book - Paying slip book- Pass book- Entries in Pass books

UNIT- III

Fixed Deposit Account- Features- Receipts - Advantages and Disadvantages of Fixed Deposits and Recurring Deposits Accounts.

UNIT- IV

Negotiable Instruments- Drafting Cheques - Types of Cheques- Endorsement- Kinds of Endorsement.

UNIT- V

International Banking- International Monetary Arrangement- International Banking Operations- Documents Used on Foreign Trade.

TEXT BOOKS:

1. *Natarajan. S & Parameswaran. R. 2009. Banking theory law & practices (Forth Edition), S.chand, New Delhi. .(Unit- I to Unit- V)*
2. *Sundharam&Varshley 2001. Banking theory Law & Practices (Fourteenth Edition) S.Chand, New Delhi.(Unit- IV)*

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.

16UNM44U	NMEC -II : BANK MANAGEMENT	SEMESTER- IV
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Total Credits: 2
Hours Per Week: 2

OBJECTIVES:

1. To improve functional knowledge in opting Banking.
2. To describe the technology adopted in Banking.

CONTENTS

UNIT- I

Introduction to Technology in Banking- Services- RBI role – Benefits and Problems.

UNIT- II

Technology platforms- RBI Net- Bank Net- INFINET- SFMS- SBI connect- RTGS- NEFT.

UNIT- III

Bank Computerization- E-Payments- Advantages of E- Payments- Core Banking Solution

UNIT- IV

Dematerialization- E-trade- E-rail- Tele banking- Mobile Phone Banking- Features of Mobile Phone Banking.

UNIT- V

ATM - Bio-Metric Smart Card- CDM- Adoption of Information Technology in banks and benefits - Information Technology Act .

TEXT BOOKS:

- 1 *S.Arunajatesan & S.Radhakrishnan* 2013. Bank Management(First Edition), Margham Publication.(Unit- I to Unit- V)
- 2 *Sundharam . K. P. M,* 2012. Banking theory law & practices (First Edition), S.chand, New Delhi. (Unit- II)

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.*

UBISS1	SELF STUDY PAPER - I : SUPPLY CHAIN MANAGEMENT	SEMESTER I to V
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Total Credits: 1

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 Optimization – 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.

TEXT BOOKS:

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.

REFERENCE BOOKS:

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.

16UBISS2	SELF STUDY PAPER - II : INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY	SEMESTER I to V
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Total Credits: 1

OBJECTIVES:

1. To know about the regulatory frame work of Insurance
2. To make the students to understand the concept of Bancassurance.

CONTENTS

UNIT -I

IRDA: Origin - Economic Change - The Insurance Industry Structure - Reforms -Constitution of the IRDA: Objectives of IRDA, Duties and Powers of IRDA.

UNIT -II

Policy Holders Interest: Implications for Field Personnel - Implications for Branch Office - Investment Regulation for Life Insurance.

UNIT -III

Bancassurance: Meaning-Features - Role of Insurance in International Economy -Challenges for the Banks - Reasons for entering into Bancassurance - Benefits of Bancassurance.

UNIT -IV

Bancassurance in India: Its Status in India - Current Scenario -Contributing factors for potential growth -Opportunities -Challenges of Banks.

UNIT -V

IRDA Act: Extent and Coverage -Important Definitions - Establishment and Composition of Authority -Powers of Central Government.

TEXT BOOKS:

1. *O.P.Agarwal, Banking and Insurance*, Himalaya Publishing House, Second Revised Edition: 2011.(Unit I to IV)
2. *Jyotsna Sethi, Nishwan Bhatia, Elements of Banking and Insurance*, Published by Asoke K.Ghosh, PHI Learning Private Limited, New Delhi. (Unit V)

REFERENCE BOOKS:

1. *Jagroopsingh* 2012. **Banking and Insurance Management** (First Edition), Kalyani Publishers, New Delhi.
2. *Bihari. S. C,* 2007. **Insurance Management: In the Reforms era**, (First Edition), Skylark, New Delhi

QUESTION PAPER PATTERN

I. Question paper for 75 marks

SECTION A

Answer all questions (10 x 1 = 10)

1 to 10 - each question carries ONE mark (Multiple Choice)

SECTION B

Answer all questions (05 x 5 = 25)

11 to 15 - each question carries FIVE mark (Either or Choice)

(Question must be identified as (e.g. 11. a or b)

SECTION C

Answer all questions (05 x 8 = 40)

16 to 20 - each question carries EIGHT mark (Either or Choice)

(Question must be identified as (e.g. 16. a or b)

II. Question paper for 55 marks

SECTION A

Answer all questions (10 x 1 = 10)

1 to 10 - each question carries ONE mark (Multiple Choice)

SECTION B

Answer all questions (05 x 3 = 15)

11 to 15 - each question carries THREE mark (Either or Choice)

(Question must be identified as (e.g. 11. a or b)

SECTION C

Answer all questions (05 x 6 = 30)

16 to 20 - each question carries SIX mark (Either or Choice)

(Question must be identified as (e.g. 16. a or b)

