Department of Commerce with Banking and Insurance

Board of Studies Meeting

The minutes of the 22nd meeting of Board of Studies held on 28.10.2026 at 10.30 am.

Members Present:

S. No.	Name	Category
1	**Dr.C.Balakrishnan** Head and Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P. Arts and Science College.(Autonomous) Coimbatore.	Chairman
2	**Dr.S.Arulraj** Associate Professor & Head PG & Research Department of Commerce VET Institute of Arts and Science Thindal, Erode – 638 012	Vice Chancellor Nominee
3	**Dr.K.Kannimmal** Professor and Head, Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for women Coimbatore.-641043	Subject Expert
4	**Dr.K.Krishnakumar**, Professor and Head Department of Commerce, Periyar University, Salem-636011	Subject Expert
5	**Ms.N.Priya** Senior Manager, Nodal officer for women Entrepreneurs cell, MSME, CBE region, Central Bank of India, Coimbatore.	Industrial Expert
6	**Ms. Samyuktaa P K** Associate II HCL State street Coimbatore	Alumni
7	**Ms. Sabitha** II B.Com.(B&I) Dr.N.G.P.Arts and Science College (Autonomous) Coimbatore.	Students Representative
8	**Dr.S.Gokilamani** Associate Professor and Head i/c Department of Mathematics Dr.N.G.P.Arts and Science College(Autonomous), Coimbatore.	Co-Opted Member

9	**Dr. S. Uma** Professor and Head Department of Computer Science Dr.N.G.P.Arts and Science College(Autonomous) Coimbatore.	Co-Opted Member
10	**Dr.N.Kuppuchamy** Professor and Head Department of Tamil Dr.N.G.P. Arts and Science College (Autonomous), Coimbatore.	Co-Opted Member
11	**Dr.A.HazelVerbina** Professor and Head Department of English Dr.N.G.P. Arts and Science College (Autonomous), Coimbatore.	Co-Opted Member
12	**Dr.M.Ganesan** Associate Professor Department of Commerce Banking and Insurance, Dr.N.G.P. Arts and Science College (Autonomous), Coimbatore.	Internal Member
13	**Dr.P.Sathya Priya** Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P.Arts and Science College (Autonomous) Coimbatore.	Internal Member
14	**Dr.P.Kalaivani** Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P.Arts and Science College (Autonomous) Coimbatore.	Internal Member
15	**Dr.S.Manivarma** Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P.Arts and Science College (Autonomous) Coimbatore.	Internal Member

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

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

Item 22.1: *To review and approve the minutes of the previous meeting held on* ***02.04.2026***

The Chairman of the Board presented the minutes of the previous meeting held on **02.04.2026** 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 02.04.2026.

Item 20.2: To consider and approve the Syllabi for II semester to the students admitted for the academic year 2026-27.

The Chairman presented the detailed Syllabi for the II Semester to the students admitted for the academic year 2026-27. As per the requirement of the current scenario and stakeholder's feedback, to acquire application-oriented pedagogy in the curriculum, the course have been revamped. The details of changes made also presented as follows:

New Course Introduced:

Course Code	Course	Reasons
26BIU1CA	Principles and Practices of Banking - II	To strengthen students' understanding of advanced banking concepts, practical banking operations, and emerging developments in the banking industry.

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

Resolution:

Resolved to approve the above modification and adopt the syllabi for students admitted for the academic year 2026-27

Item 20.3: *To consider and approve the Scheme and Syllabi for the IV Semester to the students admitted for the academic year 2025-26.*

The Chairman presented the detailed Scheme and Syllabi for the IV Semester to the students admitted for the academic year 2025-26. The members deliberated in detail about the modification required. After discussion it is unanimously decided to adopt the following changes.

Changes Made:

Course	Code	Changes and Reason
Core: Practices of General Insurance	25BIU4CA	The University Nominee Dr.S.Arulraj suggested **Unit I:** The Topics Meaning of General Insurance–- Types of General Insurance - Recent innovations - Organization and Management of General Insurance Companies**. (removed)** Functions and Importance of General Insurance - Differences between Life Insurance and General Insurance – Digitalisation and AI integration in General Insurance are Included. **Unit III:** The Topics Motor Insurance - Travel Insurance – are included **Unit V:** The Topic Case study on Arbitration Agreement was revamped as Case study on Arbitration Agreement and Recovery
SEC II: Financial Modeling -II	25BIU4SP	**Exercise No: 4** Calculation of Risk Adjusted Rate using Capital Assets Pricing Model (CAPM) Functions. **Exercise No:5.** Calculation of Leverage (a) Operating Leverage (b) Financial Leverage (c) Combined Leverage **Exercise No:6.** Calculation of Time Value of money: Net Present Value (NPV), Internal Rate of Return (IRR), Return on Investment (ROI) **Exercise No:7.** Designing Capital Structure: (a) Earnings Before Interest and Tax (EBIT) (b) Earning After Tax (EAT) (c) Earning Before Tax (EBT) (d) Earning Per Share (EPS) **Exercise No:8.** Create a program by applying functions associated with Mathematical and Statistical operations. **Exercise No: 9.** Create a Statement of a bank customer's account showing Simple and Compound Interest calculation for 10 different customers using mathematical & logical functions **Exercise No:10.** Program for creating Final accounts (Trading, Profit & Loss account and Balance Sheet) by using formula. Practice shortcut key in Excel **Exercise No:11.** Create a spread sheet using concatenate function. (Included)

IDC Offered:

S.No.	Course	Course Code	Course Offered to
1.	Digital Banking	25BIU4IA	B.Sc. Artificial Intelligence and Machine Learning
2.	Social Media Marketing	25BIU4IB	B.Sc. Computer Technology

Changes Made:

Course	Code	Changes and Reason
Digital Banking	25BIU4IA	Industry Expert Ms.N.Priya suggested **Unit V:** The Topic Cryptocurrency - Meaning - working of Cryptocurrency was **removed** and **Included** : Crypto Asset and virtual Digital Assets (VDAs)- Central Bank Digital Currency (CBDC).

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

Resolution:

Resolved to approve the above modification and adopt the syllabi for students admitted for the academic year 2025-2026.

Item 20.4: *To consider and approve the Scheme and Syllabi for the **VI** Semester to the students admitted for the academic year 2024-25.*

The Chairman presented the detailed Scheme and Syllabi for the **VI** Semester to the students admitted for the academic year 2024-25. The members deliberated in detail about the modification required. After discussion it is unanimously decided to adopt the following changes.

Changes Made:

Course	Code	Changes and Reason
DSE: Retail Marketing	24BIU6DA	The subject expert, Dr.K.Kanniammal, suggested to include **Unit I:** Implementation of AI in Retail Marketing. **(Included)** Concept of AI in Retail Marketing - Legislations for Consumer Protection. **(Removed)** **Unit II:** Branding in Retailing was revamped as Retail Branding **Unit III:** Retail Communication Mix- Steps in Developing Effective Communication- Retail Communication Using AI**. (Removed).** 1.Importance of Retail Communication 2.Elements of Retail Communication Mix 3.Digital Retail Communication Strategies. 4.AI in Retail Promotion. (Included) **Unit IV:** Need for studying Consumer behaviour in the retail context. **(Removed).** 1.Private Lable Brand 2.Customer lifetime value 3.Digital purchase patterns 4.AI-driven consumer insights. (Included)
DSE: Customer Relationship Management	24BIU6DB	**Unit I:** Introduction of Customer Relationship Management Customer Relationship Management (CRM,

		Customer acquisition to customer loyalty- Significance of CRM - Relationship between CRM and Technology **(Removed)** Concepts of Customer Relationship Management (CRM): Need and Importance - Customer Interaction Cycle, Customer Profiling and Total Customer Experience. (Included) **Unit II**: **Technological Tools for CRM** Introduction - Meaning - Evolution of e-CRM , Managing e-CRM - Online Brand and CRM - Customer Satisfaction **(Removed)** Customer related data bases and its development and maintenance; Data Mining for CRM - Some Relevant Issues; Changing Patterns of e-CRM Solutions in the Future. (Included) **Unit III:** Introduction- Objectives , Managers for CRM Process, Strategic prospective on CRM - Competitive Agility **(Removed)** Role of CRM Managers - Customer Retention Strategies - Customer satisfaction and loyalty - Customer-Centric Culture. (Included) **Unit IV:** CRM Planning: Introduction, Resources and Priorities of Planning and Budgeting. Introduction - Considerations for the CRM implementation **(Removed)** CRM Planning: Objectives and Components of CRM Planning - Resource Allocation and Budgeting - Selection of CRM Software and Solutions. (Included) CRM Implementation: Strategies –Challenges in CRM Implementation – Role of Artificial Intelligence and Automation in CRM Implementation. (Included) **Unit V:** Introduction - Customer Retention - Customer Centric Attitude - Internal Collaboration - Designing Database carefully - Choosing the right CRM Tools - Building Relationships - Retaining Customer through added Benefits - Conflict Management and Customer Retention - CRM Opportunities and Challenges. **(Removed)** Importance of Customer Retention - Customer-Centric attitude and Approach - Customer Satisfaction and Relationship Building - Customer Complaint Handling and Grievance Redressal - Service Recovery and Conflict Management - Opportunities and Challenges in Customer Retention. (Included)
Banking Credit Analysis Process – Non-Lab	24BIU6SP	Industry Expert Ms.N.Priya recommended to include **Exercise No: 3** Bank Guarantees, (Included)

		Exercise No: 5 Topics Procedure to apply for a Micro, Small & Medium Enterprises (MSME) loan, types of MSME credit facilities, mode of application process and required business, financial documents, credit score evaluation and eligibility assessment. (Removed) MSME project preparation, credit facilities, loan documentation, creditworthiness evaluation, eligibility assessment and government financial assistance. (PMEGP, CGTMSE). (Included)
AECC: INNOVATION AND IPR	24BIU6AA	The subject expert, Dr.K.Krishnakumar, recommended to include **Unit II**: The Topic - Semiconductor Integrated Circuits Layout-Designs – Semiconductor Integrated Circuits Layout-Design Act, 2000. are Included. **Unit V:** Protection of Plant Varieties and Farmers' Rights Act, 2001 (PPV&FR Act, 2001). (Included)

Discipline Specific Elective Courses:

The following are the Discipline Specific Elective Courses offered to our Students:

Course Code	Course
24CMU6DA	Investment Management
24IBU6DA	India's Foreign Trade and Legislations
24BIU6DA	Retail Marketing
24COU6DA	Organizational Behaviour
24CMU6DB	Security Analysis and Portfolio Management
24IBU6DB	International Banking and Finance
24BIU6DB	Customer Relationship Management
24COU6DB	Industrial Relations and Labour Law

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

Resolution:

Resolved to approve the above modification and adopt the revised syllabi for students admitted for the academic year 2024-25.

Item 20.5: *To consider and approve the Licentiate Courses: SSDC Course -IC 01 Principles of Insurance offered by Insurance Institute of India (III) for the students admitted in UG from the Academic Year 2025-2026.*

The Board discussed the Licentiate Courses: SSDC Course -IC 01 Principles of Insurance offered by Insurance Institute of India (III) for the students admitted in UG from the Academic Year 2025-2026.

Resolution:

Resolved to approve the Licentiate Courses: SSDC Course -IC 01 Principles of Insurance offered by Insurance Institute of India (III) in our curriculum.

Item 20.6: *To review and approve the extra credit courses, self-study courses and other components as per UG Regulation-6 (R6)*

The Chairman presented the status of the implementation of various academic components prescribed under UG Regulation 6 (R6),

Resolution:

Resolved to approve and implement the applicable academic components under UG Regulation 6 (R6), including Extra Credit Courses and other prescribed academic activities, in accordance with the regulations of the institution.

Item 20.7: *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 even semester of the academic year 2026-27.*

The Chairman presented the panel of examiners for question paper setting and evaluation of answer scripts for the even semester of the academic year 2026-27.

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 even semester of the academic year 2026-27.

Item 20.8: *To consider and approve any other item brought forward by the Chairman and the members of the board.*

The Chairman highlighted the achievements of the students who successfully completed the CMA Foundation Examination conducted by the Institute of Cost Accountants of India (ICMAI).

Resolution:

Resolved to appreciate the students for their achievement in the CMA Foundation Examination conducted by ICMAI for the students admitted during the Academic Year 2024–2025.

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.Sathyapriya, Internal Member - Commerce Banking and Insurance BoS.

Date: 28.10.2026

28/10/2026

(Dr.C.Balakrishnan)

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

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BoS

22nd

Syllabus- New Course

Faculty: Commerce
Semester: II

Board: Commerce Banking and Insurance
Course Code: 26BIU2CA
Course Name: Principles and Practices of Banking- II

Unit	Content
I	**Functions of Banks** Principles of Lending - Different Types of Borrowers - Types of Credit Facilities – Appraisal and Assessment of Credit Facilities - Operational Aspects of Loan Accounts - Types of Collaterals and their Characteristics - Different Modes of Charging Securities – Loan Documentation - Letters of Credit. Case study in Lending.
II	**Contracts of Indemnity, Guarantee and Letters of Credit** Contracts of Indemnity: Features - Rights of an Indemnity Holder - Implied Indemnity - Enforceability of Contract of Indemnity. Contracts of Guarantee & Bank Guarantee: Parties to the Contract - Essential Elements and Legal Requirements – Consideration. Liability of the Surety - Continuing Guarantee. Bank Guarantees - Types - Banker's Duties - Procedure for Issuing Bank Guarantees. Letters of Credit: General Principles - Parties to a Letter of Credit – Types - Deferred Payment Guarantee
III	**Laws Relating to Bill Finance** Class of Bills and Laws Governing Bills - Classification of Bills - Various types of Bill Finance - Agricultural Finance: Term Loans - Crop Loan - Revised Scheme for Issue of Kisan Credit Card (KCC). Prime Minister Fasal Bima Yojana. Finance to MFIs/Co-Lending Arrangements with NBFCs-MSME in India - Government Sponsored Schemes
IV	**Banking Technology** Technology Upgradation in Banking- Operational Aspects of CBS Environment - Alternate Delivery Channels – Digital Banking - Data Communication Network and EFT Systems - Digital Payment Systems – NPCI - Technology Adoption and Trends in Banking Technology-AI tools in technology. Security Considerations and Mitigation Measures in Banks - Operational Aspects of Cyber Crimes/Fraud Risk Management in Cyber Tech - Technology trends in Banking, e-RUPI, Fintech - RegTech, SupTech, Hashtag banking
V	**Ethics in Banks and Financial Institutions** Ethics, Business Ethics & Banking: An Integrated Perspective - Ethics at the Individual Level– Ethical Dimensions: Employees - Work Ethics and the Workplace. Case study in Ethics of Banking

PERCENTAGE OF SYLLABUS (New): 100 %

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BoS

22nd

Syllabus Revision

Faculty: Commerce **Board: Commerce Banking and Insurance**

Semester: IV **Course Code: 25BIU4CA**

Course Name: Practices of General Insurance

Unit	Existing	Changes
I	**Introduction** ~~Meaning of General Insurance~~ Principles of General Insurance - ~~Types of General Insurance~~ - Growth of General Insurance in India - ~~Recent innovations – Organization and Management of General Insurance Companies –~~ Regulatory Framework for General Insurance in India - Insurance Ombudsman. Filling the Policy holder Complaints Registration Form.	**Introduction of General Insurance** Functions and Importance of General Insurance - Differences between Life Insurance and General Insurance – Digitalisation and AI integration in General Insurance
II	**Fire and Marine Coverage** Standard Policies – Specified Perils Vs. All Risks – Fire Insurance Coverages – Reinstatement Value Policies – Declaration Policy – Floating Policies – Long Term Policies – Consequential Loss (Fire) Insurance. Marine Insurance Coverages – Hull Insurance –Marine (Cargo) Insurance – Institute Cargo Clauses – Types of Losses – Types of Marine Policies – Specific Policy. Filling the Proposal Form and Claim Form of Fire insurance and Marine insurance. Case Study on Marine Insurance	
III	**Health Insurance and Miscellaneous Coverages** Health Insurance – Benefits – Health Insurance products – Structural Facilities - Prospects of Health Insurance in India - Promotional measures - Contribution of AI in Health Insurance. Personal Accident Insurances –Burglary (Business Premises) Policy – All Risks Insurance Policy -Money Policy – Baggage Insurance – Legal Liability Insurance – Fidelity Guarantee Insurance – Jewelers Block Insurance – Aviation Insurance – Engineering Insurance – Crop Insurance – Micro Insurance. Filling the Proposal Form and Claim Form of Miscellaneous Insurances.	Motor Insurance - Travel Insurance -
IV	**Specialized Insurances** Industrial All Risks Insurance – Asset Insurance – Banker's Insurance - Oil and Energy Risks Insurance – Satellite Insurance - Underwriting – Underwriting Policy – Underwriting Practice – Physical Hazard – Underwriting of Physical Hazard – Underwriting of Moral Hazard – Acceptance of Risks Subject to Underwriting Safeguards - Filling the Proposal Form and Claim Form of Industrial All Risk Policy. Case Study on Specialized Insurance	
V	**Insurance Claims** Claim Forms – Investigation and Assessment – Surveyors and Loss Assessors – Claim Documents – Arbitration – Limitations - Settlement – Discharge Vouchers – Post Settlement Action – Recoveries – Salvage – Loss Minimization and Salvage. Filling Claim forms and settlement of compensation. ~~Case study on Arbitration Agreement~~	Case study on Arbitration Agreement and Recovery.

PERCENTAGE OF SYLLABUS (Revision): 13%

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BoS

22nd

Syllabus Revision

Faculty: Commerce **Board: Commerce Banking and Insurance**

Semester: IV **Course Code: 25BIU4SP**

Course Name: Financial Modeling- II

Unit	Existing	Changes
1	Calculation of the amount of depreciation by using A) Straight line method b) Written down value method	
2	Calculation of Profitability Ratio a) Gross profit ratio b) Net profit ratio c) Operating profit ratio.	
3	Calculation of Capital Rationing by using Payback Period in Capital budgeting	
4	~~Calculation of Interest for Fixed and Recurring Deposit~~	Calculation of Risk Adjusted Rate using Capital Assets Pricing Model (CAPM) Functions
5	~~Calculation of Risk Adjusted Rate using Capital Assets Pricing Model (CAPM) Functions~~	Calculation of Leverage (a) Operating Leverage (b) Financial Leverage (c) Combined Leverage
6	~~Preparation of MIS Report~~	Calculation of Time Value of money: Net Present Value (NPV), Internal Rate of Return (IRR), Return on Investment (ROI)
7	~~Calculation of Time Value of money: Net Present Value (NPV), Internal Rate of Return (IRR), Return on Investment (ROI)~~	Designing Capital Structure: (a) Earnings Before Interest and Tax (EBIT) (b) Earning After Tax (EAT) (c) Earning Before Tax (EBT) (d) Earning Per Share (EPS)
8	~~Determination of Working capital requirement~~	Create a program by applying functions associated with Mathematical Operation and Statistical operations.
9	~~Calculation of Leverage (a) Operating Leverage (b) Financial Leverage (c) Combined Leverage~~	Create a Statement of a bank customer's account showing Simple and Compound Interest calculation for 10 different customers using mathematical & logical functions
10	~~Designing Capital Structure: (a) Earnings Before Interest and Tax (EBIT) (b) Earning After Tax (EAT) (c) Earning Before Tax (EBT) (d) Earning Per Share (EPS)~~	Program for creating Final accounts (Trading, Profit & Loss account and Balance Sheet) by using formula. Practice shortcut key in Excel
11	~~Preparation of sales report and consolidate using Rank function~~	Create a spread sheet using concatenate function
12	Link an Excel worksheet to a Word document	

PERCENTAGE OF SYLLABUS (Revision): 67%

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BoS

22nd

Syllabus Revision

Faculty: Commerce **Board: Commerce Banking and Insurance**

Semester: VI **Course Code: 24BIU6DB**

Course Name Customer Relationship Management

Unit	Existing	Changes
I	**Introduction** ~~Customer Relationship Management (CRM)~~ - Definition - Evolution of CRM - Factors responsible for CRM growth - Framework, Benefits, Types and Scope of CRM - ~~Customer acquisition to customer loyalty - Significance of CRM - Relationship between CRM and Technology~~	**Introduction of Customer Relationship Management** Concepts of Customer Relationship Management (CRM): Need and Importance - Customer Interaction Cycle, Customer Profiling and Total Customer Experience
II	~~**Electronic CRM**~~ ~~Introduction - Meaning - Evolution of e-CRM -~~ Different levels of e-CRM- Concept of Mobile CRM - Differences between CRM and e-CRM - Need to adopt e-CRM in a liberalized economy - ~~Managing e-CRM - Online Brand and CRM - Customer Satisfaction~~ Case Study on e-CRM on customer behavioral and attitudinal loyalty	**Technological Tools for CRM** Customer related data bases and its development and maintenance; Data Mining for CRM - Some Relevant Issues; Changing Patterns of e-CRM Solutions in the Future.
III	Customer Relationship Management Process and Strategy ~~Introduction - Objectives -~~ CRM Process- ~~Managers for CRM Process~~- Parameters and Determinants of CRM - ~~Strategic prospective on CRM~~ - ~~Competitive Agility~~ - Strategic Framework for CRM - Creating a CRM Culture - Building Blocks of CRM- CRM Strategies - AI driven in CRM Strategy.	Role of CRM Managers - Customer Retention Strategies - Customer satisfaction and loyalty - Customer-Centric Culture
IV	CRM Planning and Implementation ~~CRM Planning: Introduction~~ - Components of Planning - Estimation of Return on Investment - ~~Resources and Priorities of Planning and Budgeting~~. CRM Implementation: ~~Introduction~~ - ~~Considerations for the CRM implementatio~~n - Selection process of CRM Solution - Framework of Successful CRM - Implementation Steps. [Case study on CRM Implementation	CRM Planning: Objectives and Components of CRM Planning - Resource Allocation and Budgeting - Selection of CRM Software and Solutions. CRM Implementation: Strategies –Challenges in CRM Implementation – Role of Artificial Intelligence and Automation in CRM Implementation.
V	Customer Retention Strategy ~~Introduction - Customer Retention - Customer Centric Attitude - Internal Collaboration~~ - ~~Designing Database carefully~~ - ~~Choosing the right CRM Tools -~~ ~~Building Relationships~~ - ~~Retaining Customer through added Benefits~~ - ~~Conflict Management and Customer Retention~~ - ~~CRM Opportunities and Challenges.~~ Case Study on Building Relationships with Customers	Importance of Customer Retention - Customer-Centric attitude and Approach - Customer Satisfaction and Relationship Building - Customer Complaint Handling and Grievance Redressal - Service Recovery and Conflict Management - Opportunities and Challenges in Customer Retention.

PERCENTAGE OF SYLLABUS (Revision): 68%

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BoS

22nd

Syllabus Revision

Faculty: Commerce
Semester: VI

Board: Commerce Banking and Insurance
Course Code: 24BIU6DA
Course Name: RETAIL MARKETING

Unit	Existing	Changes
I	**Introduction to Retailing** Definition , Features, Importance and Functions of Retailing - Types of Retailer - Differences between Retailing and Marketing - Differences between Product Retailing and Service Retailing - Issues and Challenges in Retailing - ~~Concept of AI in Retail Marketing~~ - Consumerism and Ethics in Retailing- ~~Legislations for Consumer Protection.~~	Implementation of AI in Retail Marketing -
II	**Retail location strategies and Branding in Retailing** Introduction - Types of Retail Location- Factors determining Retail Location - Steps to choose right retail location - Measuring success of Location. ~~Branding in Retailing~~ – Definition - Advantages and Disadvantage – Objectives of Brand Positioning Strategy–Brand Loyalty–Types of Store and Consumer loyalty.	Retail Branding
III	**Retail Communication and Promotion** Meaning- Elements of Retail Communication process - ~~Retail Communication Mix Steps in Developing Effective Communication Retail Communication Using AI.~~ Retail Promotion: ~~Definition –~~ Promotional objectives - Promotional Advertising - Window display, Interior Display, Showrooms and Exhibition. Retail Logistics: Introduction, Functions and Techniques of Retail Logistic Case Study on Retail Communication	Importance of Retail Communication Elements of Retail Communication Mix Digital Retail Communication Strategies. AI in Retail Promotion.
IV	**Merchandise Management and Retail Pricing** Definition of Merchandise Management-Importance of Visual Styling & Merchandising-Elements of Visual Merchandising. Retail pricing: Meaning - Retail price mix – Factors influencing Retail pricing – Consumer behaviour and Retail operations - Retail buying roles ~~– Need for studying Consumer behaviour in the retail context.~~ Case study on Retail Pricing	Private Lable Brand – Customer lifetime value – Digital purchase patterns – AI-driven consumer insights.
V	**International Retailing** Definition - International Retail Structure - Factors involved in Retailing - Reasons for International Retailing - Factors contributing to the growth of International Retailing - Various Strategies for entering Common Market and Foreign Markets - Emerging Trends in IT- Future of Retailing. Case study on International Retailing	

PERCENTAGE OF SYLLABUS (Revision): 22%

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BoS

22nd

Syllabus Revision

Faculty: Commerce
Semester: VI

Board: Commerce Banking and Insurance
Course Code: 24BIU6AA
Course Name: INNOVATION AND IPR

Unit	Existing	Changes
I	**Introduction** Meaning of Creativity, Invention and Innovation - Types of Innovation - Relevance of Technology for Innovation - Need for Intellectual Property Right (IPR) - Kinds of IPR – National IPR Policy.	
II	**Patents** Introduction and origin of Patent System in India - Conceptual Principles of Patent Law in India - Process for obtaining patent - Rights granted to a Patentee - Infringement of Patent Case Study: Patent Infringement the Apple vs Samsung.	Semiconductor Integrated Circuits Layout-Designs – Semiconductor Integrated Circuits Layout-Design Act, 2000.
III	**Trademarks** Origin of Trade Marks System - Types - Functions - Distinctiveness and Trademarks - Meaning of Good Trademark - Rights granted by Registration of Trademarks - Infringement of trademark - Difference between Patents and Trademarks Case Study: A trademark infringement the Coca-Cola Company vs Bisleri International Pvt. Ltd.	
IV	**Copyright** Introduction and Evolution of Copyright - Objectives and fundamentals of Copyright Law - Requirements for Copyrights - Works protectable under Copyrights - Authorship and Ownership - Rights of Authors and Copyright owners - Infringement of Copyright Case Study: Vanilla Ice vs David Bowie & Queen.	
V	**Geographical Indications** Introduction and Concept of Geographical Indications - History - Administrative Mechanism - Benefits of Geographical Indications - Infringement of registered Geographical Indication Case Study: Protecting the Geographical Indication for Darjeeling Tea.	Protection of Plant Varieties and Farmers' Rights Act, 2001 (PPV&FR Act, 2001).

PERCENTAGE OF SYLLABUS (Revision) : 10%

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BoS

22nd

Syllabus Revision

Faculty: Commerce
Semester: VI

Board: Commerce Banking and Insurance
Course Code: 24BIU6SP
Course Name: Banking Credit Analysis Process – Non-Lab

Unit	Existing	Changes
1	Procedure for applying for a personal loan, along with EMI calculation, evaluation of the applicant's financial status, and documentation required for loan sanction.	
2	Fill up the home loan application form, Financial Eligibility, valuation process, Legal Assessment, approval or sanction mechanism, Documentation, Processing fee, disbursement process (Part and Full), and loan repayment policies.	
3	Procedure for applying for a Letter of Credit, outlining the buyer–seller agreement process, bank guarantees, various types of LCs, collateral requirements, shipping documentation, and payment processing.	Bank Guarantees,
4	Credit Process to apply for Mortgage Loan and eligibility assessment in verification for approval of Loan	
5	~~Procedure to apply for a Micro, Small & Medium Enterprises (MSME) loan, types of MSME credit facilities, mode of application process and required business, financial documents, credit score evaluation and eligibility assessment~~.	MSME project preparation, credit facilities, loan documentation, creditworthiness evaluation, eligibility assessment and government financial assistance (PMEGP, CGTMSE).
6	Procedure for applying for a gold loan, including the types of gold loans, assessment and appraisal processes, repayment procedures, and the release of gold ornaments.	
7	Procedure for applying of an agricultural loan and need to assess the purpose of various types of agricultural loan.	
8	Fill up a MUDRA Loan application form and various categories of MUDRA Loan.	
9	Procedure to apply for Business Loan and analysis of borrower's credit history, Credit Process and Credit Policies in various financial institutions.	
10	Procedure to apply Vehicle Loan, sanction and disbursement process.	
11	Procedure to apply for Education Loan and appraisal of eligibility criteria	
12	Application process of Dairy Farm Loan and Poultry business loan and its credit analysis process	

PERCENTAGE OF SYLLABUS (Revision): 8.33%

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 (3rd Cycle-3.64 CGPA)
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BoS

22nd

Syllabus Revision

Faculty: Commerce **Board: Commerce Banking and Insurance**

Semester: IV **Course Code: 25BIU4IA**

Course Name: DIGITAL BANKING

Unit	Existing	Changes
I	**Introduction** Digital Banking - Need for Digital Channel - Customer Preference for Digital Banking - Evolving Customer expectations with digitalization - Significance of Digital Banking - Information Security - Ombudsman Scheme for Digital Transactions 2021	
II	**Digital Payment modes** Cards - Various types of Cards - Features of different types of Cards - Benefits of Cards to Customers - USSD (based on mobile banking) – Mobile wallets – Aadhaar Enabled Payment System (AePS) – UPI – PoS - QR Code. Case Study: The Rise of Mobile Wallets and Contactless Payments in India: A Post-Pandemic Transformation	
III	**Technology platform** RBI Net – Bank Net –Indian Financial Network (INFINET) - Meaning - Features and Membership – Structured Financial Messaging Solution (SFMS)- Society for Worldwide Interbank Financial Telecommunications (SWIFT) – Differences between SFMS and SWIFT – Real Time Gross Settlement (RTGS) –National Electronic Funds Transfer (NEFT) Case Study: RTGS, NEFT, and SWIFT: A Comparative Analysis of Global Payment Systems	
IV	**Mobile Banking** Mobile Banking – Features of Mobile Banking - Immediate Payment Service (IMPS)- Profitability of Mobile Banking - Tele Banking - Net Banking - Risk Management and Fraud mitigation - Back end operations and Technology - Information Security Tips	
V	**Developments in Digital technology** Fintech - Definition - Evolution and Growth - Significance of Fintech - Block Chain - Meaning - How does a Block Chain work - Pros and Cons of Block Chain - ~~Cryptocurrency - Meaning - working of Cryptocurrency -~~ Advantages and Disadvantages. Case Study: -A Deep Dive into the Role of Fintech Innovations in Transforming the Financial Landscape	Crypto Asset and virtual Digital Assets (VDAs)- Central Bank Digital Currency (CBDC) -

PERCENTAGE OF SYLLABUS (Revision): 20%

ATTENDANCE OF THE TWENTY SECOND BOARD OF STUDIES MEETING

Faculty: Commerce **Board: Commerce Banking and Insurance**

Date: 28.10.2026
Time: 10.30 am.

The following members were present for the meeting

S. No.	Name	Position	Attendance Status
1	**Dr.C.Balakrishnan** Head and Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P. Arts and Science College.(Autonomous) Coimbatore.	Chairman	Present
2	**Dr.S.Arulraj** Associate Professor & Head PG & Research Department of Commerce VET Institute of Arts and Science Thindal, Erode – 638 012	Vice Chancellor Nominee	Present
3	**Dr.K.Kannimmal** Professor and Head, Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for women Coimbatore.-641043	Subject Expert	Present
4	**Dr.K.Krishnakumar**, Professor and Head Department of Commerce, Periyar University, Salem-636011	Subject Expert	Present
5	**Ms.N.Priya** Senior Manager, Nodal officer for women Entrepreneurs cell, MSME, CBE region, Central Bank of India, Coimbatore.	Industrial Expert	Present

S. No.	Name	Position	Attendance Status
6	**Ms. Samyuktaa P K** Associate II HCL State street Coimbatore	Alumni	Present
7	**Ms. Sabitha** II B.Com.(B&I) Dr.N.G.P.Arts and Science College (Autonomous) Coimbatore.	Students Representative	Present
8	**Dr.S.Gokilamani** Associate Professor and Head i/c Department of Mathematics Dr.N.G.P.Arts and Science College(Autonomous), Coimbatore.	Co-Opted Member	Present
9	**Dr. S. Uma** Professor and Head, Department of Computer Science, Dr.N.G.P.Arts and Science College(Autonomous) Coimbatore.	Co-Opted Member	Present
10	**Dr.N.Kuppuchamy** Professor and Head Department of Tamil Dr.N.G.P. Arts and Science College (Autonomous), Coimbatore.	Co-Opted Member	Present
11	**Dr.A.HazelVerbina** Professor and Head Department of English Dr.N.G.P. Arts and Science College (Autonomous), Coimbatore.	Co-Opted Member	Present
12	**Dr.M.Ganesan** Associate Professor Department of Commerce Banking and Insurance, Dr.N.G.P. Arts and Science College (Autonomous), Coimbatore.	Internal Member	Present

S.No.	Name	Position	Attendance Status
13	**Dr.P.Sathya Priya** Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P.Arts and Science College (Autonomous) Coimbatore.	Internal Member	Present
14	**Dr.P.Kalaivani** Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P.Arts and Science College (Autonomous) Coimbatore.	Internal Member	Present
15	**Dr.S.Manivarma** Assistant Professor Department of Commerce Banking and Insurance Dr.N.G.P.Arts and Science College (Autonomous) Coimbatore.	Internal Member	Present

Date: 28.10.2026

(Dr.C.Balakrishnan) 28/10/2026
BoS Chairman/HoD
Department of Commerce (B & I)
Dr. N. G. P. Arts and Science College
Coimbatore – 641 048