



## Dr. N.G.P. ARTS AND SCIENCE COLLEGE

(An Autonomous Institution, Affiliated to Bharathiar University, Coimbatore)

Approved by Government of Tamil Nadu & Accredited by NAAC with 'A++' Grade (3<sup>rd</sup> Cycle-3.64 CGPA)

Dr. N.G.P.-Kalapatti Road, Coimbatore-641 048, Tamil Nadu, India.

Website: [www.drngpasc.ac.in](http://www.drngpasc.ac.in) | Email: [info@drngpasc.ac.in](mailto:info@drngpasc.ac.in) | Phone: +91-422-2369100

BoS

17<sup>th</sup>

### Department of Commerce with Banking and Insurance

#### Board of Studies Meeting

The minutes of the 17<sup>th</sup> meeting of Board of Studies held on 04.04.2024 at 10.00 am at the

Centre for Research

#### Members Present:

S.No	Name	Category
1.	<b>Dr.P.Revathi</b> Head and Associate Professor , Department of Commerce Banking and Insurance Dr.N.G.P. Arts and Science College(Autonomous)	Chairman
2.	<b>Dr.K.K.Thavamani</b> Associate Professor Department of Commerce (B&I) KPR College of Arts ,Science and Research Coimbatore - 641407	Vice Chancellor Nominee
3.	<b>Dr. M.Selvam</b> Professor and Head Department of Commerce and Financial Studies Bharathidasan University Tiruchirappalli	Subject Expert
4.	<b>Mr. N.G.Aravind</b> Functional Head/ Sr.Manager Inspection & Audit, Punjab National Bank Ramnagar,Coimbatore	Industrial Expert
5.	<b>Ms. J.Thirunageswari</b> Risk and Compliance Analyst, Accenture Solution, Koramangala, Bangalore	Alumni
6.	<b>Dr.M.Sangeetha</b> Associate Professor Department of Mathematics Dr.N.G.P. Arts and Science College (Autonomous)	Co-Opted Member
7.	<b>Dr.N.Kuppuchamy</b> Professor and Head, Department of Tamil Dr.N.G.P.Arts and Science College (Autonomous)	Co-Opted Member
8.	<b>Dr.A.HazelVerbina</b> Professor and Head Department of English Dr.N.G.P.Arts and Science College(Autonomous)	Co-Opted Member

9.	<b>Dr.M.Ganesan</b> Associate Professor Department of Commerce Banking and Insurance, Dr.N.G.P.Arts and Science College(Autonomous)	Member
10.	<b>Mrs.P.Sathya Priya</b> Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P. Arts and Science College (Autonomous)	Member
11.	<b>Dr.R.Geetha</b> Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P.Arts and Science College (Autonomous)	Member
12.	<b>Dr.B.Santhoshkumar</b> Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P.Arts and Science College(Autonomous)	Member
13.	<b>Ms. R. M. Preetha</b> III.B.Com. (B&I) Dr.N.G.P.Arts and Science College(Autonomous)	Student Representative

The HoD and Chairman of the Department of Commerce with Banking and Insurance welcomed and introduced all the members and appreciated them for their continuous support and contribution for the development of academic standard and enrichment of the syllabus.

Further Chairman informed the inability of the following member to attend the meeting and requested to grant leave of absence.

1. Dr.P. Shanthi - Subject Expert

After brief discussion the items of the agenda were taken one by one for discussion and the following resolutions were passed.

**Item 17.1: To review and approve the minutes of the previous meeting held on 18.10.2023**

The Chairman of the Board presented the minutes of the previous meeting held on **18.10.2023** and requested the members to approve. After brief discussion the following resolution was passed.

**Resolution:**

**Resolved to approve the minutes of the previous meeting held on 18.10.2023.**

**Item 17.2:** *To consider and approve the Scheme, Regulation and Syllabi for I semester to the students admitted during the academic year 2024-25.*

The Chairman presented the detailed Scheme, Regulation and Syllabi for the I Semester to the students admitted from the academic year 2024-25. The syllabus which was framed for the batch 2023-24 will be followed for the students of I Semester admitted from the academic year 2024-25 also since there is no need of any changes

**Changes Made:**

Course Code	Course	Changes and Reason
-	-	-

**New Courses Introduced:**

Course Code	Course	Changes and Reason
-	-	-

**Courses Removed:**

Course Code	Course	Changes and Reason
-	-	-

After discussion the following resolution was passed.

**Resolution:**

**Resolved to approve the Scheme, Regulations and Syllabi of 2023-24 batch without any modifications for the students admitted for the academic year 2024-25.**

**Item 17.3:** *To consider and approve syllabi for the III Semester to the students admitted for the academic year 2023-24.*

The Chairman presented the detailed syllabus for the III Semester to the students admitted for the academic year 2023-24. The syllabus which was framed for the batch 2022-23 will be followed for the students of III Semester admitted from the academic year 2023-24 also since there is no need of any changes.

**Changes Made:**

Course Code	Course	Changes and Reason
-	-	-

**New Courses Introduced:**

Course Code	Course	Changes and Reason
-	-	-

**Courses Removed:**

Course Code	Course	Changes and Reason
-	-	-

After discussion the following resolution was passed.

**Resolution:**

**Resolved to approve the syllabi of 2022-23 batch without any modifications for the students admitted for the academic year 2023-24.**

**Item 17.4: To consider and approve syllabi for the V Semester to the students admitted for the academic year 2022-23.**

The Chairman presented the detailed syllabus for the V Semester for the students admitted from the academic year 2022-23. The members deliberated in detail about the modification required. After discussion it is unanimously decided to adopt the following changes.

**Changes Made:**

Course Code	Course	Changes and Reason
225BI1A5CA	Rural Banking and Micro Finance	<p>As per the suggestions of Industry Expert Mr. Aravind, the following topics were included.</p> <ul style="list-style-type: none"><li>• <b>Salient provision of Regional Rural Banks (Amendment) Act, 2015</b> in Unit- I</li><li>• <b>Block Level Credit Committees and Lead bank approach in India</b> in Unit- II and</li><li>• <b>Case Study on Co-Lending Process</b> in Unit-III</li></ul> <p>As per the suggestions of Subject Expert Dr. Selvam, the following changes were made.</p> <ul style="list-style-type: none"><li>• <b>Unit- II</b> title is changed as <b>Regulations of Rural Financial Services</b> instead of Rural Development and Regulations of Financial Services.</li><li>• <b>Case Study on Micro finance Practices</b> is included in Unit - IV</li></ul>

**New Courses Introduced:**

Course Code	Course	Changes and Reason
225BI1A5SP	Statistical Package for Data Analysis	To impart the knowledge and application of statistical tools in data analysis using statistical package
225BI1A5GP	Insurance Practices	To provide practical knowledge about Insurance, its types and policies related to various Insurance business.

**Discipline Specific Elective (DSE) Course:**

**New Course Introduced:**

Course Code	Course	Changes and Reason
225BI1A5DA	Advertising and Salesmanship	<p>This course is introduced to understand the relationship of Salesmanship and Advertising with different sequence of the commercial world.</p> <p>In Unit- I, <b>Defining Advertising Goals for Measured Advertising Results (DAGMAR) Model</b> is added as suggested by Subject Expert Dr. Selvam.</p> <p>In Unit- III, The <b>Case study on advertising strategies</b> is added as suggested by Alumni.</p>

**Courses Removed:**

Course Code	Course	Changes and Reason
-	-	-

After discussion the following resolution was passed with the above changes and modifications.

**Resolution:**

**Resolved to approve the above modification and adopt the revised syllabus for students admitted for the academic year 2022-23.**

**Item 17.5:** *To approve the panel of examiners for question paper setting and Question paper scrutiny and conduct of practical and theory examinations are to be submitted to CoE for the odd semester of the academic year 2024-25.*

The Chairman presented the panel of examiners for question paper setting and evaluation of answer scripts for the odd semester of the academic year 2024-25.

**Resolution:**

**Resolved to approve the panel of examination for question paper setting, Question paper scrutiny and conduct of practical and theory examinations are to be submitted to CoE for exam related work for the odd semester of the academic year 2024-25.**

**Item 17.6: To consider and approve any other item brought forward by the Chairman and the members of the board.**

The Chairman were brought forward the suggestions provided by the Parents regarding the Communication enrichment for better placement opportunities.

**Resolution:**

**Resolved to approve the suggestions provided by the stake holders and to implement the same in the academic year 2024-25.**

Finally, the Chairman thanked all the members for their cooperation and contribution in enriching the syllabus with active participation in the meeting and sought the same spirit in the future also. The meeting was closed with formal vote of thanks proposed by Dr. P. Revathi, Head and Chairman- Commerce Banking and Insurance BoS.

Date:04/04/2024

P. R. —————  
04/04/2024  
(Dr. P. Revathi)

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



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### Syllabus- Existing Course

**Faculty: Commerce**

**Semester: V**

**Board: Commerce Banking and Insurance**

**Course Code/ Name: 225BI1A5CA / RURAL BANKING AND  
MICRO FINANCE**

Unit	Existing	Change
I	<b>Introduction to Rural Banking</b> :Role of banks in rural credit - Present structure of Rural Banking in India - Co-operatives, Commercial Banks, RRBs and other institutional agencies - Evolution of Co-operatives in India - Short-term and long term credit structure - Role of Commercial Banks in rural credit - Need of setting up of Regional Rural Banks - Salient provision of Regional Rural Banks (Amendment) Act, 2015 - Management and Organizational structure of RRBs - Performance of RRBs – Merger and Present status of RRBs.	<b>Introduction to Rural Banking</b> :Role of banks in rural credit - Present structure of Rural Banking in India - Co-operatives, Commercial Banks, RRBs and other institutional agencies - Evolution of Co-operatives in India - Short-term and long term credit structure - Role of Commercial Banks in rural credit - Need of setting up of Regional Rural Banks - Salient provision of Regional Rural Banks (Amendment) Act, 2015 - Management and Organizational structure of RRBs - Performance of RRBs – Merger and Present status of RRBs.
II	<b>Regulations of Rural Financial Services:</b> Role of Indian Government - Function and Policies of RBI in Rural Banking- NABARD :Main functions, role, refinance support-New initiatives in rural banking : Financial inclusion and inclusive growth for rural development banking - Rural insurance, micro insurance scheme - Concept of Business Facilitators and Business Correspondents in rural financing - Lead bank approach in India - State level, District level and Block level credit committees - Rural credit institutions - Role of ICT in rural Banking - Models.	<b>Regulations of Rural Financial Services:</b> Role of Indian Government - Function and Policies of RBI in Rural Banking- NABARD :Main functions, role, refinance support-New initiatives in rural banking : Financial inclusion and inclusive growth for rural development banking - Rural insurance, micro insurance scheme - Concept of Business Facilitators and Business Correspondents in rural financing - Lead bank approach in India - State level, District level and Block level credit committees - Rural credit institutions - Role of ICT in rural Banking - Models.
III	<del><b>Agricultural and allied activities 12 h</b></del> <del><b>General features of agricultural advances</b></del> <del><b>Different types of Schemes</b></del> <del><b>Contract farming</b></del> <del><b>Different types of contract farming schemes</b></del> <del><b>Finance for two/ four Wheeler for transportation of produce</b></del> <del><b>Different types of Financing.</b></del>	<b>Priority Sector Financing and Government Initiatives:</b> Components of priority sector advances - RBI guidelines - Government initiatives; Poverty alleviation programmes - Employment programmes- Production oriented programmes - Small Medium Enterprises (SMEs) Finance - Definition - Importance to Indian economy - Financing of SMEs - Refinance from Small Industries Development Bank of India (SIDBI) and Indian Renewable Energy Development Agency (IREDA) - Co-Lending Process. Case study on Co-Lending Process.
IV	<del><b>Financing for Non Farm activities 15 h</b></del> <del><b>Credit to small and micro enterprises in rural areas</b></del> <del><b>Indirect advances to agriculture, artisans credit cards, swarojgar credit cards, Laghu Udhami credit Cards,</b></del>	<b>Microfinance and its Development:</b> Overview of Microfinance - Need of Microfinance - Microfinance products - Microfinance models - Unbranded primitive models - Emerging practices of

	<p><b>General Credit Card Scheme</b> <b>Financing under Govt. sponsored schemes</b> <b>Various types of Loan Securities</b> <b>Securities for Loan</b> <b>financial literacy and credit counseling</b> <b>Role of farmers' club</b> <b>Scope for financing rural youth</b> <b>Risk mitigation strategies</b></p>	<p>Microfinance in India - State wise cases - Emerging Microfinance practices.</p> <p>Microfinance Development - Income generating activities and Micro enterprise: Market (Demand) analysis, Financial analysis, Technological analysis, Socio-economic analysis and Environmental analysis.</p> <p>Case Study on Micro finance Practices</p>
<b>V</b>	<p><b>Priority Sector Advances and Government initiatives</b>  <b>15 h Components of priority sector Advances</b> <b>RBI guidelines</b> <b>Government initiatives; Poverty alleviation programmes</b> <b>Employment programmes</b> <b>Production oriented programmes ; rationale and philosophy, progress and impact, problems and deficiencies</b> <b>Rural housing and urban housing schemes under priority sector, their refinance, Educational loans</b></p>	<p><b>Credit Delivery Methodology</b> : Credit Delivery Methodology - Credit Lending Models - Community Banking - Cooperatives - Credit Unions - Grameen Model - SHG - Individual Intermediaries - Individual lenders, NGOs, micro credit programmes and Commercial bank.</p> <p>Case Study on Credit Delivery Models / Cooperatives</p>

**Note:** Case Study (CIA Assessment)

**PERCENTAGE OF SYLLABUS (New): 60%**

**COURSE FOCUSES ON:**

<input checked="" type="checkbox"/>	Skill Development	<input checked="" type="checkbox"/>	Entrepreneurial Development
<input checked="" type="checkbox"/>	Employability	<input type="checkbox"/>	Innovations
<input type="checkbox"/>	Intellectual Property Rights	<input type="checkbox"/>	Gender Sensitization
<input type="checkbox"/>	Social Awareness/ Environment	<input type="checkbox"/>	Constitutional Rights/ Human Values/ Ethics



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### Syllabus- New Course

**Faculty: Commerce**

**Semester: V**

**Board: Commerce Banking and Insurance**

**Course Code/ Name: 225BI1A5GP /  
GE- INSURANCE PRACTICES**

S. No	List of Programs
1.	Filling up of proposal form of Life Insurance Policy
2.	Filling up of Policy holders mandate form for paying premium
3.	Filling up Form of Notice of change of nomination in Life insurance policy
4.	Filling Up of surrender form / partial withdrawal form
5.	Procedure to revive a lapsed policy and procedure for settling Amount to the insured/nominee
6.	Filling up of application for Revival of Postal life insurance / Rural life insurance policy
7.	Filling the Proposal Form of Fire insurance and Marine insurance
8.	Filling up proposal form for Health Insurance Policy
9.	Filling up the group personal accidental insurance policy
10.	Procedure for claiming non-life insurance
11.	Filling up of Application form for issuance of certificate (Endorsement)
12.	Procedure for Policy holders' Complaints Registration

**PERCENTAGE OF SYLLABUS (New): 100 %**

#### COURSE FOCUSES ON:



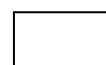
Skill Development



Entrepreneurial Development



Employability



Innovations



Intellectual Property Rights



Gender Sensitization



Social Awareness/ Environment



Constitutional Rights/ Human  
Values/ Ethics



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## Syllabus- New Course

**Faculty: Commerce**

**Board: Commerce Banking and Insurance**

**Semester: V**

**Course Code/ Name: 225BI1A5SP /**

**SEC-III- STATISTICAL PACKAGE FOR DATA ANALYSIS**

S. No	List of Programs
1.	Basic Descriptive Statistics: Mean, medians, modes, ranges, standard deviations, and other measures of central tendency and dispersion for variables
2.	Frequencies: Frequency distribution of categorical variables
3.	Variable Recoding: Recoding of variables into different categories for analysis.
4.	Computation of New Variables: Creation of new variables based on mathematical expressions or logical conditions
5.	Data Cleaning Handling of Missing Values Identification and handling of missing data by imputation, deletion, or other methods
6.	Graphical Outputs Histograms to visualize distributions of variables. Scatter plots to visualize relationships between two continuous variables. Creation of bar charts to display frequencies of categorical variables
7.	Independent Samples T-Test and paired sample T-Test Means of two independent / related groups to determine if they are significantly different from each other.
8.	ANOVA (Analysis of Variance) Business Variables Application of ANOVA across multiple groups.
9.	Chi-Square Tests: Chi-Square Test of Independence - Tests for an association between two categorical variables. Chi-Square Test of Goodness of Fit: Tests whether observed categorical frequencies differ from expected frequencies.
10.	Pearson Correlation: Measures the strength and direction of a linear relationship between two continuous variables.
11.	Syntax Files: Save and reuse syntax files for comprehensibility and automation
12.	Exporting Results: Export tables, charts, and results to formats like Excel, Word, or PDF.

**PERCENTAGE OF SYLLABUS (New): 100 %**

### COURSE FOCUSES ON:

Skill Development

Entrepreneurial Development

Employability

Innovations

Intellectual Property Rights

Gender Sensitization

Social Awareness/  
Environment

Constitutional Rights/  
Human Values/ Ethics



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### Syllabus- New Course

**Faculty: Commerce**

**Semester: V**

**Board: Commerce Banking and Insurance**

**Course Code/ Name: 225BI1A5DA /**

**DSE –I ADVERTISING AND SALESMANSHIP**

Unit	Content
I	<b>Introduction to Advertising</b> Meaning of Advertising - Importance - objectives - Features and Functions of Advertising - Differences between Advertising vs Publicity - Advertising vs Propaganda - Social and Ethical Aspects of Advertising - Types of advertising -Approach for setting advertising objectives: Defining Advertising Goals for measured Advertising result (DAGMAR) - AIDS Model
II	<b>Advertising Agencies and Layout</b> Meaning - Evolution - Role - Types - Structure of an advertising Agency- Advertising Layout-Steps involved in Preparation of Layout - Functions - Principles of effective Design and Layout-Typography Printing Process-Lithography-Printing Plates and Reproduction Paper, and Cloth- Size of Advertising-Repeat Advertising-Advertising Campaign- Steps in Campaign Planning
III	<b>Digital strategies of Advertising</b> Digital strategies - Website planning - Social Media Marketing - Email marketing for business-Google plus for business-Google analytics. Digital Advertising: Electronic Bill Board-Web based marketing-Audio Advertising - Pay Per Click (PPC) advertising-Interactive Advertisements -Advertisement on the internet - its advantages & disadvantages - Case study on advertising strategies.
IV	<b>Sales Promotion</b> Sales Promotion - Definition - its scope and roles – Objectives of sales promotion - Sales promotion techniques – Trade oriented and consumer-oriented techniques - Advertising techniques of sale promotion - Consumer and dealers' promotion - Tools of Sales Promotion - Personal selling - objectives – Steps of personal selling - After sales service - Case study on Sales Promotion.
V	<b>Salesmanship</b> Salesmanship - Definition - Its Features and Objectives - Its types, Qualities, Nature and Advantages to the Producers, Advantages to the distributors, Advantages to the Consumers and Benefits to the society or community - Difference between Selling and Salesmanship - Remuneration of salesman - Methods of Remuneration - Case study on Salesmanship

### PERCENTAGE OF SYLLABUS (New): 100 %

#### COURSE FOCUSES ON:

Skill Development

Entrepreneurial Development

Employability

Innovation

Intellectual Property Rights

Gender Sensitization

Social Awareness/ Environment

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### ATTENDANCE OF THE SEVENTEENTH BOARD OF STUDIES MEETING

Faculty: Commerce

Board: Commerce Banking and Insurance

Date: 04/04/2024 Time: 10.00 a.m.

Venue: Center for research

The following members were present for the meeting

S. No.	Name	Position	Signature
1	<b>Dr.P.Revathi</b> Head and Associate Professor Department of Commerce Banking and Insurance Dr.N.G.P. Arts and Science College(Autonomous) Coimbatore.	Chairman	P - R 04/04/2024
2	<b>Dr.K.K.Thavamani</b> Associate Professor Department of Commerce (B&I) KPR College of Arts Science and Research, Coimbatore – 641 407	Vice Chancellor Nominee	K. K. Thavamani
3	<b>Dr.P.Shanthi</b> Professor and Dean School of Commerce & Management Avinashilingam Institute for Home Science and Higher Education for Women Coimbatore-641 043	Subject Expert	ABSENT
4	<b>Dr. M.Selvam</b> Professor and Head Department of Commerce and Financial Studies Bharathidasan University Tiruchirappalli	Subject Expert	M. Selvam 04/04/2024
5	<b>Mr. N.G.Aravind</b> Functional Head/ Sr.Manager Inspection & Audit Punjab National Bank Ramnagar Coimbatore	Industrial Expert	N.G. Aravind 04/04/2024



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S. No.	Name	Position	Signature
6	<b>Ms. J.Thirunageswari</b> Risk and Compliance Analyst Accenture solution, BDC14 A Koramangala Bangalore	Alumni	
7	<b>Mr.R.M.Preetha</b> III.B.Com(B&I) Dr.N.G.P.Arts and Science College(Autonomous) Coimbatore	Students Representative	
8	<b>Dr.M.Sangeetha</b> Associate Professor Department of Mathematics Dr.N.G.P.Arts and Science College(Autonomous) Coimbatore.	Co-Opted Member	
9	<b>Dr.N.Kuppuchamy</b> Professor and Head Department of Tamil Dr.N.G.P.Arts and Science College(Autonomous), Coimbatore.	Co-Opted Member	
10	<b>Dr.A.Hazel Verbina</b> Professor and Head Department of English Dr.N.G.P.Arts and Science College(Autonomous), Coimbatore.	Co-Opted Member	
11	<b>Dr.M.Ganesan</b> Associate Professor Department of Commerce Banking and Insurance, Dr.N.G.P.Arts and Science College(Autonomous), Coimbatore.	Internal Member	



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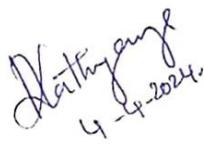
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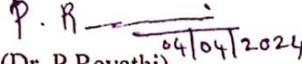
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S.No.	Name	Position	Signature
12	<b>Mrs.P.Sathy Priya</b> Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P.Artsand Science College(Autonomous) Coimbatore.	Internal Member	 4-4-2024
13	<b>Dr.R.Geetha</b> Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P.Arts and Science College(Autonomous) Coimbatore.	Internal Member	 Rev 4-4-2024
14	<b>Dr.B.Santhoshkumar</b> Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P.Arts and Science College(Autonomous)Coimbatore.	Internal Member	 Gautham 4-4-2024

Date:04/04/2024

P. R.   
04/04/2024  
(Dr. P. Revathi)  
BoS Chairman/HoD  
Department of Commerce (B & I)  
Dr. N. G. P. Arts and Science College  
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