

**B.COM- BANK MANAGEMENT**

**CHOICE BASED CREDIT SYSTEM –LEARNING OUTCOMES BASED  
CURRICULUM FRAMEWORK (CBCS - LOCF)**

(Applicable to the candidates admitted from the academic year 2022-2023 onwards)

*(NAAN MUDHALVAN SCHEME WAS IMPLEMENTED FROM 2<sup>nd</sup> SEMESTER TO 6<sup>th</sup> SEMESTER)*

Sem.	Part	Courses	Title	Ins. Hrs.	Credits	Exam. Hours	Maximum Marks		
							Int.	Ext.	Total
I	I	Language Course - I (Tamil \$/Other Languages +#)		6	3	3	25	75	100
	II	English Course-I		6	3	3	25	75	100
	III	Core Course – I (CC)	Principles of Accountancy	6	5	3	25	75	100
		Core Course-II (CC)	Indian Financial System	6	5	3	25	75	100
		First Allied Course-I (AC)	Management Concepts	4	3	3	25	75	100
	IV	Value Education	Value Education	2	2	3	25	75	100
		<b>Total</b>		<b>30</b>	<b>21</b>				<b>600</b>
II	I	Language Course - II (Tamil \$/Other Languages +#)		6	3	3	25	75	100
	II	<b>English Course-II</b>		<b>4</b>	<b>3</b>	<b>3</b>	<b>25</b>	<b>75</b>	<b>100</b>
	III	Core Course – III (CC)	Banking Theory Law and Practice	6	5	3	25	75	100
		Core Course-IV (CC)	Business Tools For Decision Making	6	5	3	25	75	100
		First Allied Course-II (AC)	Business Economics	4	3	3	25	75	100
		<b>Add on Course- I ##</b>	<b>Professional English- I</b>	<b>6 *</b>	<b>4</b>	<b>3</b>	<b>25</b>	<b>75</b>	<b>100</b>
	IV	Environmental Studies	Environmental Studies	2	2	3	25	75	100
	VI	<b>Naan Mudhalvan Scheme (NMS) @@</b>	<b>Language Proficiency for Employability - Effective English</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>25</b>	<b>75</b>	<b>100</b>
		<b>Total</b>		<b>30 +6 *</b>	<b>27</b>				<b>800</b>

III	I	Language Course-III (Tamil*/Other Languages +#)		6	3	3	25	75	100
	II	English Course-III		6	3	3	25	75	100
	III	Core Course-V (CC)	Business Accounting	6	5	3	25	75	100
		Core Course-VI(CC)	Co-operative Banking	6	5	3	25	75	100
		Second Allied Course-I (AC)	Business Law	4	3	3	25	75	100
		<b>Add on Course- II ##</b>	<b>Professional English- II</b>	<b>6 *</b>	<b>4</b>	<b>3</b>	<b>25</b>	<b>75</b>	<b>100</b>
	IV	Non Major Elective Course-I (NME) Those who choose Tamil in Part-I can choose a non- major elective course offeredby other departments. Those who do not choose Tamil in Part-I must choose either a) Basic Tamil if Tamil language was not studied inschool level (or) b) Special Tamil if Tamil Language was studied upto 10 <sup>th</sup> & 12 <sup>th</sup> Std.	1. Personal Investment (or) 2. Elements of Insurance (For other than All B.Comand BBA)	2	2	3	25	75	100
	VI	<b>Naan Mudhalvan Scheme (NMS) @@</b>	<b>Digital Skills for Employability – Microsoft Digital Skills</b>	-	2	–	25	75	100
<b>Total</b>				<b>30 +6 *</b>	<b>27</b>				<b>800</b>
IV	I	Language Course-IV (Tamil*/Other Languages +#)		6	3	3	25	75	100
	II	English Course-IV		6	3	3	25	75	100
	III	Core Course-VII (CC)	Credit Management	6	5	3	25	75	100
		Core Course-VIII(CC)	Services Marketing	6	5	3	25	75	100
		Second Allied Course-II (AC)	Business Communication	4	3	3	25	75	100
	IV	Non Major Elective Course-I (NME) Those who choose Tamil in Part-I can choose a non- major elective course offered by other departments. Those who do not choose Tamil in Part-I must choose either a) Basic Tamil if Tamil language was not studied inschool level or b) Special Tamil if Tamil Language was studied upto 10 <sup>th</sup> & 12 <sup>th</sup> Std.	1. Introduction to Accountancy (or) 2. Salesmanship  (For other than All B.Com and BBA)	2	2	3	25	75	100
	VI	<b>Naan Mudhalvan Scheme (NMS) @@</b>	<b>Employability Skills- Employability Skills</b>	-	2	–	25	75	100
	<b>Total</b>			<b>30</b>	<b>23</b>				<b>700</b>

V	III	Core Course- IX (CC)	Corporate Accounting	5	5	3	25	75	100
		Core Course- X(CC)	Computer Applications in Business (Theory)	5	5	3	25	75	100
		Core Practical -I (CP)	Computer Applications in Business (Practical)	5	5	3	40	60	100
		Core Course- XI (CC)	Management Accounting	5	5	3	25	75	100
		Major Based Elective Course-I (MBE)	1. Entrepreneurship Development (or) 2. Marketing Management	5	5	3	25	75	100
	IV	Skill Based Elective Course-I	Information Technology Concepts	3	2	3	25	75	100
		Soft Skills Development		2	2	3	25	75	100
	VI	Naan Mudhalvan Scheme (NMS) @@	Accounting & Trading Essentials for Employability- Fin Pro	–	2	–	25	75	100
	Total			30	31				800
VI	III	Core Course-XII (CC)	Digital Banking	5	5	3	25	75	100
		Core Course–XIII (CC)	Income Tax Law and Practice	6	5	3	25	75	100
		Core Course-XIV (CC)	Financial Services	6	5	3	25	75	100
		Major Based Elective Course- II (MBE)	1. Investment Banking (Or) 2. International Finance	5	5	3	25	75	100
		Project		4	3		20	80	100
	IV	Skill Based Elective Course-II	Basics of Goods and Service Tax	3	2	3	25	75	100
	V	Gender Studies		1	1	3	25	75	100
		Extension Activities **		--	1	--	--	--	--
	VI	Naan Mudhalvan Scheme(NMS) @@	Fintron / Investment Analysis & Portfolio Management -@@@	--	2	--	25	75	100
	Total			30	27				800
	Grand Total			180 +12*	158				4500

- \$ For those who studied Tamil upto 10<sup>th</sup> +2 (Regular Stream)
- + Syllabus for other Languages should be on par with Tamil at degree level
- # Those who studied Tamil upto 10<sup>th</sup> +2 but opt for other languages in degree level under Part- I should study special Tamil in Part –IV
- ## The Professional English – Four Streams Course is offered in the 2<sup>nd</sup> and 3<sup>rd</sup> Semester (only for 2022-2023 Batch) in all UG Courses. It will be taught apart from the Existing hours of teaching/ additional hours of teaching (1 hour /day) as a 4 credit paper as an add on course on par with Major Paper and completion of the paper is must to continue his/her studies further. (As per G.O. No. 76, Higher Education (K2) Department dated: 18.07.2020)
- \* The Extra 6 hrs/cycle as per the G.O. 76/2020 will be utilized for the Add on Professional English Course.
- \*\* Extension Activities shall be outside instruction hours.
- @ NCC Course is one of the Choices in Non-Major Elective Course. Only the NCC Cadets are eligible to choose this course. However, NCC Course is not a Compulsory Course for the NCC Cadets.
- @@ Naan Mudhalvan Scheme: As per Naan Mudhalvan Scheme instruction
- @@@ **Fintron:** Thanjavur, Thiruvavur, Nagapattinam, Pudukkottai Districts.  
**Investment Analysis & Portfolio Management:** Ariyalur, Perambalur, Trichy, Karur Districts

#### SUMMARY OF CURRICULUM STRUCTURE OF PROGRAMMES –COMMERCE

Sl. No.	Part	Types of the Courses	No. of Courses	No. of Credits	Marks
1.	I	Language Courses	4	12	400
2.	II	English Courses	4	12	400
3.	III	Core Courses	14	70	1400
4.		Core Practical	1	5	100
5.		Allied Courses I & II	4	12	400
6.		Major Based Elective Courses	2	10	200
7.		Add –on Course I & II	2	8	200
8.		Project	1	3	100
9.	IV	Non Major Elective Courses	2	4	200
10.		Skill Based Elective Courses	2	4	200
11.		Soft Skills Development	1	2	100
12.		Value Education	1	2	100
13.		Environmental Science	1	2	100
14.	V	Gender Studies	1	1	100
15.		Extension Activities	1	1	---
16.	VI	Naan Mudhalvan Scheme	5	10	500
		<b>Total</b>	<b>46</b>	<b>158</b>	<b>4500</b>

**PROGRAMME OBJECTIVES:**

**PROGRAMME OUTCOMES:**

**PROGRAMME SPECIFIC OUTCOMES:**

**First Year**

**CORE COURSE-I  
PRINCIPLES OF ACCOUNTANCY  
(Theory)**

**Semester-I**

**Code:**

**Credit: 5**

**LEARNING OBJECTIVES:**

- To enable the students to understand the basic principles and concepts of Accountancy.
- To enhance the students to prepare the Final accounts for Sole Traders and rectification of errors.
- To gain the knowledge to prepare the accounts for Non-Profit organisation and Bills of exchange.
- To motivate the students to prepare Accounts for Consignment and Joint Ventures.
- In overall students can acquire conceptual knowledge and prepare the accounts of the Single Entry System. Depreciation - Methods, provisions and reserves.

**UNIT-I INTRODUCTION OF ACCOUNTING AND CONCEPTS:**

Introduction–Accounting concepts and conventions–Accounting Standards–Meaning–Double entry system–Journal, Ledger, Subsidiary books, Trial Balance- Bank Reconciliation Statement.

**UNIT-II FINAL ACCOUNTS OF SOLE TRADERS:**

Final Accounts of sole traders with adjustment entries- Rectification of Errors.

**UNIT- III ACCOUNTS FOR NON PROFIT ORGANISATION:**

Accounts of Non-profit organization–Bills of exchange–Average due date–Account Current.

**UNIT-IV CONSIGNMENTS AND JOINT VENTURES ACCOUNTS:**

Consignments and Joint Ventures.

**UNIT-V SINGLE ENTRY SYSTEM AND DEPRECIATION:**

Single Entry System. Depreciation-Methods, provisions and reserves.

**(Theory 20% Problems 80%)**

**UNIT- VI CURRENT CONTOURS (For continuous Internal Assessment Only) :**

Contemporary Development related to the course during the Semester concerned

### **TEXT AND REFERENCE BOOKS ( Latest revised edition only)**

1. R.L.Gupta and Others,"**Advanced Accountancy**,"Sultan Chand Sons, New Delhi
2. S.P.Jainand K.L.Narang,"**Advanced Accounting**,"KalyaniPublishers, New Delhi
3. RSN.Pillai, Bagavathi S.Uma,"**Advanced Accounting**," S.Chand&Co, New Delhi.
4. M.C.Shukla,"**Advanced Accounts**,"S.Chand and Co., New Delhi.
5. Mukerjee and Haneef, **Advanced Accountancy**,Tata McGraw Hill, New Delhi.
6. Arulanandam,"**Advanced Accountancy**,"Himalaya Publication, Mumbai.
7. R.L. Gupta & V.K. Gupta "**Principles and practice of Accountancy**", Eleventh edition- 2005 Sultan & Sons, New Delhi
8. S.Manikandan&R.RakeshSankar,"**FinancialAccounting**,"Scitech Publications Pvt Ltd, Chennai. Volume I & II.
9. T.S.Reddy&Dr.A.Murthy,"**Financial Accounting**,"MarghamPublications,Chennai.
10. Tulsian., P.C.(2016) Financial Accounting, Tata Mcgraw-Hill, New Delhi.

**LEARNING OUT COMES:** On successful completion of the subject, the studentsacquired knowledge about:

- The Concepts and Conventions of Financial Accounting.
- Accounting for sole traders with adjustment entries and Rectification of Errors
- Calculation of Accounts of Non-profit organization and Bills of exchange.
- Accounts of the Agency Business and temporary partnership.
- Preparation of Accounts under Single Entry System. Calculation of Depreciation and Provisions and Reserves by using the various methods

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**First Year**

**CORE COURSE-II  
INDIAN FINANCIAL SYSTEM  
(Theory)**

**Semester-I**

**Code:**

**Credit: 5**

**LEARNING OBJECTIVES:**

- To enable the students to know the meaning and significance of financial system.
- To make the students to know the organization and functions of RBI.
- To enable the students to know the functions of commercial banks.
- To develop knowledge about all India development banks.
- To know the objectives and functions of state level development banks.

**UNIT – I FINANCIAL SYSTEM :**

Meaning, significance and components – composition of Indian financial system. Indian money market – Indian capital market.

**UNIT – II RESERVE BANK OF INDIA :**

Organization , management and functions – credit creation and credit control ; monetary policy.

**UNIT – III COMMERCIAL BANKS:**

Meaning , functions , management and investment policies of commercial banks – recent trends in Indian commercial banks.

**UNIT – IV ALL INDIA DEVELOPMENT BANKS :**

Meaning, concept, objectives and functions operational and promotional activities of all India Development Banks - UTI.

**UNIT – V STATE LEVEL DEVELOPMENT BANKS:**

Objectives, functions and role of State level banks; State financial corporations; development banks in industrial financing.

**UNIT VI CURRENT CONTOURS (For continuous Internal Assessment Only) :**

Cooperative Banks



**TEXT AND REFERENCE BOOKS ( Latest revised edition only ):**

1. Bhol, L.M “ **Financial Markets and Institution**” Tata Mcgraw-Hill Publishing Company, New Delhi.
2. Khan, M.Y., “ **Indian Financial system: Theory and practice**” , Vikas publishing House, New Delhi.
3. Chandra, Prasanna, “ **Finacial Management: Theory and practice**” , TataMcGraw Hill, New Delhi.
4. Kapila, Raj and Kapila, Uma, “**Banking and Financial Sector Reform in India**”, Academic Foundations. Delhi.
5. Madura, Jeff, “ **Financial Markets and Institutions**”, West Publishing Co., New York.
6. Srivastava, R.M., “**Management of India Financial Instituions**”, Himalaya Publishing House, Mumbai.

**OUTCOMES** : On successful completion of the subject, the students acquired knowledge about :

- The meaning and significance of financial system.
- The organisation and functions of RBI.
- The functions of commercial banks.
- The objectives and functions of all India Development Banks.
- The objectives and functions of state level Development Banks.

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**First Year**

**FIRST ALLIED COURSE-I  
MANAGEMENT CONCEPTS  
(Theory)**

**Semester-I**

**Code:**

**Credit: 3**

**OBJECTIVES :**

- To expose students to the history of management thought.
- To facilitate students, understanding of their own managerial skills for decision making,
- To examine the complexity of organization structure for business,
- To understand the importance of communication,
- To aware of controlling techniques used in organization.

**UNIT -I INTRODUCTION TO MANAGEMENT:**

Management- Definition- Nature, Scope, Functions and Levels of Management- Art, Science and Profession-Functions of Managers - Development of Management Thought- Contributions by F.W.Taylor, Henry Fayol and Others.

**UNIT- II ROLE OF PLANNING:**

Planning - Classification- Objectives- Characteristics- Steps- Process- Types- Methods- Advantages-Limitations, Decision Making- Policies.

**UNIT –III ORGANIZATION STRUCTURE:**

Organization and Structure- Types-Supervision and Span of Control- Departmentation- Organisation Charts-Authority and Responsibility-Delegation and Decentralization.

**UNIT -IV MOTIVATION AND COMMUNICATION:**

Motivation- Types-Theories-Maslow, Herzberg, Mc Gregor and Others – Communication- Principles-Types and Barriers of Communication.

**UNIT -V LEADERSHIP:**

Leadership - Functions- Styles - Theories- Coordination- Features-Types and Techniques- Control -Process-Effective Control System-Techniques of Control.

**UNIT –VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Globalization- Development of Environment-Ethics and Social Responsibility- Multicultural Effectiveness- Challenges in Modern Leadership-Time Management-Increasing Team Spirit

**REFERENCE BOOKS:**

1. L.M.Prasad, Principles and Practice of Management -Sultan Chand and Company
2. K.Sundar, Principles of Management- Vijay Nicole Imprints Private Limited Chennai
3. Fred Luthans ,Organisational Behaviour - Mcgraw Hill New York
4. Louis A.Allen Management And Organisation - Mcgraw Hill Tokyo
5. Wehrich And Koontz Et.Al Essentials of Manangement –Tata Mcgraw Hill New Delhi.

**COURSE OUTCOMES:**

- To Understand the Evolution and theory of Management,
- To develop the students to take decisions in various fields.
- To get a knowledge about various organization structure and its responsibility,
- To develop the flow of communication among the people,
- To examine and practice the suitable leadership pattern in organization.

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**First Year**

**CORE COURSE-III  
BANKING THEORY LAW AND  
PRACTICE  
(Theory)**

**Semester-II**

**Code:**

**Credit: 5**

**LEARNING OBJECTIVES**

- To acquire knowledge about relationship between banker and customer and services rendered
- To make the students understand the various types of accounts and savings schemes
- To give them an overview about types of customers
- To have clarity about the rights, responsibilities and duties of paying and collecting banker
- To make them aware of recent trends in Modern Banking,

**UNIT -I      BANKER      AND      CUSTOMER:**

Definition of the term banker and customer – General relationship – special relationship – main functions and subsidiary services rendered by banker – agency services and general utility services.

**UNIT- II      TYPES OF SAVING ACCOUNTS:**

Operations of Bank Accounts – Fixed Deposits – Fixed Deposit Receipt and its implications  
Savings Bank accounts – Current accounts – Recurring Deposit accounts- New Deposit savings schemes introduced by Banks – Super Savings Package – Cash Certificate, Annuity Deposit – Reinvestment plans – Perennial Premium plan – Non Resident (External) accounts Scheme

**UNIT -III      TYPES OF CUSTOMERS:**

Types of Customers – Account holders – Procedure for opening and closing of accounts of Customers- particulars of individuals including Minor, illiterate persons- Married women – Lunatics – Drunkards – Joint Stock Companies – Non- Trading Associations – Registered and Unregistered Clubs – Societies, Attorney - Executive and administration – Charitable institutions – trustees – Liquidators – Receivers – Local authorities – steps to be taken by banker in the event of death, Lunacy, Bankruptcy – winding up Garnishee Order.

**UNIT- IV      PAYING AND      COLLECTING      BANKER:**

Paying and collecting bankers – rights, responsibilities and duties of paying and collecting banker – precautions to be taken in payment and collection of cheques – protection provided to them – nature of protection and conditions to get protection – payment in due course – recovery of money paid at mistake.

## **UNIT -V PASS BOOK AND CHEQUES:**

Pass book and Issue of duplicate pass book – cheques - Definition of a cheque – requisites of a cheque – drawing of a cheque - types of cheque – alteration – marking – crossing – different forms of crossing and their significance – Endorsement loss of cheques in transit – legal effect. Modern Banking, Banking practice – e banking – Internet banking – Mobile banking – ATMS- Cash Machine – EFT (Electronic Fund Transfer) – RTGs, NEFT, MICR.

## **UNIT- VI CURRENT CONTOURS (For Continuous Internal Assessment):**

Recent Trends, assignments and Seminars

### **TEXT AND REFERENCE BOOKS (Latest revised edition only)**

1. Sundaram and Varshney, “Banking Theory, Law & Practice” Sultan Chand Company, New Delhi
2. S.M. Sundaram “Banking Theory, Law & Practice” Sri Meenaksi Publications, Karaikudi
3. M.Kumar, Srinivasa , “ Banking” New Central Book Agency
4. M.S. Ramasamy, “Tannan’s Banking Law & Practice in India” Sultan Chand Company, New Delhi.
5. E. Gorden and N. Natarajan” Banking Theory, Law &Practice” Himalaya Publication.
6. B.Santhanam, “Banking Theory, Law &Practice” Margham Publications, Chennai.R.J. Jayasankar, “Marketing,” Margham Publications, Chennai.

### **LEARNING OUTCOME**

- Elucidate the services rendered by banks
- Have an understanding about various types of accounts and savings schemes
- Generate information types of customers
- Analyse information about the rights, responsibilities and duties of paying and collecting banker
- Express opinions recent trends in Modern Banking,

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**First Year**

**CORE COURSE-IV**

**Semester-II**

**BUSINESS TOOLS FOR DECISION MAKING**

**Code:**

**(Theory)**

**Credit: 5**

**LEARNING OBJECTIVE:**

- To impart introduction to statistics, and Measure of central tendency
- To learn Measures of Dispersion and Skewness.
- To understand Simple correlation and regression
- To familiar with Time series and interpolation
- To study Index numbers.

**UNIT – I:**

Introduction – Meaning, Characteristics, Stages and Uses of Statistics – Classification and Tabulation – Diagrams and graphs – Bar and Pie diagrams – Graphs of one and two variables  
Graphs of frequency distribution - Measure of central tendency – Arithmetic mean, Median, Mode, Geometric Mean and Harmonic mean.

**UNIT – II:**

Measures of Dispersion – Range – Quartile deviation – Mean deviation – Standard deviation  
– Co-efficient of variation - Measurement of Skewness.

**UNIT – III:**

Correlation – Simple correlation – Karl Pearson's coefficient of correlation – Spearman's rank correlation – Concurrent deviation method - Regression analysis – Simple regression – Regression equations

**UNIT – IV:**

Analysis of Time series – Components – Methods – Semi average – Moving average - Method of least square – Interpolation – Meaning, Uses, Assumptions – Problems in Newton's method only.

**UNIT – V:**

Index numbers – Price index numbers – unweighted and weighted – Tests in index numbers (Problems in Time and factor reversal tests only) - Cost of living index number – Aggregate expenditure method – Family budget method.

**(Theory 20% Problems 80%)**

**UNIT –VI CURRENT CONTOURS (For Continuous Internal Assessment):**

Recent Trends, assignments and Seminars

**TEXT AND REFERENCE BOOKS (Latest revised edition only):**

1. Elements of Statistics by S.P. Gupta – Sultan Chand & Sons
2. Tools and Decision making by SL Aggarwal and SL Bharadwaj, Kalyani Publishers
3. Business Statistics by PA. Navanitham, Jai Publications, Trichy.
4. Elements of Practical Statistics by S.K. Kappor – Oxford and IBHP Publishing Company

**LEARNING OUTCOMES:** On successful completion of the course, the students will acquire knowledge on:

- Basics in statistics, Classification, Tabulation and Measure of central tendency
- Measures of Dispersion and Skewness.
- Simple correlation and regression
- Time series and interpolation
- Index numbers

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**First Year**

**FIRST ALLIED COURSE-II  
BUSINESS ECONOMICS  
(Theory)**

**Semester-II**

**Code:**

**Credit: 3**

**LEARNING OBJECTIVE:**

- To know about basics of Economics
- To understand the concept of demand and supply
- To know the factors of production and economics of large scale production.
- To understand the concept of pricing under perfect and monopolistic competition.
- To learn fiscal policy of the Government.

**UNIT –I:**

**Introduction:** Definition, Nature and Scope of Economics– Art or Science – Concepts – Tools of Economic Analysis –Micro and Macro Economics – Decision making in Business – Meaning of Business Economics- The Economic System–Objectives of the Business Firm.

**UNIT –II:**

**Demand Analysis:** Types of Demand–Law of Demand– Demand curves - Utility Analysis of Demand–Elasticity of Demand and Demand Forecasting – Production function and law of returns: Factors of production–Law of variable proportions–The law of returns to scale–Economies of scale – Consumer’s Equilibrium.

**UNIT –III:**

**Analysis of Supply:** Supply – Law of Supply - supply schedule and supply curve – Determinants of supply–Measurement of Elasticity of supply – Market Structure – Equilibrium of firm and industry – Optimum firm – Pricing under perfect & Monopolistic competition – Types of supply curves.

**UNIT –IV:**

**Competitions and Theories of Factors of Production:** Perfect Competition–Imperfect Competition–Theories of Rent, Wages, Interest and Population – National Income and Expenditure – Measurement – Fiscal policy method.

**UNIT –V:**

**Cost and Revenue:** Concepts of Cost –Cost of Production in short and long period–Demand and revenue curves–Relation between average and marginal revenue– Break Even Analysis.

**UNIT –VI CURRENT CONTOURS (For Continuous Internal Assessment) :**

Recent Trends, assignments and Seminars



**REFERENCE BOOK:**

1. Business Economics by **T. Aryamala** – vijay Nicole Imprints Private Limited – Chennai.
2. Business Economics by **Dr.S.Sankaran**– Margam Publication , Chennai.
3. Business Economics by **K.P.M. Sundaram and Sundharam** - Sultan chand & Co., New Delhi.
4. Business Economics by Misra & Puri – Himalaya Publications, Mumbai.
5. Business Economics by P. N. Reddy & Appannaiah – S.Chand& Co., Chennai.

**LEARNING OUTCOMES:**

- The Micro and Macro Economics relating to business.
- Demand and concepts in relation to Law of Demand, Demand Curves and Elasticity of Demand.
- Production function, scale of production and economics of large scale production and limitations.
- Law of Supply, Optimum firm, pricing under Perfect and Monopolistic competition.
- Income and Expenditure pattern of National Income.

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**Second Year**

**CORE COURSE –V  
BUSINESS ACCOUNTING  
(Theory)**

**Semester-III**

**Code:**

**Credit: 5**

**LEARNING OBJECTIVES:**

- To help students gain knowledge about branch accounts and departmental accounts.
- To impart knowledge of handling hire purchase accounts and Installment purchasesystem.
- To transform knowledge about Self Balancing and Sectional Balancing ledgers andRoyalty Account
- To enable students to prepare the accounts for Fire Insurance claims and sale of return.
- To impart skills for prepare the accounts for insolvency, statement of affairs.

**UNIT-I BRANCH AND DEPARTMENTAL ACCOUNTS:**

Branch accounts - (Excluding foreign branches) – Departmental accounts

**UNIT-II HIRE PURCHASE & INSTALLMENT PURCHASE SYSTEM:**

Hire Purchase accounts & Installment purchase system.

**UNIT-III ROYALTY ACCOUNTS:**

Self Balancing and Sectional Balancing ledgers – Royalty Account.

**UNIT-IV FIRE INSURANCE CLAIMS AND ACCOUNT FOR SALE OF RETURN:**

Fire Insurance claims for loss of stock and profits – Accounting for sale or return.

**UNIT-V INSOLVENCY ACCOUNTS:**

Insolvency accounts – statement of affairs – insolvency of individual only.

**Theory 20% Problem: 80%**

**UNIT- VI CURRENT CONTOURS (For Continuous Internal Assessment Only)**

Recent Trends, assignments and Seminars

**TEXT AND REFERENCE BOOKS (latest revised edition only)**

1. R.L. Gupta and Others :“**Advanced Accountancy**”, Sultan Chand Sons, New Delhi.
2. S.P. Jain and K.L. Narang: “**Advanced Accounting**”, Kalyani Publishers, New Delhi.
3. R.S.N. Pillai, Bagavathi, S. Uma: “**Advanced Accounting**”,S.Chand& Co, New Delhi.

4. M.C. Shukla: **“Advanced Accounts”** S. Chand and Co., New Delhi.
5. Mukerjee and Haneef **“Modern Accountancy”**, Tata McGraw Hill, Delhi.
6. Arulanandam **“Advanced Accountancy”** , Himalaya Publications, Delhi
7. N Vinayagam & B. Charumathi **“Financial Accounting”**, Second revised edition-2008  
S. Chand & Company Ltd, New Delhi
8. **Compendium of Statement and standards of Accounting**: The Institute of  
Chartered Accountants, New Delhi
9. Maheswari, S.N. & Maheshwary, S.K.(2012)., **“Fundamentals of Accounting”**, Viikas  
Publishing, New Delhi.
10. Gosh, T.P., **“Fundamentals of Accounting”**, Sultan Chand & Sons, New Delhi

#### **LEARNING OUT COMES:**

On successful completion of the subject, the students acquired knowledge about;

- Students are familiarized with branch accounts and departmental accounts
- Students can deal with hire purchase system and Installment purchase system
- Become knowledgeable on self balancing and sectional balancing ledgers and royalty account.
- Trained to handle the Insolvency accounts and statement of affairs
- Trained to calculate Fire insurance claims and accounting for sale or return.

**Second Year**

**CORE COURSE –VI  
CO - OPERATIVE BANKING  
(Theory)**

**Semester-III**

**Code:**

**Credit: 5**

**LEARNING OBJECTIVES:**

- To enable the students to know the growth and structure of co-operative credit.
- To enable the students to know the functions of PACCS.
- To enhance the students to know about the working and functions of district and state co-operative banks.
- To develop knowledge about co-operative land development banks.
- To enable the students to know about the NABARD, SBI and commercial banks.

**UNIT – I:**

Growth of co- operative credit in India – structure of co-operative credit – prospects and problems.

**UNIT – II:**

Primary agricultural co-operative credit society (PACCS) – organisation, functions and workings – lending policies and procedures – recovery and overdue problems – viability of primary co-operatives.

**UNIT – III:**

District co-operative banks – organization, functions and workings – lending policies and procedures, funds position – recovery and overdue problems. State co- operative banks – constitution and workings. Its role in institutional financing.

**UNIT – IV:**

Co-operative land development bank – SLDB – PLDB – constitution, workings – sources of funds, lending and overdue problems. Urban co-operative banks – employees co-operative credit societies – objects – functions and workings.

**UNIT – V:**

Role of NABARD and co-operative development - SBI and co-operatives – commercial banks and co-operative credit – marketing co-operative – structure – primary co-operative marketing societies – State co-operative marketing society – constitution – objectives – functions.

**UNIT –VI     CURRENT CONTOURS (For Continuous Internal Assessment Only)**

**TEXT AND REFERENCE BOOKS ( Latest revised edition only ):**

1. Cooperative Banking in India – Dr.S.Nakkiran., Rainbow Publication Coimbatore.
2. Cooperative Banking – C.D. Indule , Continental Prakashan, Pune.
3. Principles and practice of Cooperative Banking in India – B.N. Chobey.,
4. Asia Publishing House, London.

**OUTCOMES :**

On successful completion of the subject, the students acquired knowledge about ;

- The growth and structure of co-operative credit. The functions of PACCS.
- The functions of district and state co-operative banks.
- The objects of co-operative land development banks.
- The role of NABARD, SBI and commercial banks.

**Second Year**

**SECOND ALLIED COURSE –I  
BUSINESS LAW  
(Theory)**

**Semester-III**

**Code:**

**Credit: 3**

**LEARNING OBJECTIVES**

- To gain knowledge about the law relating to Business activities'
- To gain knowledge law relating to Contract
- To gain knowledge law relating to Bailment, pledge and Agency
- To gain knowledge about the Law of sale of Goods Act
- To gain Knowledge about the Negotiable Instruments Act and Information Technology Act and to create awareness about e-commercial law(IT Act and Cyber - Crime)

**UNIT- I:**

Mercantile Law: Introduction – Definition and Scope of Mercantile law – Sources of Mercantile Law – Contracts – Nature, Kinds and requisites for Valid contracts – Contingent Contract – Quasi Contract – Void agreements

**UNIT –II:**

Contract: Performance of a Contract – Discharge of a contract - Remedies for breach including Specific Performance

**UNIT – III:**

Agency: Indemnity and Guarantee – Bailment and pledge – Agency- Creation of Agency – Classification of Agents, Powers and Duties of Agent and Principal – Termination of Agency.

**UNIT – IV:**

Law of sale of Goods :Definition- Essentials of a Contract of Sale – Goods – Classification of Goods - Distinction between Sale and Agreement to sell – Document of Title to Goods – Rules Regarding delivery of goods – Acceptance of delivery – Rights of an unpaid seller – condition & warranty.

**UNIT – V:**

Law of Negotiable Instruments: Law of Negotiable Instruments (Instrument Amendment Act, 2015 – Definition – characteristics – classification- notes, bills, cheques and promissory note.) -

**UNIT VI CURRENT CONTOURS (For Continuous Internal Assessment Only)**

Recent Laws relating to business: Cyber Laws- Information Technology Act 2000  
Recent Trends in Business Laws  
Recent amendments in Contract Act - Case studies

## REFERENCE BOOKS:

1. Mercantile law by M.C. Shukla – S. Chand & Company, New Delhi.
2. Business law by N.D.Kapoor – S. Chand & Sons, New Delhi.
3. Mercantile law by Batra and Kalra – Tata McGraw Hill Co, Mumbai
4. Mercantile law by M.C. Kuchhal – Vikas Publishing House, Chennai
5. Dynamic Business Law Nancy Kubasek and M. Neil Browne and Daniel Herron and Lucien , 5 th edition MC Graw Hill
6. Essentials of Business Law Student Edition, [Anthony Liuzzo](#), MC Graw Hill
7. <https://www.pinterest.com/pin/business-law-10th-edition-by-henry-r-cheeseman-in-2022--1105141196033462626/>
8. Business Law I Essentials - Open Textbook Library (umn.edu)
9. The Information Technology Act, 2000|Legislative Department | Ministry of Law and Justice | GoI
10. The Information Technology Act, 2000(3).pdf (meity.gov.in)

**LEARNING OUTCOME:** After the successful completion of the course students will able to get

- Knowledge about the basics of Law and to know about the meaning of contract.
- Knowledge about the Principle and Practices of law relating to contract.
- Knowledge about the law relating to Bailment, pledge and Contract of Agency
- Knowledge about the different aspects and the rules and regulations connected with Sale of Goods Act
- Knowledge about the basics law pertaining to Negotiable Instruments, cyber-crime and the law relating to Information Technology.

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**Second Year**

**NON MAJOR ELECTIVE COURSE –I  
1. PERSONAL INVESTMENT  
(Theory)**

**Semester-III**

**Code:**

**Credit: 2**

**OBJECTIVES:**

- To make the students aware of various investment avenues and to facilitate them for effective investment planning.
- To enable the students to prepare Investment and financial planning
- To understand the students various bank deposit schemes and insurance policies
- To know the basic concepts of Income tax benefits.
- To know about role of SEBI under Investments.

**UNIT – I INTRODUCTION:**

Meaning and Definition of Investment – Concepts of Investment, Nature of Investment , Types of Investors, Stages in Investment, Speculation- Types of Speculators, Distinction between Investment and Speculation, Gambling – Meaning, features, Distinction between Investment and Gambling

**UNIT – II PRINCIPLES OF INVESTMENT:**

Importance and basic -Principles of Investment , Kinds of Investment – Direct Investment alternatives – Fixed Principal Investments, Variable Principal Securities and Non-Security Investments – Stages in Investment.

**UNIT – III INVESTMENT PLANNING:**

Investment Planning – Financial Planning and Investment Planning, Features of Investment Planning, Setting of investment goals at different stages of an individual , Deciding the investment time frame.

**UNIT – IV POPULAR INVESTMENT MEDIA:**

Popular Investment Media – Bank deposits –Saving deposits, Fixed deposits, Recurring Deposits, Instruments of post office ,Savings certificates, Public Provident Fund , Company deposits – Life Insurance Schemes – Endowment policy, Whole Life policy, Term Life Policy, Money Back Policy, Joint Life Policy, Children’s Insurance Policy, Group Policy, Unit Linked Insurance Plans – Income tax benefits with respect to payment of premiums. Real Estate – Reasons for growth, problems with Real Estate Investments, Chit funds, Plantation and Farm Houses, Gold and Silver

**UNIT – V TYPES OF SHARES:**

Investment in Equity and Preference Shares. Methods of Trading in Stock Exchanges, Investors’ Protection, Problems & Remedies, Role of SEBI in protecting investors’ interests



## **UNIT -VI      CURRENT CONTOURS (For Continuous Internal Assessment Only)**

To update students are saving, investing, Financial production, Tax saving, and retirement planning's in detailed.

### **TEXT AND REFERENCE BOOKS:**

1. Punithavathy Pandiyan – Security Analysis and Portfolio Management, Vikas Publishing house, New Delhi
2. Dr.Radha, Parameswaran and Dr. Nedunchezian – Investment Management, Prasanna Publishers, Chennai.
3. Preeti Singh – Investment Management, Himalaya Publishing House, Mumbai. 4.
4. V.A.Avadhani – Investment Management, Himalaya Publishing House, Mumbai 15
5. Rajivk.tayal-Art of handling money and investments: a practical guide to personal finances Atlantic publishers and distributors (p) ltd,

**COURSE OUTCOMES:**      On successful completion of the subject the student acquired knowledge about

- Concept and conversions of personal investment
- Calculation of personal investment planning
- Knowledge about various methods of insurance policies.
- Fundamentals of Investment in Equity and Preference Shares
- Well in prepared Investment Planning

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**Second Year**

**NON MAJOR ELECTIVE COURSE –I  
2. ELEMENTS OF INSURANCE  
(Theory)**

**Semester-III**

**Code:**

**Credit: 2**

**OBJECTIVES:**

- To highlight the importance of insurance and its basic concepts.
- To make the students aware of various insurance and to impact of economic development
- To enable the students to prepare procedure regarding settlement of policy claims
- To understand the students various Principles of life insurance, marine, fire, Medical insurance etc.
- To aware the students know Principles of life insurance and various kinds.

**UNIT – I INTRODUCTION:**

Introduction to insurance: purpose and need of insurance – insurance as a social security tool – insurance and economic development – types of insurance.

**UNIT – II AGENT:**

Procedure for becoming an agent: Pre-requisite for obtaining a license – duration of license – cancellation of license – revocation or suspension/termination of agent appointment – code of conduct – unfair practices

**UNIT – III FUNDAMENTALS OF AGENCY:**

Fundamentals of agency - definition of an agent – agents regulations – insurance intermediaries – agents' compensation – IRDA.

**UNIT – IV FUNCTIONS OF THE AGENT:**

Functions of the agent: proposal form and other forms for grant of cover – financial and medical underwriting – material information – nomination and assignment – procedure regarding settlement of policy claims

**UNIT – V PRINCIPLES OF LIFE INSURANCE:**

Fundamentals/Principles of life insurance/marine/fire/medical/general insurance: Contracts of various kinds – insurable interest – Actuarial science.

**UNIT- VI CURRENT CONTOURS (For Continuous Internal Assessment Only)**

To aware students are Difining risk fortutity, insurable interest, and Risk shifting and Risk Distribution in insurance.

**TEXT AND REFERENCE BOOKS:**

1. Insurance by Dr. P. Periyasamy – Tata McGraw Hill
2. Fundamentals of Insurance by P. Periasamy by Vijay Nicole Imprints (P) Ltd
3. Insurance in India by P.S.Palande, R.S.Shah.
4. Insurance principles and practices by Mishra M.N – S.Chand& Co.
5. Insurance Regulatory Development Act, 1999.

**COURSE OUTCOMES:**

On successful completion of the subject the student acquired knowledge about

- Concept and conversions of elements of insurance
- Fundamentals of agency, Procedure for becoming an agent
- Knowledge about various methods of insurance policies.
- Calculation of Agent proposal form and other forms
- Know about procedure regarding settlement of policy claims.

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**Second Year**

**CORE COURSE –VII  
CREDIT MANAGEMENT  
(Theory)**

**Semester-IV**

**Code:**

**Credit: 5**

**OBJECTIVES:**

- To learn Forms of credit.
- To acquire knowledge about Principles of lending.
- To know the Benefits and dangers in using credit.
- To understand Credit Policy.
- The student will understand the Consumer Assessments.

**UNIT – I:**

Definition of Credit-concept of credit management-characteristics of credit- Forms of credit: Consumer credit, Commercial credit, Export credit, Banking credit, Agriculture credit.

**UNIT – II:**

Principles of lending – The 7C's of Credit – Fair practice code – Various types of Borrowers.

**UNIT – III:**

Benefits and dangers in using credit, understanding consumer rights and obligations.

**UNIT – IV:**

Credit Policy: Definition – Role and use of the policy – Basic contents of the policy.

**UNIT – V**

Consumer Assessments: Credit Bureau, Credit Applications, References, Credit evaluation of borrowers, Collection procedure, Debt Recovery Tribunal, Writing off Bad Debts.

**UNIT -VI      CURRENT CONTOURS (For Continuous Internal Assessment)**

Recent Trends self study, assignments, Seminars Quiz and Self reading on Current developments related to the Credit management during the semester through collection, discussion and evaluation.

**TEXT AND REFERENCE BOOKS (Latest revised edition only)**

1. Credit Management by Ed.Vol – Oscar Publication, New Delhi.
2. Credit Management Hand book by Cecil J.Bond , McGraw Hill., USA
3. Credit Planning and Management by Krishna Gupta – Arihant Publishers, Jaipur.
4. Credit Appraisal, Risk Analysis and Decision making – Dr.D.D.Mukherjee,Snow White Publications, Chennai.
5. Risk Management, IIBF, Macmillan, New Delhi.
6. Credit Risk Management, Andrew Fight, Butterworth Heinmann, Oxford, UK.

**OUTCOMES:**

On successful completion of the subject, the students acquired knowledge about:

- Forms of credit.
- Principles of lending.
- Benefits and dangers in using credit.
- Credit Policy.
- Consumer Assessments.

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**Second Year**

**CORE COURSE –VIII  
SERVICES MARKETING  
(Theory)**

**Semester-IV**

**Code:**

**Credit: 5**

**OBJECTIVES:**

- To enable the students to understand the word of Service Marketing.
- To understanding the Service product
- To enable the students to know the Service Location
- To enable the students to know the Service Process and Challenges for service managers
- To enable the students to learn the Role of Service Mix

**UNIT –I:**

Meaning and Definition of Service – Classification of Services – Services Marketing Triangle Significance of Services Marketing – Reasons for the Growth of the Services sector – The Service as a System.

**UNIT – II:**

Service product- Underlying Concepts – The Product Life-Cycle – New Service – Service Product Range – New Service Development (NSD) – New Service Product Features – Failure of new service Products – Achieving success in development of new service products – Service Product Elimination. Pricing for Services: Characteristics of Services and Prices – Price Terminologies – Understanding the costs of service incurred by customers – Understanding Value – Establishing monetary pricing objectives – Pricing relative to demand levels – Communicating Prices to the Target Markets – Additional Aspects of Service Pricing - Pricing strategy – Pricing and Marketing Strategy

**UNIT – III:**

Service Location- Flexibility – Classification by location – Accessibility through coproduction Service Channel Development – Methods of distributing Services – Innovations in Methods of Distributing Services –Inputs for location decisions – Basic Location Models. Promoting Services: – Promotional Objectives – Differences in Promoting Services – Selection Criteria – Developing the promotional mix – Guidelines for Improving the Promotion of Services – The role of sales promotion – Sales Promotion tools – Direct Marketing – Public Relations – The role of marketing communication – Target Audience – Branding services: Trends – Brand image development – Setting advertising objectives – Audience response – Guidelines for Service Advertising.

**UNIT – IV:**

Service Process- Introduction – Classification of Services Operating Systems – Policies and flowcharting – Balancing supply and demand – Change – Organisational Conflict in Service Systems – The Systems Concept in Services – Purchase Process – Process of vision – Facilitating process – Challenges for service managers – Breakthrough services – Process improvement – The Self – Reinforcing Service Cycle. Service Design –Design Methodology –The Service Design and management model – Overview of model stages – Blueprinting –

Building a service blueprint – Benefits of service blueprinting – Service Mapping – Service Failures – Design elements – Quality function deployment.

#### **UNIT – V:**

Role of Service Mix – Health Care – Tourism – Hotel – Travel – Insurance – Banking – PublicUtility Services – Educational Services.

#### **UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessment only):**

Quiz and Self reading on Current developments related to the Service Marketing during the semester through collection,discussion and evaluation. To be sourced from multiple reliable informative sources- Print, Internet, Interaction, Social Media, Webinars and so on.

#### **TEXT AND REFERENCE BOOKS (Latest revised edition only)**

1. Services Marketing and Management Chand & Company Pvt Ltd.
2. Services Marketing –VasantiVenugopal& Raghu M.M – Himalaya Publishing House, Mumbai
3. Services Marketing Text and Cases – Harsh Vivesma – Pearson Education, Delhi
4. Services Marketing (Concepts, Practices, Cases from Indian Environment –Dr.S.Shajahan – Himalaya Publishing House, Mumbai
5. Services Marketing - Zeithaml, V., Bitner, M.J., Gremler, D. and Pandit, A., – Tata McGraw-Hill Education,

#### **OUTCOMES:**

On the completion of modules, the students will acquired knowledge about ;

- Meaning and Classifications services Marketing.
- New Service Product, Achieving Success in Development and Failure of new Products.
- Service Location, Methods of distributing Services and Promoting Services.
- Service Process, Challenges for service managers.
- Role of Service Mix

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**Second Year**

**SECOND ALLIED COURSE –II  
BUSINESS COMMUNICATION  
(Theory)**

**Semester-IV**

**Code:**

**Credit: 3**

**LEARNING OBJECTIVE:**

- To know the basics of communication
- To understand various types of communication
- To know how to prepare various reports
- To prepare different types of letters
- To prepare different types of corporate communication

**UNIT –I COMMUNICATION IN BUSINESS:**

Meaning–Importance of communication – Forms of Communication - Nature–Scope–  
Network of the Communication – Process of Communication – Barriers to  
Communication.

**UNIT–II ENQUIRIES,ORDERS,CREDITANDCLAIMS:**

Enquiries and Replies–Orders and their Execution– Credit and Status Enquiries–Claims and  
Adjustments.

**UNIT–III COLLECTION, SALES, CIRCULAR AND BANK  
CORRESPONDENCE:**

Collection letter – Sales letter –Circular letter–Letters to Government-Bank Correspondence-  
Import and Export Agency.

**UNIT–IV APPLICATION LETTERS:**

The form and contents of an application letter–Bio-data–Application blanks – Specimen  
application letters– Reports–By individuals–By Committees.

**UNIT–V MODERNCOMMUNICATIONMETHODS:**

OnlineCommunication–Fax–E-mail-Voicemail-SMS-Internet-Teleconferencing-  
Videoconferencing-Electronic bulletin boards.

**UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessment only):**



**REFERENCE BOOK:**

1. Business Communication by **N.S.Ragunathan & B.Santhanam.**
2. Effective business English–**Patternhetty**
3. Essentials of Business Communication –**Rajendra Pal & KoralaHalli**
4. Effective business English–**Pattern Shetty.**

**LEARNING OUTCOMES FOR THE COMMUNICATION :**

- Understands the basics of communication
- Knowledge about different types of communication
- Through knowledge on report writing
- Knowledge on preparation of different official letters
- Knowledge on corporate communication

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**Second Year**

**NON MAJOR ELECTIVE COURSE –II  
1. INTRODUCTION TO ACCOUNTANCY  
(Theory)**

**Semester-IV**

**Code:**

**Credit: 2**

**OBJECTIVE:**

- To enable the students to know the importance of accountancy and its concepts.
- To make the students aware of Double entry Book keeping system rules and procedures.
- To enable the students to prepare procedure Final Accounts of Sole Trader
- To enable the students to know Bank Reconciliation Statement.
- Describe the role of accounting

**UNIT – I INTRODUCTION:**

Definition of Accounting – Nature, Objectives and Utility of Accounting in Industrial and Business Enterprise – Difference between Book-keeping and Accounting – Accounting Concepts and Conventions

**UNIT – II DOUBLE ENTRY SYSTEM:**

Double Entry System – Rules – Advantages and Disadvantages – Journal – Subsidiary Books.

**UNIT – III JOURNAL AND LEDGER:**

Ledger – Meaning – Balancing of Accounts – Difference between Journal and Ledger – Trial Balance – Objectives – Limitations – Preparation of Trial Balance.

**UNIT – IV RECTIFICATION OF ERRORS:**

Rectification of Errors – Objectives – Types – Methods – Bank Reconciliation Statement.(Simple problems only)

**UNIT – V FINAL ACCOUNTS:**

Final Accounts of Sole Trader (with Simple Adjustments).

**UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessment only):**

Students state the meaning and need of accounting discuss accounting as a source of information, identify the internal and external uses of accounting information.

**TEXT AND REFERENCE BOOKS:**

1. Advanced Accountancy – Arulanandam, Himalaya Publications, New Delhi.
2. Advanced Accounting – S.P. Jain and K.L. Narang, Kalyani Publishers, Chennai
3. Advanced Accounts – M.C. Shukla T.S. Grewal and S.C. Gupta, S.Chand& Sons, NewDelhi.
4. Principles of Accounting – Finnelly, H.A. and Miller, H.E., Prentice Hall.

5. Introduction to Accountancy – Jaya, Charulatha and Baskar, Vijay Nicole Imprints (P) Ltd, Chennai 20

**COURSE OUTCOMES:**

On successful completion of the subject the student acquired knowledge about

- Concept and conversions of Accounting
- Fundamentals of Double Entry System
- Knowledge about various Journal and Ledger.
- Preparation of Final accounts .
- Knowledge about various methods Final account adjustments

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**Second Year**

**NON MAJOR ELECTIVE COURSE –II**

**Semester-IV**

**2. SALESMANSHIP**

**Code:**

**(Theory)**

**Credit: 2**

**OBJECTIVE:**

- To make the students aware of selling techniques and planning
- To enable the students to types of salesman in the Marketing area
- To understand the students in buyer motives and behaviours
- To enable the students to know the importance of online stores and sales opportunities.
- To know about various selling techniques.

**UNIT – I INTRODUCTION:**

Introduction to selling- meaning- definitions- importance- methods- qualities- functions duties-responsibilities – types of sales person – sales careers.

**UNIT – II SELLING PROCESS:**

Selling process – steps- customer expectations – understanding prospects- importance sources- buyer motives and behaviour- transaction oriented selling – relationship selling.

**UNIT – III SELLING TECHNIQUES:**

Selling techniques – planning- setting objectives- approach techniques – building rapport- product knowledge- product benefits- features –functions- sales presentation demonstration- handling objections- handling difficult customers- closing sales – after sales service

**UNIT – IV-**

Sales territory- sales targets/quotas- creating product strategies – understanding selling terms and prices- retail store sales person- online stores and sales opportunities – personal selling in the information age

**UNIT – V SALES FORCE MANAGEMENT:**

Sales force management- selection- training- motivation- compensation – supervision and control- sales reports and knowledge management – evaluation- selling expenses- sales team professionalism – ethics- personal grooming.

**UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessment only):**

Sales management focuses on the activities of first line field sales managers, course pack will enable students to understand supply chain management which has improved the efficiency in distribution.

**TEXT AND REFERENCE BOOKS:**

1. Sahu and Raut: Salesmanship and Sales Management, Vikas Publishing House, Chennai.
2. CL Tyagi & Arun Kumar: Sales Management, Atlantic Publishers
3. SaChunawalla: Sales Management, Himalayas Publications, New Delhi.
4. Sundar and Madhavan: Salesmanship and Sales Management, Vijay Nicole Imprints (P) Ltd, Chennai
5. PC Pardesi: Salesmanship and Sales Management, Nirali Prakashan

**COURSE OUTCOMES:**

On successful completion of the subject the student acquired knowledge about

- Concept and conversions of salesmanship
- Fundamentals of selling process and its activities
- Knowledge about various Sales force management.
- To know how about Selling techniques.
- knowledge about personal selling and sales team professionalism

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**Third Year**

**CORE COURSE –IX  
CORPORATE ACCOUNTING  
(Theory)**

**Semester-V**

**Code:**

**Credit: 5**

**LEARNING OBJECTIVES:**

- To enable the students to know about accounting procedure in corporate accounting
- To make learner to understand format of company final accounts and various schedules of company final accounts.
- To make learner to acquaint information of buy-back of shares and their legal formalities
- To acquaint learner with various methods and techniques of amalgamation
- To understand sources of financial activities towards company
- Develop among learners various skills of corporate techniques to be applied for minimization of cost and maximization of profit

**UNIT –I:**

Shares - introduction legal provisions regarding issue of shares, application, allotment, calls, calls-in-arrears, calls-in-advance, issue of shares at premium- issue of shares at discount- forfeiture of shares - re-issue-accounting entries.

**UNIT- II:**

Debentures -Issue and redemption of debentures - methods of redemption of debentures- installment - cum-interest and Ex-interest redemption by conversion, sinking fund, insurance policy. Redemption of preference shares- implication of Section 80 and 80A of the Companies Act

**UNIT –III:**

Amalgamation - purchase consideration- accounting treatment - pooling of interest method and purchase method, Absorption, external and internal reconstruction of companies.

**UNIT -IV:**

Accounts of Holding company - legal requirements relating to presentation of accounts -Consolidation of balance sheet (excluding chain holding)

**UNIT –V:**

Final accounts of banking companies (new format) and Insurance companies (NewFormat)

Theory: 20%, Problem: 80%

**UNIT -VI      CURRENT CONTOURS: (For Continuous Internal Assessment only):**

## REFERENCES:

1. Advanced Accountancy by M.C. Guptha, Shukla and Grewal - S. Chand publishing, Delhi
2. Advanced Accountancy by R.L. Gupta and Radhaswamy - Sultan Chand & Sons, New Delhi.
3. Advanced Accountancy by Jain and Narang - Kalyani Publishers, Chennai
4. Corporate Accounting by Palaniappan & Hariharan - Vijay Nicole Imprints (P) Ltd, Chennai.
5. Advanced Accountancy by Arulanandam and Raman - Himalayan Publishers, New Delhi.
6. Corporate accounting by Mohamed Hanif-amazon
7. Fundamentals of *Corporate Accounting* ; Authors, *Mohammed Hanif*, Amitabha Mukherjee ; Publisher, McGraw-Hill Education

## LEARNING OUTCOMES FOR COST ACCOUNTING:

After completing this book they should enlighten by

- To make learner to understand format of company final accounts and various schedules of company final accounts.
- To make learner to acquaint information of buy-back of shares and their legal formalities
- To acquaint learner with various methods and techniques of amalgamation
- To understand sources of financial activities towards company
- Develop among learners various skills of corporate techniques to be applied for minimization of cost and maximization of profit

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**Third Year**

**CORE COURSE –X  
COMPUTER APPLICATION IN  
BUSINESS  
(Theory)**

**Semester-V**

**Code:**

**Credit: 5**

**LEARNING OBJECTIVES:**

- To enable the students to know the importance of computer application in business. and MS word
- To learn Ms Excel
- To understand computerized accounting particularly Tally
- To familiar with accounting of inventories
- To know computerization of final account.

**UNIT – I:**

Computer – Meaning – Characteristics – Areas of application – Components – Memory control unit – Input and output devices – Ms Word – Creating word documents – creating business letters using wizards – editing word documents – inserting objects – formatting documents – spelling and grammar check – word count – thesaurus, auto correct working with tables – opening, saving and closing documents – mail merge.

**UNIT – II:**

Spread sheet – Spread sheet programmes and applications – Ms Excel and features – Building work sheets – entering data in work sheets, editing and formatting work sheets – creating and formatting different types of charts - application of financial and statistical function – creating, analyzing and organizing data – opening and closing work books – Introduction to Pivot tables.

**UNIT – III:**

Fundamentals of Computerized accounting – Computerized accounting Vs manual accounting - Architecture and customization of Tally – Features of Tally – latest version – Configuration of Tally – Tally screens and menus – Creation of company – Creation of groups – Editing and deleting groups – Creation of ledgers – Editing and deleting ledgers – Introduction to vouchers – Vouchers entry – Payment vouchers – Receipt vouchers – Sales vouchers – Purchase vouchers – Contra vouchers – Journal vouchers – Editing and deleting vouchers.

**UNIT – IV:**

Introduction to Inventories – Creation of stock categories – Creation of Stock groups – Creation of Stock items- Configuration and features of stock item– Editing and deleting stocks – Usage of stocks in Vouchers entry. Purchase orders – Stock vouchers – Sales orders – Stock vouchers – Introduction to cost – creation of cost category – Creation cost centers – Editing and deleting cost centers & categories – Usage of cost category and cost – centers in vouchers entry – Budget and controls – Creation of budgets – Editing and deleting budgets – Generating and printing reports in detailed and condensed format.



## **UNIT – V:**

Day books– Trial balance – Profit and Loss account – – Balance sheet . Ratio analysis, Cash flow statement – Fund flow statement – Cost centre report – Inventory report – Bank Reconciliation Statement.

## **UNIT – VI CURRENT CONTOURS (For Continuous Internal Assessment Only)**

MS Power Point - Creating a simple presentation – Creating, inserting and deleting slides –Saving a Presentation

## **TEXT AND REFERENCE BOOKS (Latest revised edition only):**

1. Computer Applications in Business – S.V. SrinivasaVallabhan – Sultan & Chand Publication.
2. Microsoft office – Jones & Derek – John wiley& sons inc.
3. Implementing Tally – A.K. Nadhani, BPB Publications.
4. Computer Application in Business – R. Paramasivam – S.Chand& Co, New Delhi.
5. Computer Application in Business: Dr. Joseph Anbarasu, Learntech Press

## **LEARNING OUTCOMES:**

On successful completion of the course, the students will acquire knowledge on:

- Basics of computer application in business. and Creating and editing of word documents, opening, saving and closing documents; and mail merge
- Spread sheet programmes and applications, creating and formatting different types of charts, and application of financial and statistical function
- Architecture and customization of Tally, Editing and deleting ledgers, and Vouchers entry
- Accounting of inventories, Budget and controls
- Day books, Trial balance, final account and Bank Reconciliation Statement

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**Third Year**

**CORE PRACTICAL-I  
COMPUTER APPLICATIONS IN  
BUSINESS  
(Practical)**

**Semester-V**

**Code:**

**Credit: 5**

**LEARNING OBJECTIVE :**

- To develop skill on preparation of business letters, bio-data, Table.
- To create work sheet, Charts, and enclosures.
- To filter data using Auto filter, and application of accounting and statistical formulae.
- To make voucher entries, Prepare final accounts from the trial balance and Inventory report
- To Prepare Bank Reconciliation Statement and pay roll and computation of GST.

**LIST OF PRACTICAL**

**UNIT- I - MS WORD PROCESSING :**

1. Creating business letters
2. Creating an application for the job with the bio-data
3. Creating Circular letter with mail-merge options
4. Creating a Table by using the split and merge options

**UNIT -II - MS-EXCEL – SPREAD SHEET APPLICATIONS :**

1. Creating a work sheet like mark sheet, Pay Slip, PF Contribution list etc.
2. Creating Charts – All types of charts and graphs
3. Creating a list for the enclosures

**UNIT -III - MS-EXCEL – SPREAD SHEET APPLICATIONS :**

1. Filtering the data using Auto filter custom filters using comparison operations
2. Creating Pivot tables
3. Commercial Formula applications
4. Statistical formula applications (within the syllabus of business tools for decisions)

**UNIT -IV - ACCOUNTING PACKAGE :**

1. Preparing voucher entries for the given transactions.
2. Preparing final accounts from the trial balance given with any ten adjustments
3. Inventory report

## **UNIT -V - ACCOUNTING PACKAGE :**

1. Bank Reconciliation Statement
2. Preparation of pay roll vouchers based on attendance
3. GST computation & forms

## **UNIT – VI                      CURRENT CONTOURS :    (for Continuous Internal Assessment only)**

MS Power Point - Creating a simple presentation – Creating, inserting and deleting slides – Saving a Presentation

**(Practical – 100 marks UE: 60 marks IA: 40marks)**

### **Learning Outcomes:**

On successful completion of the course, the students will acquire knowledge on:

- Preparation of business letters, bio-data, and Table.
- Creating work sheet, Charts, and enclosures.
- Filtering data using Auto filter, and application of accounting and statistical formulae.
- Entering vouchers, Prepare final accounts from the trial balance and Inventory report.
- Preparing Bank Reconciliation Statement and pay roll and computation of GST

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**Third Year**

**CORE COURSE – XI  
MANAGEMENT ACCOUNTING  
(Theory)**

**Semester-V**

**Code:**

**Credit: 5**

**OBJECTIVES:**

- To understand the concepts of Management Accounting.
- To gain knowledge on fund flow and cash flow in Business operation.
- To understand budget and budgetary control in Business organization.
- To know the technique of marginal costing and standard costing
- To know the various methods of capital budgeting.

**UNIT-I INTRODUCTION AND FINANCIAL STATEMENT ANALYSIS:**

Management accounting – Definition – Objectives – Nature – Scope – Merits and limitations – Differences between management accounting and financial accounting – Management Accounting Vs Cost accounting - Financial statement analysis – Comparative statement – Common size statement–Trend percentage–Ratio analysis.

**UNIT- II FUND FLOW AND CASH FLOW STATEMENT:**

Fund flow statement – Schedule of changes in working capital – Funds from operation – Sources and applications –Cash flow statement–Fund flow statement Vs Cash flow statement–Preparation of cash flow statement as per AS-3

**UNIT –III BUDGET AND BUDGETARY CONTROL:**

Budget and Budgetary control –Advantages- limitations – Types – Preparation of Purchase, Production, sales, Flexible, Cash and Master budget

**UNIT -IV MARGINAL AND STANDARD COSTING:**

Marginal costing – CVP analysis – Break even analysis – BEP – Managerial applications – Margin of safety – Profit planning. Standard Costing – Problems relating to Material and Labour variance only.

**UNIT -V CAPITAL BUDGETING**

Capital Budgeting – Payback period – Accounting rate of return –Discounted cash flow – Net present value – Profitability index – Internal rate of return.

**(Problem 80 %, Theory 20 %)**

## **UNIT - VI      CURRENT CONTOURS (For Continuous Internal Assessment Only):**

### **TEXT AND REFERENCE BOOKS : (Latest revised edition only)**

1. S.N.Maheswari - Management Accounting – Sultan Chands & sons publications, New Delhi.
2. Sharma and Gupta – Management Accounting- Kalyani Publishers, Chennai.
3. R.Ramachandran and R.Srinivasan – Management Accounting–Sriram publication.
4. A.Murthi and S.Gurusamy – Management Accounting Vijay Nicole Publications, Chennai.
5. R.S.N.Pillai & V.Baghavathi – Management Accounting – S.Chand & Co, Mumbai
6. Hingorani & Ramanathan – Management Accounting - S.Chand & Co, NewDelhi.

### **LEARNING OUTCOMES:**

- The understand Basic knowledge on Management Accounting.
- Preparation of fund flow statement and cash flow statement as per AS – 3
- Design various types of Budget
- Understand the Marginal costing and Variance analysis
- Select better project by applying appropriate capital budgeting.

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**Third Year**

**MAJOR BASED ELECTIVE COURSE-I  
1. ENTREPRENEURSHIP DEVELOPMENT**

**Semester-V**

**Code:**

**(Theory)**

**Credit: 5**

**OBJECTIVES:**

- To inculcate students to come up with good entrepreneur,
- To overcome the problems and challenges from the society,
- To know the role of small scale industries to obtain the next level of business,
- To improve the knowledge of process of business,
- To understand the passage of getting loan from project finance

**UNIT- I INTRODUCTION TO ENTREPRENEURSHIP:**

Entrepreneurship-Definition-Nature- Scope in Local and Global Market -Characteristics-Functions-Types- Entrepreneur and **Intrapreneur**-Women and Rural Entrepreneurs-The Revolutionary Impact of Entrepreneurship-Types of Enterprises and their Features-Manufacturing, Service and Trading-Steps in setting up of a Business.

**UNIT- II ENTREPRENEURIAL COMPETENCIES:**

Entrepreneurial Environment-Components-Role of Family and Society- Entrepreneurial Motivation- Barriers in Business -Training and Development – Entrepreneurial Change-Occupational Mobility-Factors in Mobility.

**UNIT -III INSTITUTION FOR THE DEVELOPMENT OF SMALL SCALE INDUSTRIES:**

Entrepreneurship Development Programs (EDP)-Objectives- Importance-Phases- Evaluation-EDP Institutions in India-SSIB-SIDCO-SISIS-DICS-NSIC-SIDO-KVIC- NISEBUD-NISIET-Technical Consultancy Organizations-Functions

**UNIT –IV PROJECT MANAGEMENT:**

Project Management-Concept of Project-Classification-Sources of Business Ideas-Project Identification-Project Formulation and Design-Feasibility Analysis-Financial Analysis-Social Cost Benefit Analysis-Project Appraisal Methods -Project Report Preparation

**UNIT-V ENTREPRENEURIAL DEVELOPMENT AGENCIES:**

Project Finance-Sources of Finance-Institutional Finance-Role of IFC, IDBI, ICICI, LIC, SFC, SIPCOT-Commercial Banks-Appraisal of Bank for Loans- Entrepreneurship Incentives –Subsidies-Industrial Units- Benefits-Role of Industrial Estates

**UNIT –VI CURRENT CONTOURS: (For Continuous Internal Assessment Only)**

Geographical Challenges- Historical Attributes to Business-Country TopographicalFeatures-New Business Formation- Current Market Trends-Decision Making Skills.

**REFERENCE BOOKS:**

1. C.B.Gupta and Srinivasan, Entrepreneurial Development, Sultan Chand and Sons.Dr.S.S. Khanka-Entrepreneurial Development, Sultan Chand and Sons.
2. Dr.P.Saravanavel Entrepreneurial Development, Learntech Press Trichy.
3. Vasant Desai, Dynamics of Entrepreneurial Development, Sultan Chand and Sons  
DR.S.G.Bhanushali Entrepreneurial Development, Himalaya Publishing House -New Delhi.

**COURSE OUTCOMES:**

- To enhance a student to behave as a good businessman,
- To emancipate the society to be mingled with,
- To obtain the next level of business value,
- To improve the process of business,
- To know the outset of proper financial plan for the development of business.

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**Third Year**

**MAJOR BASED ELECTIVE COURSE-I**  
**2. MARKETING MANAGEMENT**  
**(Theory)**

**Semester-V**

**Code:**

**Credit: 5**

**OBJECTIVES:**

- To understand the trends in, Marketing Management and to make aware of regulations of foreign trade practices in the era of globalization.
- To know the elements of Marketing Management
- To assess of buying behavior and consumer behavior.
- The student will understand the overview of Marketing Management
- To gain thorough knowledge on customer satisfaction

**UNIT -I INTRODUCTION TO MARKETING MANAGEMENT:**

Introduction to Marketing Management – nature and scope – Concepts of marketing – Functions and problems of marketing management – Traditional marketing – Modern Marketing – Responsibilities of marketing manager – Role of marketing management in Indian economy.

**UNIT –II CONSUMER BEHAVIOUR:**

Buyer behavior – Consumer behavior vs. business buying behavior – Factors affecting consumer behavior – Consumer research – Importance – Consumer research process – Consumer research design – Steps in consumer research.

**UNIT- III PROMOTION:**

Promotion – Tools of promotion – Communication process – Characteristics of promotion- Merits – Demerits – Designing a promotion campaign – Promotion – mix – Determinants – Promotion tools – Advertising – Sales promotion – Public relations.

**UNIT –IV MARKETING ORGANIZATION AND CONTROL:**

Marketing organization and control – Emerging trends and issues in marketing – Rural marketing – Social marketing – On – line marketing – Green marketing – network marketing.

**UNIT –V CUSTOMER SATISFACTION:**

Customer satisfaction – Difference between consumer and customer – Consumerism – Rights of consumers – Customer expectation – Changing perceptions of customer – Benchmarking – Total quality management.

**UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessment only):**

Quiz and Self reading on Current developments related to the Marketing management during the semester through collection, discussion and evaluation.



**TEXT AND REFERENCE BOOKS :(Latest Revised Edition Only):**

1. R.S.N. Pillai and Bagavathi, Modern Marketing – Principles and Practices, S.Chand& Co,2010.

**BOOKS FOR REFERENCE:**

1. V.S. Ramaswamy and S. Namakumari, Marketing Management: Global Perspective, Indian Context, Om Books publisher, 2009.
2. S.A. Sherlakar - Marketing Management, Himalaya.
3. Grewal , 14th edition (2015), Marketing, Tata McGraw Hill management, New Delhi.
4. B.S.Raman, Marketing, United Publishers, Managalore.
5. R.L. Varshney and B. Bhattacharya, International Marketing Management – An Indian perspective, Sultan Chand and Sons, 2015.
6. Monga &ShaliniAnand, (2000), Marketing Management, Deep & Deep Publications, New Delhi
7. Rajan Nair.N., Sanjith R.Nair, (1999),Marketing, Sultan Chand & Sons, New Delhi.
8. J. Jayasankar , 2nd edition,(2013), Marketing, Margham Publications, Chennai.
9. Dr. L. Natarajan (2013), Marketing, Margham Publications, Chennai.
10. Kotler Philip, 15th edition, (2015) Marketing Management, Prentice Hall of India (Pvt) Ltd., New Delhi.

**OUTCOMES:**

On successful completion of the subject, the students acquired knowledge about:

- Responsibilities of marketing manager.
- Consumer behavior.
- Promotion tools.
- Emerging trends and issues.
- Customer satisfaction.

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**Third Year**

**SKILL BASED ELECTIVE COURSE – I  
INFORMATION TECHNOLOGY  
CONCEPTS  
(Theory)**

**Semester-V**

**Code:**

**Credit: 2**

**LEARNING OBJECTIVES:**

- To introduce Evolution, Classification and Applications of Computers
- To know Computer peripherals
- To learn about Software, Programming Language, Word Processing and Spread Sheets Presentation
- To study Data Communication and BDP
- To aware utility of computers at different places, computer security and internet

**UNIT- I:**

Introduction to Computers - Definition, .Characteristics of computer, Evolution of Computer, Block Diagram Of a computer, Generations of Computer, Classification Of Computers, Applications of Computer, Capabilities and limitations of computer.

**UNIT -II:**

Computer peripherals - Role of I/O devices in a computer system. Input Units: Keyboard, Terminals and its types. Pointing Devices, Scanners and its types, Voice Recognition Systems, Vision Input System, Touch Screen, Output Units: Monitors and its types. Printers: Impact Printers and its types. Non Impact Printers and its types, Plotters, types of plotters, Sound cards, Speakers, storage units.

**UNIT- III:**

Software and its needs, Types of S/W. System Software: Operating System, Utility Programs Programming Language: Machine Language, Assembly Language, High Level Language their advantages & disadvantages. Application S/W and its types: Word Processing, Spread Sheets Presentation, Graphics, DBMS s/w.

**UNIT- IV:**

Data Communication and BDP: Communication Process, Data Transmission speed, Communication Types (modes), Data Transmission Medias, Modem. Business Data Processing: Introduction, data storage hierarchy, Method of organizing data, File Types, File Organization.

**UNIT- V:**

Computers at Home, Education, Entertainment, Business, Science, Medicine and Engineering - Introduction to Computer Security - Computer Viruses, Bombs, Worms - WWW and Internet

## **UNIT – VI     CURRENT CONTOURS (for Continuous Internal Assessment only)**

Recent developments in computer world

### **REFERENCE BOOKS:**

1. P.K.Sinha, Computer Fundamentals
2. Dr.S.V.Srinivasa Vallabhan - Computer Applications in Business, Sultan Chand, New Delhi
3. Alexis Leon and Mathews Leon by Fundamentals of Information, Technology. Vikas Publishing Company, New Delhi
4. Deepak Bharihoke, Fundamentals of Information Technology, Excel Publications, New Delhi.

### **LEARNING OUTCOMES:**

On successful completion of the course, the students will be able to

- Know Evolution, Classification and Applications of Computers
- Understand Computer peripherals
- Have knowledge on Software, Programming Language, Word Processing and Spread Sheets Presentation
- Do Data Communication and BDP
- Aware utility of computers at different places, computer security and internet

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**Third Year**

**CORE COURSE-XII  
DIGITAL BANKING  
(Theory)**

**Semester-VI**

**Code:**

**Credit: 5**

**OBJECTIVES:**

- To learn e-banking and its features.
- To acquire knowledge about electronic delivery channels.
- To impart regulations of e-banking cards
- To understand digital banking cards
- To understand the genesis and concept of Online-Banking

**UNIT –I ELECTRONIC BANKING:**

E-Banking – Meaning - Benefits – Internet Banking Services –Drawbacks – Mobile Banking – Features – Drawbacks – Call Centre Banking – Features – Challenges –Traditional Vs e-banking - e-banking in India.

**UNIT- II DIGITAL CARDS:**

Introduction –concept and meaning-the electronic delivery channels- need for computerization- ATM – Types - Features – Benefits – Challenges – Credit Cards –Benefits – Constraints – Debit Card – Benefits– Smart Card – Features – Benefits of Smart cards - Biometric Cards – Features.

**UNIT –III MODERN BANKING OPERATIONS:**

National Electronic Fund Transfer (NEFT) - RBI Guidelines – Benefits of Electronic Clearing Systems – E- Cheques – E-Money – Real Time Gross Settlement (RTGS) – Benefits to Banker and Customer – Cheque Transaction – Core Banking Solutions (CBS) – Benefits – Single Window Concepts – Features- CIBIL ( Credit Information Bureau (India) Ltd – MICR Cheques .

**UNIT –IV E-BANKING SECURITY:**

Introduction need for security –Security concepts-Privacy – Survey. Findings on security Attack-Cyber crimes-Reasons for Privacy-Tampering- Encryption –Meaning-The encryption process-may appear as follows -Cryptogram- Cryptanalyst-cryptography-Types of Cipher systems –Code systems-Cryptography-Cipher- Decipher-Jumbling-Asymmetric-Crypto system Data Encryption Standard (DES).

**UNIT- V E-BUILDER SOLUTIONS:**

Digital certificate-Digital Signature &Electronic Signature-E- Security solutions—solutions providers-E-locking technique-E-locking services-Netscape security solutions-Pry Zone -E software security Internet-Transactions-Transaction security-PKI-Sierras Internet solutions inc –security devices-Public Key Infrastructure- (PKI)-Firewalls Secure Ledger-(FSL)- Secure Electronic Transaction(SET).

## **UNIT –VI      CURRENT CONTOURS: (For Continuous Internal Assessment only)**

Quiz and Self reading on Current developments related to the Digital Banking during the semester through collection, discussion and evaluation. To be sourced from multiple reliable informative sources- Print, Internet, Interaction, Social Media, Webinars and so on.

### **TEXT AND REFERENCE BOOKS (Latest revised edition only):**

1. C.S. Rayudu, E-Business, Himalaya Publishing House Roger Hunt & John Shelly, Computers and Commonsense. Bhushan Dewan, E-Commerce
2. An Introduction to Information Technology by Dr. Srinivasa vallabhan, Sulthan Chand & Sons.
3. Law of Information Technology, D.P. Mittal, Tax Man. e Markets, Macmillan, 2007

### **OUTCOMES:**

On successful completion of the subject, the students acquired knowledge about:

- e-banking in India.
- Usage of e-banking cards.
- Payment through NEFT, RTGS and others.
- Cipher systems.
- Security devices.

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Third Year

**CORE COURSE-XIII**  
**INCOME TAX LAW AND PRACTICE**  
(Theory)

Semester-VI

Code:

Credit: 5

**LEARNING OBJECTIVES:**

- To understand the concept of Income tax
- To describe how to arrive taxable income from salary
- To find out the tax able income from house property
- To calculate the taxable income from Business and Profession.
- To ascertain the capital gains and income from other sources

**UNIT-I INCOME TAX ACT 1961 AND RESIDENTIAL STATUS:**

Income–Tax Act, 1961–Definitions- Basis of charge different types of assesses previously earned Assessment year – capital and revenue income, expenditure and loss– incomes exempted under section10 – Residential status.

**UNIT-II INCOME FROM SALARY:**

Income from salary: Basis of charge–Different forms of salary, allowances, perquisites and their valuation– computation of taxable salary–deductions from salary.

**UNIT-III INCOME FROM HOUSE PROPERTY:**

Income from House Property: Basis of charge– determination of annual value–GAV, NAV–income from let-out property–self occupied property–deductions–computation of taxable income.

**UNIT- IV INCOME FROM BUSINESS OR PROFESSION:**

Income from Business or Profession: Basis of charge –methods of accounting – deductions – disallowances, computation of taxable income –profit and gains of business and profession.

**UNIT -V INCOME FROM CAPITAL GAINS INCOME FROM CAPITAL GAINS:**

Basis of charge–short and long term capital gains–indexed cost of acquisition and improvement–exemptions–computation of taxable capital gains–Computation of Income from other sources

**Theory 20% Problem80%**

**UNIT- VI CURRENT CONTOURS (For Continuous Internal Assessment Only)**

Recent Trends self study, assignments and Seminars

**TEXT AND REFERENCE BOOKS (Latest and revised editions):**

1. Gaur and Narang, Income Tax Law and Practice  
“Kalyani Publishers”, New Delhi.
2. Dr.HC.Mehrotra, “Income Tax Law and Accounts, ”Sahitya Bhavan  
publishers
3. Dr.Vinod K.Singhania, Students Guide to Income tax“Taxmen’s  
Publications, New Delhi
4. Murthy “ Income Tax Law & Practice” Vijay Nichole, Imprints (P) Ltd.
5. Dr. T.S. Reddy & Hariprasad Reddy ‘ Income tax’ – Margham Publications, Chennai

**LEARNING OUT COMES:**

After completing this course, the student will be able to

- Know about the procedures regarding basic rules and regulations and residential status.
- Update the new tax slabs regarding salaried employees
- Get the latest information about deductions for house property.
- Make sure about the admissible, inadmissible expenses and deductions.
- Allowable for business or professional incomes
- Grasp the concept of capital gains, other sources of income.

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**Third Year**

**CORE COURSE-XIV  
FINANCIAL SERVICES  
(Theory)**

**Semester-VI**

**Code:**

**Credit: 5**

**LEARNING OBJECTIVES:**

- To enable the students to know the meaning and types of financial services.
- To make the students to understand the meaning and features of hire purchase.
- To develop Knowledge about mutual funds.
- To Knowledge the students to know the meaning and features of venture capital.
- To enhance the students to know about the significance and types of Factoring.

**UNIT – I INTRODUCTION TO FINANCIAL SERVICES:**

Financial services – meaning – classification – financial products and services – challenges facing the financial service sector – merchant banking – meaning – functions – SEBI guidelines – scope of merchant banking in India. NBFCs – RBI guidelines.

**UNIT – II HIRE PURCHASE AND LEASING:**

Hire purchase – meaning – features – process – hire purchase and credit sales – hire purchase vs installment purchase – leasing – concept – steps involved in leasing – lease vshire purchase – types of lease – problems and prospects of leasing in India.

**UNIT – III MUTUAL FUNDS:**

Mutual funds – meaning – types – functions – advantages – institutions involved – UTI, LIC, commercial banks – entry of private sector – growth of mutual funds in India – SEBI guidelines – asset management companies.

**UNIT – IV VENTURE CAPITAL:**

Venture capital – meaning – features – methods of venture capital financing – models of venture financing – venture capital investment process – factors determining venture investment – advantages of venture capital – issues of Indian venture capital .

**UNIT – V FACTORY:**

Factoring - concepts – significance – types – factoring vs bills discounting – factoring in India – forfeiting – meaning – forfeiting Vs export factoring – Problems of forfeiting / factor in

**UNIT -VI CURRENT CONTOURS (For Continuous Internal Assessment Only)**

Recent Trends , assignments and Seminars



**TEXT AND REFERENCE BOOKS ( Latest revised edition only )**

1. Financial markets & services by E.Gordon and K. Natarajan – Himalayapublishing house, New Delhi.
2. Financial services by E.Dhanraj – S.Chand& Co., New Delhi.
3. Financial services by S.Mohan and R.Elangovan – Deep and DeepPublications, New Delhi.
4. Financial services by S.Gurusamy – Vijay Nicole Imprints (P) Ltd, Chennai.
5. Lease Finacial and Hire Purchase by Vinod Kothari – Wadhaw and Co., Nagpur.

**LEARNING OUTCOMES :**

On successful completion of the subject, the students acquired knowledge about;

- The meaning and types of financial services.
- The features of hire purchase.
- The functions of mutual funds.
- Meaning and features of venture capital.
- The significance and types of factoring.

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**Third Year**

**MAJOR BASED ELECTIVE COURSE-II**  
**1.INVESTMENT BANKING**  
**(Theory)**

**Semester-VI**

**Code:**

**Credit: 5**

**LEARNING OBJECTIVES:**

- To understand the Investment banking
- To educate Securities Market
- To learn Global Capital market
- To impart Corporate restructuring
- To learn Venture capital

**UNIT – I:**

Investment banking – Introduction – History and evolution of Universal banks and Financial conglomerates. Industry structure – Indian investment banks – asset management and securities business.

**UNIT – II**

Securities Market : Primary Market - Introduction – Equity Capital Market, Debt Capital Market and Derivatives segments. Primary market intermediaries. Role of Merchant bankers in the issue management of IPO and FPO . Underwriting.

**UNIT – III:**

Global Capital market – International listing – Equity Issues through Depository Route. Bond markets and Issues. Buy backs and De listings.

**UNIT – IV:**

Corporate restructuring – Internal and External restructuring – Types – Asset based restructuring – demerger, hive off, asset sale etc. Equity based restructuring – equity spin off, Disinvestment etc. Mergers and Acquisitions – methodologies.

**UNIT – V:**

Venture capital – methods. Leasing and Hire purchase business – methods. Mutual Funds management. Securitisation of debts, Factoring and **Forfaiting** services.

**UNIT -VI CURRENT CONTOURS: (For Continuous Internal Assessment only) :**

Quiz and Self reading on Current developments related to the Investment Banking during the semester through collection, discussion and evaluation. To be sourced from multiple reliable informative sources- Print, Internet, Interaction, Social Media, Webinars and so on.

**TEXT AND REFERENCE BOOKS (Latest revised edition only):**

1. Investment Banking – Pratap Giri.S., Tata McGraw Hill Education , New Delhi
2. Merchant Banking & Financial Services - Dr. S. Guruswamy- Tata McGraw Hill Education  
New Delhi
3. Merchant Banking & Financial Services - S.B.Kulkarni & M.Govindaraj-  
NiraliPrakashan,Pune.

**OUTCOMES:**

On successful completion of the subject, the students acquired knowledge about:

- Industry structure, Indian investment banks.
- Securities Market and Primary market intermediaries.
- Equity Issues through Depository Route.
- Corporate restructuring: Internal and External restructuring.
- Venture capital and Mutual Funds management

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**Third Year**

**MAJOR BASED ELECTIVE COURSE-II**  
**2. INTERNATIONAL FINANCE**  
**(Theory)**

**Semester-VI**

**Code:**

**Credit: 5**

**OBJECTIVES:**

1. To help the students understand the reason why financial markets exist,
2. To understand how financial institutions serve them and the services the institutions offer.
3. To provide students with an introduction to the theory and practice of financial markets and institutions.
4. To help students to gain a thorough understanding of the working of financial markets and of financial instruments.
5. To introduce the students to the management of financial markets and institutions in an international context.

**UNIT-I INTERNATIONAL FINANCIAL ENVIRONMENT:**

The Importance, rewards & risk of international finance- Goals of MNC- International Business methods – Exposure to international risk- International Monetary system- Multilateral financial institution

**UNIT-II INTERNATIONAL FLOW OF FUNDS AND INTERNATIONAL MONETARY SYSTEM:**

International Flow of Funds: Balance of Payments (BoP), Fundamentals of BoP, Accounting components of BOP, Factors affecting International Trade and capital flows, Agencies that facilitate International flows. BOP, Equilibrium & Disequilibrium. Trade deficits.

**UNIT-III -FOREIGN EXCHANGE MARKET:**

Function and Structure of the Forex markets, Foreign exchange market participants, Types of transactions and Settlements Dates, Exchange rate quotations, Nominal, Real and Effective exchange rates, Determination of Exchange rates in Spot markets.

**UNIT-IV INTERNATIONAL FINANCIAL MARKETS AND INSTRUMENTS:**

Foreign Portfolio Investment. International Bond & Equity market. GDR, ADR, Cross listing of shares Global registered shares. International Financial Instruments: Foreign Bonds & Eurobonds, Global Bonds. Floating rate Notes, Zero coupon Bonds, International Banking services –Correspondent Bank, Representative offices, Foreign Branches. Forward Rate Agreements

**UNIT-V FORECASTING FOREIGN EXCHANGE RATE:**

Measuring exchange rate movements- Exchange rate equilibrium – Factors effecting foreign exchange rate- Forecasting foreign exchange rates .Interest Rate Parity, Purchasing Power Parity & International Fisher effect.Covered Interest Arbitrage

## **UNIT – VI CURRENT CONTOURS (For continuous internal assessment only)**

Faculty member will impart the basic concepts and theories of International financial market and instruments to the students.

### **REFERENCES:**

1. International Finance Management - Eun & Resnick, 4/e, Tata McGraw Hill.
2. International Financial Management – Madhu Vij, Excel BOOKS, 2010.
3. International Financial Management – Apte P. G, 6/e, TMH, 2011
4. Multinational Business Finance – Eiteman, Moffett and Stonehill, 12/e, Pearson, 2011.
5. International Financial Management – Siddaiah T, 1/e, Pearson, 2011.
6. Financial Institutions Management, Anthony Saunders, Marcia Millon Cornett, McGraw Hill Education, 2014
7. Financial Markets Institutions & Financial Services, Dr. Vinod Gupta, Atul Gupta, Manmeet Kaur – Taxmann 2017
8. Financial Markets and Services, E Gordon, K Natarajan, 2016 edition, Himalaya Publishing House
9. International Financial Management – Jain, Peyrard & Yadav, Macmillan 2010.
10. International Finance – Imad Moosa, 3/e, Tata McGraw Hill, 2011.

### **BOOKS/E-MATERIALS LINKS:**

1. <https://ccsuniversity.ac.in/bridge-library/pdf/Eco-International-Finance.pdf>
2. <http://www.jmpcollege.org/Adminpanel/AdminUpload/Studymaterial/International%20finance.pdf>
3. [https://www.distanceeducationju.in/pdf/International%20Finance%20\(Unit%20I- IV\).pdf](https://www.distanceeducationju.in/pdf/International%20Finance%20(Unit%20I- IV).pdf)
4. [http://sdeuoc.ac.in/sites/default/files/sde\\_videos/MCM4EF03%20\(190619\)%20\(1\).pdf](http://sdeuoc.ac.in/sites/default/files/sde_videos/MCM4EF03%20(190619)%20(1).pdf)
5. <https://backup.pondiuni.edu.in/sites/default/files/global%20financial%20mgt-260214.pdf>

### **COURSE OUTCOMES:**

- Students will be able to explore the International financial environment
- Students will know the accounting components of BOP
- Students will know the functioning of global capital market
- Students will understand the Function and Structure of the Forex markets
- Students can identify the methods of acquiring venture capital.

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The candidate shall be required to take up a Project Work by group *or individual* and submit it at the end of the final year. The Head of the Department shall assign the Guide who, in turn, will suggest the Project Work to the students in the beginning of the final year. A copy of the Project Report will be submitted to the University through the Head of the Department on or before the date fixed by the University.

The Project will be evaluated by an internal and an external examiner nominated by the University. The candidate concerned will have to defend his/her Project through a Viva-voce.

#### ASSESSMENT/EVALUATION/VIVA VOCE:

##### 1. PROJECT REPORT EVALUATION (Both Internal & External)

I. Plan of the Project - 20 marks

II. Execution of the Plan/collection of Data / Organisation of Materials / Hypothesis, Testing etc and presentation of the report. - 45 marks

III. Individual initiative - 15 marks

2. Viva-Voce / Internal& External - 20 marks

**TOTAL - 100 marks**

#### PASSING MINIMUM:

Project	Vivo-Voce 20 Marks 40% out of 20 Marks (i.e. 8 Marks)	Dissertation 80 Marks 40% out of 80 marks(i.e. 32 marks)
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A candidate who gets less than 40% in the Project must resubmit the Project Report. Such candidates need to defend the resubmitted Project at the Viva-voce within a month. A maximum of 2 chances will be given to the candidate.

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**Third Year**

**SKILL BASED ELECTIVE COURSE –II  
BASICS OF GOODS AND SERVICE TAX  
(Theory)**

**Semester-VI**

**Code:**

**Credit: 2**

**LEARNING OBJECTIVES:**

- To Understand the Basics of GST.
- To Study the Registration and Computation of GST.
- To Acquaint the Students with Filing of Returns.
- To understand the concepts of GST technology.
- To explore the knowledge relating to the penalties and offences relating to GST.

**UNIT -I :**

Overview of Goods and Service Tax-Introduction - Meaning of GST - IGST - Scope of GST - Present/Old Tax Structure V/S GST - GST In Other Countries- Existing Taxes Proposed to be Subsumed Under GST-Principles Adopted for Subsuming the Taxes-Dual GST-Benefits of GST-GST Council-GST Network (GSTN) And GST Regime-Integrated Goods and Services Tax Act- 2017- Title and Definitions- Administration.

**UNIT- II:**

Registration Under GST -Rules-Procedure of Registration- Exempted Goods And Services Under GST - Rates of GST– GST At 5 % - GST At 12 % - GST At 18 % - GST At 28% - Procedure Relating To Levy (CGST &SGST) -Various Schedules Related To Supply - Computation of Taxable Value and Tax Liability [CSGT &SGST] -Procedure Relating To Levy (IGST)

**UNIT –III:**

Input Tax Credit (ITC)- Eligibility and Conditions for Taking Input Tax Credit- Apportionment of ITC and Blocked Credit -Various Documents Under GST- Tax Invoice- Bill for Supply- Debit Note- Credit Note- Payment Voucher- Receipt Voucher- E-Way Bill- HSN Code and SAC Code - Simple Problems on Utilization Of Input Tax Credit

**UNIT-IV:**

Assessment and Administration of GST - Types of GST Returns- Types of Assessment &Assessment Procedures- Role and Functions of GST Council- Tax Authorities and Their Powers; Tax Deduction at Source &Tax Collection at Source- Refund of Tax-Offence and Penalties.

**UNIT –V:**

GST and technology -Introduction to GSTN – Power and Functions of GSTN – Design and Implementation Framework – Design &Implementation Framework GSTN. Goods And Service Tax Suvidha Provider (GSP) - Concept.

**Theory 80% Problems 20%**

## **UNIT VI      CURRENT CONTOURS (for continuous internal assessment only)**

### **REFERENCE BOOKS:**

1. V.S Datey – Taxman's: GST
2. Madhykar N Hiregange: GST
3. GST – Law and Practice, Dr. B.G Bhaskar and Manjunath
4. Mariyappa – GST
5. Step By Step Guide to GST – Compliances - Avinash Poddar
6. A Complete Guide To Goods and Services Tax – Sanjiv Agarwal
7. GST Law Manual – R.K.Jain
8. Hand Book On GST- Pratik Shah
9. GST Handbook to students – CA Vivek KR Agarwal, 2022, Neelam Book House.
10. GST for laymen, CA Apeshika Solanki, 2021, Bloomsbury India.

### **WEBSITE**

1. <https://www.taxmann.com/academy/>
2. <https://gstcouncil.gov.in/>

### **COURSE OUTCOME**

- The students will get a general understanding of the GST law in the country
- The students will provide an insight into practical aspects of GST
- The students will equip themselves to become tax practitioners.
- The students will be able to calculate GST at different levels.

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