

SCHEME OF EXAMINATION 2020-2023

Part	Subject code	TITLE	Duration in hours per week	Examination				Credit
				Hours	CIA	ESE	Total	
Semester – I								
I	20 UTL101/ 20 UHN 101	Tamil/Hindi Paper-I	6	3	30	70	100	3
II	20 UEN 101	English for Enrichment-I	5	3	30	70	100	3
III	20 UBI101	CORE I:Financial Accounting-I	6	3	30	70	100	4
	20 UBI102	CORE II: Indian Banking System	6	3	30	70	100	4
	20 UBI1A1	ALLIED I:Business Economics	5	3	30	70	100	4
IV	20 UHR 101	Human Rights in India	1	2	-	50	50	2
	20 HEC 101	Human Excellence: Personal Values & Sky Yoga Practice-I	1	2	25	25	50	1
V		Extension Activities (NSS, NCC, Sports & Games)						
Total			30	-	175	425	600	21

Semester – II								
I	20 UTL202/ 20 UHN 202	Tamil/Hindi Paper – II	6	3	30	70	100	3
II	20 UEN 202	English for Enrichment – II	5	3	30	70	100	3
III	20 UBI203	CORE III: Financial Accounting-II	6	3	30	70	100	4
	20 UBI204	CORE IV: Banking Law and Practice	5	3	30	70	100	4
	20 UBI2A2	ALLIED II: Business Mathematics and Statistics	5	3	30	70	100	4
IV	20 EVS 201	Environmental Studies	2	2	-	50	50	2
	20 HEC 202	Human Excellence: Family Values & Sky Yoga Practice-II	1	2	25	25	50	1
V		Extension Activities (NSS, NCC, Sports & Games)						
Total			30	-	175	425	600	21

Semester – III								
III	20 UBI305	CORE V: Corporate Accounting	6	3	30	70	100	4
	20 UBI306	CORE VI: Executive Business Communication	5	3	30	70	100	4
	20 UBI307	CORE VII: Principles of Life Insurance	6	3	30	70	100	4
	20 UBI308	CORE VIII: Business Law	5	3	30	70	100	4
	20 UBI3A3	ALLIED III: Business Application Software and Information Security	4	3	30	70	100	3
	20 UBI3A4	Programming Laboratory – I: MS Office	2	3	20	30	50	1
IV	20 HEC 303	Human Excellence: Professional Values & Sky Yoga Practice-III	1	2	25	25	50	1
	20 UBI3N1/ 20 UBI3N2	Non-Major Elective: Fundamentals of Insurance/ Fundamentals of Banking	1	2	-	50	50	2
V		Extension Activities (NSS, NCC, Sports & Games) – List attached						
Total			30	-	195	455	650	23

Semester – IV								
III	20 UBI409	CORE IX: Cost Accounting	6	3	30	70	100	4
	20 UBI410	CORE X: Principles of General Insurance	6	3	30	70	100	4
	20 UBI411	CORE XI: Principles of Marketing	5	3	30	70	100	4
	20 UBI412	CORE XII: Company Law	5	3	30	70	100	4
	20 UBI4A5	ALLIED IV: Operations Research	6	3	30	70	100	4
IV	20 HEC 404	Human Excellence: Social Values & Sky Yoga Practice-IV	1	2	25	25	50	1
	20 UBI4N3/ 20 UBI4N4	Non-Major Elective: Commerce and Banking Practicals/ Recent Trends in Banking	1	2	-	50	50	2
V	20 UNC 401/ 20 UNS 402/ 20 USG 403	Extension Activities (NSS, NCC, Sports & Games)	-	-	-	50	50	1
Total			30	-	175	475	650	24

Name: Dr.M.Jeeva	Name: Dr.M.Jeeva	Name: Thiru.K.Srinivasan	Name: Dr.R.Muthu kumaran
Signature:	Signature:	Signature:	Signature:

Programme Code:	B.Com-BI	Programme Title :	Bachelor of Commerce – Banking and Insurance	
Course Code:	20UBI102	Title	Batch :	2020-2023
		Indian Banking System	Semester	I
Hrs/Week:	6		Credits:	4

Course Objective

To acquaint knowledge about the banking system prevailing in India.

Course Outcomes (CO)

K1	CO1	To recollect the structure of Indian Banking System and Performance of Indian Banking
K2	CO2	To understand the role of Indian banking system in growth and development of the economy
K3	CO3	To analyze the role of central banking and its functions in the economy
K4	CO4	To understand the latest trends and regulations in commercial banking business

Syllabus

Unit-1

(15Hrs)

Banking – Origin - Definition - Classification of Banks – Banking System - Banking System in India– Indigenous Bankers - Commercial Banks – Women’s Bank – Payment Banks – Small Finance Banks –Cooperative Banks – Foreign Banks – Private Sector Banks - *Development Banks*.

Unit-2

(15Hrs)

Reserve Bank of India – Objectives- Powers – Constitution – Nationalization - Management of RBI – Main Functions of RBI – Demonetization and its Impact. State Bank of India – Nationalization – Management – Organizational Set Up – Functions.

Unit-3

(16Hrs)

Commercial Banks and Economic Development – Features – Innovative Schemes: The Lead Bank Scheme, Village Adoption Scheme, Service Area Approach, SESEUY, SGSY, IRDP, DIR, SFDA, MFAL and CGTMSE.

Unit-4

(16Hrs)

Regional Rural Banks – Objectives – Organization and Management – Operations – Problems in RRB's - Co-operative Banks – Structure – Functions - *Difference between Co-operative and Commercial Banks.*

Unit-5

(16Hrs)

Banking Regulation Act, 1949 - Capital Requirements - Licensing of Banks – Opening of New Branches – New Licensing Policy – Loans and Advances – Inspection of Banks – Powers of RBI – Returns to be Submitted – Acquisition, Amalgamation and Winding up of Banking Companies (Case Study).

Total Hours : 78

***Italicized texts are for self study**

Teaching Aids: Group discussions, Seminar ,Quiz, Assignment,

Books for Study:

Gordon, E. and Natarajan, K. (2019). Banking Theory, Law and Practice. New Delhi: Himalaya Publishing House.

Books for Reference:

1. Natarajan, S. and Parameswaran, R. (2018). Indian Banking. New Delhi: S.Chand and Copany Ltd.

2. Sundharam, K.P.M. and Varshney, P.N. (2017). Banking Theory Law and Practice. New Delhi: Sultan Chand and Sons Publications.

3. RBI Website - www.rbi.org.in

Mapping

PSO CO	PS01	PS02	PS03	PS04	PS05
C01	H	H	H	H	H
C02	M	H	M	M	H
C03	M	H	M	M	M
C04	H	H	H	H	H

H-High; M-Medium; L-Low

Course Designed by	Verified by HoD	Checked by	Approved by
Name and Signature	Name and Signature	CDC	COE
Name:	Name:	Name:	Name:

Ms.A. Gomathi	Dr.M. Jeeva	Thiru.K.Srinivasan	Dr. R. Muthukumaran
Signature: 	Signature:	Signature:	Signature:

Programme Code:	B.Com - BI	Programme Title :	Bachelor of Commerce - Banking and Insurance	
Course Code:	20UBI1A1	Title	Batch :	2020-2023
		Business Economics	Semester	I
Hrs/Week:	5		Credits:	4

Course Objective

To enable the student to apply economic concepts in the field of business

Course Outcomes (CO)

K1	CO1	To familiarize the basic concepts of economics
K2	CO2	To get an idea about the use of economics in business
K3	CO3	To evaluate the theories and laws relating to demand, supply, production and market structure, national income
K4	CO4	To apply the concepts of economics in business

Syllabus

Unit I

(13Hrs)

Economics - Micro and Macro Economics - Business Economics - Definition –Nature and Scope - Role and Responsibilities of a Business Economist - Law of supply – Factors determining Law of Supply – Elasticity of supply - Demand - Law of Demand – Factors Determining Demand - *Demand Distinctions*.

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Programme Code:	B.Com-BI	Programme Title :	Bachelor of Commerce – Banking and Insurance	
Course Code:	20UBI307	Title	Batch :	2020-2023
		Principles of Life Insurance	Semester	III
Hrs/Week:	6		Credits:	4

Course Objective

To enable the students to gain knowledge in the practice of life insurance.

Course Outcomes (CO)

K1	CO1	To gain knowledge in the Life Insurance
K2	CO2	To make the students to understand the different types of policies in the Life Insurance
K3	CO3	To understand the role of underwriters in Life Insurance
K4	CO4	Able to interpret the surrender values

Syllabus

Unit-1

(15 Hrs)

Insurance – Definition – Risk – Meaning – Types of Risk – Risk and Insurance - Functions – Nature of Insurance – Principles of Insurance – Classification of Insurance – Types of Insurance organizations – Users of Insurance – *Privatization of Insurance Business in India* – Performance – Criticism – Criteria for Success of Private Insurers – KYC Norms – Anti Money Laundering - PAN and Aadhar Seeding.

Unit-2**(15 Hrs)**

Life insurance Corporation of India– Organizational Structure–Features of Life Insurance contract – Benefits of Life Insurance - Life Insurance for the Under Privileged – Industrial Life Insurance – Group Life Insurance – Disability Benefit – Pension Plans - Micro Insurance – Characteristics of Micro Insurance – Benefits of Micro Insurance.

Unit-3**(16 Hrs)**

Life insurance Policies – Classification – Duration – Method of Premium payments – Participation in profits – Number of lives Covered – Annuities- Premium Calculation in Life Insurance – Mortality Table – Net Single Premium – Calculation of level premium – Calculation of Gross premium – Mode of Payment of Claims.

Unit-4**(16 Hrs)**

Underwriting in Insurance: Medical and Financial Underwriting – Objectives and Principles of Underwriting – Requisites of Good Underwriting – Underwriting in Life Insurance – Underwriting Process – Proposal Form – Policy Forms – Endorsements.

Reinsurance – Characteristics – Types of Reinsurance – Double Insurance - *Difference between Reinsurance and Double Insurance.*

Unit-5**(16 Hrs)**

Surrender Value – Bases of Calculating Surrender values – Forms of Payment of Surrender Values - Policy loans – Assignment of Life Policies – Procedure – Nomination – Difference between Assignment and Nomination– Valuation and Surplus – Sources of Surplus - Calculation Process – Bonus Options – Life Insurance Corporation Act, 1956: Objective – Scope - Functions - Insurance Regulatory and Development Authority Act, 1999: Objective – Scope – Functions.

Total Hours: 78

****Italicized texts are for self study***

Teaching Aids: Seminar, Assignment, Power point Presentation

Books for Study:

Mishra, M.N. and Mishra, S.B., (2016). Insurance Principles and Practice. 22nd ed. New Delhi: S. Chand & Company Ltd.

Books for Reference:

1. Dr. Ghanashyam Panda and Prof. Monika Mahajan. (2017). Principles & Practice of Insurance. New Delhi: Kalayani Publishers.
2. Dr. Gupta P.K. (2017) Insurance and Risk Management. 2nd ed. New Delhi: Himalaya Publishing House.
3. Dr. Periasamy P. (2017) Principles & Practice of Insurance. 2nded. New Delhi: Himalaya Publishing House.

Mapping

PSO CO	PSO1	PSO2	PSO3	PSO4	PSO5
C01	H	H	H	M	M
C02	M	H	H	H	H
C03	M	H	H	M	L
C04	M	H	M	H	M

H-High; M-Medium; L-Low

Course Designed by	Verified by HoD	Checked by	Approved by
Name and Signature	Name and Signature	CDC	COE
Name: Ms. A. Anandhi Prabha	Name: Dr. M. Jeeva	Name: Thiru. K.Srinivasan	Name: Dr. R. Muthukumaran
Signature:	Signature:	Signature:	Signature:

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Programme Code:	B.Com - BI	Programme Title :	Bachelor of Commerce - Banking and Insurance	
Course Code:	20UBI411	Title	Batch :	2020-2023
		Principles of Marketing	Semester	IV
Hrs/Week:	05		Credits:	4

Course Objective

To endow students with the knowledge of marketing.

Course Outcomes (CO)

K1	CO1	To remember the key concept and elements of marketing.
K2	CO2	To understand the role of marketing in a business context.
K3	CO3	To deploy awareness and consideration of tools available to a marketer
K4	CO4	To analyze the marketing environment and opportunities.

Syllabus

Unit-1

(13 Hrs)

Market – Marketing – Selling –Meaning and Definition- Evolution of the Concept of Marketing –Objectives and Importance of Marketing – *Modern Marketing Concept* – Marketing Functions – Market Segmentation- Basis – Criteria – Benefits.

Unit-2

(13 Hrs)

Marketing Mix - Product Policy - Product Planning and Development – Product Life Cycle – Product Mix – Branding – Features – Types – Function – Packaging – Features – Types – Advantages – Brand Name and Trademark.

Unit-3

(13 Hrs)

Pricing – Importance – Objectives – Factors affecting Pricing Decisions – Procedure for Price Determination – Methods of Setting Price – Cost, Demand and Competition - Kinds of Pricing.

Distribution Channels – Types of Channels – Factors Affecting Choice of Distribution.

Unit-4

(13 Hrs)

Promotion - Meaning and Definition - Sales Promotion – Objectives and Importance of Sales Promotion – Salesmanship – *Essential Qualities of Good Salesman*.

Advertising – Meaning – Objectives – Functions and Importance – Publicity – Kinds.

Unit-5

(13 Hrs)

Consumerism – Meaning – Types of Exploitation – Consumer Rights – Laws protecting the Consumer Interest – Consumer Protection Act – Consumer Courts - Retail Marketing – Methods - Rural Marketing – Green Marketing – Online Marketing.

Total Hours: 65

****Italicized texts are for self study***

Teaching Aids: Seminar ,Quiz, Assignment, Case study

Books for Study:

1. Pillai. R.S.N and Bagavathi(2017). Modern Marketing Principles and Practices, New Delhi, S. Chand & Co Pvt. Ltd.

Books for Reference:

1. Philip Kotler(2017), Principles of Marketing, New Delhi, Prentice Hall of India.
2. Pingali Venugopal(2017),Marketing Management, Edition-1, New Delhi, SAGE Publication.

Mapping

PSO CO	PSO1	PSO2	PSO3	PSO4	PSO5
C01	H	H	H	M	M
C02	M	H	H	L	H
C03	M	H	M	M	M
C04	H	H	M	H	H

H-High; M-Medium; L-Low

Course Designed by	Verified by HoD	Checked by	Approved by
Name and Signature	Name and Signature	CDC	COE
Name: Ms. V.Poornima	Name: Dr. M.Jeeva	Name: Thiru. K.Srinivasan	Name: Dr. R. Muthukumaran
Signature:	Signature:	Signature:	Signature:

Programme code:	B.Com - BI	Programme Title :	Bachelor of Commerce - Banking and Insurance
Course Code:	20UBI412	Title	Batch : 2020-2023