



"A College is a temple of wisdom, seed bed of character, model of discipline, training ground of democracy and a nursery of great hearts, strong mind, true faith and willing hands. Hence, education has a pivotal role in harvesting the available resources to contribute to the prosperity of the nation"

- Arutchelvar Dr. N. Mahalingam

Holistic Education for the wholesome development of Human personality for the overall well-being of the Humanity as a whole.

Dr. B. K. Krishnaraj Vanavarayar  
President

**NGM COLLEGE**  
(AUTONOMOUS)  
Re-Accredited by NAAC  
ISO 9001:2015 Certified Institution  
**POLLACHI**

**DEPARTMENT OF  
COMMERCE BANKING &  
INSURANCE - WIBI**

## ACADEMIC COUNCIL MEETING

EMPOWER THE YOUTH TO ENRICH THE NATION

11.11.2020

**NALLAMUTHU GOUNDER MAHALINGAM COLLEGE**  
**(AN AUTONOMOUS COLLEGE AFFILITED TO BHARATHIAR UNIVERSITY)**

**RE-ACCREDITED BY NAAC AND**  
**ISO 9001: 2015 CERTIFIED INSTITUTION**

**POLLACHI 642 001**



**DERARTMENT OF COMMERCE BANKING AND INSURANCE (SF)**

**SYLLABUS**

**2020 - 2023**

**NGM College**

**Vision**

Our dream is to make the college an institution of excellence at the national level by imparting quality education of global standards to make students academically superior, socially committed, ethically strong, spiritually evolved and culturally rich citizens to contribute to the holistic development of the self and society.

**Mission**

Training students to become role models in academic arena by strengthening infrastructure, upgrading curriculum, developing faculty, augmenting extension services and imparting quality education through an enlightened management and committed faculty who ensure knowledge transfer, instill research aptitude and infuse ethical and cultural values to transform students into disciplined citizens in order to improve quality of life.

**Department of Commerce – Banking and Insurance****Vision**

Blossoming as a “Center of Excellence” in Commerce education with a special focus on Banking and Insurance.

**Mission**

Framing unique curriculum of global standards and by imparting quality education in the field of Banking and Insurance with all theoretical and practical skills.

**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/<br>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/<br>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)        |           |          |            |            |            |           |
| <b>Total</b>  |                          |                                                        | <b>30</b> | <b>-</b> | <b>175</b> | <b>425</b> | <b>600</b> | <b>21</b> |

### 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/<br>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        |           |          |            |            |            |           |
| <b>Total</b> |                         |                                                                        | <b>30</b> | <b>-</b> | <b>195</b> | <b>455</b> | <b>650</b> | <b>23</b> |

| <b>Semester – IV</b> |                                          |                                                                               |           |          |            |            |            |           |
|----------------------|------------------------------------------|-------------------------------------------------------------------------------|-----------|----------|------------|------------|------------|-----------|
| 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/<br>20 UBI4N4                  | Non-Major Elective: Commerce and Banking Practicals/ Recent Trends in Banking | 1         | 2        | -          | 50         | 50         | 2         |
| V                    | 20 UNC 401/<br>20 UNS 402/<br>20 USG 403 | Extension Activities (NSS, NCC, Sports & Games)                               | -         | -        | -          | 50         | 50         | 1         |
| <b>Total</b>         |                                          |                                                                               | <b>30</b> | <b>-</b> | <b>175</b> | <b>475</b> | <b>650</b> | <b>24</b> |

| Semester – IV |                         |                                                                                     |           |          |            |            |            |           |
|---------------|-------------------------|-------------------------------------------------------------------------------------|-----------|----------|------------|------------|------------|-----------|
| III           | 20 UBI513               | CORE XIII: Income Tax                                                               | 6         | 3        | 30         | 70         | 100        | 4         |
|               | 20 UBI514               | CORE XIV: Indirect Tax                                                              | 6         | 3        | 30         | 70         | 100        | 4         |
|               | 20 UBI515               | CORE XV: International Banking                                                      | 6         | 3        | 30         | 70         | 100        | 4         |
|               | 20 UBI516               | CORE XVI: Principles and Practices of Auditing                                      | 5         | 3        | 30         | 70         | 100        | 4         |
|               | 20 UBI517               | CORE XVII: Institutional Training                                                   | -         | -        | 20         | 80         | 100        | 2         |
|               | 20 UBI518               | Major Elective - I: Customer Relationship Management                                | 5         | 3        | 30         | 70         | 100        | 5         |
| IV            | 20 HEC 505              | Human Excellence: National Values: Sky Yoga Practice-V                              | 1         | 2        | 25         | 25         | 50         | 1         |
|               | 20 UBI5S1/<br>20 UBI5S2 | Skill Based Elective(Major): Principles of Management/ Entrepreneurship Development | 1         | 2        | -          | 50         | 50         | 2         |
|               | 20 GKL 501              | General Knowledge and General Awareness (SBE)                                       | *SS       | 2        | -          | 50         | 50         | 2         |
| <b>Total</b>  |                         |                                                                                     | <b>30</b> | <b>-</b> | <b>195</b> | <b>555</b> | <b>750</b> | <b>28</b> |

| Semester –VI       |                         |                                                                                          |            |          |             |             |             |            |
|--------------------|-------------------------|------------------------------------------------------------------------------------------|------------|----------|-------------|-------------|-------------|------------|
| III                | 20 UBI619               | CORE XVIII: Management Accounting                                                        | 6          | 3        | 30          | 70          | 100         | 4          |
|                    | 20 UBI620               | CORE XIX: Financial Innovations in Banking and Insurance                                 | 6          | 3        | 30          | 70          | 100         | 4          |
|                    | 20 UBI621               | CORE XX: Programming Laboratory-II Tally                                                 | 2          | 3        | 20          | 30          | 50          | 1          |
|                    | 20 UBI622               | CORE XXI: Commerce, Banking and Insurance Practicals                                     | 2          | 3        | 40          | 60          | 100         | 1          |
|                    | 20 UBI623               | Elective - II: Financial and Investment Management                                       | 6          | 3        | 30          | 70          | 100         | 5          |
|                    | 20 UBI624               | Elective - III: Financial Markets and Institutions                                       | 6          | 3        | 30          | 70          | 100         | 5          |
| IV                 | 20 HEC 606              | Human Excellence: Global Values & Yoga Practice-VI                                       | 1          | 2        | 25          | 25          | 50          | 1          |
|                    | 20 UBI6S3/<br>20 UBI6S4 | Skill Based Elective (Major): E-Commerce and Its Applications/ Human Resource Management | 1          | 2        | -           | 50          | 50          | 2          |
| <b>Total</b>       |                         |                                                                                          | <b>30</b>  | <b>-</b> | <b>205</b>  | <b>445</b>  | <b>650</b>  | <b>23</b>  |
| <b>Grand Total</b> |                         |                                                                                          | <b>180</b> | <b>-</b> | <b>1120</b> | <b>2780</b> | <b>3900</b> | <b>140</b> |

## Bloom's Taxonomy Based Assessment Pattern

**K1-Remember ; K2- Understanding ; K3- Apply ; K4-Analyze ; K5- Evaluate**

### 1. Part I,II & III - Theory: 75 Marks

**(i) TEST- I & II and ESE:**

| Knowledge Level | Section                                                                              | Marks   | Description           | Total |
|-----------------|--------------------------------------------------------------------------------------|---------|-----------------------|-------|
| K1& K2          | A(Answer all)<br>Q.NO: 1-5 Multiple Choice Question<br>6-10 Short Answers            | 10x1=10 | MCQ/Define            | 70    |
| K3              | B (Either or pattern)<br>Q.NO:11-15                                                  | 5x4=20  | Short Answers         |       |
| K4 & K5         | C (Answer 4 out of 6)<br>Q.NO:16-21<br><b>16<sup>th</sup></b> question is compulsory | 4x10=40 | Descriptive/ Detailed |       |

### 2. Part IV - Theory: 50 Marks

| Knowledge Level | Section               | Marks    | Description           | Total |
|-----------------|-----------------------|----------|-----------------------|-------|
| K1& K2          | A(Answer all)         | 10x1=10  | MCQ/Define            | 50    |
| K3, K4 & K5     | B (Answer 5 out of 8) | 5 x 8=40 | Descriptive/ Detailed |       |

### 3. Practical Examinations:

| Knowledge Level | Section                     | Marks | Total |
|-----------------|-----------------------------|-------|-------|
| K3              | Practicals &<br>Record work | 60    | 100   |
| K4              |                             | 40    |       |
| K5              |                             |       |       |

### 4. Components of Continuous Assessment

| Components              |    | Calculation     | CIA Total |
|-------------------------|----|-----------------|-----------|
| Test 1                  | 70 | $\frac{210}{7}$ | 30        |
| Test 2                  | 70 |                 |           |
| Assignment              | 20 |                 |           |
| Seminar                 | 20 |                 |           |
| Knowledge Enhancement   | 20 |                 |           |
| Information Acquisition | 10 |                 |           |

## **Programme Outcomes**

**P01.** To prepare the students to get placement in the field of commerce, banking and Insurance.

**P02.** To equip the students to face any challenges in national and international level.

## **Programme Specific Outcomes**

**PS01** To enable the students skill, attitude and creativity to sustain academic and working environment

**PS02** To develop an understanding in Commerce, Banking and Insurance aspects.

**PS03** To apply Theories, Concepts and Laws related to Commerce, Banking and Insurance fields in any business Organizations

**PS04** To bridge the gap between theory and practical aspects through training and exposure to the marketing environment

**PS05** To acquaint the students with the latest trends and changing scenario both at National and International level

|                    |                             |                              |
|--------------------|-----------------------------|------------------------------|
| Verified by HoD    | Checked by                  | Approved by                  |
| Name and Signature | CDC                         | COE                          |
| Name:<br>M.Jeeva   | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:         | Signature:                  | Signature:                   |

# **NGM College, Pollachi**

## **Curriculum Development Cell**

### **2020 - 2023 Batch**

List of Part V Subjects to be included in Semester I, II, III & IV

| <b>S.No</b> | <b>Subject Code</b> | <b>Subjects</b>                             |
|-------------|---------------------|---------------------------------------------|
| 1.          | 20 UNC 401          | NCC                                         |
| 2.          | 20 UNS 402          | NSS                                         |
| 3.          | 20 USG 403          | Sports and Games                            |
| 4.          | 20 URO 404          | Rotract Club                                |
| 5.          | 20 URR 405          | Red Ribbon Club                             |
| 6.          | 20 UYR 406          | Youth Red Cross                             |
| 7.          | 20 UCA 407          | Consumer Awareness Club                     |
| 8.          | 20 UED 408          | Entrepreneurship Development Cell           |
| 9.          | 20 UCR 409          | Center for Rural Development                |
| 10.         | 20 USS 410          | Student Guild of Service                    |
| 11.         | 20 UGS 411          | Green Society                               |
| 12.         | 20 UEO 412          | Equal Opportunity Cell                      |
| 13.         | 20 UFA 413          | Fine Arts Club                              |
| 14.         | 20 UAM 414          | Arutchelvar Students Thinkers Forum         |
| 15.         | 20 USV 415          | Swami Vivekanandhar Students Thinkers Forum |

|                        |           |                          |                                              |           |
|------------------------|-----------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com- BI | <b>Programme Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI101  | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |           | Financial Accounting - I | <b>Semester</b>                              | I         |
| <b>Hrs/Week:</b>       | 06        |                          | <b>Credits:</b>                              | 04        |

### Course Objective

To impart knowledge to the students for preparation of various accounting statements

### Course Outcome

|    |     |                                                                                                                                         |
|----|-----|-----------------------------------------------------------------------------------------------------------------------------------------|
| K1 | C01 | To recollect the basic concepts, conventions, methods and techniques underlying the accounting practices.                               |
| K2 | C02 | To get the idea for preparing and presenting financial statements in accordance with generally accepted accounting principles.          |
| K3 | C03 | To apply skills in critical-thinking and problem-solving                                                                                |
| K4 | C04 | To evaluate conceptual knowledge of the financial accounting and to impart skills for recording various kinds of business transactions. |

### Syllabus

#### Unit-1

**(15 Hrs)**

Accounting – Definition - Concepts and Conventions – Journal– Ledger - Trial Balance - Final Accounts of a Sole Trader.

#### Unit-2

**(16 Hrs)**

Bills of Exchange – Types of Bills - Bill honored on Due Dates - Renewal and Dishonor of Bills – Final Accounts of Non-Trading Concerns – Receipts and Payments Account – Income and Expenditure Account – Balance Sheet.

#### Unit-3

**(15 Hrs)**

Depreciation – Meaning – Causes - Factors Affecting Depreciation - Methods of Depreciation - Straight Line Method - Diminishing Balance Method – *Difference between Straight Line Method and Diminishing Balance Method* - Annuity Method - Sinking Fund Method - Bank Reconciliation Statement.

#### Unit-4

**(16 Hrs)**

Hire Purchase - Computation of Interest - Default and Repossession - Complete Repossession - Partial Repossession (Excluding Purchase trading Account) – Installment Purchase System – *Difference between Hire Purchase and Installment Purchase System.*

#### Unit-5

**(16 Hrs)**

Royalty Accounting – Meaning - Methods of Recoupment – Recoupment of Short workings – Strike and Lockouts (Excluding Sub-lease Account) – Accounting Standards (Theory Only).

**NOTE: Problems : 80% : Theory: 20%**

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

|                                                                 |
|-----------------------------------------------------------------|
| <b>Teaching Aids:</b> Group discussions, Seminar and Assignment |
|-----------------------------------------------------------------|

**Books for Study:**

Reddy and Murthy (2019), Financial Accounting, Chennai, Margham Publications .

**Books for Reference:**

1. Arulanadam, M.A. and Raman, K.S (2017). Advanced Accountancy. New Delhi; Himalaya Publishing House.
2. Gupta S.C. and Grewal, T.S(2009). Introduction to Accountancy. S.Chand & Company Ltd.
3. Jain and Narang (2017), Principles of Accounting. New Delhi, Kalyani Publishers.
4. Maheswari, S.K. and Reddy, T. (2011). Advanced Accountancy. Vikas Publishers.
5. Dr.V.Radha revised edition (2016), Financial Accounting, Prasanna Publishers and Distributors

**Mapping**

| CO \ PSO   | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | M    | M    | H    |
| <b>C02</b> | H    | M    | M    | M    | H    |
| <b>C03</b> | M    | H    | M    | H    | M    |
| <b>C04</b> | H    | H    | H    | 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:<br>Dr.M.Jeeva | Name:<br>Dr.M.Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr.R.Muthu kumaran |
| Signature:          | Signature:          | Signature:                  | Signature:                  |

|                        |          |                          |                                              |           |
|------------------------|----------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI102 | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Indian Banking System    | <b>Semester</b>                              | I         |
| <b>Hrs/Week:</b>       | 6        |                          | <b>Credits:</b>                              | 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](http://www.rbi.org.in)

**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | H    | H    | H    |
| <b>C02</b> | M    | H    | M    | M    | H    |
| <b>C03</b> | M    | H    | M    | M    | M    |
| <b>C04</b> | 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:<br>Ms.A. Gomathi<br><br>Signature:<br> | Name:<br>Dr.M. Jeeva<br><br>Signature: | Name:<br>Thiru.K.Srinivasan<br><br>Signature: | Name:<br>Dr. R. Muthukumaran<br><br>Signature: |

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

### Unit II

**(13Hrs)**

Elasticity of Demand - Factors Influencing Elasticity of Demand – Types - Price, Income and Cross Elasticity – Measurement - Methods of Demand Forecasting.

Indifference Curve Analysis – Properties of Indifference Curve - Marginal Rate of Substitution – Budget Line - Consumer Equilibrium – Price, Income and Substitution Effect - Consumer Surplus - Measurement.

### Unit III

**(13Hrs)**

Production Function – Law of Variable Proportion - Law of Returns to Scale - Economies of Scale – Types of Economies and Diseconomies – Concepts of Cost - Types– Cost-output Relationship - Concepts of Revenue and Revenue Curves.

### Unit IV

**(13Hrs)**

Market Structure - Classification of Markets - Perfect Competition – Monopoly - Price discrimination –Monopolistic - Oligopoly.

**Unit V****(13Hrs)**

National Income - Concept of National Income- Significance - Measurement of National Income- *Problems in Measuring National Income.*

**Total Hours: 65**

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

**Teaching Aids:** Power point Presentations, Seminar ,Quiz, Assignment

**Books for Study:**

Sundharam, K.P.M and Sundaram E.N. (2016) Indian Economy. New Delhi: Sultan Chand & Sons.

**Books for Reference:**

1. Ahuja, H.L. (2018).Business Economics. New Delhi: S.Chand and Company Ltd.,
2. Reddy, P.N and Appanniah, H.R. (2017) Principles of Business Economics. New Delhi: Sultan Chand & Sons.
3. Sankaran, (2018) Business Economics. Chennai: Margham Publications.

**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | M    | L    | M    |
| <b>C02</b> | M    | H    | H    | H    | M    |
| <b>C03</b> | H    | H    | H    | M    | M    |
| <b>C04</b> | M    | H    | H    | M    | 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:<br>Dr.M.Jeeva | Name:<br>Dr.M.Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:          | Signature:          | Signature:                  | Signature:                   |

|                        |           |                           |                                             |           |
|------------------------|-----------|---------------------------|---------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com- BI | <b>Programme Title :</b>  | Bachelor of Commerce –Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI203  | <b>Title</b>              | <b>Batch :</b>                              | 2020-2023 |
|                        |           | Financial Accounting - II | <b>Semester</b>                             | II        |
| <b>Hrs/Week:</b>       | 06        |                           | <b>Credits:</b>                             | 04        |

### Course Objective

To familiarize the fundamental concepts of higher financial Accounting.

### Course Outcomes (CO)

|    |     |                                                                                                                   |
|----|-----|-------------------------------------------------------------------------------------------------------------------|
| K1 | CO1 | To recollect the rules for admission, retirement and death of a partner in a firm.                                |
| K2 | CO2 | To get the idea about computation of various methods of goodwill and settlement of accounts to retiring partners. |
| K3 | CO3 | To apply the relevant rule for settlement of accounts among partners after dissolution.                           |
| K4 | CO4 | To analyses the procedures involved in accounting processes and its application.                                  |

## Syllabus

### Unit-1

**(15Hrs)**

Partnership Accounting – Introduction – Admission of Partner - Treatment of Goodwill - Revaluation of Assets and Liabilities - Calculation of Ratio for Distribution of Profits - Capital Adjustments.

### Unit-2

**(16Hrs)**

Retirement of a Partner – Calculation of Gaining Ratio - Revaluation of Assets and Liabilities – Memorandum Revaluation Account - Treatment of Goodwill – Adjustment of Goodwill (Through Capital Account Only) – *Factors affecting Goodwill* - Settlement of Accounts - Retiring Partner's Loan Account (With Equal Installments Only) - Death of a Partner - Executor's Account.

### Unit-3

**(15Hrs)**

Dissolution of a firm - Insolvency of Partners - Garner Vs Murray - Insolvency of all Partners - Deficiency Account - Piecemeal Distribution (Proportionate Capital Method Only).

### Unit-4

**(16Hrs)**

Insolvency of Individuals - Preparation of Statement of Affairs and Deficiency Account – *Difference between Statement of Affairs and Balance Sheet.*

**Unit-5****(16Hrs)**

Fire Claims – Loss of Stock Policy - Normal Loss -Abnormal Loss - Loss of Profit Policy.

**Total Hours:78****NOTE: Problems : 80% Theory: 20%****\*Italicized texts are for self study****Teaching Aids :**Group discussions, Seminar and Assignment**Books for Study:**

Reddy and Murthy (2019), Financial Accounting, Chennai, Margham Publications .

**Books for Reference:**

1. Arulanadam, M.A. and Raman, K.S (2017). Advanced Accountancy. New Delhi; Himalaya Publishing House.
2. Grewal, T.S (2017), Introduction to Accountancy, New Delhi, S. Chand and Company.
3. Jain and Narang (2016) Principles of Accounting, New Delhi, Kalayani Publishers.
4. Maheswari, S.K. and Reddy, T. (2011) Advanced Accountancy. Vikas Publishers.
5. Dr.V.Radha revised edition (2016), Financial Accounting, Prasanna Publishers and Distributors

**Mapping**

| CO \ PSO   | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>CO1</b> | H    | H    | H    | H    | H    |
| <b>CO2</b> | H    | H    | H    | H    | M    |
| <b>CO3</b> | H    | H    | H    | H    | M    |
| <b>CO4</b> | H    | M    | H    | M    | 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:<br>Ms. A.Gomathi<br><br>Signature:<br> | Name:<br>Dr.M.Jeeva<br><br>Signature: | Name:<br>Thiru.K.Srinivasan<br><br>Signature: | Name:<br>Dr.R.Muthu kumaran<br><br>Signature: |

|                        |            |                          |                                            |           |
|------------------------|------------|--------------------------|--------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com - BI | <b>Programme Title :</b> | Bachelor of Commerce-Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI204   | <b>Title</b>             | <b>Batch :</b>                             | 2020-2023 |
|                        |            | Banking Law and Practice | <b>Semester</b>                            | II        |
| <b>Hrs/Week:</b>       | 5          |                          | <b>Credits:</b>                            | 4         |

### Course Objective

To create awareness among the students about the laws relating to banking.

### Course Outcomes (CO)

|    |     |                                                                                                                                 |
|----|-----|---------------------------------------------------------------------------------------------------------------------------------|
| K1 | CO1 | To introduce the banking system followed in India.                                                                              |
| K2 | CO2 | To get an idea about the relationship between banker and customer, various instruments used in banking transaction in practice. |
| K3 | CO3 | To analyse the different aspect of lien, pledge, mortgage and hypothecation followed in banking transactions.                   |
| K4 | CO4 | To gain expertise in current scenario followed in banking.                                                                      |

### Syllabus

#### Unit-1 (13Hrs)

Banker and Customer – Meaning – Relationship Between Banker and Customer - General Relationship - Special Relationship with reference to Rights and Obligations - *KYC Norms*.

#### Unit-2 (13Hrs)

Types of Customers – Minor - Partnership Firms – Joint Stock Companies – Executors – Trustees – Societies - Joint Account – Types of Accounts – Opening a bank account.

#### Unit-3 (13Hrs)

Negotiable Instruments – Characteristics – Types – Cheques – Salient Features – Material Alteration – Crossing – Types – Endorsement – Kinds – Non Negotiable Instruments.

#### Unit-4 (13Hrs)

Paying Banker – Precautions before Honouring a Cheque – Circumstances under which a cheque can be Dishonoured - Statutory Protection to a Paying banker – Payment in due course – Collecting banker – Banker as a holder for value – Banker as a Agent – Statutory protection – Duties – Remittance of Funds.

#### Unit-5 (13Hrs)

Loans and Advances - *Principles of Sound Lending* - Secured and Unsecured advances – Forms of advances – Modes of charge – Lien, Pledge, Mortgage, Hypothecation, Assignment.

**Total Hours: 65**

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

|                                                                    |
|--------------------------------------------------------------------|
| <b>Teaching Aids:</b> 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. Tannan, M.L. (2014), Banking Theory, Law and Practice. Thackar & Co Ltd.,
2. Sundharam, K.P.M. and Varshney, P.N. (2017). Banking Theory Law and Practice. New Delhi: Sultan Chand and Sons Publications.

**Mapping**

| PSO<br>CO | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|-----------|------|------|------|------|------|
| C01       | M    | H    | H    | M    | M    |
| C02       | H    | M    | H    | H    | H    |
| C03       | H    | H    | M    | M    | H    |
| C04       | M    | H    | H    | L    | 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:<br>Ms.M.Shanmugapriya | Name:<br>Dr. M. Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:                  | Signature:            | Signature:                  | Signature:                   |

|                        |            |                                     |                                              |           |
|------------------------|------------|-------------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com - BI | <b>Programme Title :</b>            | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI2A2   | <b>Title</b>                        | <b>Batch :</b>                               | 2020-2023 |
|                        |            | Business Mathematics and Statistics | <b>Semester</b>                              | II        |
| <b>Hrs/Week:</b>       | 5          |                                     | <b>Credits:</b>                              | 4         |

### Course Objective

To input the basic knowledge of business mathematics and statistics to the students in the field of business

### Course Outcomes (CO)

|    |     |                                                                                                 |
|----|-----|-------------------------------------------------------------------------------------------------|
| K1 | CO1 | To understand the basic concepts of mathematics and statistics                                  |
| K2 | CO2 | To apply the concept of matrix and various averages in real life                                |
| K3 | CO3 | To measure the association of relationship between variables through correlation and regression |
| K4 | CO4 | To equip the students by deploying index numbers and trend analysis in business.                |

## Syllabus

### Unit-1

**(13Hrs)**

Mathematics of Finance: Simple and Compound Interest -Present Value - Bills Discounting - Arithmetic and Geometric Progression

### Unit-2

**(13Hrs)**

Matrix Algebra – *Types of Matrix* - Addition, Subtraction and Multiplication of Matrix - Rank of a Matrix - Inverse of Matrix - Determinants and Solution of Simultaneous Linear Equations Application to Business

### Unit-3

**(13Hrs)**

Meaning and Scope of Statistics – *Characteristics and Limitations* – Measures of Central Tendency - Mean Median, Mode - Measures of Dispersion – Mean Deviation – Standard Deviation.

### Unit-4

**(13Hrs)**

Simple Correlation – Pearson's Co-efficient of Correlation – Interpretation of Co-efficient of Correlation.

Simple Regression – Regression Equation.

**Unit-5****(13Hrs)**

Index numbers (Price Index Only) – Methods of Construction – Wholesale and Cost of Living Indices – Weighted Index Number – Laspeyre’s Method, Paasche’s Method, Fisher’s Ideal Index (Excluding tests of adequacy of index number formulae).

**Total Hours:65****NOTE: Mathematics : 40%     Statistics: 60%*****\*Italicized texts are for self study*****Teaching Aids:** Seminar, Assignment, Quiz**Books for Study:**

1. Navanitham, P.A. Business Mathematics and Statistics. Trichy: Jai Publishers.
2. Gupta, S.P. (2014) Statistical Methods. 43<sup>rd</sup> Revised Edition. New Delhi: Sultan Chand & Sons.

**Books for Reference:**

1. Pillai, Sundaresan and Jayaseelan. (2011). Introduction to Business Mathematics. New Delhi: Sultan Chand Company Ltd.
2. Sanchetti, D.C. and Kapoor V.K. (2007). Business Mathematics. Sultan Chand Company Ltd.
3. Sivathanu Pillai, M. Economics and Business Statistical.
4. Dr. P. R Vittal (2016), Business Mathematics, Margham Publications.

**Mapping**

| PSO        | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| CO         |      |      |      |      |      |
| <b>CO1</b> | H    | H    | M    | M    | H    |
| <b>CO2</b> | H    | H    | H    | H    | H    |
| <b>CO3</b> | H    | H    | H    | H    | H    |
| <b>CO4</b> | H    | H    | H    | 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:<br>Ms.A. Anandhi Prabha | Name:<br>Dr.M.Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr. R. Muthukumar |
| Signature:                    | Signature:          | Signature:                  | Signature:                 |

|                        |            |                          |                                              |           |
|------------------------|------------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com - BI | <b>Programme Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI305   | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |            | Corporate Accounting     | <b>Semester</b>                              | III       |
| <b>Hrs/Week:</b>       | 06         |                          | <b>Credits:</b>                              | 04        |

### Course Objective

To inculcate knowledge among the students about corporate accounting and its implication

### Course Outcomes (CO)

|    |     |                                                                                                    |
|----|-----|----------------------------------------------------------------------------------------------------|
| K1 | CO1 | To recollect the basic concepts and terms of the corporate accounting.                             |
| K2 | CO2 | To familiarize students with the accounting treatment adopted for raising funds and redeeming them |
| K3 | CO3 | To understand the basis in preparing financial statements of joint stock company.                  |
| K4 | CO4 | To apply the knowledge in evaluating goodwill & share of a company                                 |

### Syllabus

#### Unit-1

**(15Hrs)**

Issue of Shares and Debentures – Forfeiture and Re-issue of Shares – Redemption of Preference Shares - Employee Stock Option Scheme.

#### Unit-2

**(16Hrs)**

New Format Company Final Accounts – *Calculation of Managerial Remuneration* (Basic adjustments).

#### Unit-3

**(16Hrs)**

Holding Company Accounts – Consolidation of Balance Sheets with Treatment of Mutual Owings, Contingent Liability, Unrealized Profit, Revaluation of Assets, Bonus Issue and Payment of Dividend (Inter Company and Multiple-holdings excluded).

#### Unit-4

**(15Hrs)**

Banking Company Accounts – Preparation of Profit and Loss Account and Balance sheet.

#### Unit-5

**(16Hrs)**

Insurance Company Accounts: Life and General Insurance – *Difference between Life and General Insurance.*

**Total Hours: 78**

**NOTE: Problems: 80%    Theory: 20%**

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

**Teaching Aids :Group discussions, Seminar and Assignment****Books for Study:**

Jain S.P and Narang K.L (2017), Advanced Accountancy ,New Delhi, Kalyani Publications

**Books for Reference:**

1. Dr. Arulanandam, M. A. and Dr. Raman, K.S. Advanced Accountancy Part-I, Edition 2003, New Delhi; Himalaya Publications.
2. Gupta R.L and Radha Swamy. M. (2017), Corporate Accounts, Theory Method and Applications, 13th edition, New Delhi ,Sultan Chand and Company.
3. Reddy and Murthy (2017), Corporate Accounting, Chennai, Margham Publications.
4. Shukla, M.C., Grewal, T.S and Gupta, S.L.,(2016). Advanced Accountancy. New Delhi; S. Chand & Co.

**Mapping**

| PSO<br>CO  | PS01 | PS02 | PS03 | PS04 | PS05 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | H    | M    | H    |
| <b>C02</b> | H    | H    | H    | H    | H    |
| <b>C03</b> | M    | H    | M    | M    | H    |
| <b>C04</b> | H    | H    | H    | 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:<br>Ms.M.Shanmugapriya | Name:<br>Dr.M.Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>(Dr.R.Muthu kumaran) |
| Signature:                  | Signature:          | Signature:                  | Signature:                    |

|                        |            |                                  |                                              |           |
|------------------------|------------|----------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com - BI | <b>Programme Title :</b>         | Bachelor of Commerce - Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI306   | <b>Title</b>                     | <b>Batch :</b>                               | 2020-2023 |
|                        |            | Executive Business Communication | <b>Semester</b>                              | IV        |
| <b>Hrs/Week:</b>       | 5          |                                  | <b>Credits:</b>                              | 4         |

### Course Objective

To create an understanding about business correspondence and to develop the skill of drafting business letters.

### Course Outcomes (CO)

|    |     |                                                                        |
|----|-----|------------------------------------------------------------------------|
| K1 | CO1 | To acquire knowledge on the fundamentals of business communication     |
| K2 | CO2 | To gain experience in drafting business letters                        |
| K3 | CO3 | To equip the students with job oriented communication skills           |
| K4 | CO4 | To have an understanding in the official/ formal communication process |

### Syllabus

#### Unit-1

**(13 Hrs)**

Business Communication – Meaning -Principles of Communication – Need and Functions of Business Letter – *Essentials of Effective Business Letter* – Layout of a Business Letter – Types of Business Letter – Barriers of Communication.

#### Unit-2

**(13 Hrs)**

Trade Enquires – Orders and Execution – Credit and Status enquiries.

#### Unit-3

**(13 Hrs)**

Complaints and Adjustments – Collection letters – Sales letters – Circular letters.

#### Unit-4

**(13 Hrs)**

Bank Correspondence – Correspondence with Customers – Correspondence with Head office – Correspondence with other Banks -Insurance Correspondence – letter relating to Fire Insurance – Marine Insurance – Life Insurance - Agency Correspondence - Offer of Agency- Application for Agency.

#### Unit-5

**(13 Hrs)**

Application letters – Preparation of Resume – *Characteristics of Good Speech* – Interview – Types – Reports.

**Total Hours : 65**

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

|                                                              |
|--------------------------------------------------------------|
| <b>Teaching Aids:</b> Group discussions, Seminar, Assignment |
|--------------------------------------------------------------|

**Books for Study:**

Rajendra pal and Korlahalli. J.S. (2017), Essential of Business Communication, New Delhi, Sultan Chand And Sons.

**Books for Reference:**

1. Ramesh, MS, and C.C. Pattanshetti, (2017) , Business Communication, New Delhi, S.Chand & Co.

2. Raghunathan N.S and Santhanam.B (2017), Business Communication, Margham Publication.

**Mapping**

| PSO<br>CO \ | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|-------------|------|------|------|------|------|
| C01         | M    | H    | H    | M    | L    |
| C02         | H    | H    | M    | H    | M    |
| C03         | H    | H    | M    | H    | M    |
| C04         | H    | 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:<br>Ms. V.Poornima | Name:<br>Dr. M.Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:              | Signature:           | Signature:                  | Signature:                   |

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

|                                                                     |
|---------------------------------------------------------------------|
| <b>Teaching Aids:</b> Seminar, Assignment, Power point Presentation |
|---------------------------------------------------------------------|

### **Books for Study:**

Mishra, M.N. and Mishra, S.B., (2016). Insurance Principles and Practice. 22<sup>nd</sup> 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. 2<sup>nd</sup> ed. New Delhi: Himalaya Publishing House.
3. Dr. Periasamy P. (2017) Principles & Practice of Insurance. 2<sup>nd</sup>ed. New Delhi: Himalaya Publishing House.

### **Mapping**

| PSO<br>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:<br>Ms. A. Anandhi Prabha | Name:<br>Dr. M. Jeeva | Name:<br>Thiru. K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:                     | Signature:            | Signature:                   | Signature:                   |

|                        |          |                          |                                              |           |
|------------------------|----------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI308 | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Business Law             | <b>Semester</b>                              | III       |
| <b>Hrs/Week:</b>       | 5        |                          | <b>Credits:</b>                              | 04        |

### Course Objective

To make the students to understand the fundamentals of Commercial Laws.

### Course Outcomes (CO)

|    |     |                                                                                                              |
|----|-----|--------------------------------------------------------------------------------------------------------------|
| K1 | CO1 | To remember rules and issues relating to the business.                                                       |
| K2 | CO2 | To understand the fundamentals of commercial law.                                                            |
| K3 | CO3 | To apply the knowledge and skills in the elective area of the business law.                                  |
| K4 | CO4 | To evaluate the principles and legal techniques to resolve practical problems in the area of commercial law. |

### Syllabus

#### Unit-1

(13 Hrs)

Law – Meaning, Indian contract Act 1872 – Contract – Definition – Classification of Contracts – Essential Elements of a Valid Contract – Offer – Types – Legal Rules Relating to Offer – Acceptance – Types - Essentials of Valid Acceptance – Communication of Offer and Acceptance – Revocation of Offer and Acceptance.

#### Unit-2

(13 Hrs)

Consideration – Essentials of a Valid Consideration – Stranger to Consideration – No Consideration No Contract – Exceptions – Capacity to Contract – Law Relating to Minor, Unsound Mind – Persons Disqualified by Law – Free Consent – Coercion – Undue Influence – Fraud – *Mistake and Misrepresentation*.

#### Unit-3

(13 Hrs)

Contingent Contract – Rules Regarding Contingent Contract – Performance of Contract – Modes of Performance – Essentials of Valid Tender – Quasi-Contract – Discharge of Contract – Modes of Discharge – Remedies for Breach of Contract.

#### Unit-4

(13 Hrs)

Contract of Indemnity and Guarantee – Rights of Indemnity Holder – Rights and Liabilities of Surety – Bailment and Pledge – Essentials of Bailment – Rights and Duties of Bailor and Bailee – Pledge – Essentials – Rights and Duties of Pawnor and Pawnee.

#### Unit-5

(13 Hrs)

Contract of Agency – Classification – Creation of Agency – Rights and Duties of an Agent – Liabilities of the Principal to the Third Parties – Personal liability of an Agent – Termination of Agency – Contract of Sale of Goods (1930) – Scope – Classification of Goods – Essentials of Contract of Sale – Sale and Agreement to Sell - *Difference Between Sale and Agreement to Sell*.

**Total Hours :65**

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

**Teaching Aids:** Group discussions, Seminar ,Quiz, Assignment, Case Study

**Books for Study:**

Pillai, R.S.N. and Bagavathi. (2014). Business Law. New Delhi: S.Chand & Co Ltd.

**Books for Reference:**

1. Kapoor, N.D. (2013). Business Law. New Delhi: Sultan Chand & Sons.
2. Arun Kumar Sen. Commercial Law. Kolkata: The World Press Pvt. Ltd.
3. Arun Kumar Sen, Jitendra Kumar and Mitra. Commercial Law. Kolkata: The World Press Pvt. Ltd.

**Mapping**

| PSO<br>CO \ | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|-------------|------|------|------|------|------|
| C01         | H    | H    | H    | L    | M    |
| C02         | H    | H    | H    | M    | M    |
| C03         | H    | H    | H    | M    | H    |
| C04         | M    | 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:<br>Dr. M. Jeeva | Name:<br>Dr. M. Jeeva | Name:<br>Thiru. K. Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:            | Signature:            | Signature:                    | Signature:                   |

|                        |          |                                                        |                                              |           |
|------------------------|----------|--------------------------------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b>                               | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI3A3 | <b>Title</b>                                           | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Business Application Software and Information Security | <b>Semester</b>                              | III       |
| <b>Hrs/Week:</b>       | 4        |                                                        | <b>Credits:</b>                              | 3         |

### Course Objective

To expose the students about the applications of computer in business.

### Course Outcomes (CO)

|    |     |                                                                    |
|----|-----|--------------------------------------------------------------------|
| K1 | CO1 | To familiarize the concepts of Ms- Word in business                |
| K2 | CO2 | To understand the theoretical part of Excel                        |
| K3 | CO3 | To gain expertise in preparing power point presentation and access |
| K4 | CO4 | To equip the students with the concept of network and its security |

## Syllabus

### Unit-1

**(10 Hrs)**

Word Processor – Creating a Document – Editing a Document – Move and Copy a text – Finding and Replacing a Text – Header and Footer – *Formatting Text and Paragraph* – Bullets and Numbering – Spelling and Grammar – Mail Merge – File Export and Import – Templates – Table Creations.

### Unit-2

**(11 Hrs)**

Work Sheet – Moving and Copying, Inserting and Deleting Rows and Columns – Creating Charts – Functions : Date and Time, Mathematical and Statistics – Formatting a Cell - Conditional Formatting – Sort – Filter – Auto Filter – Advanced Filter.

### Unit-3

**(10 Hrs)**

Power Point – Power Point Presentation – Different Views of Power Point – Running a Slide Show – Custom Animation and Sound – Automation of Presentations.

Access – Database and Tables – Creating Tables for Storing Data- Relationship between Tables – Selections with Queries – Building user interface with Forms – Displaying Data with Reports.

### Unit-4

**(11 Hrs)**

Components of Communication System – Transmission Media – Protocol Definition – Introduction to TCP/IP – Wireless Network – Basics of Internet – Types of Attack: Phishing, Spoofing, Impersonation, Dumpster Diving – Information Security Goals - Information Security Threats and Vulnerability: Spoofing Identity, Tampering with Data, Repudiation, Information Disclosure, Denial of Service, Elevation of Privilege.

**Unit-5****(10 Hrs)**

Authentication – Password Management – E-Commerce Security – Windows Security – Network Security: Network Intrusion detection and prevention systems – Firewalls – Software security – Web Security: User authentication, authentication - Secret and Session Management, Cross site scripting, Cross site forgery, SQL injection. Computer Forensics – *Steganography*.

**Total Hours: 52****\*Italicized texts are for self study**
**Teaching Aids:** Power point Presentations, Seminar, Assignment, Quiz
**Books for Study:**

1. Taxali, R.K. (2017) PC Software for Windows Made Simple.
2. www.ngmc.org.in – e-book

**Books for Reference:**

1. Russell A. Stultz. Learn Microsoft Office 97.
2. Sanjay Sexena. MS-Office 2000.
3. Principles of Information Security: Michael E. Whitman, Herbert J. Mattord, CENGAGE Learning, 4<sup>th</sup> Edition.
4. Network Security and Cryptography: Bernard Menezes, CANGAGE Learning.
5. Cryptography and Network Security: Atul Kahate, Mc Graw Hill, 2<sup>nd</sup> Edition.
6. Principles of Computer Security: WM. Arthur Conklin, Greg White, TMH.
7. Introduction to Network Security: Neal Krawetz, CENGAGE Learning
8. Handbook of Security of Networks, Yang Xiao, Frank H Li, Hui Chen, World Scientific.
9. Charles Pfleeger and Shai Lawrence Pfleeger, “Security in Computing” 4<sup>th</sup> Edition, Printice hall.

**Mapping**

| PSO<br>CO  | PS01 | PS02 | PS03 | PS04 | PS05 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | M    | H    | H    |
| <b>C02</b> | M    | H    | H    | H    | H    |
| <b>C03</b> | H    | H    | H    | H    | H    |
| <b>C04</b> | 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:<br>Ms.A. Gomathi<br><br>Signature:<br> | Name:<br>Dr.M.Jeeva<br><br>Signature: | Name:<br>Thiru.K.Srinivasan<br><br>Signature: | Name:<br>Dr. R. Muthukumaran<br><br>Signature: |

|                        |          |                                       |                                              |           |
|------------------------|----------|---------------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b>              | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI3A4 | <b>Title</b>                          | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Programming Laboratory – I: MS-Office | <b>Semester</b>                              | III       |
| <b>Hrs/Week:</b>       | 2        |                                       | <b>Credits:</b>                              | 1         |

### Course Objective

To provide practical exposure to the students on MS-Office.

### Course Outcomes (CO)

|    |     |                                                  |
|----|-----|--------------------------------------------------|
| K3 | C01 | To familiarize the practical part of MS-Word.    |
| K4 | C02 | To gain expertise in the working of Excel        |
| K5 | C03 | To expertise in preparing power point and access |

## Syllabus

### MS WORD

*(6 Hrs)*

- ❖ Formatting Text
- ❖ Table Creation
- ❖ Mail Merge
- ❖ Template

### MS Excel

*(7 Hrs)*

- ❖ Invoice Preparation
- ❖ Salary Bill Creation
- ❖ Inventory List Creation
- ❖ Student Result Analysis using Chart
- ❖ Calculation of Compound Interest

### MS Power Point

*(6 Hrs)*

- ❖ Slide Presentation about a New Car
- ❖ Graphics in Slide

- ❖ Creations of tables (1) Student Personal Details (2) Student Mark List
- ❖ Queries using 'Order by'
- ❖ Form Creation
- ❖ Report Generation

**Total Hours : 26**

**Teaching Aids:** Power point Presentations, Observation Note, Record Note

### Mapping

| CO \ PS0   | PS01 | PS02 | PS03 | PS04 | PS05 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | H    | H    | H    |
| <b>C02</b> | H    | H    | H    | H    | H    |
| <b>C03</b> | 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:<br>Ms. A. Gomathi                                                                           | Name:<br>Dr. M. Jeeva | Name:<br>Thiru. K. Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:<br> | Signature:            | Signature:                    | Signature:                   |

|                        |          |                           |                                              |           |
|------------------------|----------|---------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b>  | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI3N1 | <b>Title</b>              | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Fundamentals of Insurance | <b>Semester</b>                              | III       |
| <b>Hrs/Week:</b>       | 1        |                           | <b>Credits:</b>                              | 2         |

### Course Objective

To Provide Basic Knowledge about Life Insurance

### Course Outcomes (CO)

|    |     |                                                                                |
|----|-----|--------------------------------------------------------------------------------|
| K1 | CO1 | To understand basic legal concepts and general principles of law               |
| K2 | CO2 | To enable the students to know the different concepts in life insurance        |
| K3 | CO3 | To provide basic knowledge about different life insurance policies             |
| K4 | CO4 | To understand the latest changes in the role of development officer and agents |

### Syllabus

#### Unit-1

**(2 Hrs)**

Insurance – Definition – Functions of Insurance – Nature of Insurance – Principles of Insurance – Classification of Insurance – Benefits of Insurance – IRDA – Objectives – Functions – Role.

#### Unit-2

**(3 Hrs)**

Types of Insurance – Life Insurance – Features of Life Insurance Contract - Life Insurance Corporation Act, 1956: Objective – Scope – Functions – *Role of Life Insurance in India*.

#### Unit-3

**(3 Hrs)**

Classification of Life Policies – Policies According to Duration – Whole Life Policies – Term Insurance Policies – Endowment Policies.

#### Unit-4

**(3 Hrs)**

General Insurance Act, 1972: Objective – Scope – Functions - Role of General Insurance in India – Health Insurance – Medical Insurance.

#### Unit-5

**(2 Hrs)**

Types of Insurance Organizations – Re-insurance – Characteristics – Double Insurance – Assignment of Life Policy – Nomination – Surrender Value – Payment of Claims.

**Total Hours: 13**

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

**Teaching Aids:** Assignment, Quiz, Seminar

**Books for Study:**

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

**Books for Reference:**

1. Dr. Gupta P.K. (2017). Insurance and Risk Management. 2<sup>nd</sup> ed. New Delhi: Himalaya Publishing House.
2. Dr. Periasamy P. (2017). Principles & Practice of Insurance. 2<sup>nd</sup>ed. New Delhi: Himalaya Publishing House.

**Mapping**

| PSO<br>C0  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | M    | H    | H    | M    | M    |
| <b>C02</b> | H    | H    | H    | H    | H    |
| <b>C03</b> | H    | H    | M    | H    | H    |
| <b>C04</b> | M    | H    | H    | M    | 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:<br>Ms. A. Anandhi Prabha | Name:<br>Dr. M. Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:                     | Signature:            | Signature:                  | Signature:                   |

|                        |          |                          |                                              |           |
|------------------------|----------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI3N2 | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Fundamentals of Banking  | <b>Semester</b>                              | III       |
| <b>Hrs/Week:</b>       | 1        |                          | <b>Credits:</b>                              | 2         |

### Course Objective

To make the students aware of the laws relating to the business

### Course Outcomes (CO)

|    |     |                                                            |
|----|-----|------------------------------------------------------------|
| K1 | CO1 | To study the basic concepts of banking                     |
| K2 | CO2 | To understand the basic concepts of customers and accounts |
| K3 | CO3 | To have a comprehensive view on banker and customer        |
| K4 | CO4 | To acquire knowledge about loans and advances              |

### Syllabus

#### Unit-1

**(2 Hrs)**

Banking – Meaning – Definition - Nature and scope.

#### Unit-2

**(2 Hrs)**

Bank and Customers – Meaning –Types of Customers - Types of Accounts – Savings – Current – Deposits – Cash Credit.

#### Unit-3

**(3 Hrs)**

Bank - Customer Relationship: General relationship - Special Relationship - Rights and Obligations.

#### Unit-4

**(3 Hrs)**

Negotiable Instruments – Meaning – Types – Cheque - Cheque Truncation System - Bills of Exchange - Promissory Notes - Crossing – Meaning - Kinds - Endorsement - Meaning - Types.

#### Unit-5

**(3 Hrs)**

Paying Banker: Meaning - Obligations - Protection to Paying Banker - Collecting Banker - Loans and Advances - Meaning - Methods.

**Total Hours : 13**

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

**Teaching Aids:** Assignment, Quiz, Seminar

**Books for Study:**

Gordon, E. and Natarajan, K. (2019). Banking Theory, Law and Practice. 23<sup>rd</sup> ed. New Delhi: Himalaya Publishing House.

**Books for Reference:**

1. Natarajan, S. and Parameswaran, R. (2016). Indian Banking. New Delhi: S.Chand and Company Ltd.
2. Sundharam, K.P.M. and Varshney, P.N. (2014). Banking Theory Law and Practice. New Delhi: Sultan Chand and Sons Publications.

**Mapping**

| PSO<br>CO | PS01 | PS02 | PS03 | PS04 | PS05 |
|-----------|------|------|------|------|------|
| C01       | H    | H    | H    | M    | M    |
| C02       | M    | H    | H    | H    | H    |
| C03       | M    | H    | H    | H    | H    |
| C04       | H    | H    | M    | L    | 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:<br>Ms. A. Anandhi<br>Prabha<br><br>Signature: | Name:<br>Dr. M. Jeeva<br><br>Signature: | Name:<br>Thiru. K.Srinivasan<br><br>Signature: | Name:<br>Dr. R. Muthukumaran<br><br>Signature: |

|                        |          |                          |                                               |           |
|------------------------|----------|--------------------------|-----------------------------------------------|-----------|
| <b>Programme code:</b> | B.Com-BI | <b>Programme Title :</b> | Bachelor of Commerce<br>Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI409 | <b>Title</b>             | <b>Batch :</b>                                | 2020-2023 |
|                        |          | Cost Accounting          | <b>Semester</b>                               | IV        |
| <b>Hrs/Week:</b>       | 6        |                          | <b>Credits:</b>                               | 4         |

### Course Objective

To expose the students to the basic concepts and the tools used in Cost Accounting.

### Course Outcomes (CO)

|    |     |                                                                                                                             |
|----|-----|-----------------------------------------------------------------------------------------------------------------------------|
| K1 | CO1 | To introduce with cost concepts, costing system and their relationship with other accounting systems followed in India      |
| K2 | CO2 | To understand the major elements of cost accounting and their uses in business organization for managerial decision making. |
| K3 | CO3 | To apply the concepts and latest provisions underlying in process and material control.                                     |
| K4 | CO4 | To estimate the results under various heads of cost accounting and evaluate it for the use of business organisation.        |

### Syllabus

#### Unit-1

(15Hrs)

Cost Accounting – Definition - Meaning and Scope - *Relationship of Cost Accounting with Financial Accounting and Management Accounting* - Costing as an Aid to Management – Limitations and Objections against Cost Accounting - Elements of Cost - Cost Sheet.

#### Unit-2

(16Hrs)

Materials - Levels of Inventory – EOQ - Methods of Valuing Material Issues – FIFO – LIFO - Simple Average - Weighted Average.

#### Unit-3

(16Hrs)

Labour –Measurement of Labour Cost - Systems of Wage Payment –*Methods of Calculation of Wage Payment* - Time Rate - Piece Rate - Taylor, Merrick, Piece Rate System - Incentive Schemes - Halsey – Rowan.

Overheads – Classification – Allocation, Apportionment and Absorption of Overheads.

#### Unit-4

(16Hrs)

Process Costing - Features – Preparation of Process Account – Process Loss - Normal Loss - Abnormal Loss - Abnormal Gain (Excluding Inter Process Profit and Equivalent Production) – Accounting for Joint Product and By-Product.

**Unit-5****(15Hrs)**

Contract Accounts – Reconciliation of Cost and Financial Accounts.

**Total Hours : 78****NOTE: Problems : 80%    Theory: 20%*****\*Italicized texts are for self study*****Teaching Aids:** Group discussions, Seminar ,Quiz, Assignment, Case study**Books for Study:**

Reddy, T.S, and Hari Prasad Reddy. V. Cost Accounting, Chennai, Margham Publications.

**Books for Reference:**

1. Jain, S.P and Narang, K.L. (2017). Cost Accounting. New Delhi: Kalyani Publishers.

2.Khan. M.Y and Jain. P.K,( 2017), Cost Accounting and Financial Management, 3rd Edition, New Delhi ,Tata MC Graw Hill Education Private Ltd.

**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | H    | L    | M    |
| <b>C02</b> | M    | H    | M    | M    | H    |
| <b>C03</b> | H    | H    | H    | H    | M    |
| <b>C04</b> | H    | H    | H    | M    | 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:<br>Ms. A. Gomathi                                                                           | Name:<br>Dr. M. Jeeva | Name:<br>Thiru. K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:<br> | Signature:            | Signature:                   | Signature:                   |

|                        |          |                                 |                                              |           |
|------------------------|----------|---------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b>        | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI410 | <b>Title</b>                    | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Principles of General Insurance | <b>Semester</b>                              | IV        |
| <b>Hrs/Week:</b>       | 6        |                                 | <b>Credits:</b>                              | 4         |

### Course Objective

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

### Course Outcomes (CO)

|    |     |                                                                                                 |
|----|-----|-------------------------------------------------------------------------------------------------|
| K1 | CO1 | To study the basic concepts of general insurance                                                |
| K2 | CO2 | To make the students to gain knowledge in the field of fire, marine and miscellaneous insurance |
| K3 | CO3 | To understand the role of agent and development officer in the field of insurance               |
| K4 | CO4 | To know the latest provisions relating to IRDA Act                                              |

### Syllabus

#### Unit-1

**(13 Hrs)**

General Insurance – Organizational Structure – Objectives – Issues – Functions – Progress of General Insurance Business – Role of Insurance in Indian Economy – Role of Public Sector and Private Sector Insurers in India- Product Design and Development – Product Development Process – Stages in New Product Development – Critical Success Factors for Insurance Players – Distribution Channels – *Marketing Strategies of Insurance Players in India.*

#### Unit-2

**(13 Hrs)**

Fire Insurance: Nature and use of Fire Insurance – Features - Elements of Fire Insurance Contract - Kinds of Policies – D-Tariff – Payment of Claims – Progress of Fire Insurance – Indian Insurers – Progress after Nationalization.

#### Unit-3

**(13 Hrs)**

Marine Insurance - Subject Matter of Marine Insurance – Hull – Cargo – Freight – Liability – Document of Marine Insurance contract – Elements of Marine Insurance Contract – Marine Insurance Policies – Premium Calculation in Marine Insurance (Theory Only) – Declaration Policy – Payment of Claims.

**Unit-4****(13 Hrs)**

Miscellaneous Insurance – Motor Insurance – Cover Note – Certificate of Insurance – Add on Covers - Burglary – Personal Accident Insurance - Health Insurance – Catastrophe Insurance – Liability Insurance – Government Schemes – Market Based Schemes – Social Risk – Natural Risk – Progress and Prospects of Liability Insurance - Actuaries.

**Unit-5****(13 Hrs)**

Role of Development Officer – Characteristics of Successful Development Officers - Role of Insurance Agents – Recruitment and Selection – Training – Duties of the Agents – Code of Conduct – Qualities of Successful Agent - Rights of Agents – Termination of Agents - *Role of Brokers in IRDA* – Insurance Management Firm (IMF) – Bancassurance.

Insurance Legislation in India – Insurance Act, 1938: Objective – Scope - Functions - Marine Insurance Act, 1963: Objective – Scope - Functions – General Insurance Act, 1972: Objective – Scope – Functions - Motor Vehicle Insurance Act 1988: Objective – Scope – Functions.

**Total Hours: 65**

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

|                                                 |
|-------------------------------------------------|
| <b>Teaching Aids:</b> Seminar ,Quiz, Assignment |
|-------------------------------------------------|

**Books for Study:**

Mishra, M.N. and Mishra, S.B., (2016). Insurance Principles and Practice. 22<sup>nd</sup> 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. 2<sup>nd</sup> ed. New Delhi: Himalaya Publishing House.
3. Dr. Periasamy P. (2017). Principles & Practice of Insurance. 2<sup>nd</sup>ed. New Delhi: Himalaya Publishing House.

**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | M    | H    | H    | M    | M    |
| <b>C02</b> | H    | H    | M    | M    | H    |
| <b>C03</b> | H    | H    | H    | H    | H    |
| <b>C04</b> | 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:<br>Ms. A. Anandhi Prabha | Name:<br>Dr. M. Jeeva | Name:<br>Thiru. K. Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:                     | Signature:            | Signature:                    | Signature:                   |

|                        |            |                          |                                              |           |
|------------------------|------------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com - BI | <b>Programme Title :</b> | Bachelor of Commerce - Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI411   | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |            | Principles of Marketing  | <b>Semester</b>                              | III       |
| <b>Hrs/Week:</b>       | 05         |                          | <b>Credits:</b>                              | 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***

|                                                             |
|-------------------------------------------------------------|
| <b>Teaching Aids:</b> 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<br>C0 | PS01 | PS02 | PS03 | PS04 | PS05 |
|-----------|------|------|------|------|------|
| 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:<br>Ms. V.Poornima | Name:<br>Dr. M.Jeeva | Name:<br>Thiru. K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:              | Signature:           | Signature:                   | Signature:                   |

|                        |            |                          |                                              |           |
|------------------------|------------|--------------------------|----------------------------------------------|-----------|
| <b>Programme code:</b> | B.Com - BI | <b>Programme Title :</b> | Bachelor of Commerce - Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI412   | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |            | Company Law              | <b>Semester</b>                              | IV        |
| <b>Hrs/Week:</b>       | 5          |                          | <b>Credits:</b>                              | 4         |

### Course Objective

To provide basic knowledge of the provisions of the companies Act 1956 along with recent amendments.

### Course Outcomes (CO)

|    |     |                                                                                                                       |
|----|-----|-----------------------------------------------------------------------------------------------------------------------|
| K1 | CO1 | To state the law relating to companies Act 2013 and recollect the various types of companies in business environment. |
| K2 | CO2 | To provide an insight in basic documents followed in company, different types of companies and their provisions.      |
| K3 | CO3 | To analyse the provisions relating to appointment of directors and their powers and duties.                           |
| K4 | CO4 | To figure out the situations for winding up of a company and its consequences, appointment of liquidators.            |

### Syllabus

#### Unit-1

**(13Hrs)**

Company – Meaning, Definition – Characteristics – Types of Companies – Privileges of a Private Company - Formation of Companies – Promotion – Meaning – Promoters – Legal Status and Functions – Duties of Promoters – *Remuneration to Promoters*.

#### Unit-2

**(13Hrs)**

Memorandum of Association – Meaning – Purpose - Contents - Alteration of Memorandum – Doctrine of Ultravires – Articles of Association – Meaning – Contents – Alteration of Articles – Relationship between Articles and Memorandum – Constructive Notice of Memorandum and Articles – Doctrine of Indoor Management – Exceptions to Doctrine of Indoor Management.

#### Unit-3

**(13Hrs)**

Prospectus – Definition – Contents – Deemed Prospectus – Misstatement in Prospectus – Minimum Subscription – Kinds of Shares and Debentures – Rights Issue – Bonus Shares – SEBI Guidelines.

#### Unit-4

**(13Hrs)**

Directors - Qualification and Disqualification of Directors – Appointment of Directors – Removal of Directors – Director's Remuneration – Powers of Directors – Duties of Directors – Liabilities of Directors - Notice – Agenda – Minutes.

Meetings – Statutory Meeting – *Annual General Meeting* – Extra Ordinary General Meeting – Board Meeting.

**Unit-5****(13Hrs)**

Winding up – Meaning - Modes of Winding up – Compulsory Winding up by the Court – Voluntary Winding up – Types of Voluntary Winding up – Members voluntary Winding up – Creditors Voluntary Winding up – Winding up Subject to Supervision of the Court – Consequences of Winding up (General) – Liquidator – Powers and Duties.

**Total Hours:65**

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

|                                                             |
|-------------------------------------------------------------|
| <b>Teaching Aids:</b> Seminar ,Quiz, Assignment, Case study |
|-------------------------------------------------------------|

**Books for Study:**

Ashok K, and Bagrial, A.K (2014), Company Law, New Delhi, Vikas Publishing House.

**Books for Reference:**

- 1.Kapoor M.D. (2014), Guide to the Companies Act, Nagpur Wadhwa And Company.
2. Avtar Singh (2014), Company Law, Lucknow, Eastern Book Company.

**Mapping**

| PSO<br>CO  | PS01 | PS02 | PS03 | PS04 | PS05 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | H    | M    | H    |
| <b>C02</b> | H    | H    | H    | L    | L    |
| <b>C03</b> | H    | H    | H    | M    | H    |
| <b>C04</b> | H    | H    | H    | L    | 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:<br>Dr. M. Jeeva | Name:<br>Dr. M. Jeeva | Name:<br>Thiru. K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:            | Signature:            | Signature:                   | Signature:                   |

|                        |          |                          |                                              |           |
|------------------------|----------|--------------------------|----------------------------------------------|-----------|
| <b>Programme code:</b> | B.Com-BI | <b>Programme Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI4A5 | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Operations Research      | <b>Semester</b>                              | IV        |
| <b>Hrs/Week:</b>       | 6        |                          | <b>Credits:</b>                              | 4         |

### Course Objective

To enable the students to gain knowledge on Research Management Techniques.

### Course Outcomes (CO)

|    |     |                                                                                    |
|----|-----|------------------------------------------------------------------------------------|
| K1 | CO1 | To get an idea about framing linear programming equation                           |
| K2 | CO2 | To acquire knowledge in the transportation problem                                 |
| K3 | CO3 | To apply the concepts of Assignment, Sequencing and Inventory Control in real life |
| K4 | CO4 | To equip the students with the concepts of network scheduling                      |

### Syllabus

#### Unit-1

(15 Hrs)

Introduction to Operations research - LPP: Framing Linear Equation – Graphical Solution Method – General Linear Programming Problem (Definition alone)

#### Unit-2

(15 Hrs)

Transportation Problem: *Types of Transportation Problems* - Row Minimum–Column Minimum–NWC – LCM – VAM – UV Method (Simple Problems only).

#### Unit-3

(16 Hrs)

Assignment Problems: Definition – Assignment Algorithm – Hungarian Assignment – Unbalanced Assignment Method.

Sequencing Problems: Introduction – Problem with n jobs & 2 Machines – Problems with n Jobs & k Machines (Simple Problems only).

#### Unit-4

(16 Hrs)

Inventory Control: Introduction – Types of Inventory – Economic Order Quantity (EOQ): Case 1: EOQ with No Shortage & Case 2: EOQ with Shortage.

**Unit-5****(16 Hrs)**

Network Scheduling: Introduction – Network & Basic Components – Rules of Network Constructions – Time Calculations in Networks – Critical Path Method (CPM) – Program Evaluation Review Technique (PERT) & PERT Calculations – *Difference between CPM and PERT* (Simple Problems only).

**Total Hours: 78****NOTE: Problems : 80%    Theory: 20%*****\*Italicized texts are for self study***

|                                                              |
|--------------------------------------------------------------|
| <b>Teaching Aids:</b> Group discussions, Seminar, Assignment |
|--------------------------------------------------------------|

**Books for Study:**

Vittal, P.R. and Malini, V. (2016) Operations Research. Chennai: Margham Publication.

**Books for Reference:**

1. Kalavathy, S. Operations Research.
2. Kant Swarup, Gupta, P K, and Manmohan, Operations Research. Sultan Chand & Sons.
3. Mariappan, P. Operations Research Methods and Applications.

**Mapping**

| PSO \ CO | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|----------|------|------|------|------|------|
| CO1      | H    | H    | H    | H    | H    |
| CO2      | H    | H    | M    | H    | H    |
| CO3      | M    | H    | H    | H    | M    |
| CO4      | H    | H    | H    | M    | 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:<br>Ms.M.Shanmugapriya | Name:<br>Dr.M.Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr.R.Muthukumaran |
| Signature:                  | Signature:          | Signature:                  | Signature:                 |

|                        |          |                          |                                              |           |
|------------------------|----------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI4N3 | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Commerce and Banking     | <b>Semester</b>                              | IV        |
| <b>Hrs/Week:</b>       | 1        | Practicals               | <b>Credits:</b>                              | 2         |

### Course Objective

To enhance the students practical exposure in Commerce and Banking practicals.

### Course Outcomes (CO)

|    |     |                                                                 |
|----|-----|-----------------------------------------------------------------|
| K3 | CO1 | To enhance the students to give practical knowledge in commerce |
| K4 | CO2 | To fill up the various forms used in banking transactions       |
| K5 | CO3 | To know the practical usage of ATM                              |

### Syllabus

#### Commerce Oriented:

*(7 Hrs)*

1. Pay Roll
2. Fixing Brand Name
3. USP
4. Office Layout
5. Application Letter
6. Preparation of Bio-data
7. Letter to Editor
8. Preparation of Income Tax Returns
9. Share Application
10. E-Mail
11. Promissory Note
12. Passport Application Form
13. PAN Application Form
14. Railway Ticket Booking

**BANKING Oriented:****(6 Hrs)**

1. Cheque
2. DD Challan
3. Deposit Form
4. Account Opening Form
5. Loan Application Form
6. Application for ATM cum Debit Card/ Credit Card
7. RTGS / NEFT Forms
8. Application for Opening Mobile Banking
9. Application for Opening Net Banking
10. Online Account Opening Form
11. Online Loan Application Form
12. IMPS Forms
13. Google Pay

**Total Hours : 13****Teaching Aids:** Assignment, Quiz**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | H    | H    | H    |
| <b>C02</b> | H    | H    | H    | H    | H    |
| <b>C03</b> | H    | H    | H    | M    | 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:<br>Ms. A. Anandhi Prabha | Name:<br>M. Jeeva  | Name:<br>Thiru. K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:                     | Signature:         | Signature:                   | Signature:                   |

|                        |          |                           |                                              |           |
|------------------------|----------|---------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programmer Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI4N4 | <b>Title</b>              | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Recent Trends in Banking  | <b>Semester</b>                              | IV        |
| <b>Hrs/Week:</b>       | 1        |                           | <b>Credits:</b>                              | 2         |

### Course Objective

To acquaint knowledge about the banking system prevailing in India.

### Course Outcomes (CO)

|    |     |                                                                                             |
|----|-----|---------------------------------------------------------------------------------------------|
| K1 | CO1 | To acquire knowledge about banking system in India                                          |
| K2 | CO2 | To understand the latest trends and regulations in commercial banking                       |
| K3 | CO3 | To know the role and functions of Banking Regulation Act 1949 and reserve bank of India act |
| K4 | CO4 | To familiarize the latest changes in electronic banking                                     |

## Syllabus

### Unit-1

*(3 Hrs)*

Banking – Definition – E-banking – Features - ATM – Operation – Practical Issues – Credit Card – Features – Operation - Advantages and Disadvantages – Debit Card – Features – CDM – Operations – Practical Issues

### Unit-2

*(2 Hrs)*

Mobile Banking – Advantages and Disadvantages – Internet Banking – Advantages and Disadvantages – ECS – *EFT – Advantages* - Electronic Cheque – Essential Features.

### Unit-3

*(2 Hrs)*

Corporate Banking – Product and Service – Features –Micro Small and Medium Enterprises – Meaning – Features - Classification.

### Unit-4

*(3 Hrs)*

Door Step Banking – Retail Banking - Product and Service – Growth Drivers of Retail Banking – Challenges – Insta Banking – Itrack – Imobile – Tab Banking - Self Help Groups.

### Unit-5

*(3 Hrs)*

Business Correspondent - PMJDY – PMJBY Scheme I and Scheme II - NEFT – RTGS – MICR – CTS.

**Total Hours : 13**

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

|                                               |
|-----------------------------------------------|
| <b>Teaching Aids:</b> Group discussions, Quiz |
|-----------------------------------------------|

**Books for Study:**

Gordon, E. and Natarajan, K. (2017). Banking Theory, Law and Practice. 23<sup>rd</sup> ed. New Delhi: Himalaya Publishing House.

**Books for Reference:**

1. Natarajan, S. and Parameswaran, R. (2016). Indian Banking. New Delhi: S.Chand and Company Ltd.
2. Sundharam, K.P.M. and Varshney, P.N. (2014). Banking Theory Law and Practice. New Delhi: Sultan Chand and Sons Publications.

**Mapping**

| CO \ PSO   | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | M    | M    | H    |
| <b>C02</b> | H    | H    | H    | H    | H    |
| <b>C03</b> | M    | H    | H    | M    | H    |
| <b>C04</b> | 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:<br>Ms. A. Anandhi<br>Prabha | Name:<br>Dr. M. Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:                        | Signature:            | Signature:                  | Signature:                   |

|                        |            |                          |                                              |           |
|------------------------|------------|--------------------------|----------------------------------------------|-----------|
| <b>Programme code:</b> | B.Com - BI | <b>Programme Title :</b> | Bachelor of Commerce - Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI513   | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |            | Income Tax               | <b>Semester</b>                              | V         |
| <b>Hrs/Week:</b>       | 6          |                          | <b>Credits:</b>                              | 4         |

### Course Objective

1. To enable the students to gain adequate knowledge on Income-tax and
2. To familiarize the students with recent amendments in Income-tax.

### Course Outcomes (CO)

|    |     |                                                                                  |
|----|-----|----------------------------------------------------------------------------------|
| K1 | CO1 | To familiarize the direct taxation system in India                               |
| K2 | CO2 | To acquaint with the provisions of Income Tax Act 1961                           |
| K3 | CO3 | To develop the skills in computation of income under various heads of Income Tax |
| K4 | CO4 | To gain knowledge in latest amendments and to apply it in filing tax returns     |

### Syllabus

#### Unit-1: (15Hrs)

Definitions under Income Tax Act – Agricultural Income – Person – Assessee – Income – Gross Total Income – Total Income – Assessment Year – Previous Year – Residential Status – Incidence and Scope of Total Income - *Exempted Incomes*.

#### Unit-2: (16Hrs)

Income from Salaries – Computation of Income from Salary.

#### Unit-3: (16Hrs)

Income from House Property - Profits and Gains of Business or Profession.

#### Unit-4: (16Hrs)

Capital Gains – Income from other Sources.

#### Unit-5: (15Hrs)

*Deductions from Gross Total Income – 80C to 80GG, 80QQB and 80U (Theory only)* - Clubbing of Income – Set off and Carry Forward of Losses - Assessment of Individuals – Computation of Total Income of individuals.

**Total Hours: 78**

**NOTE: Problems : 80%      Theory: 20%**

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

|                                                                            |
|----------------------------------------------------------------------------|
| <b>Teaching Aids:</b> Power point Presentations, Seminar ,Quiz, Assignment |
|----------------------------------------------------------------------------|

**Books for Study:**

Gaur, V.P , Narang, D.B, Puja Gaur and Rajeev Puri (current edition). Income Tax Law and Practice. New Delhi: Kalyani Publishers.

**Books for Reference:**

1. Bhagawathi Prasad. Law and Practice of Income Tax in India. (current edition). Navman Prakashan Aligarh.

2. Dr. Mehrotra, H.C. Income Tax Law and Accounts. (current edition). Sahithya Bhavan Publishers.

**Mapping**

| PSO<br>CO | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|-----------|------|------|------|------|------|
| C01       | M    | H    | H    | L    | H    |
| C02       | M    | H    | H    | M    | H    |
| C03       | H    | H    | H    | H    | 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:<br>Ms. V.Poornima | Name:<br>Dr.M.Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:              | Signature:          | Signature:                  | Signature:                   |

|                        |          |                          |                                              |           |
|------------------------|----------|--------------------------|----------------------------------------------|-----------|
| <b>Programme code:</b> | B.Com    | <b>Programme Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI514 | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Indirect Tax             | <b>Semester</b>                              | V         |
| <b>Hrs/Week:</b>       | 6        |                          | <b>Credits:</b>                              | 4         |

### Course Objective

To impart basic knowledge about major Indirect Taxes.

### Course Outcomes (CO)

|    |     |                                                                           |
|----|-----|---------------------------------------------------------------------------|
| K1 | CO1 | To remember the rules and regulation of indirect taxation.                |
| K2 | CO2 | To understand the rules for registrations and its exemptions in taxation. |
| K3 | CO3 | To implement GST and its working mechanisms.                              |
| K4 | CO4 | To analyze and resolve tax problems.                                      |

### Syllabus

#### Unit-1

**(15 hrs)**

Indirect Taxes- Meaning and Nature- Special features of Indirect Taxes - Types -Objectives- *Direct Taxes Vs. Indirect Taxes* -Contribution to Government Revenues- Taxation under the Constitution- Advantages and Disadvantages of Indirect Taxes.

#### Unit-2

**(16 hrs)**

Introduction and Scope of Customs Law in India-The Customs Act 1962 - Types - Levy and Collection from Customs Duty - Exemption from Customs Duty- Classification and Valuation of goods under Customs Law - Abatement of duty in Damaged or Deteriorated Goods- Remission on Duty on Lost, Destroyed or Abandoned Goods- Customs Duty Draw Back.

#### Unit-3

**(16 hrs)**

Goods and Service Tax - Introduction-Meaning - Need for GST- Features of GST - Advantages and Disadvantages of GST - Structure of GST in India- Dual Concepts – SGST – CGST - IGST-UTGST- Types of rates under GST- Taxes subsumed under State Goods and Services Tax Act 2017- Taxes subsumed under Central Goods and Services Tax Act 2017.

#### Unit-4

**(16 hrs)**

Levy and Collection under SGST/CGST Acts- Meaning of Important Term: Goods, Services, Supplier, Business, Manufacture, Casual Taxable person, Aggregate Turnover. Input Tax and Output Tax. Concept of Supply - Composite and Mixed Supplies - Composition Levy - Time of Supply of Goods and Services - Value of Taxable Supply. Input Tax Credit- Eligibility and Conditions for taking Input Credit- Registration procedure under GST- Filing of Returns.

**Unit-5****(15 hrs)**

Levy and Collection under the Integrated Goods and Service Tax Act 2017-Meaning of Important Terms: Integrated Tax, Intermediary, Location of the Recipient and Supplier of Services, Output Tax. Levy and Collection of Tax - Determination of Nature of Supply - Inter-State Supply and Intra-State Supply - *Place of Supply of Goods or Services* - Zero-Rated Supply.

**Total Hours : 78****\**Italicized texts are for self study***

|                                                                  |
|------------------------------------------------------------------|
| <b>Teaching aids</b> :Group discussions, Seminar and Assignment. |
|------------------------------------------------------------------|

**Books for Study:**

Datey, V.S. (2017). Indirect Taxes. Mumbai, Taxmann Publications Private Limited.

Simplified Approach to GST – A Ready Reference.

**Books for Reference:**

1.Balachandran, V. (2017). Indirect Taxation. New Delhi, Sultan Chand and Sons.

2.Mittal, J.K. (2017). Law Practice and Procedures of Service Tax. New Delhi, Jain Book Agency.

3.RadhaKrishnan, R. (2017). Indirect Taxation. New Delhi, Kalyani Publishers.

4.Sethurajan (2017). Indirect Taxation including Wealth Tax. Speed Publications

**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>CO1</b> | H    | H    | H    | M    | H    |
| <b>CO2</b> | H    | H    | H    | H    | M    |
| <b>CO3</b> | H    | H    | H    | M    | H    |
| <b>CO4</b> | H    | H    | H    | 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:<br>A.Gomathi<br><br>Signature:<br> | Name:<br>Dr. M. Jeeva<br><br>Signature: | Name:<br>Thiru. K.Srinivasan<br><br>Signature: | Name:<br>Dr.R.Muthu kumaran<br><br>Signature: |

|                        |          |                          |                                              |           |
|------------------------|----------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI515 | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |          | International Banking    | <b>Semester</b>                              | V         |
| <b>Hrs/Week:</b>       | 6        |                          | <b>Credits:</b>                              | 4         |

### Course Objective

To enable the students to gain knowledge in the process involved in International Banking.

### Course Outcomes (CO)

|    |     |                                                                                   |
|----|-----|-----------------------------------------------------------------------------------|
| K1 | CO1 | To get an idea about the foreign exchange market                                  |
| K2 | CO2 | To familiarize the students with the Financial Institution at International Level |
| K3 | CO3 | To comprehend the usage of Letter of Credit, Import and Export Procedures         |
| K4 | CO4 | To equip the students with the various ripples involved in International Trade    |

### Syllabus

#### Unit-1

**(15 Hrs)**

Introduction to International Banking - Foreign Exchange – Meaning – Foreign Exchange Markets – Factors Determining Exchange Rates – Exchange Rate Mechanism - FEMA – Provisions – FEDAI Regulations - Foreign Currency Account in India.

*Electronic Modes of Transmission – SWIFT, CHIPS and CHAPS*

#### Unit-2

**(16 Hrs)**

Letter of Credit – Meaning – Bank Guarantee - Types of Letters of Credit – Operations of Letter of Credit - Liabilities and Rights of the parties – Advantages – Disadvantages - Documents used in Letter of Credit – Bank Guarantee - Letter of Undertaking.

#### Unit-3

**(15 Hrs)**

Exchange and Trade Control Guidelines for Exporters – Facilities for Exporters – Export Finance – Objectives – Eligibility of Parties – Rate of Interest – Procedures – Payment Due Date - Basic documents Needed for Pre-shipment and Post-shipment Finance – Exchange and Trade Guidelines for Importers – Import Finance – Trade Credit.

#### Unit-4

**(16 Hrs)**

International Financial Institutions – IMF – IBRD – IFC – ADB – World Bank Group – IDA – MIGA – ECGC of India – Roles, Products and Policies – EXIM Bank – Role, Functions and Facilities.

**Unit-5****(16 Hrs)**

Risk – Risk Management and Control – Meaning – Objectives – Basic Risk Management Framework – Risk Identification – Risk in International Trade – Types of Risk – Country Risk – Credit Risk – Currency Risk – Hedging – Spot Contract – Forward Contract – Market Risk – Political Risk – Settlement Risk – Liquidity Risk – Operational Risk – Legal Risk – *Export Credit Insurance in International Trade.*

**Total Hours: 78****\*Italicized texts are for self study**

|                                                              |
|--------------------------------------------------------------|
| <b>Teaching Aids:</b> Group discussions, Seminar, Assignment |
|--------------------------------------------------------------|

**Books for Study:**

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

**Books for Reference:**

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

**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | H    | H    | H    |
| <b>C02</b> | H    | H    | M    | H    | H    |
| <b>C03</b> | M    | H    | H    | H    | H    |
| <b>C04</b> | 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:<br>Dr. M. Jeeva | Name:<br>Dr. M. Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:            | Signature:            | Signature:                  | Signature:                   |

|                        |            |                                      |                                              |           |
|------------------------|------------|--------------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com - BI | <b>Programme Title :</b>             | Bachelor of Commerce - Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI516   | <b>Title</b>                         | <b>Batch :</b>                               | 2020-2023 |
|                        |            | Principles and Practices of Auditing | <b>Semester</b>                              | V         |
| <b>Hrs/Week:</b>       | 5          |                                      | <b>Credits:</b>                              | 4         |

### Course Objective

To expose the students to the principles and practices of auditing.

### Course Outcomes (CO)

|    |     |                                                                                          |
|----|-----|------------------------------------------------------------------------------------------|
| K1 | CO1 | To recollect the concepts of auditing and its role in business                           |
| K2 | CO2 | To understand the process involved in auditing                                           |
| K3 | CO3 | To gain expertise in audit of a joint stock company                                      |
| K4 | CO4 | To review the auditing standards, audit of computerized accounts and electronic auditing |

### Syllabus

#### Unit-1

**(13 Hrs)**

Auditing – Origin – Definition – Objectives - Types – Advantages and Limitations – *Qualities of an Auditor.*

#### Unit-2

**(13 Hrs)**

Internal Control – Internal Check and Internal Audit – Audit Programme - Audit Note Book – Working Papers.

Vouching – Voucher – Vouching of Cash Book – Vouching of Trading Transaction – Vouching of Impersonal Ledger.

#### Unit-3

**(13 Hrs)**

Verification and Valuation of Asset and Liabilities – Auditor's Position Regarding the Valuation and Verification of Assets and Liabilities – Depreciation – Reserves and Provisions – Secret Reserves.

#### Unit-4

**(13 Hrs)**

Audit of Joint Stock Companies – Appointment of Company Auditor – Qualification – Disqualifications – Rights and Duties – Liabilities of a Company Auditor – Share Capital and Share Transfer Audit – Audit Report – Contents and Types.

#### Unit-5

**(13 Hrs)**

Investigation – Objectives of Investigation – Investigation Under the Provisions of Companies Act – *Audit of Computerized Accounts* – Electronic Auditing – Auditing Standards – Audit of Companies – Banking Company – Insurance Company.

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

|                                                 |
|-------------------------------------------------|
| <b>Teaching Aids:</b> Seminar ,Quiz, Assignment |
|-------------------------------------------------|

**Books for Study:**

Tandon. B.N, Sudharsana.S, Sundharabahu.S. (2017), A Hand Book of Practical Auditing, New Delhi, S.Chand & Co Ltd

**Books for Reference:**

1. De Paula.F.R.M.(2017), Auditing. London: The English Language Society and Sir Issac Pitman and Sons Ltd.
2. Pradeep Kumar. (2017), Auditing Principles And Practices, New Delhi, Kalyani Publication.

**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | M    | H    | H    | M    | M    |
| <b>C02</b> | M    | H    | M    | H    | M    |
| <b>C03</b> | H    | H    | M    | H    | L    |
| <b>C04</b> | M    | H    | M    | M    | 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:<br>Ms.M.Shanmugapriya | Name:<br>Dr.M.Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr.R.Muthukumaran |
| Signature:                  | Signature:          | Signature:                  | Signature:                 |

|                        |          |                          |                                              |           |
|------------------------|----------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI517 | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Institutional Training   | <b>Semester</b>                              | V         |
| <b>Hrs/Week:</b>       | -        |                          | <b>Credits:</b>                              | 2         |

### Course Objective

1. To gain exposure in the practical aspects of the industry
2. To provide for a realistic hands on application training

### Course Outcomes (CO)

|    |     |                                                             |
|----|-----|-------------------------------------------------------------|
| K1 | CO1 | To understand about business organization and its structure |
| K2 | CO2 | To adopt to the changes in working environment              |
| K3 | CO3 | To gain hands on training experience in the relevant field  |
| K4 | CO4 | To bridge the gap between theory and practice               |

### INSTITUTIONAL TRAINING

Institutional Training is a part of B.Com. Banking and Insurance Curriculum. Students undergo training for a period of 30 days at the end of the Fourth Semester preferably in Banking and Insurance sector. The knowledge acquired through training is put to test at the end of Fifth semester by conducting Viva-voce examination. An External Examiner and the respective guides of the student evaluate the students Performance. Weightage assigned for the subject is 100.

The distribution of which is as below:

| Criteria                             | Marks      |
|--------------------------------------|------------|
| <b>Institutional Training Report</b> | <b>20</b>  |
| <b>Viva (External Examiner)</b>      | <b>80</b>  |
| <b>Total</b>                         | <b>100</b> |

## Mapping

| CO \ PSO   | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | M    | H    | M    | H    | M    |
| <b>C02</b> | H    | H    | M    | H    | H    |
| <b>C03</b> | H    | H    | L    | H    | H    |
| <b>C04</b> | 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:<br>Dr. M. Jeeva | Name:<br>Dr. M. Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:            | Signature:            | Signature:                  | Signature:                   |

|                        |          |                                  |                                              |           |
|------------------------|----------|----------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b>         | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI518 | <b>Title</b>                     | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Customer Relationship Management | <b>Semester</b>                              | V         |
| <b>Hrs/Week:</b>       | 5        |                                  | <b>Credits:</b>                              | 5         |

### Course Objective

To enlighten the students about the customer relationship management techniques and practices used in banking and insurance.

### Course Outcomes (CO)

|    |     |                                                                                                                                          |
|----|-----|------------------------------------------------------------------------------------------------------------------------------------------|
| K1 | CO1 | To create insight in the area of customer relationship management                                                                        |
| K2 | CO2 | To understand the conceptual foundations of relationship marketing and its implications for further development in the field of business |
| K3 | CO3 | To analyze the different components of customer relationship management plan                                                             |
| K4 | CO4 | To identify the values created by customer relationship management and customer's behavior in present scenario                           |

## Syllabus

### Unit-1

**(13 Hrs)**

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

### Unit-2

**(13 Hrs)**

CRM Strategy: Introduction – Reasons for adopting CRM Strategies – Types of CRM Strategies – Building CRM Strategies – Implementing CRM Strategies – Essentials of CRM Strategy.

CRM Process – Objectives – Benefits – Process Selection Procedure – CRM Business Transformation – Steps in CRM Implementation – CRM Business Cycle – CRM for client Server Model – CRM at work.

### Unit-3

**(13 Hrs)**

CRM Services – CRM in b2c markets: CRM in Hospitality – Telecom – Airlines – CRM in Banking Sector – CRM in Insurance Sector – Healthcare – Retail Industry – Service

Recovery – Service Guarantees – CRM in b2b markets – Characteristics of Business Markets – Importance – Key Account Management.

#### **Unit-4**

**(13 Hrs)**

Data Warehousing – Data Warehousing Architecture – Data Warehousing and CRM – Data Mining – Data Mining in Banks and Insurance Companies – Healthcare – CRM in Life Insurance – CRM in General Insurance.

Call Centre – Meaning – Objectives – Features and Functionality – Components of Call Centre – Call Centre Architecture – Measures for Call Centre – *Call Centre Technology*.

#### **Unit-5**

**(13 Hrs)**

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

**Total Hours : 65**

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

|                                                       |
|-------------------------------------------------------|
| <b>Teaching Aids:</b> Seminar, Assignment, Case study |
|-------------------------------------------------------|

#### **Books for Study:**

S. Alok Kumar Rai. (2014). Customer Relationship Management. Second edition. New Delhi: PHI Learning Private Limited.

#### **Books for Reference:**

1. Bhanu Prakash Verma and Tripti Singh (2012). Customer Relationship Management. Chennai: Thakur Publishers.
2. Nisha Bansal and Preeti Chauhan. (2012). Customer Relationship Management. Delhi: Nisha Enterprises.

#### **Mapping**

| CO \ PSO | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|----------|------|------|------|------|------|
| C01      | H    | H    | H    | M    | H    |
| C02      | H    | H    | H    | H    | L    |
| C03      | H    | H    | M    | M    | H    |
| 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:<br>Ms. A. Anandhi Prabha<br><br>Signature: | Name:<br>Dr. M. Jeeva<br><br>Signature: | Name:<br>Thiru.K.Srinivasan<br><br>Signature: | Name:<br>Dr. R. Muthukumaran<br><br>Signature: |

|                        |          |                          |                                              |           |
|------------------------|----------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b> | Bachelor of Commerce - Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI5S1 | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Principles of Management | <b>Semester</b>                              | V         |
| <b>Hrs/Week:</b>       | 1        |                          | <b>Credits:</b>                              | 2         |

### Course Objective

To make the students understand the conceptual framework of Business Management.

### Course Outcomes (CO)

|    |     |                                                                                                           |
|----|-----|-----------------------------------------------------------------------------------------------------------|
| K1 | CO1 | To familiarize the management principles introduced by FW Taylor and Hendry Fayol                         |
| K2 | CO2 | To understand the importance and functions of management in business organization.                        |
| K3 | CO3 | To apply the conceptual knowledge relating to work delegation and decentralization and leadership skills. |
| K4 | CO4 | To evaluate the performance of the business organization based on the management principles.              |

## Syllabus

### Unit-1

**(2 Hrs)**

Management – Meaning and Definition – Nature and Scope - Importance – *Functions of Management* – Management as an Art, Science and Profession – Contributions of FW Taylor, Henry Fayol.

### Unit-2

**(3 Hrs)**

Planning – Meaning and Definition– Nature – Objectives – Advantages and Disadvantages – Process – Types of Planning.

### Unit-3

**(3 Hrs)**

Organization – Meaning and Definition – Formal and Informal Organization – Importance – Principles of Sound Organization – Delegation and Decentralization – Line, Functional and Staff Organization – Span of Control.

**Unit-4****(3 Hrs)**

Staffing – Sources of Recruitment – Maslow’s Theory of Motivation -- Leadership – Functions and Types – X, Y and Z Theories – *Qualities of a Good Leader*.

**Unit-5****(2 Hrs)**

Communication – Types, Channels of Communication – Barriers - Control – Process of Control.

**Total Hours: 13**

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

|                                                                    |
|--------------------------------------------------------------------|
| <b>Teaching Aids:</b> Group discussions, Seminar ,Quiz, Assignment |
|--------------------------------------------------------------------|

**Books for Study:**

Dinkar Pagare (2017), Business Management, New Delhi, Sultan Chand and Sons.

**Books for Reference:**

1. Gupta,C.B (2017),Business Management, New Delhi, Sultan Chand & Sons.
2. Ramasamy ,T(2017),Principles of Management, New Delhi , Sultan Chand & Sons.

**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | H    | M    | M    |
| <b>C02</b> | H    | H    | H    | M    | M    |
| <b>C03</b> | H    | H    | H    | H    | M    |
| <b>C04</b> | 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:<br>Ms. A. Gomathi                                                                           | Name:<br>Dr. M. Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:<br> | Signature:            | Signature:                  | Signature:                   |

|                        |          |                                                |                                              |           |
|------------------------|----------|------------------------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b>                       | Bachelor of Commerce - Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI5S2 | <b>Title :</b><br>Entrepreneurship Development | <b>Batch :</b>                               | 2020-2023 |
|                        |          |                                                | <b>Semester</b>                              | VI        |
| <b>Hrs/Week:</b>       | 1        |                                                | <b>Credits:</b>                              | 2         |

### Course Objective

To enlighten the students with new concepts of development of entrepreneurs.

### Course Outcomes (CO)

|    |     |                                                                                                                                                 |
|----|-----|-------------------------------------------------------------------------------------------------------------------------------------------------|
| K1 | CO1 | To remember the legal and financial conditions as well as the importance of the entrepreneurial infrastructure for starting a business venture. |
| K2 | CO2 | To understand the effectiveness of different entrepreneurial strategies.                                                                        |
| K3 | CO3 | To execute the entrepreneurial project and its essential elements                                                                               |
| K4 | CO4 | To analyze the elements of success of entrepreneurial ventures.                                                                                 |

### Syllabus

#### Unit-1

**(3 Hrs)**

Concept of Entrepreneurship: Entrepreneur – Entrepreneurship - Meaning- Types - Qualities - Differences between Entrepreneur and Intrapreneur. – Importance - Role of Entrepreneurship. Women Entrepreneurs – Development of Women Entrepreneurs.

#### Unit-2

**(2 Hrs)**

Entrepreneurship Development Programme (EDP): Barriers to Entrepreneurship – Need for Entrepreneurship training – Concepts of Training program – EDP in India – Phases of EDP.

#### Unit-3

**(3 Hrs)**

Institutional Finance to Entrepreneurs: SFCs – SIDCs – SIPCOT – TIIC – Commercial Banks – Small Industries Development Bank.

Institutional Setup – DICs, SIDO, NSIC and SISs.

#### Unit-4

**(3 Hrs)**

Project Management: Basic Idea Generation Techniques – Identification of Business Opportunities – Feasibility Study – Preparation of Project Report – Project Appraisal.

#### Unit-5

**(2 Hrs)**

Entrepreneurship Development: Incentives, Subsidies and Grants of State and Central Government.

**Total Hours: 13**

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

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

**Books for Study:**

E. Gordon and K. Natarajan. (2017) "Entrepreneurial Development" Himalaya Publishing House (VI th Revised Edition).

**Books for Reference:**

1. Robert D Hisrich, Michael P Peters and Dean A Shepherd (2017) Entrepreneurship, Boston, McGraw-Hill/Irwin.
2. Gupta CB & Khanka SS (2017), Entrepreneurship & Small Business Management, New Delhi, Sultan Chand & Sons.

**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>CO1</b> | M    | H    | H    | M    | M    |
| <b>CO2</b> | H    | H    | H    | H    | H    |
| <b>CO3</b> | H    | H    | H    | M    | M    |
| <b>CO4</b> | M    | H    | H    | M    | 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:<br>Ms. A. Gomathi<br><br>Signature:<br> | Name:<br>Dr. M. Jeeva<br><br>Signature: | Name:<br>Thiru. K.Srinivasan<br><br>Signature: | Name:<br>Dr. R. Muthukumaran<br><br>Signature: |

|                        |           |                          |                                              |           |
|------------------------|-----------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.COM- BI | <b>Programme Title :</b> | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI619  | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |           | Management Accounting    | <b>Semester</b>                              | VI        |
| <b>Hrs/Week:</b>       | 6         |                          | <b>Credits:</b>                              | 4         |

### Course Objective

To enlighten the students on the different concepts of management accounting

### Course Outcomes (CO)

|    |     |                                                                                                                                   |
|----|-----|-----------------------------------------------------------------------------------------------------------------------------------|
| K1 | CO1 | To remember the concepts and importance of management accounting in decision making.                                              |
| K2 | CO2 | To understand and analyze financial statement to help managerial decision making.                                                 |
| K3 | CO3 | To prepare statements like cash flow, funds flow, budgets so as to assist the management to take meaningful and correct decision. |
| K4 | CO4 | To learn the various tools and techniques in cost control like variance analysis and budgetary control.                           |

### Syllabus

#### Unit-1 Basis of Management Accounting

**(16 hrs)**

Management Accounting – Meaning – Definition – Objectives and Scope – Advantages and Limitations - Tools - Relationship between Management Accounting and Financial Accounting – Management Accounting and Cost Accounting.

#### Unit-2 Ratio analysis

**(16 hrs)**

Ratio Analysis – Meaning – *Uses* – Limitations – Classification of Ratios – Computation of Ratios from Financial Statements.

#### Unit-3 Funds Flow and Cash Flow Statement

**(15 hrs)**

Funds Flow Analysis – Cash Flow Analysis (New format) (AS-03).

#### Unit-4 Budgetary Control

**(15 hrs)**

Budgetary Control – Flexible Budget – Sales Budget – Cash Budget – Production Budget – Purchase Budget. Working Capital – *Sources of Working Capital* – Estimation of Working Capital Requirements.

## Unit-5 Marginal Costing Techniques

(15 hrs)

Marginal Costing – Break-Even Analysis – Applications of Marginal Costing Techniques –  
Determination of Sales Mix – Key Factor – Make or Buy Decision (Simple Problems Only)

**Total Hours : 78**

*\*Italicized texts are for self study*

**Teaching aids :** Group discussions, Seminar and Assignment

### **Books for Study:**

Dr. Maheswari.S.N. (2017), Cost and Management Accounting”, 16<sup>th</sup> edition, New Delhi, Sultan Chand & Sons.

### **Books for Reference:**

1. Jain.S.P and Narang. K L (2017), Cost and Management Accounting, New Delhi , Kalyani Publishers.
2. Sharma and Gupta. S.K (2017) “Management Accounting”, 13<sup>th</sup> Edition, New Delhi, Kalyani Publishers

### **Mapping**

| <b>CO</b>  | <b>PSO</b> | <b>PSO1</b> | <b>PSO2</b> | <b>PSO3</b> | <b>PSO4</b> | <b>PSO5</b> |
|------------|------------|-------------|-------------|-------------|-------------|-------------|
| <b>CO1</b> |            | H           | H           | H           | H           | M           |
| <b>CO2</b> |            | M           | H           | H           | H           | H           |
| <b>CO3</b> |            | H           | H           | M           | M           | H           |
| <b>CO4</b> |            | 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:<br>Ms.V.Poornima | Name:<br>Dr.M.Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr.R.Muthu kumaran |
| Signature:             | Signature:          | Signature:                  | Signature:                  |

|                        |          |                                                |                                              |           |
|------------------------|----------|------------------------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b>                       | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI620 | <b>Title</b>                                   | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Financial Innovations in Banking and Insurance | <b>Semester</b>                              | VI        |
| <b>Hrs/Week:</b>       | 6        |                                                | <b>Credits:</b>                              | 4         |

### Course Objective

To know the recent innovations in the field of banking and insurance sector.

### Course Outcomes (CO)

|    |     |                                                                       |
|----|-----|-----------------------------------------------------------------------|
| K1 | CO1 | To understand the marketing of banking and financial products         |
| K2 | CO2 | To acquire basic skills in selling insurance products                 |
| K3 | CO3 | To know the benefits of insurance to the individuals and society      |
| K4 | CO4 | To analyze the latest policies emerging in life and general insurance |

### Syllabus

#### Unit-1

**(16 Hrs)**

E-banking – Features – Difference between Traditional Banking and E-banking – Constraints in E-banking – Advantages and Disadvantages – Security Measures – Electronic Delivery Channels – ATM – Operation – Credit Card – Features – Operation - Advantages and Disadvantages – Debit Card – Features – Mobile Banking – Advantages and Disadvantages – Internet Banking – Advantages and Disadvantages – NACH (National Automated Clearing House)- *EFT – Advantages* – NEFT – RTGS – CTS – Essential Features – Merits – Electronic Cheque – Essential Features – Mechanism – Advantages – Cash Deposit Machine – Issues – Security Threats in Digital Banking.

#### Unit-2

**(15 Hrs)**

Recent Development in Banking Industry: Corporate Banking – Product and Service – Features – Role of Banking in Development of Micro Small and Medium Enterprises – PMMY - Door Step Banking – Cash Management System – Relationship Manager - Retail Banking - Product and Service – Growth Drivers of Retail Banking – Challenges – Insta Banking – Itrack – Imobile – Tab Banking – Net Interest Income – MCLR (Market Credit Link Rate) - Self Help Groups – MICR – IFSC – IMPS.

#### Unit-3

**(16 Hrs)**

Business Correspondent - PMJDY – PMJBY Scheme I and Scheme II – Rights to Information Act – Objective – Scope and Powers – Exclusion – Information Technology Act – Objectives – Features and Structure - Banking Ombudsman –Appointment – Powers and Duties –

Type of Complaints – Procedure for filing Complaint – Rejection of Complaint – Procedure for Redressal of Grievance – Customer Care Center - Recent Developments in Banking Sector Reforms.

#### **Unit-4**

**(16 Hrs)**

Micro Insurance Plans – *Pension Plans* – Health Plan – Single Window System – Online Insurance – Different Payment Gateways: ECS – EBPP – ATM – PORTAL – Collecting Bank – AP online – MP online – Agents Collection – SMS Payment – SUVIDHAA – Direct Debit – Senior Business Associates – Retired Employee Collection Payment – PMJDY – PMJJBY – Information Technology and LIC – Grievance Redressal – PMSYM.

#### **Unit-5**

**(15 Hrs)**

Long Term Insurance Policy for Motor Vehicles – Students Safety Insurance – Overseas Health Policy – Conditions – Exclusion – Add on Covers – Topup and Super Topup Policy in Health Insurance – Ayusman Bharath - Passenger and Goods Carrying Policy – General Rules and Regulations – Reforms in General Insurance Industry – Challenges Ahead – Merger of Insurance Companies.

**Total Hours: 78**

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

|                                                                    |
|--------------------------------------------------------------------|
| <b>Teaching Aids:</b> Group discussions, Seminar ,Quiz, Assignment |
|--------------------------------------------------------------------|

#### **Books for Study:**

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

#### **Books for Reference:**

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

## Mapping

| PSO<br>CO  | PS01 | PS02 | PS03 | PS04 | PS05 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | H    | M    | M    |
| <b>C02</b> | H    | H    | H    | H    | H    |
| <b>C03</b> | H    | H    | H    | H    | H    |
| <b>C04</b> | H    | H    | H    | 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:<br>Ms.A.Anandhi Prabha<br><br>Signature: | Name:<br>Dr. M. Jeeva<br><br>Signature: | Name:<br>Thiru.K.Srinivasan<br><br>Signature: | Name:<br>Dr.R.Muthukumaran<br><br>Signature: |

|                        |          |                                   |                                              |           |
|------------------------|----------|-----------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b>          | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI621 | <b>Title</b>                      | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Programming Laboratory –II: Tally | <b>Semester</b>                              | VI        |
| <b>Hrs/Week:</b>       | 2        |                                   | <b>Credits:</b>                              | 1         |

### Course Objective

- To create practical knowledge in accounting aspects
- To prepare the students for job market

### Course Outcomes (CO)

|    |     |                                                               |
|----|-----|---------------------------------------------------------------|
| K3 | C01 | To know the basic knowledge in Company Creation               |
| K4 | C02 | To apply the Voucher and Ledger in Business                   |
| K5 | C03 | To equip the students in the practical part of Final Accounts |

### Syllabus

1. Company Creation
2. Company Alteration
3. Creating and Displaying Ledger
4. Entry in Voucher
5. Alteration of Voucher
6. Deletion of Voucher **(26 Hrs)**
7. Final Accounts without Adjustments
8. Final Accounts with Adjustments
9. Inventory Vouchers ( Stock Summary, Creating and Displaying Godown)
10. Reports
11. Bank Reconciliation Statement

**Total Hours : 26**

**Teaching Aids:** Power point Presentations, Observation Note, Record Note

## Mapping

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>CO1</b> | H    | H    | H    | H    | H    |
| <b>CO2</b> | H    | H    | H    | H    | H    |
| <b>CO3</b> | 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:<br>Ms. A. Gomathi<br><br>Signature:<br> | Name:<br>Dr. M. Jeeva<br><br>Signature: | Name:<br>Thiru. K.Srinivasan<br><br>Signature: | Name:<br>Dr. R. Muthukumaran<br><br>Signature: |

|                        |          |                                            |                                              |           |
|------------------------|----------|--------------------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b>                   | Bachelor of Commerce – Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI622 | <b>Title</b>                               | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Commerce, Banking and Insurance Practicals | <b>Semester</b>                              | VI        |
| <b>Hrs/Week:</b>       | 2        |                                            | <b>Credits:</b>                              | 1         |

### Course Objective

To enhance the students practical exposure in Commerce, Banking and Insurance.

### Course Outcomes (CO)

|    |     |                                                                              |
|----|-----|------------------------------------------------------------------------------|
| K3 | C01 | To get an idea in drafting, letter for interview, filling income tax returns |
| K4 | C02 | To equip the students with the application of various banking forms          |
| K5 | C03 | To expertise the students with the usage of insurance firms                  |

### Syllabus

#### Commerce Oriented:

*(12 Hrs)*

1. Pay Roll
2. Fixing Brand Name
3. USP
4. Office Layout
5. Application Letter
6. Preparation of Bio-data
7. Letter to Editor
8. Preparation of Income Tax Returns
9. Share Application
10. E-Mail
11. Promissory Note
12. Passport Application Form
13. PAN Application Form
14. Railway Ticket Booking

**Banking Oriented:*****(10 Hrs)***

1. Cheque
2. DD Challan
3. Deposit Form
4. Account Opening Form
5. Loan Application Form
6. Application for ATM cum Debit Card / Credit Card
7. RTGS / NEFT Forms
8. Application for Mobile Banking
9. Application for Net Banking
10. Online Account Opening Form
11. Online Loan Application Form
12. IMPS Forms
13. Google Pay

**Insurance Oriented:*****(4 Hrs)*****I. LIC Forms**

1. Proposal Form
2. Revival Form
3. Loan Form
4. Surrender Form
5. Discharge for Claims Form
6. NEFT Form

**II. GIC Forms**

1. Proposal Form for Motor Vehicle
2. Claim Form for Motor Vehicle

**Total Hours: 26**

**NOTE:**

1. Practical Examination will be conducted at the end of semester and students will be evaluated by both internal and external examiners.
2. Distribution of Marks:

End of Semester : 60 (Record 10 and Practical 50)

Continuous Assessment : 40 (Record 10 and Practical 30)

|                                                              |
|--------------------------------------------------------------|
| <b>Teaching Aids:</b> Power point Presentations, Record Note |
|--------------------------------------------------------------|

**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | H    | H    | H    |
| <b>C02</b> | H    | H    | H    | H    | H    |
| <b>C03</b> | 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:<br>Dr. M. Jeeva | Name:<br>Dr. M. Jeeva | Name:<br>Thiru. K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:            | Signature:            | Signature:                   | Signature:                   |

|                        |          |                                     |                                              |           |
|------------------------|----------|-------------------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b>            | Bachelor of Commerce - Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI623 | <b>Title</b>                        | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Financial and Investment Management | <b>Semester</b>                              | VI        |
| <b>Hrs/Week:</b>       | 6        |                                     | <b>Credits:</b>                              | 5         |

### Course Objective

To enlighten the students with new concepts of Financial and Investment Management.

### Course Outcomes (CO)

|    |     |                                                                                                                         |
|----|-----|-------------------------------------------------------------------------------------------------------------------------|
| K1 | CO1 | To familiarize the concept of capital structure, dividend theories                                                      |
| K2 | CO2 | To implement the various theories and concept relating to management of finance for the effective utilization of funds. |
| K3 | CO3 | To analyse the conceptual knowledge in investment management, fundamental and technical theories.                       |
| K4 | CO4 | To sort out the reliable measures of maximize the profit and wealth of the organization for better future.              |

### Syllabus

#### Unit-1

**(15 Hrs)**

Financial Management – Meaning - Scope and Functions– Goals of Financial Management – Role of Financial Manager – *Functions of Controller and Treasurers in India*

#### Unit-2

**(16Hrs)**

Capital Budgeting Decisions – Techniques. Cost of Capital – Significance – Concepts of Cost of Capital – Cost of Debt Capital, Preference Capital, Equity Capital and Retained Earnings.

#### Unit-3

**(16Hrs)**

Capital Structure – Concept – Capital Structure Theories: Net Income Theory, Net Operating Income Theory. Dividend Theories – Walter’s Model – Gordon’s Model.

#### Unit-4

**(16Hrs)**

Investment –Introduction - Financial and Economic Meaning of Investment – Investment and Gambling – Importance of Investments – *Factors Favorable for Investment* – Investment Media – Investment Programme – Features of Investment Programme.

#### Unit-5

**(15 Hrs)**

Fundamental of Economic Analysis – Economic Indicators – Industry Analysis – Company Analysis. Technical Analysis – Basic Technical Assumption –Dow Theory.

**NOTE:** Theoretical Aspects Only (All Units)

**Total Hours: 78**

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

### Books for Study:

ShashiK.Gupta and R.K.Sharma(2017). Financial Management, New Delhi, Kalyani Publishers.  
 Punithavathi Pandiyan, Security Analysis and Portfolio Management, Vikas Publishing.

### Books for Reference:

1. Khan.M.Y. andP.K.Jain(2018). Financial Management, 6<sup>th</sup> Edition, New Delhi,TataMcGrawHill Publishing Company Ltd.
2. Prasanna Chandra, (2018), Financial Management-Theory and Practice, New Delhi,Tata McGraw Hill Publishing Company Ltd.

### Mapping

| PSO<br>CO \ | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|-------------|------|------|------|------|------|
| C01         | H    | H    | H    | M    | M    |
| C02         | H    | H    | H    | H    | H    |
| C03         | H    | H    | H    | M    | M    |
| C04         | H    | H    | M    | M    | 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:<br>Ms. A. Gomathi | Name:<br>Dr. M. Jeeva | Name:<br>Thiru. K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:              | Signature:            | Signature:                   | Signature:                   |

|                        |            |                          |                                              |           |
|------------------------|------------|--------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com - BI | <b>Programme Title :</b> | Bachelor of Commerce - Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI624   | <b>Title</b>             | <b>Batch :</b>                               | 2020-2023 |
|                        |            | Financial Markets and    | <b>Semester</b>                              | VI        |
| <b>Hrs/Week:</b>       | 6          | Institutions             | <b>Credits:</b>                              | 5         |

### Course Objective

To create awareness about the contemporary theory and practice of Indian Financial Market and Institutions.

### Course Outcomes (CO)

|    |     |                                                                           |
|----|-----|---------------------------------------------------------------------------|
| K1 | CO1 | To acquaint with the functioning of financial markets and institutions    |
| K2 | CO2 | To understand the operation and position of primary and secondary markets |
| K3 | CO3 | To gain knowledge about SEBI, Credit rating, Mutual fund in India         |
| K4 | CO4 | To evaluate the importance of Non Banking Financial Institutions          |

### Syllabus

#### Unit-1

**(15 Hrs)**

Financial Services – Meaning – Scope – Causes for Financial Innovation – New Financial Products and Services. Players in Financial Service Sector – Challenges Faced by the Financial Service Sector – *Merchant Banking – Meaning – Functions.*

#### Unit-2

**(16 Hrs)**

Capital Market - Primary Market – Methods of Raising Funds in Primary Market - Functions – Instruments of Issue – Players in the New Issue Market - Listing – Criteria for Listing – Advantages of Listing – Drawbacks. Secondary Market – Services of Stock Exchanges.

#### Unit-3

**(16 Hrs)**

SEBI – Functions – Powers – Guidelines – Role of Institutional Investors in Capital Market - Foreign Institutional Investors (FIIs) – Investor Protection. Credit Rating – Meaning – Functions – Credit Rating Agencies in India – Benefits.

#### Unit-4

**(16 Hrs)**

Mutual Funds – Origin and Growth of Mutual Funds – Organization of the Fund – Types – Importance of Mutual Funds – Selection of a Fund – Mutual Funds in India – *Recent Trends.*

**Unit-5****(15 Hrs)**

Non-Banking Financial Intermediaries – IDBI – IFCI – SFC – SIDBI – NABARD.

**Total Hours: 78*****\*Italicized texts are for self study*****Teaching Aids:** Group discussions, Seminar ,Quiz, Assignment**Books for Study:**

Gordon, E. and Natarajan, K. (2018). Financial Services. Himalaya Publishing House.

**Books for Reference:**

1. Dr. Gurusamy. S. (2009). Essentials of Financial Services and Duties. India: Tata McGraw Hill Company.
2. Khan M.Y. (2017). Financial Services. 9<sup>th</sup> Edition. New Delhi: Tata McGraw Hill Education.
3. Santhanam, B. (2016). Financial Services. Chennai: Margham Publications.

**Mapping**

| PSO<br>CO  | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|------------|------|------|------|------|------|
| <b>C01</b> | M    | H    | M    | M    | M    |
| <b>C02</b> | M    | H    | M    | M    | M    |
| <b>C03</b> | H    | H    | H    | H    | H    |
| <b>C04</b> | M    | H    | M    | M    | 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:<br>Ms.M.Shanmugapriya | Name:<br>Dr.M.Jeeva | Name:<br>Thiru.K.Srinivasan | Name:<br>Dr.R.Muthukumaran |
| Signature:                  | Signature:          | Signature:                  | Signature:                 |

|                        |          |                          |                                            |           |
|------------------------|----------|--------------------------|--------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b> | Bachelor of Commerce-Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI6S3 | <b>Title</b>             | <b>Batch :</b>                             | 2020-2023 |
|                        |          | E-Commerce and Its       | <b>Semester</b>                            | VI        |
| <b>Hrs/Week:</b>       | 1        | Applications             | <b>Credits:</b>                            | 2         |

### Course Objective

To make clear the learner on the Modern Trend in E-Commerce.

### Course Outcomes (CO)

|    |     |                                                                                                                   |
|----|-----|-------------------------------------------------------------------------------------------------------------------|
| K1 | CO1 | To introduce the electronic commerce operations, models and conceptional framework in business                    |
| K2 | CO2 | To get an idea about the working of e-commerce and firewall, Tunnels, encryption followed in e-commerce business. |
| K3 | CO3 | To analyse the cyberlaw and the privacy factors followed in electronic business transactions.                     |
| K4 | CO4 | To figure out the techniques used in authentication and electronic governance process.                            |

### Syllabus

#### Unit-1

**(2Hrs)**

Introduction to E-Commerce – Perspectives – Operation in Business: Employees – Customers – Channel Partners – Suppliers – Service Providers – Regulatory Authority – Conceptional Framework of Ecommerce – Information Management.

E-Commerce – Distinct Advantages – Business Models of E-commerce – B2B – B2C – C2B – C2C – G2B - E-Commerce on the Web – Adoption of E-commerce – E-Commerce in India.

#### Unit-2

**(2Hrs)**

Electronic Data Interchange (EDI) – Components of EDI – Applications of EDI – EDI Standards – Electronic Payment System.

E-Banking - Changing Dynamics in E-Banking - Advantages of E-Banking - Limitations of E-Banking - Transaction Processing – Online Purchases - Online Share Trading – Railway/Air Ticket Reservation.

#### Unit-3

**(3Hrs)**

Working of E-Commerce: Public and Private Information – Firewalls – Tunnels – Encryption: Secret Key – Public Key – Need for Setting up Shop for E-Commerce: Competition – Global Reach – Customer Service – Value Addition – Operations Oriented Process – ‘Nettish’ Products.

**Unit-4****(3Hrs)**

Cyber Law - Introduction - Concept of Cyberspace - E-Commerce in India - Privacy Factors in E-Commerce - Cyber Law in E-Commerce - Contract Aspects.

**Unit-5****(3Hrs)**

The Information Technology Act 2000 – Definition – Features of IT Act - Authentication of Electronic Records - Electronic Governance - *Digital Signature*.

**Total Hours: 13**

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

|                                                              |
|--------------------------------------------------------------|
| <b>Teaching Aids:</b> Group discussions, Seminar, Assignment |
|--------------------------------------------------------------|

**Books for Study:**

Dr. Rayudu.C.S, (2017), E-commerce and E-Business, Himalaya publishing house, New Delhi

**Books for Reference:**

1. Ravi Kalakota and Andrew .B Whiston (2017), Frontier of Electronic Commerce, Dorling Kindersley (India) Pvt Ltd.
2. Bharat Bhasker, (2017), Electronic Commerce, New Delhi, Tata McGraw Hill Publishing Co. Ltd.

**Mapping**

| PSO<br>CO  | PS01 | PS02 | PS03 | PS04 | PS05 |
|------------|------|------|------|------|------|
| <b>C01</b> | H    | H    | H    | H    | H    |
| <b>C02</b> | H    | H    | H    | H    | M    |
| <b>C03</b> | H    | H    | H    | H    | H    |
| <b>C04</b> | M    | H    | H    | 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:<br>Ms. A. Gomathi                                                                           | Name:<br>Dr. M. Jeeva | Name:<br>Thiru. K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:<br> | Signature:            | Signature:                   | Signature:                   |

|                        |          |                           |                                              |           |
|------------------------|----------|---------------------------|----------------------------------------------|-----------|
| <b>Programme Code:</b> | B.Com-BI | <b>Programme Title :</b>  | Bachelor of Commerce - Banking and Insurance |           |
| <b>Course Code:</b>    | 20UBI6S4 | <b>Title</b>              | <b>Batch :</b>                               | 2020-2023 |
|                        |          | Human Resource Management | <b>Semester</b>                              | VI        |
| <b>Hrs/Week:</b>       | 1        |                           | <b>Credits:</b>                              | 2         |

### Course Objective

To expose the students to the Human Resource Management and its practices.

### Course Outcomes (CO)

|    |     |                                                                                                |
|----|-----|------------------------------------------------------------------------------------------------|
| K1 | CO1 | To introduce the concept of human resource management and its needs for an organization.       |
| K2 | CO2 | To outline the current theory and practice used for the recruitment, selection and motivation. |
| K3 | CO3 | To apply the various HR methods to assess the employees participation in Management.           |
| K4 | CO4 | To equip the students to analyze the advanced strategies used in HR practices.                 |

### Syllabus

#### Unit-1

**(3Hrs)**

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

#### Unit-2

**(3Hrs)**

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

#### Unit-3

**(2Hrs)**

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

#### Unit-4

**(3Hrs)**

Salary and Wage Administration System – Bonus – Incentives – Conflict Management – Types of Conflict – *Causes and Remedies of Conflict.*

## Unit-5

(2Hrs)

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

**Total Hours: 13**

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

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

**Books for Study:**

Aswathappa. K. (2017), 7<sup>th</sup> Edition, Human Resources and Personnel Management- Text and Cases. New Delhi, Tata MC.Graw- Hill Publishing Ltd.

**Books for Reference:**

1. Subba Rao. P. (2017), 4<sup>th</sup> Edition, Personal and Human Resources Management- Text and Cases, Mumbai, Himalaya Publishing House.
2. Tripathi.P.C. (2017) 7<sup>th</sup> Edition, Human Resource Development. New Delhi, Sultan Chand & Sons.

### Mapping

| PSO<br>CO | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 |
|-----------|------|------|------|------|------|
| C01       | H    | H    | H    | L    | M    |
| C02       | H    | H    | H    | M    | M    |
| C03       | M    | H    | M    | M    | H    |
| C04       | H    | H    | H    | 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:<br>Ms. A. Gomathi                                                                           | Name:<br>Dr. M. Jeeva | Name:<br>Thiru. K.Srinivasan | Name:<br>Dr. R. Muthukumaran |
| Signature:<br> | Signature:            | Signature:                   | Signature:                   |

## INVESTMENT INSTRUMENTS FOR FIRST TIME INVESTORS

|                        |                 |                                                                |                                                     |          |
|------------------------|-----------------|----------------------------------------------------------------|-----------------------------------------------------|----------|
| <b>Programme Code:</b> | <b>20UBIV02</b> | <b>Programme Title :</b>                                       | <b>Bachelor of Commerce – Banking and Insurance</b> |          |
| <b>Hours:</b>          | <b>10</b>       | <b>Title : Investment Instruments For First Time Investors</b> | <b>Credits:</b>                                     | <b>2</b> |

### Unit 1:

**10 Hours**

Investment: Meaning - Definition - Importance - Investment Instruments: Meaning- Definition - Risks - Factors influencing Choice of Instrument- Types of Instrument. Share of Equity (Blue chip scrip, Growth scrip, Income scrip, Cyclical scrip, Speculative scrip) - Debentures or Bonds (Government securities, Savings bonds, Public Sector Units bonds, Debentures of private sector companies, Preference shares).

### Unit 2:

**10 Hours**

Money Market Instruments (Treasury Bills, Commercial Paper, Certificate of Deposits) - Mutual Funds (Equity Schemes, Debt Schemes, Balanced Schemes, Sector Specific Schemes etc) - Life Insurance (Endowment Insurance Policy, Money Back Policy, Whole Life Policy, Term Insurance Policy, General Insurance for any kind of assets) - Real Estate (Agricultural Land, Semi-Urban Land, Commercial Property, Raw House, Farm House etc).

### Unit 3:

**10 Hours**

Precious Objects - Derivatives (Forwards, Futures, Options, Swaps etc) - (Non-Marketable Securities (Bank Deposits, Post Office Deposits, Company Deposits, Provident Fund Deposits) - Direct equity - Equity mutual funds - Debt mutual funds - National Pension System (NPS) - Public Provident Fund (PPF) - Bank fixed deposit (FD) - Senior Citizens' Saving Scheme (SCSS) - RBI Taxable Bonds.

### Text Book

Preeti Singh. (2010). Investment Management. New Delhi: Himalaya Publishing House.

### Reference Books

Bhalla, V.K. (2011). Investment Management. New Delhi: Sultan Chand & Co Ltd.

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

**DEPARTMENT OF COMMERCE – BANKING AND INSURANCE  
VALUE ADDED COURSE**

|                        |                 |                                                  |                                                     |          |
|------------------------|-----------------|--------------------------------------------------|-----------------------------------------------------|----------|
| <b>Programme Code:</b> | <b>20UBIV01</b> | <b>Programme Title :</b>                         | <b>Bachelor of Commerce – Banking and Insurance</b> |          |
| <b>Hours:</b>          | <b>10</b>       | <b>Title : Quantitative Aptitude for Banking</b> | <b>Credits:</b>                                     | <b>2</b> |

**QUANTITATIVE APTITUDE FOR BANKING**

**Unit-1** **10 Hours**

Series Test: Number Series – Letter Series – Verbal Classification: Letter Classification – Word Classification – Jumbled Words – Graphical Missing Number – Alphabet Test – Classification Test.

**Unit-2** **10 Hours**

Analogy Test - Coding And Decoding Test: Letter Coding – Number Coding - Statement Coding - Blood Relation Test - Direction Test.

**Unit-3** **10 Hours**

Venn Diagram: Statement And Assumption Test – Statement And Argument Test – Arranging In Order Test - Problems on Trains.

**Books for Study :** Aggarwal R. S, Quantitative Aptitude, S. Chand & Company Ltd, Ram Nagar, New Delhi, 2013.

**Reference Books:**

1. Arun Sharma - Quantitative Aptitude for CAT.
2. Arihant Publications - Fast Track Objective Arithmetic.
3. R.D. Sharma - Mathematics Class 11th and 12th.
4. Sarvesh K. Verma- Quantitative Aptitude Quantum CAT Common Admission Tests.

**Web Links**

1. <https://www.fresherslive.com/online-test/aptitude-test/questions-and-answers>
2. <https://www.freshersnow.com/aptitude-questions-answers-solutions/>
3. <https://www.careerbless.com/aptitude/qa/home.php>