

B.Com - Banking and Insurance (Students admitted from 2017-2018 onwards)

# **BACHELOR OF COMMERCE BANKING AND INSURANCE**

**SYLLABUS: 2017-18 Onwards**



**Dr. N.G.P ARTS AND SCIENCE COLLEGE (Autonomous)**  
(Re-Accredited with A Grade by NAAC)  
(Affiliated to Bharathiar University,)  
Dr. N.G.P. Nagar - Kalapatti Road  
Coimbatore-641048

## **BACHELOR OF COMMERCE BANKING AND INSURANCE**

### **REGULATIONS**

#### **ELIGIBILITY:**

A candidate who has passed in Higher Secondary Examination with any Academic Stream or Vocational Stream as one of the subjects under Higher Secondary Board of Examination and as per the norms set by the Government of Tamil Nadu or an Examination accepted as equivalent thereto by the Academic Council, subject to such conditions as may be prescribed thereto are permitted to appear and qualify for the **Bachelor of Commerce Banking and Insurance Degree Examination** of this College after a course of study of three academic years.

#### **OBJECTIVES OF THE PROGRAMME:**


The Curriculum is designed to attain the following learning goals which students shall accomplish by the time of their graduation:

1. To gain a substantial understanding of concepts in key areas of Banking Insurance and its applications.
2. To carry out the required analysis and synthesis involved in Banking, Insurance and its applications.
3. Able to show professional competence in the industry and in its implementation.
4. To develop and equip the employability skills to meet the requirement of the Banking and Insurance sector.

**SCHEME OF EXAMINATIONS**

Course Code	Course Name	Hrs of Instruction	Exam Duration (Hrs)	Max Marks			Credit Points
				CA	CE	Total	
<b>First Semester</b>							
<b>Part - I</b>							
17UTL11T/ 17UHL11H/ 17UML11M/ 17UFL11F	Tamil-I/ Hindi-I/ Malayalam-I/ French - I	5	3	25	75	100	3
<b>Part - II</b>							
17UEG12E	English- I	5	3	25	75	100	3
<b>Part - III</b>							
17UBI13A	Core - I: Principles of Accountancy	6	3	25	75	100	4
17UBI13B	Core - II: Indian Banking System	6	3	25	75	100	5
17UBI1AA	Allied - I: Business Economics	6	3	25	75	100	4
<b>Part - IV</b>							
17UFC1FA	Environmental Studies	2	2	-	50	50	2
	<b>Total</b>	<b>30</b>				<b>550</b>	<b>21</b>
<b>Second Semester</b>							
<b>Part - I</b>							
17UTL21T/ 17UHL21H/ 17UML21M/ 17UFL21F	Tamil-II/ Hindi-II/ Malayalam-II/ French -II	5	3	25	75	100	3
<b>Part - II</b>							
17UEG22E	English-II	5	3	25	75	100	3
<b>Part - III</b>							
17UBI23A	Core - III: Financial Accounting	6	3	25	75	100	5
17UBI23B	Core - IV: Business Organization and Office Management	6	3	20	55	75	3

P. R.   
10/01/2018  
**BoS Chairman/HoD**  
**Department of Commerce (B & I)**  
**Dr. N. G. P. Arts and Science College**  
**Coimbatore - 641 048**

  
**Dr. P. R. MUTHUSWAMY,**  
**PRINCIPAL,**  
**Dr. NGP Arts and Science College**  
**Dr. NGP - Kalapatti Road**  
**Coimbatore - 641 048**  
**Tamilnadu, India**

B.Com - Banking and Insurance (Students admitted from 2017-2018 onwards)

17UBI2AA	Allied - II: Entrepreneurial Development	6	3	25	75	100	4
<b>Part - IV</b>							
17UFC2FA	Value Education - Human Rights	2	2	-	50	50	2
	<b>Total</b>	<b>30</b>				<b>525</b>	<b>20</b>
<b>Third Semester</b>							
<b>Part - III</b>							
17UBI33A	Core - V: Corporate Accounting	6	3	25	75	100	5
17UBI33B	Core - VI: Fundamentals of Insurance	5	3	25	75	100	4
17UBI33C	Core - VII : Banking Law and Practice	6	3	25	75	100	5
17UMA3AA	Allied - III: Mathematics for Business	5	3	25	75	100	4
17UBI3SA	Skill Based Course -I : E-Banking	4	3	20	55	75	3
<b>Part - IV</b>							
	NMEC - I	2	2	-	50	50	2
17UFC3FA/ 17UFC3FB/ 17UFC3FC/ 17UFC3FD/ 17UFC3FE	Tamil Advanced Tamil (or)Yoga for Human Excellence Women's Rights Constitution of India	2	2	-	50	50	2
	<b>Total</b>	<b>30</b>				<b>575</b>	<b>25</b>
<b>Fourth Semester</b>							
<b>Part - III</b>							
17UBI43A	Core - VIII: Merchant Banking	4	3	25	75	100	4

B.Com - Banking and Insurance (Students admitted from 2017-2018 onwards)

17UBI43B	Core - IX: Financial Management	4	3	20	55	75	3
17UBI43C	Core - X: Company law and Secretarial Practice	4	3	25	75	100	4
17UBI43D	Core - XI : Insurance Management	5	3	25	75	100	4
17UMA4AA	Allied - IV : Statistics for Business	5	3	25	75	100	4
17UBI4SA	Skill Based Course -II : Executive Business Communication	4	3	20	55	75	3
<b>Part - IV</b>							
	NMEC - II	2	2	-	50	50	2
17UFC4FA/ 17UFC4FB/ 17UFC4FC	Tamil Advanced Tamil (or) General Awareness	2	2	-	50	50	2
	<b>Total</b>	<b>30</b>				<b>650</b>	<b>26</b>
<b>Fifth Semester</b>							
<b>Part - III</b>							
17UBI53A	Core - XII : Income Tax law and Practice	5	3	25	75	100	4
17UBI53B	Core - XIII : Commercial Bank Management	6	3	25	75	100	5
17UBI53C	Core - XIV : Principles of Marketing	5	3	25	75	100	4
17UBI53D	Core - XV : Cost Accounting	5	3	25	75	100	4
	Elective -I :	5	3	25	75	100	4

B.Com - Banking and Insurance (Students admitted from 2017-2018 onwards)

17UBI5SA	Skill Based Course - III : Computer Application in Business	4	3	20	55	75	3
<b>Part - IV</b>							
17UBI53T	Industrial Training	Grade A to C					
	<b>Total</b>	<b>30</b>				<b>575</b>	<b>24</b>
<b>Sixth Semester</b>							
<b>Part - III</b>							
17UBI63A	Core - XVI : Management Accounting	6	3	25	75	100	5
17UBI63B	Core - XVII: Principles of Auditing	5	3	25	75	100	4
17UBI63P	Core Practical-I : Office Automation	5	3	40	60	100	2
	Elective -II :	5	3	25	75	100	4
	Elective -III :*	5	3	25/40	75/60	100	4
17UBI6SA	Skill based Course - IV: Insurance Legislative Framework	4	3	20	55	75	3
<b>Part - V</b>							
17UEX65A	Extension Activity	-	-	50	-	50	2
		<b>30</b>				<b>625</b>	<b>24</b>
	<b>Total</b>					<b>3500</b>	<b>140</b>

**Note: \* In Sixth semester the student can opt for either project or theory paper as Elective -III. If theory paper is opted the mark distribution is 25 CA: 75 CE, If Project is opted the mark distribution is 40 CA: 60 CE**

**ELECTIVE - I**

(Student shall select any one of the following courses as Elective - I in fifth semester)

<b>S.No</b>	<b>Course Code</b>	<b>Name of the Course</b>
1.	17UBI5EA	Retail Banking
2.	17UBI5EB	Rural Banking and Micro Finance
3.	17UBI5EC	Central Banking

**ELECTIVE - II**

(Student shall select any one of the following courses as Elective – II in sixth semester)

<b>S.No</b>	<b>Course Code</b>	<b>Name of the Course</b>
1.	17UBI6EA	Insurance Laws and Regulation
2.	17UBI6EB	Practices of General Insurance
3.	17UBI6EC	Risk Management

**ELECTIVE - III**

(Student shall select any one of the following courses as Elective – III in Sixth Semester)

<b>S.No</b>	<b>Course Code</b>	<b>Name of the Course</b>
1.	17UBI6ED	Financial Markets and Services
2.	17UBI6EE	Indirect Tax
3.	17UBI6EV	Project Work

### NON MAJOR ELECTIVE COURSE

1. The department offers the following two papers as Non Major Elective Course for other than the Commerce studies related students.
2. Student shall select any one of the following course as Non Major Elective Course during their third and fourth semester

S.No	Course Code	Name of the Course
1.	17UNM34U	Practical Banking
2.	17UNM44U	Principles of Insurance

### Total Credit Distribution

Courses	Credits	Total		Credits	Cumulative Total
<b>Part I: Tamil</b>	3	2x 100 =	200	6	12
<b>Part II: English</b>	3	2x 100 =	200	6	
<b>Part III:</b>					
Core	5	6x100=	600	30	114
Core	4	9x100=	900	36	
Core	3	2 x 75 =	150	06	
Core Practical	2	1x100=	100	02	
Allied	4	4x100=	400	16	
Elective	4	3x100 =	300	12	
Skill based courses	3	4 x 75 =	300	12	
<b>Part IV:</b>					
Value Education	2	2 x 50=	100	04	12
Environmental Studies	2	1 x 50 =	50	02	
General Awareness	2	1 x 50 =	50	02	
NMEC	2	2 x 50=	100	04	
<b>Part V:</b>					
Extension Activity	2	1x50 =	50	02	02
<b>Total</b>			<b>3500</b>	<b>140</b>	<b>140</b>



### FOR COURSE COMPLETION

#### Students have to complete the following Course:

1. Language papers (Tamil/Malayalam/French/Hindi, English) in I and II Semester.
2. One Environmental Studies and Human Rights in I and II semester respectively.
3. Foundation Courses in III and IV semester respectively.
4. Allied papers in I, II, III and IV semesters.
5. Non Major Elective Course in the third and fourth semester.
6. Extension activity in VI semester.
7. Elective papers in the fifth and sixth semesters.
8. Students have to complete the following –Industrial training: Course code: **17UBI53T**.

- Students must undergo Industrial training for 15 – 30 days during IV Semester Summer Vacation. Evaluation of the Report done by the Internal and external Examiner in the V Semester. Based on their performance Grade will be awarded as A to C.

A- 75marks and above

B- 60-74 marks

C- 40-59 marks

Below 40 marks – Re appear (RA)

**Earning Extra credits is not mandatory for course completion**

**Extra credits:**

<b>Courses</b>	<b>Credit</b>	<b>Total credits</b>
BEC/ Self study courses	1	1
Hindi / French/ Other foreign Language approved by certified Institutions	1	1
Type Writing / Short Hand Course	1	1
Diploma/certificate/CPT/ ACS Inter/ NPTEL Course	1	1
Representation – Academic/Sports /Social Activities/ Extra Curricular / Co-Curricular activities at University/ District/ State/ National/ International	1	1
<b>Total</b>		<b>5</b>

**Rules:**

The students can earn extra credits only if they complete the above during the course period (I to V semester) and based on the following criteria. Proof of Completion must be submitted in the office of the Controller of Examinations before the commencement of the VI Semester. (Earning Extra credits are not mandatory for Course completion)

1. Student can opt BEC course/ Self study course to earn one credit. They have to Enroll and complete any one of the course during their course period before fifth semester (I semester to V semester).

**Self Study Courses offered by the Department of  
Commerce Banking and Insurance**

S. No.	Semester	Course Code	Course Title
1.	Semester III	17UBISS1	Supply Chain Management
2.		17UBISS2	Insurance Regulatory and Development Authority

2. Student can opt Hindi/ French/ Other foreign Language approved by certified Institutions to earn one credit. The certificate(Hindi) must be obtained from **Dakshina Bharat Hindi Prachar Sabha** and He/ she has to enroll and complete during their course period ( **first to fifth semester**)
3. Student can opt for Type writing /short hand course to earn one extra credit. He/she has to enroll and complete the course during their course period to obtain certificate through **Tamil Nadu Board of Technical Education**
4. Student can opt for Diploma/certificate/CPT/ACS Inter/ NPTEL Course to earn one extra credit. Student who opt for Diploma/ Certificate course have to enroll any diploma/certificate course offered by Bharathiar University through our Institution. Student who opt for CPT/ ACS/CMA have to enroll and complete the foundation level during the course period. Students who opt for NPTEL course should complete the course certificate through NPTEL.
5. Award Winners in Academic/ Representation in Sports /Social Activities/ Extra Curricular/ Co-Curricular Activities at University/ District/ State/ National/ International level can earn one extra credit.

**PROGRAMME OUTCOMES:**

On the successful completion of the programme, the following are the expected outcomes.

<b>PO Number</b>	<b>PO Statement</b>
<b>PO 1</b>	To develop and inculcate the traits of professionalism among the students. Professional attire, professional communication skills and Professional discipline will be inculcated.
<b>PO 2</b>	Students undertaking the course will have comprehensive and up-to-date knowledge in the courses of Banking and Insurance.
<b>PO 3</b>	Basic investment information is to combine academic work with financial markets.
<b>PO 4</b>	The company's operation, accounting cycle within relevant books, records and financial statements and closing entries, and correction will be able to recognize.
<b>PO 5</b>	Besides the knowledge of the basic law, promotes the development of ethical responsibilities of banking law, insurance law and capital market law.

<b>17UBI13A</b>	<b>CORE - I: PRINCIPLES OF ACCOUNTANCY</b>	<b>SEMESTER -I</b>
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**Hours Per Week: 6**

**Total Credits: 4**

**PREAMBLE:**

1. To impart basic knowledge about the accounting principles and procedures.
2. To enhance the students with practical knowledge of book keeping.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO1</b>	Know the concepts, conventions and rules of accounting to pass journal entries and prepare ledger accounts	K1,K2and K3
<b>CO2</b>	Obtain knowledge to prepare final accounts of a company and to gain skills to detect and prevent errors in journal and ledger accounts	K1,K2and K3
<b>CO3</b>	Capture the procedures relating to bills of exchange, Account current and Average due date	K1,K2and K3
<b>CO4</b>	Acquire stuff to reconcile cash book and pass book and to prepare accounts of Non- trading concerns	K1,K2and K3
<b>CO5</b>	Classify and apply appropriate methods of depreciation	K1,K2and K3

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COs/Pos</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	S	S	M	S	M
<b>CO2</b>	S	S	M	S	M
<b>CO3</b>	S	S	M	S	M
<b>CO4</b>	S	S	M	S	M
<b>CO5</b>	S	S	M	S	M

**S-Strong; M-Medium; L-Low**

17UBI13A	<b>CORE - I : PRINCIPLES OF ACCOUNTANCY</b>	<b>SEMESTER -I</b>
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**Hours Per Week: 6  
Total Credits: 4**

## **CONTENTS**

**Note: Distribution of Marks: 80% problems and 20%Theory.**

### **UNIT - I**

**Introduction:** Book keeping – Advantages and Limitations of Accounting – Fundamentals of Book Keeping – Accounting Concepts and Conventions – Journal – Ledger – Subsidiary books – Trial balance.

### **UNIT - II**

**Final Accounts of a Sole Trader:** – Trading Account, Profit and Loss Account and Balance sheet with adjustments – Differences between Trial Balance and Balance sheet– Errors and their rectification–Types of errors.

### **UNIT - III**

**Bills of Exchange:** –Promissory notes and bills of exchange –Recording of transactions relating to bills –Books of Drawer and Acceptor –Honour and dishonor of bills –Renewal of bills – Retiring of bills under rebate.

**Account Current and Average Due Date:** Meaning – Advantages – Calculation of Account Current and Average Due Date.

### **UNIT - IV**

**Bank Reconciliation Statement:** –Need –Reasons for difference between cash book and pass book balances – Preparation of Bank Reconciliation Statement –  
**Non Trading Accounts :** - Receipts and Payments and income and expenditure account and Balance sheet– Difference between Receipts and Payments and income and expenditure account.

## **UNIT - V**

**Depreciation:** -Meaning -Causes -objects of providing for depreciation - Factors affecting depreciation - Accounting Treatment - Methods of providing depreciation- Straight line method - Diminishing Balance Method- Change in method of Depreciation - Sinking fund method.

### **TEXT BOOKS:**

1. *Reddy T.S and Murthy A* 2015 **Financial Accounting (Sixth Edition)** Margham Publications, Chennai. (*Unit -I to V*)
2. *Jain S.P and Narang K.L* 2017 **Advanced Accountancy (Twenty First Edition)** Kalyani Publications, New Delhi.

### **REFERENCE BOOKS:**

1. *Shukla M.C, Gupta S.C and Grewal T.S* 2016 **Advanced Accountancy Volume 2 (Nineteenth Edition)** Sultan Chand and Sons, New Delhi.
2. *Maheshwari S.N, Suneel K and Maheshwari* 2014 **Financial Accounting (Fifth Edition)** Vikas Publications, Noida.



<b>17UBI13B</b>	<b>CORE – II: INDIAN BANKING SYSTEM</b>	<b>SEMESTER –I</b>
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**Hours Per Week: 6**

**Total Credits: 5**

**PREAMBLE:**

1. To enable the students to understand the banking system prevailing in India.
2. To gain the knowledge about various banking systems and regulations.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO 1</b>	Understand the Basics of Banking, Relationship between Banker and Customer and Bank Deposit	K1, K2
<b>CO 2</b>	Understand the structure of a national banking system(tiers, bank types)	K1, K2
<b>CO 3</b>	Provide students insights into Recent Development in Banking Industry	K1, K2 and K3
<b>CO 4</b>	Understand the Government and RBI's powers to control and regulate banks.	K1, K2
<b>CO 5</b>	Know the important provisions of Banking Regulation Act 1949.	K1, K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COS/POS</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>
<b>CO 1</b>	S	S	S	S	S
<b>CO 2</b>	S	S	M	S	S
<b>CO 3</b>	S	S	M	S	S
<b>CO 4</b>	M	S	M	S	S
<b>CO 5</b>	S	S	M	S	S

**S-Strong; M-Medium; L-Low**

17UBI13B	<b>CORE - II: INDIAN BANKING SYSTEM</b>	<b>SEMESTER -I</b>
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**Hours Per Week: 6**  
**Total Credits: 5**

## **CONTENTS**

### **UNIT - I**

**Introduction to Banking Business:** Brief History- Business of Banking -meaning of Banking - Functions of Banks - Difference between Banking and other business - Banker Customer Relationship: Banker - Customer - Relationship between Banker and Customer - Bank Deposit.

### **UNIT - II**

**Structure of Indian Banking System:** Introduction - Banking Structure in India: Commercial Bank - Regional Rural Bank - Co-operative Bank - NABARD - NHB - SIDBI - IDBI - EXIM Bank.

### **UNIT - III**

**Banking Sectors:** Recent Development in Banking Industry - Banking Sectors - Corporate Banking - Retail Banking - International Banking - Rural Banking - Non-Banking Financial Intermediaries.

### **UNIT - IV**

**Reserve Bank of India:** Objectives- Organization- Function and working- Monetary policy- Credit control measures and their effectiveness.

### **UNIT - V**

**Banking Regulation Act, 1949:** History- Social control- Banking Regulation Act as applicable to banking companies and public sector banks- Banking Regulation Act as applicable to Co-operative banks.

**TEXT BOOKS:**

1. *Jyotsna Sethi and Nishwan Bhatia* 2014 **Elements of Banking and Insurance (Second Edition)** PHI Learning Limited, New Delhi.  
(Unit I to V)
2. *Jagroop Singh* 2015 **Indian Banking System (Third Edition)** Kalyani Publishers, New Delhi.(Unit I to V)

**REFERENCE BOOKS:**

1. *Natarajan S and Dr. Parameswaran R* 2014 **Indian Banking (Second Edition)** Sultan Chand and Sons, New Delhi.
2. *Shekar K. C* 2014 **Banking Theory and Practice (Twenty First Edition)** Vikas Publication, Noida.

<b>17UBI1AA</b>	<b>ALLIED - I: BUSINESS ECONOMICS</b>	<b>SEMESTER -I</b>
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**Hours Per Week: 6**  
**Total Credits: 4**

**PREAMBLE:**

1. To discuss the relationship between economics and business.
2. To analyze the application of economic theories in modern business.

**COURSE OUTCOMES:**

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

CO Number	CO Statement	Knowledge Level
CO 1	Know the concepts of micro and macro economics along with the role and responsibilities of a business economist	K1,K2
CO 2	Analyze the factors determining the demand and supply	K1,K2 and K3
CO 3	Aware of cost concepts and production functions with its relationship	K1,K2 and K3
CO 4	Classify the market competitions to adopt appropriate pricing methods	K1,K2 and K3
CO 5	Comprehend the methods of calculation of national income	K1,K2 and K3

**MAPPING WITH PROGRAMME OUTCOMES:**

COS/POS	PO 1	PO 2	PO 3	PO 4	PO 5
CO 1	S	S	S	M	S
CO 2	S	M	M	M	M
CO 3	S	M	S	M	S
CO 4	S	S	M	M	M
CO 5	S	M	S	S	S

**S-Strong; M-Medium; L-Low**

<b>17UBI1AA</b>	<b>ALLIED - I : BUSINESS ECONOMICS</b>	<b>SEMESTER -I</b>
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**Hours per Week: 6**

**Total Credits: 4**

## CONTENTS

### UNIT - I

**Business Economics:** Business Economics- Meaning- Definition- Scope of Business Economics- Micro and Macro Economics- Economic Concepts Applied in Business Economics- Role and Responsibilities of a Business Economist.

### UNIT - II

**Demand and Supply:** Meaning of Demand - Types- Determinants and Distinctions of demand - Law of Demand - Elasticity of Demand - Demand Forecasting. Supply: Meaning of Supply - Supply factor- Law of Supply- Elasticity of Supply- Factors Determining Elasticity of Supply.

### UNIT - III

**Cost Concepts:** Cost Concepts- Cost Output Relationship- Production Function- Iso - quant's- Law of Variable Proportions- Returns to Scale- Producer's Equilibrium.

### UNIT - IV

**Market:** Market- Meaning- Market Structure- Perfect Competitions- Features- Imperfect Competitions- Features- Monopoly- Monopolistic Competitions- Oligopoly: Cartels, Price Leadership and Price Rigidity- Pricing Under perfect and Imperfect Competitions- Price Discrimination under Monopoly.

### UNIT - V

**National Income:** National Income- Definition- Concept- Uses- Methods of Calculating National Income- Difficulties in Estimation of National Income- National Income and Economic Welfare.

**TEXT BOOKS:**

1. *Shankaran S* 2013 **Business Economics (Fourth Edition)** Margham Publication, Chennai.
2. *Maheshwari S.N* 2015 **Business Economics (First Edition)** SBPD, Agra.

**REFERENCE BOOKS:**

1. *Ahuja H. L* 2014 **Business Economics (Eleventh Edition)** Sultan Chand and Sons, New Delhi.
2. *Shankaran S* 2015 **Economic Analysis (Seventh Edition)** Margham Publication Chennai. (Unit I-V)

17UBI23A	<b>CORE - III: FINANCIAL ACCOUNTING</b>	<b>SEMESTER -II</b>
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**Hours Per Week: 6**

**Total Credits: 5**

**PREAMBLE:**

1. To understand the procedure for different kinds of Businesses like Branch, Department ,Hire Purchase , etc.,
2. To expose the Accounting procedure and aspects of Partnership Firm.

**COURSE OUTCOMES:**

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

CO Number	CO Statement	Knowledge Level
CO 1	To understand the various methods of maintaining Branches Accounts and departmental accounts and also able to prepare a simple Branch and departmental Accounts.	K1, K 2 and K 3
CO 2	To develop accounting knowledge relating to Hire purchase and Installment System	K1, K 2 and K 3
CO 3	To make the students understand the fundamentals of Partnership Accounts	K1, K 2 and K 3
CO 4	To learn the steps to prepare Partnership Accounts at the time of Admission and Retirement of Partner	K1, K 2 and K 3
CO 5	To expose the accounting knowledge about the dissolution of partnership firm	K1, K 2 and K 3

**MAPPING WITH PROGRAMME OUTCOMES**

COS/POS	PO 1	PO 2	PO 3	PO 4	PO 5
CO 1	S	S	M	S	M
CO 2	S	S	M	S	M
CO 3	S	S	M	S	M
CO 4	S	S	M	S	M
CO 5	S	S	M	S	M

**S-Strong; M-Medium; L-Low**



17UBI23A	<b>CORE - III: FINANCIAL ACCOUNTING</b>	<b>SEMESTER -II</b>
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**Hours Per Week: 6**

**Total Credits: 5**

## **CONTENTS**

**Note: The question paper shall cover 20% Theory and 80% Problem.**

### **UNIT - I**

**Branch Accounts:** Types of Branches- Dependent branches - Stock and Debtors system - Independent branch (foreign branches excluded).

**Departmental Accounts:** Need for departmental accounting- Basis for Allocation of expenses – Inter departmental transfer at cost or selling price.

### **UNIT - II**

**Hire Purchase:** Main Features – Hire Purchase Trading Account – Debtors Method - Installment Purchase System.

### **UNIT - III**

#### **Partnership Accounts:**

Definition of Partnership- Partnership Deed –Necessary Adjustment in Accounts: Interest on Capital –Interest on Drawings-Partner’s Salary or Commission – Interest on Partners’ Loan – Profit and Loss Appropriation Account - Division of Fixed and Fluctuating capitals -Past Adjustments -Guarantee of Profits.

### **UNIT - IV**

**Admission of Partner:** Treatment of Goodwill - Revaluation of Assets and Liabilities - Calculation of Ratios for Distribution of Profits - Capital Adjustments.

**Retirement of Partner:** Adjustment of Goodwill through Capital A/c only - Settlement of Accounts - Retiring Partner’s Loan Account with equal Installments only.

## **UNIT - V**

**Dissolution:** Insolvency of Partners- Garner Vs Murray- Insolvency of all Partners - Deficiency A/c - Piecemeal Distribution - Proportionate Capital Method only.

### **TEXT BOOKS:**

1. *Reddy T.S and Murthy A* 2017 **Financial Accounting (Sixth Edition)** Margham Publications, Chennai. (Unit -I to V)
2. *Jain S.P and Narang K* 2017 **Advanced Accountancy Volume 1 (Nineteenth Edition)** Kalyani Publishers, New Delhi.

### **REFERENCE BOOKS:**

1. *Shukla M.C, Gupta S.C and Grewal T.S* 2016 **Advanced Accountancy Volume 2 (Nineteenth Edition)** Sultan Chand and Sons, New Delhi.
2. *Maheshwari S.N, Suneel K and Maheshwari* 2014 **Financial Accounting (Fifth Edition)** Vikas Publications, Noida.

<b>17UBI23B</b>	<b>CORE - IV: BUSINESS ORGANISATION AND OFFICE MANAGEMENT</b>	<b>SEMESTER- II</b>
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**Hours Per Week: 6**

**Total Credits: 3**

**PREAMBLE:**

1. To develop actionable plans to address the most significant management challenges.
2. To develop the skill of running a business organization as well as managing the problems.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO 1</b>	Understand the evolution of the business organization and Demonstrate understanding of ethical, social and legal responsibilities of business organizations.	K1, K 2 and K 3
<b>CO 2</b>	Demonstrate their abilities to organize offices and establish standard office procedures and practices.	K1, K 2 and K 3
<b>CO 3</b>	Develop the ability to support management in office administration	K1, K 2 and K 3
<b>CO 4</b>	Demonstrate skills and tasks required to work in real Organization setting.	K1, K 2 and K 3
<b>CO 5</b>	Operate standard office machines and make use of relevant software packages.	K1, K 2 and K 3

**MAPPING WITH PROGRAMME OUTCOMES**

<b>COS/POS</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>
<b>CO 1</b>	S	S	M	S	S
<b>CO 2</b>	M	S	M	M	S
<b>CO 3</b>	S	S	M	M	S
<b>CO 4</b>	S	S	M	M	M
<b>CO 5</b>	S	S	M	S	M

**S-Strong; M-Medium; L-Low**

17UBI23B	<b>CORE – IV: BUSINESS ORGANISATION AND OFFICE MANAGEMENT</b>	<b>SEMESTER- II</b>
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**Hours Per Week: 6**

**Total Credits: 3**

## CONTENTS

### UNIT - I

**Business Organization:** Nature and Scope of Business - Forms of Business Organization –Sole Trader - Partnership Firm –Limited Liability Partnership - Joint Stock Company and Co-operative Society – Public Enterprises.

### UNIT - II

**Location of Business:** – Introduction- Meaning of the term Plant, Firm, and Industry – Measures of Size - Factors influence location - Localization of industries- Decentralization of Industries –Selection of Site.

### UNIT - III

**Office Layout and Office Accommodation:** Introduction – Meaning of Office – Functions of Office – Importance of an Office – Factors governing the effectiveness of Office Work – Location of Office Building – Office Space Planning and Lay out.

### UNIT - IV

**Record Administration:** Purpose-Principles –Essentials. Filing: Importance – Functions-Advantages-Objects –Essentials –Planning a Filing System-Organizing of Filing –Methods of Filing and Indexing-Filing Routine.

### UNIT - V

**Office Machines and Equipment:** Importance-Advantages –Disadvantages-Factors in selection of Office Machines-Telephone-Dictaphone-typewriter-Duplicating Machines – Franking Machines –Accounting Machine – Time Punching Machine –Cheque writing Machine – Electronic Computer –Uses – Advantages and Advantages – Office Automation.

**TEXT BOOKS:**

1. *Sharma R. K* 2014 **Business Organization and Office Management (Third Edition)** Kalyani publishers, New Delhi. (Unit –I to V)
2. *Bhatia R.C* 2015 **Business Organization and Office Management (First Edition)** ANE Books, New Delhi.

**REFERENCE BOOKS:**

1. *Chopra R. K* 2015 **Office Management (Seventeenth Revised Edition)** Himalaya Publishing house, New Delhi.
2. *Ghosh P. K* 2015 **Office Management (Twelfth Edition)** Sultan Chand and Sons, New Delhi.

<b>17UBI2AA</b>	<b>ALLIED - II: ENTREPRENEURIAL DEVELOPMENT</b>	<b>SEMESTER -II</b>
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**Hours Per Week: 6**

**Total Credits: 4**

**PREAMBLE:**

1. To inculcate the students about the entrepreneurial development.
2. To make the students to understand the functions of entrepreneurship.

**COURSE OUTCOMES**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO 1</b>	To discover, nourish and nurture entrepreneurial traits and talents among the students	K1, K 2 and K 3
<b>CO 2</b>	To sensitize students about various institutions supporting and developing entrepreneurial talent	K1, K 2 and K 3
<b>CO 3</b>	To enable students to learn about business idea generation, the sources of ideas, project planning, formulation, appraisal, and implementation strategies	K1, K 2 and K 3
<b>CO 4</b>	To provide knowledge about the need for training and development, and the various phases of Entrepreneurial Development Programmes in India	K1, K 2 and K 3
<b>CO 5</b>	Compare their personal characteristics and interests to that of the “successful” entrepreneur.	K1, K 2 and K 3

**MAPPING WITH PROGRAMME OUTCOMES**

<b>COS/POS</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>
<b>CO 1</b>	S	S	S	S	M
<b>CO 2</b>	M	S	S	M	S
<b>CO 3</b>	S	S	S	M	S
<b>CO 4</b>	S	S	S	M	M
<b>CO 5</b>	S	M	S	M	M

**S-Strong; M-Medium; L-Low**



17UBI2AA	<b>ALLIED - II: ENTREPRENEURIAL DEVELOPMENT</b>	<b>SEMESTER –II</b>
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**Hours Per Week: 6**

**Total Credits: 4**

## **CONTENTS**

### **UNIT - I**

**Entrepreneur and Entrepreneurship:** Introduction – Evolution of the Concept of Entrepreneur- Characteristics of Successful entrepreneurs – The Charms of Becoming an Entrepreneur- Entrepreneurial decision Process – Functions of Entrepreneur – Need for an Entrepreneur – Types – Women Entrepreneur and Social Entrepreneur. Concept of Entrepreneurship – Factors influencing Entrepreneurship Growth – Entrepreneurship Growth in India – Role of Entrepreneurship in Economic Development.

### **UNIT - II**

**Start -up :** Micro, Small and Medium Entrepreneurs- Meaning – definition – Essentials ,Features and Characteristics – Scope of Micro and Small Enterprises – Objectives of Micro Enterprises –Role of Micro Enterprises in Economic Development – Packages for Promotion of Micro and Small Scale Enterprises – Problems of Micro and Small Enterprises – Opportunity Identification and selection – Formulation of Business Plans.

### **UNIT - III**

**Project Appraisal:** Concept of Project Appraisal – Methods of Project Appraisal: Economic Analysis – Financial Analysis – Market Analysis – Technical Feasibility – Managerial Competence – Environmental Clearance for SMEs.  
**Financing of Enterprise:** Meaning and need for financial planning – Sources of Finance – Capital Structure – Capitalization – Term Loans – Sources of Short term loans – Venture Capital – Export Finance – Taxation Benefits.

#### **UNIT - IV**

**Institutional Finance to Entrepreneurs:** Entrepreneurial Development - Agencies - Commercial Banks - District Industries Centre - National Small Industries Corporation - Small Industries Development Organization - Small Industries Service Institute. Financial Institutions - IFCI – IRBI- SFCs- SIDBI

#### **UNIT - V**

**Entrepreneurship Development in India:** Entrepreneurial Development Programmes (EDP)-Objectives of EDPs - Role of Government in organizing EDPs - Critical evaluation of EDPs- Suggestions for Making Entrepreneurial Development Programmes more Effective.

#### **TEXT BOOKS:**

1. *Khanka S.S* 2016 **Entrepreneurial Development (Revised Edition)** Sultan Chand and Sons, New Delhi. (Unit -I to V)
2. *Dr. Gupta O.P* 2015 **Fundamentals of Entrepreneurship (First Edition)** SBPD Publishing House, Agra. (Unit V)

#### **REFERENCE BOOKS:**

1. *Gordon E and Natarajan K* 2014 **Entrepreneurship Development (Fifth Edition)** Himalaya Publishing House, New Delhi.
2. *Jagat Jyoti Baruah* 2017 **Basics of Entrepreneurship Development (First Edition)** Mahaveer Publications, New Delhi.

<b>17UB133A</b>	<b>CORE - V : CORPORATE ACCOUNTING</b>	<b>SEMESTER -III</b>
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**Hours per week: 6**

**Total Credits: 5**

**PREAMBLE:**

1. To understand the basic concepts and procedures in Company Accounts
2. To facilitate the students with the knowledge of Banking Company and Insurance Company Accounts

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO1</b>	Familiarize with the accounting treatment adopted for issue and redemption of equity shares, preference shares and debentures.	K1,K2and K3
<b>CO2</b>	Prepare final accounts of the company and know the methods of Valuing shares and Goodwill	K1,K2and K3
<b>CO3</b>	Obtain knowledge about the preparation of accounting for Amalgamation of companies as per IAS.	K1,K2and K3
<b>CO4</b>	equip the students in special transaction of Banking companies and able to prepare financial statements of Banks	K1,K2and K3
<b>CO5</b>	Make acquainted in special transaction of Insurance company Accounts.	K1,K2and K3

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COS/POS</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	S	S	M	S	M
<b>CO2</b>	S	S	M	S	M
<b>CO3</b>	S	S	M	S	S
<b>CO4</b>	S	S	M	S	M
<b>CO5</b>	S	S	M	S	M

**S-Strong; M-Medium; L-Low**

17UB133A	<b>CORE -V: CORPORATE ACCOUNTING</b>	<b>SEMESTER -III</b>
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**Hours per week: 6**

**Total Credits: 5**

## **CONTENTS**

**Note: The question paper shall cover 20% theory and 80% problem**

### **UNIT - I**

**Issue of Shares and Debentures:** Issue of Equity Shares - Forfeiture and re-issue of Equity shares - Issue and Redemption of preference shares - Issue and redemption of Debentures - Profit to Prior to Incorporation.

### **UNIT - II**

**Final Accounts:** computation of managerial remuneration, and disposal of profit -Valuation of goodwill and shares

### **UNIT - III**

**Accounting for Amalgamation:** Amalgamation of companies as per IAS 14- Absorption -Alteration of share capital - Accounting for Internal Reconstruction.

### **UNIT - IV**

**Banking Company Accounts:** Capital Adequacy Norms- Income recognition- Special transaction of banks- Preparation of final statement of banks.

### **UNIT - V**

**Insurance company Accounts:** Preparation of final accounts- Life Insurance- General Insurance.

**TEXT BOOKS:**

1. *Reddy T.S and Murthy* 2015 **Corporate Accounting (Sixth Edition)** Margham Publications, Chennai.
2. *Shukla M.C, Gupta S.C and Grewal T.S* 2016 **Advanced Accountancy Volume 2 (Nineteenth Edition)** Sultan Chand and Sons, New Delhi.

**REFERENCE BOOKS:**

1. *Jain S.P and Narang K.L* 2017 **Advanced Accountancy (Twenty First Edition)** Kalyani Publications, New Delhi.
2. *Maheshwari S.N, Suneel K and Maheshwari* 2014 **Corporate Accounting (Fifth Edition)** Vikas Publications, Noida.

<b>17UBI33B</b>	<b>CORE - VI: FUNDAMENTALS OF INSURANCE</b>	<b>SEMESTER -III</b>
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**Hours per week: 5**

**Total Credits: 4**

**PREAMBLE:**

1. To give a comprehensive understanding of Fundamentals Principles and Practices of Insurance.
2. To enable the students to adopt the theoretical knowledge and skills in the field of insurance.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO1</b>	Know the evolution, Nature and Scope of Insurance and various Insurance Organizations in India	K1 and K2
<b>CO2</b>	Understand various Insurance terms used and procedure for taking insurance policies of various kinds	K1 and K2
<b>CO3</b>	Acquire knowledge about various types of Insurance and its contracts	K1 and K2
<b>CO4</b>	Know the procedures for becoming an Agent and obtaining the license	K1 and K2
<b>CO5</b>	Familiarize the functions of an agent and Settlement of policy claims of the policy holders	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COS/POS</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>
<b>CO 1</b>	S	S	M	M	S
<b>CO 2</b>	S	S	M	M	S
<b>CO 3</b>	S	S	M	M	S
<b>CO 4</b>	S	S	M	M	S
<b>CO 5</b>	S	S	M	M	S

**S-Strong; M-Medium; L-Low**



17UBI33B	<b>CORE VI: FUNDAMENTALS OF INSURANCE</b>	<b>SEMESTER -III</b>
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**Hours per week: 5**

**Total Credits: 4**

## **CONTENTS**

### **UNIT - I**

**Insurance:** Introduction – meaning and Definition – Evolution of Insurance: Kinds of Insurance – Functions of Insurance – Nature of Insurance – Role and Importance of Insurance – Types of Insurance Organizations – Insurance organizations in India.

### **UNIT - II**

**Procedure for taking policy :** Meaning, Importance, terms used (Insured, Proposal, Policy, Premium, Claim), Principles of Insurance, Double Insurance, Re- Insurance, Insurable Interest – Procedure for taking policy, Fire Insurance, Marine Insurance, Health Insurance, General Insurance.

### **UNIT - III**

**Contract of Insurance:** Contract of Life Insurance- Contract of Marine insurance – Classes of Policy, Policy Condition, Marine Losses - Contract of Fire- Kinds of Policies – Re- Insurance – Miscellaneous Insurance.

### **UNIT - IV**

**Procedures 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 – Guidelines of IRDA

### **UNIT - V**

**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.

**TEXT BOOKS:**

1. *Mishra M .N and Dr. Mishra S.B* 2016 **Insurance Principles and Practice (Twenty Second Edition)** Sultan Chand and Sons, New Delhi.
2. *Dr. Periasamy P* 2014 **Principles and Practice of Insurance (Second Edition)** Himalaya Publishing house, New Delhi.

**REFERENCE BOOKS:**

1. *Inderjith Singh* 2014 **Fundamentals of Insurance (Fifth Edition)** Kalyani publishers, New Delhi.
2. *Murthy A* 2015 **Principles and Practice of Insurance (First Edition)** Margham Publications, Chennai.

<b>17UBI33C</b>	<b>CORE - VII : BANKING LAW AND PRACTICE</b>	<b>SEMESTER -III</b>
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**Hours per week: 6**

**Total Credits: 5**

**PREAMBLE:**

1. To make the students aware of the laws relating to the Banking Business.
2. To promote education and knowledge of the law and practice of banking.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO 1</b>	Acquire the Basics of Banker and Customer, KYC Norms, Opening and operating of various deposits.	K1 and K2
<b>CO 2</b>	Know the types of customers in banks with the banker's duties.	K1 and K2
<b>CO 3</b>	Understand the Negotiable instruments characteristic, Cheques and Endorsement (Types) and Material alteration in cheques.	K1, K2 and K3
<b>CO 4</b>	Know the Paying and Collecting banker's statutory protection and Honoring and dishonoring of cheque.	K1 and K2
<b>CO 5</b>	Understand the Loans and advances by Commercial banks and Forms of advances.	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COS/POS</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>
<b>CO 1</b>	S	S	M	S	S
<b>CO 2</b>	S	S	M	S	S
<b>CO 3</b>	S	S	M	S	S
<b>CO 4</b>	S	S	M	S	S
<b>CO 5</b>	S	S	M	S	S

**S-Strong; M-Medium; L-Low**

17UBI33C	<b>CORE - VII : BANKING LAW AND PRACTICE</b>	<b>SEMESTER -III</b>
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**Hours per week: 6**

**Total Credits: 5**

## **CONTENTS**

### **UNIT - I**

**Introduction:** Banker and Customer – Relationship between Banker and Customer – General precautions for Opening Accounts – KYC Norms – Current Deposits Account – Fixed Deposit Account – Saving Deposit Account – Insurance Linked Savings Bank Deposit – Recurring Deposit – Other Deposits – Operating and Closure of Accounts.

### **UNIT - II**

**Types of customers in Banks :** Minor – Married Women – Lunatic – Drunkard – Partnership Firm – Joint Stock Companies – Non Trading Companies – Private Companies – Clubs, Societies and Non Trading Associations – Executors, Administrators and Trustees – Joint Liability Group – Self Help Group – Joint Account.

### **UNIT - III**

**Negotiable Instruments:** Characteristics – Types – Cheques – Salient features – Material Alteration – Crossing – Types – Endorsement – Kinds.

### **UNIT - IV**

**Paying Banker:** Precautions before honoring Cheque – Circumstances under which a cheque can be dishonored – Statutory protection to a Paying Banker – Payment in due course – **Collecting Banker** – Banker as a holder for Value – Banker as an agent – Statutory Protection – Duties.

## **UNIT - V**

**Loan and advances by commercial bank:** Principles of Sound Lending-Secured and Unsecured Advances- Forms of Advances –Mode of Charging Securities - lien, pledge, hypothecation and mortgage-- Securities for Advances –Advances against Document of Title to Goods.

### **TEXT BOOKS:**

1. *Sundharam K. P. M* 2015 **Banking Theory Law and Practices (First Edition)** Sultan Chand and Sons, New Delhi.
2. *Gordon E and Natarajan* 2014 **Banking Theory Law and Practices (Twenty Fourth Edition)** Himalaya Publishing house, New Delhi.

### **REFERENCE BOOKS:**

1. *Shekar K. C* 2015 **Banking Theory and Practice (Twenty First Edition)** Vikas Publication, Noida.
2. *Maheswari S. N* 2014 **Banking Law and Practice (Thirteenth Edition)** Kalyani publishers, New Delhi.

<b>17UMA3AA</b>	<b>ALLIED - III: MATHEMATICS FOR BUSINESS</b>	<b>SEMESTER -III</b>
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**Hours per week: 5**  
**Total Credits: 4**

**PREAMBLE:**

1. To gain the basic mathematics concepts and formulate the mathematical problems.
2. Apply mathematical techniques to solve the modern business problems.

**COURSE OUTCOMES**

In the successful completion of the course, student will be able to

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO1.</b>	Learn basic concepts of set theory and Venn diagrams.	K1
<b>CO2.</b>	Use mathematical logic to find the terms of series and sequence.	K2
<b>CO3.</b>	Perform basic operations in matrices and solve the linear equations.	K2
<b>CO4.</b>	Understanding the basic terms and independently solving of business problem.	K3
<b>CO5.</b>	Develop and solve the unknown values using interpolation.	K3

**MAPPING WITH PROGRAMME OUTCOMES**

<b>CO5/PO5</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	S	M	S	S	M
<b>CO2</b>	S	M	S	S	M
<b>CO3</b>	S	M	S	S	M
<b>CO4</b>	S	M	S	S	M
<b>CO5</b>	S	M	S	S	M

**S-Strong: M-Medium: L-Low**



17UMA3AA	<b>ALLIED - III: MATHEMATICS FOR BUSINESS</b>	<b>SEMESTER -III</b>
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**Hours Per Week: 5**

**Total Credits: 4**

### **CONTENTS**

**Note: Theory questions shall be restricted to Section A of the Question Only.**

#### **UNIT - I**

**Set theory** – Definition – Notations – Description of sets – Types of sets – Venn diagrams – Set operations – Laws and properties of sets – Number of elements (Sums involved in two sets only)

#### **UNIT - II**

**Sequence and series** – Arithmetic progression – Geometric progression – Simple interest Problems – Compound interest problems.

#### **UNIT - III**

**Matrix:** basic concepts – Types of matrices – Matrix operations – Determinants – Cramer's Rule – Inverse of a matrix – Matrix method – Rank of matrix.

#### **UNIT - IV**

**Effective rate of interest** – Sinking fund – Annuity – Present value – Discounting of Bills – True Discount – Banker's Gain.

#### **UNIT - V**

**Interpolation:** Binomial – Newton's and Lagrange methods. (Simple problems only)

**TEXT BOOKS:**

1. *Navnitham PA.* 2013 **Business Mathematics and Statistics** Jai publishers,Trichy.

**UNIT I : Chapter 3**

**UNIT II : Chapter 1, Chapter 2 (upto Pg.No 61)**

**UNIT III : Chapter 4 (upto Pg.No 200),**

**UNIT IV : Chapter 2 (Pg.No 61 – 88)**

**UNIT V : Chapter 15 (upto Pg.No 643)**

**REFERENCE BOOKS:**

1. *Sundaresan and Jayaseelan* 2008 **Introduction to Business Mathematics** Sultan Chand and Sons, New Delhi.
2. *Ranganath G. K, Sampamgiram C. S and Rajan Y* 2006 **Text Book Business Mathematics** Himalaya Publishing House, Mumbai.

<b>17UBI3SA</b>	<b>SKILL BASED COURSE-I : E-BANKING</b>	<b>SEMESTER -III</b>
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**Hours per week: 4**  
**Total Credits: 3**

**PREAMBLE:**

1. To improve the functional knowledge in opting Banking.
2. To describe the technology adopted in Banking

**COURSE OUTCOMES:**

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

CO Number	CO Statement	Knowledge Level
CO1	Understand the concept of E- Banking	K1 and K2
CO2	Know the technological platforms available in Banking	K1 and K2
CO3	Become familiar with E-Payments medias	K1 and K2
CO4	Describe the new dimensions of E-Banking	K1 and K2
CO5	Enable the students to learn about Bio-metric smart card and Information Technology Act	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

COS/POS	PO 1	PO 2	PO 3	PO 4	PO 5
CO 1	M	S	S	M	M
CO 2	M	S	M	M	M
CO 3	M	S	M	M	M
CO 4	M	S	M	M	M
CO 5	M	S	M	M	S

**S-Strong; M-Medium; L-Low**

<b>17UBI3SA</b>	<b>SKILL BASED COURSE -I : E-BANKING</b>	<b>SEMESTER -III</b>
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**Hours per week: 4**  
**Total Credits: 3**

## **CONTENTS**

### **UNIT - I**

**Introduction:** Meaning of E-Banking – Features – Role of RBI in E- Banking – Benefits and Problems

### **UNIT - II**

**Technology platform:** RBI Net – Bank Net –INFINET – SFMS – SBI Connect – RTGS – NEFT – SWIFT.

### **UNIT - III**

**Bank Computerization:** E- Payments – Advantages of E- Payments – Core Banking Solution – E- Cheques – Debit Card – Credit Card

### **UNIT - IV**

**Dematerialization:** E-Trade – E- Rail – Tele Banking – Mobile Banking – Features of Mobile Banking.

### **UNIT - V**

**Digital Payment Modes:** Prepaid cards – Debit / RuPay cards – USSD (based on mobile banking) – Mobile wallets – AEPS – UPI –PoS – Adoption of Information Technology in Banks and its Benefits – Information Technology (Amendment) Act 2016.

**TEXT BOOKS:**

- 1 Arunajatesan S and Radhakrishnan S 2014 **Bank Management (First Edition)** Margham Publication, Chennai.( Unit- I to Unit- IV)
- 2 *Sundharam K. P. M* 2015 **Banking Theory Law and Practices (First Edition)** Sultan Chand and Sons, New Delhi.
- 3 [mhrd.gov.in/visaka/Visaka.pdf](http://mhrd.gov.in/visaka/Visaka.pdf) (Unit – V)

**REFERENCE BOOKS:**

1. *Gordon E and Natarajan* 2014 **Banking Theory Law and Practices (Twenty Fourth Edition)** Himalaya Publishing house, New Delhi.
2. Shekar K. C 2015 **Banking Theory and Practice (Twenty first Edition)** Vikas Publication, Noida.

<b>17UBI43A</b>	<b>CORE - VIII: MERCHANT BANKING</b>	<b>SEMESTER -IV</b>
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**Hours per week: 4**

**Total Credits: 4**

**PREAMBLE:**

1. To enable the students to understand the Merchant banking system prevailing in India.
2. To gain the knowledge about Merchant Banking towards the development of securities industry.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
CO 1	Understand the Basics of Merchant Banking Functions and SEBI Guidelines for Merchant banker.	K1 and K2
CO 2	Provide students insights into Security rating's nature, determinants, utility and Rating agencies.	K1 and K2
CO 3	Know the different products in the Commercial Market and International Money Market.	K1, K2 and K3
CO 4	Understand the Systematic analyses in Project appraisal and evaluation in projections.	K1 and K2
CO 5	Gain knowledge in Factoring in SME sector and forfaiting	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COS/POS</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>
<b>CO 1</b>	M	S	S	M	M
<b>CO 2</b>	M	S	S	M	M
<b>CO 3</b>	M	S	S	M	M
<b>CO 4</b>	M	S	S	M	M
<b>CO 5</b>	M	S	S	S	M

**S-Strong; M-Medium; L-Low**

17UBI43A	<b>CORE- VIII: MERCHANT BANKING</b>	<b>SEMESTER -IV</b>
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**Hours per Week: 4**

**Total Credits: 4**

## **CONTENTS**

### **UNIT - I**

**Merchant Banking-** Functions- Scope- Difference between Banker and Merchant Banker- Organization of merchant banking units- Investment banking- Investment banks and commercial banks- Restrictions on commercial banks - SEBI guidelines for merchant bankers.

### **UNIT - II**

**Security Rating:** Nature of Rating – Determinants of quality rating- utility of ratings – Rating linked to cost of funds and lending of funds - Ratings and yield- Rating agencies- Internal and External Agencies as per RBI - CRISIL-ICRA- CARE-DCR

### **UNIT - III**

**Financial Markets:** Money Market-Certificate of Deposits in the International Money market- Call money market- Treasury bill- Repurchase option Market (REPO)- Interbank call market.

### **UNIT - IV**

**Project Appraisal:** Product life cycle- Evaluation- Social cost benefit analysis- Capital cost and financial projections – Venture Capital – Government Schemes - Non Banking Finance Companies

### **UNIT - V**

**Factoring and forfaiting:** Factoring – Meaning – Mechanism- Types – Difference between Bill Discounting and Factoring – Advantages and Disadvantages. Forfaiting – Factoring in India – Factoring and the SME Sector – Case studies on factoring.



**TEXT BOOKS:**

1. *Machiraju H. R* 2014 **Merchant Banking (Forth Edition)** New age publishers, New Delhi.
2. *Natarajan L* 2013 **Merchant Banking Financial Services (First Edition)** Margham Publications, Chennai.

**REFERENCE BOOKS:**

1. *Dr. Punithavadhipandiyam* 2015 **Financial Service and Markets (Fourth Edition)** Vikas Publication, Chennai.
2. *Dr. Gurusamy S* 2014 **Merchant Banking and Financial Services (Second Edition)** Vijay Nicole Imprints, Chennai.

<b>17UBI43B</b>	<b>CORE- IX : FINANCIAL MANAGEMENT</b>	<b>SEMESTER -IV</b>
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**Hours per week: 4**

**Total Credits: 3**

**PREAMBLE:**

1. To enable to apply financial management concepts and tools to the decisions faced by a manager in investment decisions.
2. To acquire the skills necessary to manage a financial firm and to evaluate the role of technology and the legal, ethical and economic environment

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO1</b>	Know the concepts of financial management and maximization of profit and wealth.	K1 and K2
<b>CO2</b>	Obtain knowledge about different sources of finance	K1 and K2
<b>CO3</b>	Calculate the cost of owner's fund, outsiders fund and various leverages.	K1,K2and K3
<b>CO4</b>	Make acquainted in capital structure and dividend policy	K1 and K2
<b>CO5</b>	Understand the process and techniques of capital budgeting	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COs/Pos</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	S	M	S	S	M
<b>CO2</b>	S	M	S	S	M
<b>CO3</b>	S	M	S	S	M
<b>CO4</b>	S	M	S	S	M
<b>CO5</b>	S	M	S	S	M

**S-Strong; M-Medium; L-Low**

17UBI43B	<b>CORE- IX : FINANCIAL MANAGEMENT</b>	<b>SEMESTER -IV</b>
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**Hours per week: 4**

**Total Credits: 3**

### **CONTENTS**

**Note: The question paper shall cover 80% theory and 20% problem**

#### **UNIT - I**

**Financial-Management:** Evolution –Scope- Objectives of financial management  
– Profit Maximization and wealth maximization

#### **UNIT - II**

**Sources of Finance:** Sources of Long term funds-Equity shares- Preference shares- Debentures- Public deposits- factors affecting long term funds requirements.

#### **UNIT - III**

**Cost of Capital:** Meaning- cost of specific Source of capital- Equity – Preferred stock Debt- Reserves- Weighted average cost of capital, Operating leverage and financial leverage.

#### **UNIT - IV**

**Capital Structure:** Factors influencing capital structure – optimal capital structure- Capital structure theories - Dividend and dividend policy: Meaning, Classification – sources available for dividends – Dividend policy – general determinations of dividend policy.

#### **UNIT - V**

**Capital budgeting:** Capital Budgeting Process - Various Budgeting Techniques- Payback period methods- Average Rate of return- Net present value method- Internal rate of return- Benefit cost Ratio.

**TEXT BOOKS:**

1. *Pandy I. M* 2015 **Essential of Financial Management (Fourth Edition)**  
Vikas Publishing House, New Delhi.
2. *Mehta B. K* 2015 **Financial Management (First Edition)** SBPD, Agra.

**REFERENCE BOOKS:**

1. *Maheswari S. N* 2014 **Financial Management (Fourteenth Edition)**  
Sultan Chand and Sons, New Delhi.
2. *Kulshreshtha R. S* 2015 **Financial Management (First Edition)** SBPD  
Agra.

<b>17UBI43C</b>	<b>CORE - X: COMPANY LAW AND SECRETARIAL PRACTICE</b>	<b>SEMESTER -IV</b>
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**Hours per week: 4**

**Total Credits: 4**

**PREAMBLE:**

1. To make students understand and the significant provisions of the Companies Act 2013, by far, the most significant and all pervasive amongst the various Corporate Legislations.
2. To familiarize students with Corporate Law and to make them appreciate the importance of Corporate Governance in the management of Organization.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO1</b>	Familiarize the students with Corporate rules and regulations for establishing the Company form of Organization	K1 and K2
<b>CO2</b>	Acquire knowledge about Qualifications, appointment and removal of Directors and their powers and liabilities	K1 and K2
<b>CO3</b>	Know Corporate Laws with regards to Winding up of the Company	K1 and K2
<b>CO4</b>	Know the standard practice that a corporate secretary should follow	K1 and K2
<b>CO5</b>	Understand the role of Secretary in Company meetings and able to draft the documents relating to the meeting	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COS/POS</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	S	M	M	S	S
<b>CO2</b>	S	M	M	S	S
<b>CO3</b>	S	M	M	S	S
<b>CO4</b>	S	M	M	S	S
<b>CO5</b>	S	M	M	S	S

**S-Strong; M-Medium; L-Low**

17UBI43C	<b>CORE – X: COMPANY LAW AND SECRETARIAL PRACTICE</b>	<b>SEMESTER -IV</b>
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**Hours per week: 4**

**Total Credits: 4**

## **CONTENTS**

### **UNIT - I**

**Introduction** : Meaning and Definition of Company – Nature – Formation and Incorporation of a Company –Types of Companies – Memorandum of Association – Alteration of Memorandum – Doctrine of Ultravires – Articles of Association – Contents – Alteration of Article – Doctrine of Indoor Management – Exceptions to Doctrine of Indoor Management – Prospectus – Contents – Deemed Prospectus – Misstatement in prospectus – Kinds of Shares and Debentures.

### **UNIT - II**

**Directors** – Qualification and Disqualification of Directors – Appointment of Directors – Removal of Directors – Directors remuneration – Powers of Directors – Duties of Directors – Liabilities of Directors.

### **UNIT - III**

**Winding up** – Meaning, Modes of Winding up – Compulsory Winding up by the court – voluntary Winding up – Types of Voluntary Winding up – members voluntary Winding up – Creditors voluntary Winding up – Winding up subject to supervision of the court – Consequences of Winding up(General).

### **UNIT - IV**

**Company Secretary** – Positions – Appointment – Qualities – Qualifications – Power – Rights – Duties – Liabilities of a Company Secretary – Role of a Company Secretary.



## **UNIT - V**

**Kinds of Company meetings** –Statutory meeting – Annual General meeting – Extra ordinary General meeting – Board of Directors Meeting – Duties of a Company Secretary to all the company meetings – Drafting of Correspondence – Relating to the meetings – Notices – Agenda – Chairman’s speech – Writing of Minutes.

### **TEXT BOOKS:**

1. *Kapoor N. D* 2015 **Elements of Company Law (Twenty Ninth Edition)** Sultan Chand and Sons, New Delhi.
2. *Gulshan S* 2014 **Business Law (Sixteenth Edition)** New Age Publishers, New Delhi

### **REFERENCE BOOKS:**

1. *Gogna P .P .S* 2015 **Text Book of Company Law (Tenth Edition)** Sultan Chand and Sons, New Delhi.
2. *Gupta D.P* 2015 **Company Law (First Edition)** SBPD, Agra.

<b>17UBI43D</b>	<b>CORE -XI: INSURANCE MANAGEMENT</b>	<b>SEMESTER- IV</b>
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**Hours per week: 5**

**Total Credits: 4**

**PREAMBLE:**

1. To acquire skills needed to manage Insurance Business.
2. Identify the types of risks for which insurance coverage is appropriate.

**COURSE OUTCOMES:**

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

CO Number	CO Statement	Knowledge Level
CO1	Familiarize the students with insurance documents and policy contract	K1 and K2
CO2	Acquire knowledge regarding computation of Premium , Bonus and Benefits	K1 , K2 and K3
CO3	Make acquainted in Savings and Investments Schemes and Tax benefits under Insurance policies	K1 and K2
CO4	Know the Different types of Insurance Products	K1 and K2
CO5	Gain knowledge on General Insurance and Pension Plans	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

COS/POS	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	M	S
CO2	S	S	S	M	S
CO3	S	S	S	M	S
CO4	S	S	S	M	S
CO5	S	S	S	M	S

**S-Strong; M-Medium; L-Low**

17UBI43D	<b>CORE -XI: INSURANCE MANAGEMENT</b>	<b>SEMESTER- IV</b>
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**Hours per week: 5**

**Total Credits: 4**

## **CONTENTS**

**Note: The question paper shall cover 80% theory and 20% problem**

### **UNIT - I**

**Insurance Documents:** Proposal forms and other relevant forms- First premium, Renewal premium - Policy contract- Endorsement and Assignment - Renewal notice, bonus notice - Other insurance documents related to policy.

### **UNIT - II (Problem only)**

**Computation of Premium and Bonus:** Premium calculation - Rebate- Extra premium - Under premium- Computation of benefit- Surrender value- Paid- up - value- Bonus calculation.

### **UNIT - III**

**Savings and Investment Schemes:** Shares / Units, Capital markets and Mutual funds. Tax benefits under insurance policies- Life cycle needs -Including solutions, matching of the customers' needs and requirements to available products- Comparison between different products offered -Chargeable premium and coverage.

### **UNIT - IV**

**Life Insurance Products :** Traditional and unit Linked Policies- Individual and group policies- with profit and without profit policies- Different types of insurance products - Whole life products -Interest sensitive products- Term- Assurance annuities- Endowment- Assurance.

### **UNIT - V**

**General Insurance Products:** Premium plans - Social security schemes - Pension policies - Group insurance scheme and financial gerontology of superannuating policies - Principles of Actuarial valuation.

**TEXT BOOKS:**

1. *Mishra M .N and Dr. Mishra S.B* 2016 **Insurance Principles and Practice (Twenty Second Edition)** Sultan Chand and Sons, New Delhi.
2. *Anand Ganguly* 2014 **Insurance Management (Second Edition)** New Age International Publishers, New Delhi.

**REFERENCE BOOKS:**

1. *Inderjith Singh* 2015 **Insurance Management (Fifth Edition)** Kalyani publishers, New Delhi.
2. *Agarwal O.P* 2017 **Banking and Insurance Management (Fourth Revised Edition)** Himalaya Publishing house, New Delhi.

<b>17UMA4AA</b>	<b>ALLIED - IV : STATISTICS FOR BUSINESS</b>	<b>SEMESTER -IV</b>
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**Hours per week: 5**

**Total Credits: 4**

**PREAMBLE**

1. To create a problem solving attitude with the aid of statistical methodology.
2. Students shall be able to use and apply a wide verity of specific statistical methods

**COURSE OUTCOMES**

In the successful completion of the course, student will be able to

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO1</b>	Learn foundation of statistics such as how to collect, manage, analysis and present data	K1
<b>CO2</b>	Use measures of central tendency for solving the various data.	K2
<b>CO3</b>	Compute and interpret the coefficient of correlation.	K2
<b>CO4</b>	Explore the relation between the variables using regression line.	K3
<b>CO5</b>	Fitting a trend line and find the unknown values using Time series.	K3

**MAPPING WITH PROGRAMME OUTCOMES**

<b>CO5/PO5</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	S	M	S	M	M
<b>CO2</b>	S	M	S	M	M
<b>CO3</b>	S	M	S	M	M
<b>CO4</b>	S	M	S	M	M
<b>CO5</b>	S	M	S	M	M

**S-Strong: M-Medium: L-Low**

<b>17UMA4AA</b>	<b>ALLIED - IV : STATISTICS FOR BUSINESS</b>	<b>SEMESTER -IV</b>
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**Hours per week: 5**

**Total Credits: 4**

## **CONTENTS**

### **UNIT - I**

**Meaning and definition of statistics** – Collection of data – Primary and secondary data – Classification and tabulation – Diagrammatic and graphical presentation.

### **UNIT - II**

**Measures of central tendency** – Mean, Median, Mode, Geometric Mean and Harmonic Mean – Measures of dispersion – Range, Quartile deviation – Standard deviation and coefficient of variation (Simple problems).

### **UNIT - III**

**Correlation** – Meaning and definition – Types of correlation – Scatter diagram – Karl Pearson's coefficient of correlation – Spearman's Rank correlation – Coefficient of correlation concurrent deviation.

### **UNIT - IV**

**Regression Analysis** – Meaning and definition – Method of forming regression equations – Uses of regression equations – Simple problems.

### **UNIT - V**

**Time series** – Meaning, Uses, Components and models – Secular trend – Methods of estimating trend – Graphic, Semi-average, Moving average and method of least squares – Seasonal variations – Method of simple average.

**TEXT BOOKS:**

1. *Navanitham P. A* 2013 **Business Mathematics and Statistics** Jai publishers, Trichy.

**UNIT I : Chapter 1, 2, 3, 5 and 6**

**UNIT II : Chapter 7 and 8**

**UNIT III : Chapter 12**

**UNIT IV : Chapter 13**

**UNIT V : Chapter 14 (upto Pg.No: 602)**

**REFERENCE BOOKS:**

1. *Gupta S.P* **Statistical Methods** 2004 Sultan Chand and Sons, New Delhi.
2. *Vittal P. R* 2001 **Business Mathematics and Statistics** Margham publishers, Chennai.



<b>17UBI4SA</b>	<b>SKILL BASED COURSE -II: EXECUTIVE BUSINESS COMMUNICATION</b>	<b>SEMESTER- IV</b>
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**Hours Per Week: 4**

**Total Credits: 3**

**PREAMBLE:**

1. To equip students effectively to acquire skills in reading, writing, comprehension and Communication, and also to use electronic media for business communication.
2. To gain knowledge in banking correspondence and interviews.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO 1</b>	Aware on Importance and Types of Business Communication and its barriers.	K1 and K2
<b>CO 2</b>	Familiarize on Business Enquires and collection letters with complaints and adjustments.	K1 and K2
<b>CO 3</b>	Gain Knowledge on banking correspondence its types and secretarial duties.	K1 and K2
<b>CO 4</b>	Cognizant on Business Language its Errors and knowledge on Oral Presentation and Visual Aids.	K1 and K2
<b>CO 5</b>	Obtain knowledge on Different types of Interviews and preparing on Resume Relating to Business and Banks.	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COS/POS</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	S	S	M	M	S
<b>CO2</b>	S	S	M	M	S
<b>CO3</b>	S	S	M	M	S
<b>CO4</b>	S	S	M	M	S
<b>CO5</b>	S	S	M	M	S

**S-Strong; M-Medium; L-Low**

17UBI4SA	<b>SKILL BASED COURSE -II: EXECUTIVE BUSINESS COMMUNICATION</b>	<b>SEMESTER- IV</b>
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**Hours per week: 4**

**Total Credits: 3**

#### **UNIT - I**

**Business Communication:** Nature - Process and Importance of Communication - 6B's of effective Communication -Types of Communication - Different Forms of Communication - Organizational Communication - Downward vs. Upward Communication - Formal vs. Informal Communication - Barriers to Communication

#### **UNIT - II**

**Business Letters:** Layout of Business Letters - Replies - Offer - Quotation - Order - Complaint and Adjustment-Collection Letter and Circular Letter - Status Enquiry.

#### **UNIT - III**

**Correspondence:** Banking Correspondence - Meaning and Structure of Banking Correspondence - Elements of Good Banking Correspondence - Types - Insurance Correspondence - Different Types of Correspondence Relating to Insurance.

#### **UNIT - IV**

**Business Language and Presentation:** Importance of Business Language - Vocabulary Words Often Confused - Words Often Misspelt - Common Errors in English - Oral Presentation Importance - Characteristics - Presentation Plan - Power Point Presentation - Visual Aids.

#### **UNIT - V**

**Application Letters:** Preparation of Resume - Interview: Objectives - Types of Interviews - Report Writing: Meaning - Importance - Characteristics of a good report - Reports by Individual - Committees - Precise Writing.

**TEXT BOOKS:**

1. *Rajendra pal and Koralahalli J. S* 2014 **Essentials of Business Correspondence (Eighteenth Edition)** Sultan Chand and Sons New Delhi. (Unit- I to V)
2. *Alpana Gupta S. M* 2015 **Effective Business Communication (Second Edition)** Himalaya Publishing house, New Delhi.

**REFERENCE BOOKS:**

1. *Bhatia R. C* 2015 **Business Communication (Second Edition)** ANE Books, New Delhi.
2. *Premavathi N* 2014 **Business Communication and Correspondence (Third Edition)** Sultan Chand and Sons, New Delhi.

<b>17UBI53A</b>	<b>CORE XII: INCOME TAX LAW AND PRACTICE</b>	<b>SEMESTER- V</b>
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**Hours per week: 5**

**Total Credits: 4**

**PREAMBLE:**

1. To impart basic knowledge and equip students with the application of principles and provisions of Income Tax Act and its implications.
2. To know about various basic concepts used in Income Tax Act.

**COURSE OUTCOMES**

In the successful completion of the course, student will be able to

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO1</b>	Familiarize the students with the basic concepts of Income Tax Act	K1 and K2
<b>CO2</b>	Apply the provisions and able to Compute the Salary Income and House Property	K1, K2 and K3
<b>CO3</b>	Equip the students with the application of provisions in the Computations of Business Profits and Professional Gain	K1, K2 and K3
<b>CO4</b>	Acquire knowledge about the computation of Capital Gain and Deduction U/S 80	K1, K2 and K3
<b>CO5</b>	Gain the ability to solve simple problems with the Assessment of Individuals and computation of Tax liability	K1, K2 and K3

**MAPPING WITH PROGRAMME OUTCOMES**

<b>COS/POS</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	S	M	M	S	S
<b>CO2</b>	M	M	M	S	S
<b>CO3</b>	S	M	M	S	S
<b>CO4</b>	S	M	M	S	S
<b>CO5</b>	S	M	M	S	S

**S-Strong: M-Medium: L-Low**

<b>17UBI53A</b>	<b>CORE XII: INCOME TAX LAW AND PRACTICE *</b>	<b>SEMESTER- V</b>
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**Hours per week: 5**

**Total Credits: 4**

**Note: Distribution of Marks: 60% Problems and 40% Theory**

### **CONTENTS**

#### **UNIT - I**

Income Tax Act – Definition of Income – Assessment year – Previous Year – Assessee.

Scope of Income – Charge of Tax – Residential Status – Exempted Income u/s 10.

#### **UNIT - II**

Heads of Income- Income from Salaries: Definition- characteristics – computation of salary – Provident fund - Allowances - perquisites -Profit in lieu of salary - Deduction under section 16 and 80C.

Income from House Property: Definition - Exempted Income from House property - Annual value – let out – self occupied – Deduction out of Net annual value.

#### **UNIT - III**

Profit and Gains of Business or Profession: Definition – allowable expenses – Disallowed expenses – Depreciation –Rates of depreciation - Computation of business income –Professional Receipts- Professional Expenses – Computation of professional income.

Income from Other Sources: General Income u/s 56 (1) – Specific Income u/s 56 (2) –Deductions u/s 57 – Expenses disallowed u/s 58.

#### **UNIT - IV**

Capital Gains: Capital assets – Basis of charge – Transfer of capital assets – Computation of Capital gain – Cost of acquisition – Exempted Capital gain u/s 10(36) to 10(40) and u/s 54 to 54G .

Deductions from Gross Total Income: Deduction u/s 80C to GGA, 80IA to 80U.

### **UNIT - V**

Set off and Carry forward of losses – Speculation loss - Capital losses - Carry forward of losses.

Computation of Tax liability – Relief and Rebates - Assessment of Individuals.

### **TEXT BOOKS**

1. *Gaur and Narang*, \_\_\_\_\_. **“Income Tax Law and Practice”** Income Tax Law and Practice Delhi(Unit I-V)
2. *M.Jeevarathinam and Vijay Vishnu kumar*, \_\_\_\_\_. **Income tax law and practice**, SciTech publication (INDIA) Pvt limited, Chennai.(Unit I-V)

### **REFERENCE BOOKS:**

1. *Mehrotra H.C*, \_\_\_\_\_. **“Income-tax Law and Accounts”** SahityaBhavan publishers.
3. *Hariharan .N*, \_\_\_\_\_. **Income Tax Law and Practice**, Tata McGraw Hill Education Private Limited, New Delhi



<b>17UBI53B</b>	<b>CORE -XIII: COMMERCIAL BANK MANAGEMENT</b>	<b>SEMESTER- V</b>
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**Hours per week: 6**  
**Total Credits: 5**

**PREAMBLE:**

1. To enhance the conceptual knowledge about core Commercial Bank.
2. To enrich the students' knowledge about the ingredients of the Banking Management.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO 1</b>	Familiarize the students with basic principles of credit management in banking.	K1 and K2
<b>CO 2</b>	Acquire knowledge regarding Management of Non- Performing Assets.	K1 and K2
<b>CO 3</b>	Know the types of securities and classification of Investment in Banks.	K1 and K2
<b>CO 4</b>	Make acquainted in Risk Management, Assessment and Capital adequacy norms.	K1 and K2
<b>CO 5</b>	Gain knowledge on the Concept of Bank marketing and Customer Relationship Management.	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COS/POS</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>
<b>CO 1</b>	S	M	M	S	S
<b>CO 2</b>	S	M	M	S	S
<b>CO 3</b>	S	M	M	S	S
<b>CO 4</b>	S	M	M	S	S
<b>CO 5</b>	S	M	M	S	S

**S-Strong; M-Medium; L-Low**

<b>17UBI53B</b>	<b>CORE -XIII:COMMERCIAL BANK MANAGEMENT</b>	<b>SEMESTER- V</b>
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**Hours per week: 6**

**Total Credits: 5**

### **CONTENTS**

#### **UNIT - I**

**Credit Management:** Basic principles of lending- Loans against Various Securities- Different types of Borrowers- Credit Appraisal Norms- Working Capital Loans and Term Loans- Appraisal and Assessment- Financial Statement Analysis and Interpretation: Importance of Ratios on Credit Decisions.

#### **UNIT - II**

**Management of Non- Performing Assets:** Introduction- Meaning and Definition- Classification- Causes and Implications of increase in NPA - Remedial Measures to contain NPA- Recent Initiatives by the RBI and Government of India.

#### **UNIT - III**

**Investment Management:** Purpose of Investments by Banks- Types of Securities - Classification of Investments- Profitability Management- Cash Management- Money Market- Treasury Management- Treasury Management and Money Market.

#### **UNIT - IV**

**Risk Management:** Risk in Banking Business - Risk Assessment- Risk Management- Risk Based Supervision- Internal Audit- Asset Liability Management- Capital adequacy and Basel Norms- Core Banking solution-

Audit of Banks and Principles of audit concept of CAMELS.

## **UNIT - V**

**Marketing Management:** Introduction - Concept of Marketing in Banks - Internal and Interacting Marketing - Recent trends in Marketing - Bank Marketing Mix -Market Segmentation - Customer Segmentation and Customer Relationship Management - Market Review - Relationship Marketing

### **TEXT BOOKS:**

1. *Arunajatesan S and Radhakrishnan S* 2013 **Bank Management (First Edition)** Margam Publication, Chennai. (Unit I to V)
2. *Kanhaiya Singh* 2015 **Commercial Bank Management (First Edition)** Tata Mc Graw Hill, New Delhi.

### **REFERENCE BOOKS:**

1. *Peter S Rose* 2013 **Bank Management and Financial Services (Ninth Edition)** Tata Mc Graw Hill, New Delhi.
2. *MacDonald S* 2014 **Bank Management (Eighth Edition)** South-Western College Publishing, New York.

<b>17UB153C</b>	<b>CORE - XIV: PRINCIPLES OF MARKETING</b>	<b>SEMESTER -V</b>
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**Hours per week: 5**

**Total Credits: 4**

**PREAMBLE:**

1. To identify the core concepts of marketing and the role of marketing in business and society.
2. To enrich the students about unique marketing mix and the real world experiences in an internship.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO 1</b>	Know the concepts of global marketing, green marketing, along with their ethics and career opportunities.	K1 and K2
<b>CO 2</b>	Understand the functions of marketing, the risk bearing and gain marketing information.	K1 and K2
<b>CO 3</b>	Aware of needs and factors that influence the consumer Behavior and Scrutinizes the CRM.	K1 and K2
<b>CO 4</b>	Gain knowledge on branding, labeling, promotional mix cognizant about the pricing and its strategies.	K1 and K2
<b>CO 5</b>	Obtain knowledge on Bureau of Indian standards, Ag-marks and Consumer Protection Act.	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COs/Pos</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	S	S	M	S	M
<b>CO2</b>	S	S	M	S	M
<b>CO3</b>	S	S	M	S	M
<b>CO4</b>	S	S	M	S	M
<b>CO5</b>	S	S	M	S	M

**S-Strong; M-Medium; L-Low**

17UBI53C	CORE- XIV : PRINCIPLES OF MARKETING *	SEMESTER- V
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Hours per week: 5

Total Credits: 4

## CONTENTS

### UNIT I

Marketing –Definition of market and marketing-Importance of marketing – Modern Marketing concept-Global Marketing –E-marketing –Telemarketing-Green Marketing- Marketing Ethics - Career Opportunities in Marketing

### UNIT II

Marketing functions-Buying –Selling –Transportation –Storage – Financing –Risk Bearing –Standardization –Market Information.

### UNIT III

Consumer Behavior –meaning –Need for studying consumer behavior-Factors influencing consumer behavior-Market segmentation – Customer Relationship Marketing.

### UNIT IV

Marketing Mix – Product mix –Meaning of Product –Product life cycle – Branding-labeling-Price Mix-Importance-Pricing objectives – Pricing strategies –Personal selling and Sales Promotion – Advertisement - Media of advertisement –Place mix- Promotion Mix-Importance of channels of distribution –Functions of middlemen – Importance of retailing in today's context

### UNIT V

Marketing and Government –Bureau of Indian Standards –Agmark – Consumerism – Consumer Awareness-consumer protection Act – Rights of consumers.

## TEXT BOOKS

1. Pillai.R.S.N and Baghavathy .N,**Modern Marketing** (edition 1987, Reprint2012).Sultan Chand and sons Publishers. (Unit-I-IV)
2. Ramasamy.R. V.S and Namakumari, **Marketing Management**, (3rd Edition), MacMillan India. Limited, New Delhi.

## REFERENCE BOOKS

1. *Gupta .C.B and RajanNair .N, Marketing Management.* (Edition 1996 Reprint 2012). Sultan Chand and Sons Publishers.
2. *Philip Kotler, 2014 Principles of Marketing* (16<sup>th</sup> edition 2014). Pearson Education Pvt.( Unit I-V) \*\*

<b>17UBI53D</b>	<b>CORE - XV : COST ACCOUNTING</b>	<b>SEMESTER V</b>
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**Hours Per Week: 5**

**Total Credits: 4**

**PREAMBLE:**

1. To enable the students to understand the Costing Terms in business
2. To provide adequate knowledge on Cost Accounting Practice

**COURSE OUTCOME**

In the successful completion of the course, student will be able to

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
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<b>CO1</b>	Discuss the methods of cost accounting and know about Cost Sheet.	K1 and K2
<b>CO2</b>	Apply different method to analysis level material control	K1, K2 and K3
<b>CO3</b>	Use different methods of wages & incentives to labour and Absorption of overhead	K1, K2 and K3
<b>CO4</b>	Explain a process costing system and compute the Cost of each process of finished produced	K1 and K2
<b>CO5</b>	Retrieve the concept of Contract costing and Job costing	K1

#### **MAPPING WITH PROGRAMME OUTCOMES**

<b>COS/POS</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	S	S	S	M	S
<b>CO2</b>	S	S	S	S	S
<b>CO3</b>	S	S	S	S	S
<b>CO4</b>	S	S	S	S	S
<b>CO5</b>	S	S	S	S	S

**S-Strong; M-Medium; L-Low**

<b>17UBI53D</b>	<b>CORE - XV : COST ACCOUNTING *</b>	<b>SEMESTER V</b>
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**Hours Per Week: 5**

**Total Credits: 4**

**Note:** Distribution of Marks: 60% problems and 40% theory.

### **CONTENTS**

#### **UNIT- I**

Cost Accounting – Definition- Meaning and Scope – Concept and Classification – Costing an aid to Management – Types and Methods of Cost – Elements of Cost Preparation of Cost Sheet and Tender.

#### **UNIT- II**

Material Control: Levels of material Control – Need for Material Control – Economic Order Quantity – ABC analysis – Perpetual inventory – Purchase and stores Control: Purchasing of Materials – Procedure and documentation involved in purchasing – Requisition for stores – Stores Control – Methods of valuing material issue – LIFO – FIFO.

#### **UNIT- III**

Labour: System of wage payment – Idle time – Control over idle time – Labour turnover –Methods of Remuneration and incentive systems – Halsey Plan – Rowan Plan only –Overhead – Classification of overhead – Allocation of overhead and Absorption of overhead .

#### **UNIT- IV**

Process costing – Features of process costing – process losses, wastage, scrap, normal process loss – abnormal loss, abnormal gain. (Excluding inter process profits and equivalent production).

#### **UNIT- V**

Contract costing –Meaning and Features of Contract Costing, Contract v/s Job Costing , Treatment of Profit on Incomplete Contracts as Credited Profit and Reserve Profit, Value of Work-in-progress and Practical Problems on Preparation of Contract Account and Balance Sheet. Reconciliation of Cost and Financial accounts.

**TEXT BOOKS:**

1. *Reddy, T.S., and Hari Prasad Reddy, Y.* 2011. **Cost Accounting**, Margham Publications, Chennai.
2. *Jain S.P and Narang K.L.* 2000. **Cost Accounting**, Kalyani Publishers, New Delhi.

**REFERENCE BOOKS:**

1. S. P. Iyengar, 2010. **Cost Accounting Principles and Practice**. Sultan Chand & Sons, New Delhi.
2. Pillai. R.S.N and Bagavathi 2014. **Cost Accounting**. Sultan Chand and Company Ltd., New Delhi.

17UBI5SA	<b>SKILL BASED COURSE -III: COMPUTER APPLICATION IN</b>	<b>SEMESTER- V</b>
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	<b>BUSINESS</b>	
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**Hours per week: 4**

**Total Credits: 3**

**PREAMBLE:**

1. To provide basic knowledge about the Computer applicable for modern business.
2. To enable the students to know the functioning of Hardware, Software and the detailed study on Tally with Security Services.

**COURSE OUTCOMES:**

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

CO Number	CO Statement	Knowledge Level
CO 1	Gain Knowledge on the basis of computers and its uses in Modern Business.	K1 and K2
CO 2	Familiarize on the types of Hardware and Software and its Operations.	K1 and K2
CO 3	Obtain Knowledge on the Features of Tally and Creation of Company Accounts and its Configuration	K1 , K2 and K3
CO 4	Acquainted on Creation and Alteration of Ledger and Groups.	K1 , K2 and K3
CO 5	To understand the Vouchers and Generations of Reports with Security Controls.	K1 , K2 and K3

**MAPPING WITH PROGRAMME OUTCOMES:**

COS/POS	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	S	M
CO2	S	S	M	S	M
CO3	S	S	M	S	M
CO4	S	S	M	S	M
CO5	S	S	M	S	M

**S-Strong; M-Medium; L-Low**

17UBI5SA	<b>SKILL BASED COURSE -III: COMPUTER APPLICATION IN</b>	<b>SEMESTER- V</b>
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	<b>BUSINESS</b>	
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**Hours per week: 4**

**Total Credits: 3**

## CONTENTS

### UNIT - I

**Computer :** Introduction – Meaning – Characteristics - Generations – Types of Digital Computer – Components of Computer – Input, Storage and Output Devices – Uses of Computers in Modern Business.

### UNIT - II

**Hardware and Software:** Hardware: Meaning - Types of Hardware - Software: Meaning – Types of Software – Operating Systems: Meaning - Functions – Types - Programming Language – Compilers and Interpreters.

### UNIT - III

**Accounting Software:** New features of Tally – Accounting Concepts - Manual Vs Computerized accounting. Company Creation – Accounts Configuration – Accounting Features.

### UNIT - IV

**Accounts Masters:** Ledgers and Groups – Creation – Alteration – Inventory Masters: Stock Items – Stock Group – Stock Category – Creation and Alteration - Types of Vouchers.

### UNIT - V

**Vouchers and Report Generation:** Bill wise – Interest computation and Printing of Vouchers. Bank Reconciliation Statement – Security Control – User Passwords - Reporting in Tally.

### TEXT BOOKS:

1. *Parameswaran R* 2016 **Computer Application in Business (Sixth Edition)** Sultan Chand and Sons, New Delhi.
2. *Nandhini A.K and Nandhini K.K* 2015 **Tally ERP 9 (First Edition)** BPB Publications, New Delhi.

**REFERENCE BOOKS:**

1. *Palanival S* 2015 **Tally (First Edition)** Margham Publications, Chennai.
2. *Ashok K Nandhani* 2017 **Tally ERP 9 Learning Guide (Fourth Edition)** BPB Publications, New Delhi.

<b>MANAGEMENT ACCOUNTING</b>
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**Hours per week: 6**

**Total Credits: 5**

**PREAMBLE:**

1. To develop the understanding of accounting tools and information and their uses in Decision making
2. To Identify and give examples of each of the three basic manufacturing cost categories

**COURSE OUTCOMES**

In the successful completion of the course, student will be able to

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO1.</b>	Know the concept and relationship of Management Accounting with the Cost and Financial Accounting	K1 and K2
<b>CO2.</b>	Calculate the liquidity , Solvency and Profitability ratios and gain the knowledge to analyze the same	K1,K2 and K3
<b>CO3.</b>	Prepare statements like Computation of Working Capital, Cash Flow and Fund Flow and its importance in managerial decisions	K1,K2 and K3
<b>CO4.</b>	Acquire knowledge and ability to apply the marginal costing techniques for taking managerial decisions	K1,K2 and K3
<b>CO5.</b>	Familiarize in various tools and techniques in cost control like Budgeting and Budgetary control and its preparation	K1,K2 and K3

**MAPPING WITH PROGRAMME OUTCOMES**

<b>COS/POS</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	M	M	S	S	M
<b>CO2</b>	M	M	S	S	M
<b>CO3</b>	M	M	S	S	M
<b>CO4</b>	M	M	S	S	M
<b>CO5</b>	M	M	S	S	M

**S-Strong: M-Medium: L-Low**



<b>17UBI63A</b>	<b>CORE -XVI: MANAGEMENT ACCOUNTING</b>	<b>SEMESTER- VI</b>
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**Hours per week: 6**

**Total Credits: 5**

**Note: Distribution of Marks: 60% Problems**

**and 40% Theory**

## **CONTENTS**

### **UNIT- I**

Management accounting - Meaning-Definition - Characteristics - Scope- Objectives and functions - Distinction between financial accounting and management accounting - Distinction between management accounting and cost accounting Tools and techniques of management accounting - Advantages and limitations.

### **UNIT- II**

Ratio Analysis – Meaning-Advantages - Limitations-Classification of ratios- Analysis of liquidity – Solvency and Profitability.

Working Capital – Working capital requirements and its computation.

### **UNIT- III**

Fund Flow Analysis and Cash Flow Analysis. Fund flow statement – Importance-Limitations – Preparation of schedule of changes in working capital-Calculation of funds from operation - fund flow statement.

Cash flow statement –Meaning –Importance –Difference between fund flow and cash flow analysis –Advantages –Limitations –Computations of cash from operations –Cash flow statement.

### **UNIT- IV**

Marginal costing and Break Even Analysis – Managerial applications of marginal costing – Significance and limitations of marginal costing. Key factors: Make or Buy- Pricing decision –Effect of changes in sales price.

### **UNIT- V**

Budgeting and Budgetary control – Definition – Importance, Essentials – Classification of Budgets – Master Budget – Preparation of cash budget- sales budget - purchase budget- material budget- flexible budget.

**TEXT BOOKS:**

1. Sharma and S.K.Gupta. 2006. **“Management Accounting”**, Kalyani Publishers, New Delhi.
2. Ramachandran & Srinivasan. R. 1998. **Management Accounting**. Sriram Publications, Trichy.

**REFERENCE BOOKS:**

1. S.P. Jain and K.L. Narang, 2016. **“Cost and Management Accounting”**, Kalyani Publishers, New Delhi.
2. Dr. S.N. Maheswari. 2014. **“Management Accounting”**, Sultan Chand & Sons, New Delhi.

17UBI63B	CORE - XVII: PRINCIPLES OF AUDITING	SEMESTER- VI
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**Hours Per Week: 5**

**Total Credits: 4**

**PREAMBLE:**

1. To discuss the philosophy and environment of auditing.
2. To analyze the concept of materiality in an audit.

**COURSE OUTCOMES**

In the successful completion of the course, student will be able to

CO Number	CO Statement	Knowledge Level
CO1	Gain Knowledge on the Fundamental Concept of Auditing and Basic Qualities of an Auditor	K1 and K2
CO2	Familiarize on the Internal Control and various types of Vouchers	K1 and K2
CO3	Obtain Knowledge on the Verification and valuation of assets and liabilities	K1 and K2
CO4	Aware on Auditing in Companies and Rights, Duties and Liabilities of an Auditor	K1 and K2
CO5	Acquire knowledge about Investigation and Computer Based Accounting	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES**

COS/POS	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	S	S
CO2	S	S	M	S	S
CO3	S	S	M	S	S
CO4	S	S	M	S	S
CO5	S	S	M	S	S

**S-Strong: M-Medium: L-Low**

<b>17UBI63B</b>	<b>CORE - XVII: PRINCIPLES OF AUDITING</b>	<b>SEMESTER- VI</b>
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**Hours Per Week: 5**

**Total Credits: 4**

## CONTENTS

### UNIT-I

Auditing- Origin - Definition - Objectives - Book Keeping, Accounting, Auditing and Investigation-Distinction between Auditing and Investigation-Types - Advantages and Limitations - Qualities of an Auditor - Audit Programmers.

### UNIT-II

Internal Control - Internal Check and Internal Audit - Audit Note Book - Working Papers. Vouching - Voucher - Vouching of Cash Book - Vouching of Trading Transactions - Vouching of Impersonal Ledger.

### UNIT-III

Verification and valuation of assets and liabilities - auditors position regarding the valuation and verifications of assets and liabilities - depreciation - reserves and provisions - secret reserves.

### UNIT-IV

Audit of Joint Stock Companies - Qualification - Dis-qualifications - Various modes of Appointment of Company Auditor - Rights and Duties - Liabilities of a Company Auditor - Share Capital and Share Transfer Audit - Audit Report - Contents and Types.

### UNIT-V

Audit of Computerized Accounts - Computer based Accounting Vs Conventional Accounting System-Computer assisted auditing techniques-Electronic Auditing - Investigation under the provisions of Companies Act.

### TEXT BOOK:

1. *Tandon B.N*, 2005, "**Practical Auditing**", S. Chand Company Ltd, New Delhi.
2. *DinkarPagare*, 2014, "**Principles & Practice of Auditing**", Sultan Chand & Sons, New Delhi.

### REFERENCE BOOKS:

1. *Kishnadwala V.H* and *Kishnadwala N.H*, "**Principles and Practice of Auditing**", Sultan Chand & Sons, New Delhi.
2. *Jagdish Prakash*, 2014, "**Auditing- Principles, Practices and Problems**", Kalyani Publishers, New Delhi.

<b>17UBI63P</b>	<b>CORE PRACTICAL - I: OFFICE AUTOMATION</b>	<b>SEMESTER- VI</b>
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**Hours per week: 5**

**Total Credits: 2**

**CONTENTS:**

**I - MS WORD**

1. Program to illustrate Chairman's speech/ Auditor's report / Minutes/ Agenda with the following operations:  
Bold, Underline, Font Size, style, Background color, Text color, Line spacing, Spell Check, Alignment, Header & Footer, Inserting pages and page numbers, Find and Replace.
2. Program for creation of an invitation for the college function using Text boxes and clip arts.

3. Designing an invoice and Account sales by using Drawing tool bar, Clip Art, Word Art, Symbols, Borders and Shading.
4. Designing a Class Time Table with the following operations:  
Inserting the table, Data Entry, Alignment of Rows and Columns, Inserting and Deleting the Rows and Columns and Change of Table Format.
5. Mail merging Shareholders meeting letter for 10 members
6. Creating a Bio-Data by using Wizard/ Templates.

## **II - MS EXCEL**

1. Program to illustrate a mark list of a class with a minimum of 5 courses and practice the following operations: Data Entry, Total, Average, Result and Ranking by using arithmetic and logical functions and sorting.
2. Program to highlight the Final Accounts (Trading, Profit & Loss Account and Business Sheet) by using formula.
3. Drawing the different type of charts (Line, Pie, Bar) to illustrate year-wise performance of sales, purchase, profit of a company by using chart wizard.
4. Program for creation of statement of Bank customer's account showing simple and compound interest calculations for 10 different customers using mathematical and logical functions.
5. Preparing a Product Life Cycle containing the following stages: Introduction, Growth, Maturity, Saturation, and Decline.

## **III - MS POWERPOINT**

1. Designing presentation slides for a product of your choice. The slides must include name, brand name, type of product, characteristics, special features, price, special offer etc. Add voice if possible to explain the features of the product. The presentation should work in manual mode.

2. Creating a presentation slides for organization details for 5 levels of hierarchy of a company by using organization chart.
3. Designing slides for a TV Channel to exhibit the headline news with the following transactions:  
Top down, Bottom up, Zoom in and Zoom out.-The presentation should work in custom mode.
4. Performing a frame movement by inserting clip arts to illustrate running of an image automatically.
5. Creating presentation slides for the Seminar Presentation using animation effects with the following operations:
6. Creation of different slides, changing background color, font color using word art.

#### **IV - MS ACCESS**

1. Creating a Student database with the following Tables:
  - a. Students Personal Details
  - b. Students Mark Details
2. Performing the following functions
  - a. Relate the Tables
  - b. Create a query to the students passed in all courses.
  - c. Create a form and report

#### **V - TALLY**

1. Company Creation and Alteration
2. Creating and Displaying Ledger
3. Voucher Creation ,Voucher Alteration and Deletion
4. Illustrating Final Accounts
5. Exhibiting Balance Sheet

<b>17UBI6SA</b>	<b>SKILL BASED COURSE -IV: INSURANCE LEGISLATIVE FRAMEWORK</b>	<b>SEMESTER- VI</b>
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**Hours Per Week: 4**  
**Total Credits: 3**

**PREAMBLE:**

1. To provide basic knowledge about the insurance laws in India.
2. To acquire skills needed to manage insurance business.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
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<b>CO 1</b>	Familiarize the students with Indian Insurance Act 1938.	K1 and K2
<b>CO 2</b>	Acquire knowledge in LIC Act 1956 with Role of LIC in National Economy.	K1 and K2
<b>CO 3</b>	Know the IRDA Act 1999, Development, Regulation and Amendment 2000 - 2017.	K1 and K3
<b>CO 4</b>	Make acquainted in Insurance Sector Privatization and Challenges.	K1 and K2
<b>CO 5</b>	Gain knowledge in Ombudsman scheme.	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COS/POS</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>
<b>CO 1</b>	S	M	M	S	S
<b>CO 2</b>	S	M	M	S	S
<b>CO 3</b>	S	M	M	S	S
<b>CO 4</b>	S	M	M	S	S
<b>CO 5</b>	S	M	M	S	S

**S-Strong; M-Medium; L-Low**

<b>17UBI6SA</b>	<b>SKILL BASED COURSE -IV: INSURANCE LEGISLATIVE FRAMEWORK</b>	<b>SEMESTER- VI</b>
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**Hours per week: 4  
Total Credits: 3**

**CONTENTS**

**UNIT - I**

**Indian Insurance Act 1938:** Provision applicable to Insurer- Insurance Companies- Registration of Insurance Companies.

**UNIT-II**

**LIC Act 1956:** Organization Structure- Role of LIC in National Economy.

**UNIT - III**

**Insurance Regulatory & Development Authority Act 1999:** Development Authority- Regulation 2000, 2002, 2013, 2016 & 2017 regards amended Provision.

#### UNIT - IV

**Insurance Sector:** General Insurance - Drawbacks of the regulated insurance industry in India- Privatization and Challenges in Insurance Sector.

#### UNIT - V

**Ombudsman scheme:** Territorial Jurisdiction of Ombudsman.

#### TEXT BOOKS:

1. *Mishra M .N and Dr. Mishra S.B* 2016 **Insurance Principles and Practice (Twenty Second Edition)** Sultan Chand and Sons, New Delhi.
2. *Dr. Periasamy P* 2017 **Principles and Practice of Insurance (Fifth Edition)** Himalaya Publishing House, New Delhi.

#### REFERENCE BOOKS:

1. *Inderjith singh* 2015 **Fundamentals of Insurance (Fifth Edition)**, Kalyani publishers, New Delhi.
2. *Nallini Prava Tripathy* 2014 **Insurance Theory and Practice (First Edition)** PHI Learning, New Delhi.

17UBI5EA	ELECTIVE-I : RETAIL BANKING	SEMESTER -V
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**Hours Per Week: 5**

**Total Credits: 4**

**PREAMBLE:**

1. To provide with an understanding of and insights into the roles and functions of Retail Banking.
2. To acquire knowledge about Customer Relationship Management.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO1</b>	Know the historical roles and functions of Retail Banking	K1 and K2
<b>CO2</b>	Acquire knowledge about the Retail Strategy and Delivery Channels.	K1 and K2
<b>CO3</b>	Understand the impact of customer relationship management	K1 and K2
<b>CO4</b>	Know the Trends in retailing and the growth of E-Banking	K1 and K2
<b>CO5</b>	Identify various steps followed to recovery of retail loans.	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COS/POS</b>	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>CO1</b>	S	S	S	M	S
<b>CO2</b>	S	S	S	M	S
<b>CO3</b>	S	S	S	M	S
<b>CO4</b>	S	S	S	M	S
<b>CO5</b>	S	S	S	M	S

**S-Strong; M-Medium; L-Low**

17UBI5EA	ELECTIVE-I : RETAIL BANKING	SEMESTER -V
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Hours Per Week: 5

Total Credits: 4

## CONTENTS

### UNIT - I

**Introduction of Retail Banking** -History and definition, role within the bank operations, Applicability of retailing concepts distinction between Retail and Corporate or Wholesale Banking. Retail Products overview - Customer requirements, Products development process, Liabilities and

Assets Products or Description of Liability products, Description of Asset Products, Approval process for retail loans, Credit scoring.

## **UNIT - II**

**Retail Strategies-** Marketing or Selling of retail products Tie-up with Institutions for Personal loans or Credit cards or Educational loans, with OEMs or Authorized Dealers for Auto or Vehicle loans, and with Builders or Developers for Home loans

**Delivery Channels** - Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking. Selling Process in retail products-Direct Selling Agents

## **UNIT - III**

**Customer Relationship Management** - Role and impact of customer relationship management, Stages in customer relationship management process. Regulations and compliance

## **UNIT - IV**

**Trends in retailing** - New products like Insurance, DEMAT services, online or Phone Banking, Property services, Investment advisory or Wealth management, Reverse Mortgage - Growth of E-Banking, Cross selling opportunities.

## **UNIT - V**

**Recovery of Retail Loans** - Defaults, Rescheduling, recovery process. SARAFESI Act, DRT Act, use of Lok Adalat forum - Recovery Agents - RBI guidelines

## **TEXT BOOKS:**

1. *Indian Institute of Banking and Insurance 2017 Retail Banking* Macmillan Publishers, Chennai.

2. *Agarwal O.P* 2016 **Fundamentals of Retail Banking (Fourth Edition)**  
Himalaya Publishing House, New Delhi.

**REFERENCE BOOKS:**

1. *Suresh Samudrala* 2015 **Retail Banking Technology (Second Edition)**  
Jaico Publishing House, Mumbai.
2. *Hugh Croxford* 2016 **The Art of Better Retail Banking (Second Edition)** Wiley Publications, Chennai.

<b>17UBI5EB</b>	<b>ELECTIVE-I : RURAL BANKING AND MICRO FINANCE</b>	<b>SEMESTER -V</b>
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**Hours Per Week: 5**

**Total Credits: 4**

**PREAMBLE:**

1. To obtain theoretical knowledge on Rural banking system in India
2. To acquire conceptual understanding of the Micro financing system in India

**COURSE OUTCOMES:**

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

CO Number	CO Statement	Knowledge Level
CO1	Know the Economic life of rural people and Government policy of Rural Banking	K1 and K2
CO2	Understand the various schemes introduced by government for extending rural credit.	K1 and K2
CO3	Understand the impact of Priority Sector Financing and Government initiatives	K1 and K2
CO4	Familiar with the overview of Microfinance concepts and its models.	K1 and K2
CO5	Identify credit delivery methodology followed by various micro finance associations.	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

COS/POS	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	M	S
CO2	S	S	S	M	S
CO3	S	S	S	M	S
CO4	S	S	S	M	S
CO5	S	S	S	M	S

**S-Strong; M-Medium; L-Low**



<b>17UBI5EB</b>	<b>ELECTIVE-I : RURAL BANKING AND MICRO FINANCE</b>	<b>SEMESTER -V</b>
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**Hours Per Week: 5**

**Total Credits: 4**

## **CONTENTS**

### **UNIT - I**

**Rural India-** Characteristics of Rural India; Economic life of rural people, rural poverty - main causes and methods of measuring rural poverty. Rural

Development Policy; Govt. policies and programmes for rural farm and non-farm sectors. Economic reforms and its impact on rural economy

## **UNIT - II**

**Financing Rural Development-** Regulation of Rural Financial Services; Function and policies of RBI in Rural Banking, NABARD-Main functions, role, refinance support. Lead bank approach, State level and District level Credit committees. Various services offered by the banking sector for rural development.

Rural Credit Institutions; Co-operative Credit Societies and Banks, Land Development Banks, Regional Rural Banks, Commercial Banks. Role of Information and communication technologies in rural banking-Models, Financial inclusion & inclusive growth for rural development banking, rural insurance micro insurance scheme, concept of Business Facilitators and Business Correspondents in rural financing

## **UNIT - III**

**Priority Sector Financing and Govt initiatives - SME Finance:** Definition of SME. Importance to Indian economy- Financing of SME and small enterprise refinance from SIDBI. Revival of sick units; revival package and implementation, Stressed assets under rehabilitation, Debt restructuring mechanism for SMEs.

Government initiatives; Poverty alleviation programmes / Employment programmes / Production oriented programmes. Rural housing and urban housing schemes under priority sector, their refinance, Educational loans

## **UNIT - IV**

**Overview of Microfinance-** Indian Rural financial system, introduction to Microfinance, Microfinance concepts, products and Microfinance models Emerging Global Microfinance practices. Need of Microfinance

## UNIT - V

**Credit Delivery Methodology-** Associations; Bank Guarantees Community Banking, Cooperatives, Credit Unions, Grameen Model, SHG, Individual, Intermediaries, Could be individual lenders, NGOs, micro credit programmes, and Commercial banks

### TEXT BOOKS:

1. *Indian Institute of Banking and Finance, 2017 Rural Banking* Macmillan Publishers, Chennai.
2. *Beatriz Armendariz and Jonathan Morduch 2014 The Economics of Microfinance (Second Edition)* Prentice-Hall of India Pvt. Ltd. Delhi,

### REFERENCE BOOKS

1. *Dhingra I.C 2015 Business Economics for Bankers (Third Edition)* Sultan Chand and Sons, New Delhi.
2. *Dr Sankaran S 2017 Rural Banking (First Edition)* Margham Publications, Chennai.

17UBI5EC	ELECTIVE - I: CENTRAL BANKING	SEMESTER- V
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Hours Per Week: 5

Total Credits: 4

### PREAMBLE:

1. To provide with an understanding of and insights into the roles and functions of Central Banks.
2. To acquire knowledge about how monetary transmits across the economy and affects monetary policy as well as output and employment.

### COURSE OUTCOMES:

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

CO Number	CO Statement	Knowledge Level
CO1	Know the historical roles and functions of Central Banks	K1 and K2
CO2	Acquire knowledge about the evolution , constitution and governance of RBI	K1 and K2
CO3	Understand the policy that the Central Bank uses to regulate monetary conditions in the economy in order to achieve monetary stability	K1 and K2
CO4	Familiar with the credit policy , importance of budgets and how the Central and State Governments allocates funds	K1 and K2
CO5	Identify various tools that the Central Bank can use against risks to financial stability	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

COs/Pos	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	M	S
CO2	S	S	S	M	S
CO3	S	S	S	M	S
CO4	S	S	S	M	S
CO5	S	S	S	M	S

**S-Strong; M-Medium; L-Low**

<b>17UBI5EC</b>	<b>ELECTIVE - I: CENTRAL BANKING</b>	<b>SEMESTER- V</b>
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**Hours Per Week: 5**

**Total Credits: 4**

### **CONTENTS**

#### **UNIT - I**

**Rationale and Functions of Central Bank** : Evolution and Functions of Central Banking : Evolutions of Theory and Practice of Central Banking, Development of Central Banks in Developed and Developing countries - Functions of a Central Bank - Contemporary Issues in Central Banking.

#### **UNIT - II**

**Central banking in India:** Reserve Bank of India: Organizational evolution, Constitution and Governance, Major organizational and Functional Developments over time, Recent Developments, RBI Act - India Specific Issues - Institutions set up by RBI: NABARD, IDBI, DFHI, IRBI, and UTI.

### **UNIT - III**

**Monetary Policy :** Objectives, Reconciling dual objectives, The Taylor Rule, Indicators of Policy, instruments of policy (Bank Rate, OMO, CRR, SLR etc.), policy Transmission mechanism and channels, transparency of policies, Lags in policy.

### **UNIT - IV**

**Credit Policy:** Objectives, Theory and Practice, Instruments. An over view of Fiscal Policy: Importance of Budgets, Union Budget, State Budget, Finances of Union and State Governments, Finance Commission - Striking balance between inflation and growth through monetary and fiscal policies

### **UNIT - V**

**Supervision and Financial Stability :** Indian Financial System : Constituents of Indian Financial Markets and their Regulation - Evolution of banking Regulation and Supervision .Financial Development Vs Financial stability, Risks to Financial stability, Early warning signals and remedial action, Liquidity Management, Regulation and supervision of Banks, Risk Management in Banks, The Basel Norms, Prudential Norms, Effect of liberalization and Globalisation on Financial Stability, Linkage to International Financial Stability, International standards and codes.

### **TEXT BOOKS:**

1. *Dr Govinda Bhat K* 2017 **Central Banking in India (Fourth Edition)** Himalaya Publishing House, New Delhi. (Unit - I to V)
2. *Thammarak Monejak* 2014 **Central Banking theory and practice in Sustaining Monetary and Financial Stability (First Edition)** John Wiley and sons Singapore Pvt. Ltd. (Unit - I to V)

**REFERENCE BOOKS:**

1. *Sylvester Eijffinger and Donato Masciandaro* 2014 **Modern Monetary Policy and Central Bank Governance (First Edition)** Edward Elgar.
2. *Finance*, 2016 **Central Banking** Macmillan Publishers, Chennai.

<b>17UBI6EA</b>	<b>ELECTIVE -II : INSURANCE LAWS AND REGULATION</b>	<b>SEMESTER - VI</b>
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**Hours Per Week: 5**

**Total Credits: 4**

**PREAMBLE:**

1. To acquire specialized knowledge of Law and Regulations relating to Insurance.
2. To familiar with the powers of Central Government under various Act.

**COURSE OUTCOMES:**

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

CO Number	CO Statement	Knowledge Level
CO1	Understanding the Historical Evolution and Legal Framework of Insurance Business	K1 and K2
CO2	Know the Recent Amendments and Powers of authorities to make rules in Insurance Act	K1 and K2
CO3	Familiarize with Incorporation and Regulatory Framework of LIC	K1 and K2
CO4	Provide students insights into Recent Amendments in GIC	K1 and K2
CO5	Know the IRDA Act 1999, Development, Regulation and Amendment.	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

COs/Pos	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	S	M
CO2	S	S	M	S	M
CO3	S	S	M	S	M
CO4	S	S	M	S	M
CO5	S	S	M	S	M

**S-Strong; M-Medium; L-Low**

	ELECTIVE -II :	SEMESTER -VI
17UBI6EA	INSURANCE LAWS AND REGULATION	

**Hours Per Week: 5**

**Total Credits: 4**

**CONTENTS**

**UNIT - I**

**Introduction** - Definition and Sources of Law - Judicial set up in India - Insurance as a contract - Regulation of Insurance Business in India - Legal Framework of Insurance Business - Reforms in Insurance sector - Role of Insurance in Economic system - Future trends in the Indian Insurance Industry.



## UNIT - II

**Insurance Act 1938** - Definitions - Recent Amendments - Prohibition of transaction of Insurance Business by certain person - Regulatory Framework - Powers of Authorities to make Rules - Licensing of Surveyors and Loss Assessors - Establishment of Tariff Advisory Committee

## UNIT - III

**LIC Act 1956** - Important definitions - Establishment and Incorporation of LIC - Functions - Recent Amendments - Regulatory Framework - Policies to be guaranteed by Central Government - Powers of Central Government under this Act

## UNIT- IV

**GIC Act 1972** - Important definitions - Significant Provisions - Formation of General Insurance Corporations - Functions of GIC - Regulatory Framework - Recent Amendments - Powers of Central Government under this Act - Consumer Protection Act 1986

## UNIT - V

**IRDA Act 1999** - Important definitions - features of IRDA - Establishment and Incorporation of Authority - Recent Amendments - Duties, Powers and Functions of authority - Powers of Central Government under this Act - Rules and Regulations to be laid before Parliament - Penalty for default - Offences by companies

## TEXT BOOKS:

1. *Mishra M .N and Dr. Mishra S.B* 2016 **Insurance Principles and Practice (Twenty Second Edition)** Sultan Chand and Sons, New

Delhi.

2. *Dr. Periasamy P* 2014 **Principles and Practice of Insurance (Second Edition)** Himalaya Publishing House, New Delhi.

**REFERENCE BOOKS:**

1. *Inderjith Singh* 2014 **Fundamentals of Insurance (Fifth Edition)** Kalyani publishers, New Delhi.
2. *Murthy A* 2015 **Principles and Practice of Insurance (First Edition)** Margham Publications, Chennai.

<b>17UBI6EB</b>	<b>ELECTIVE -II : PRACTICES OF GENERAL INSURANCE</b>	<b>SEMESTER -VI</b>
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**Hours Per Week: 5**

**Total Credits: 4**

**PREAMBLE:**

1. To acquire specialized knowledge of law and practice relating to General Insurance.
2. To familiarize with the procedures and practices of various insurance policies.

**COURSE OUTCOMES:**

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

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
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CO1	Understanding the historical evolution of General insurance markets in India	K1 and K2
CO2	Understand the coverage of a fire and marine insurance policy to mitigate fire and marine loss consequences	K1 and K2
CO3	Understand the coverage of a miscellaneous insurance policy to mitigate miscellaneous loss consequences	K1 and K2
CO4	Familiarize with the underwriting practices and procedures in General Insurance	K1 and K2
CO5	Study the importance of evaluating and assessing claims and the settlement practices.	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

COs/Pos	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	S	M
CO2	S	S	M	S	M
CO3	S	S	M	S	M
CO4	S	S	M	S	M
CO5	S	S	M	S	M

**S-Strong; M-Medium; L-Low**

17UBI6EB	<b>ELECTIVE -II : PRACTICES OF GENERAL INSURANCE</b>	<b>SEMESTER -VI</b>
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**Hours Per Week: 5**

**Total Credits: 4**

**CONTENTS**

**UNIT - I**

**Introduction** - Meaning of General Insurance - The History and Growth of General Insurance - Types of General Insurance - Recent innovations - Organization and Management of General Insurance Companies - Regulatory Framework for General Insurance in India.

**UNIT - II**

**Fire and Marine Coverages** - 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.

### UNIT - III

**Miscellaneous Coverages** -Personal Accident Insurances -Burglary (Business Premises) Policy - All Risks Insurance Policy -Money Policy - Baggage Insurance - Legal Liability Insurance - Fidelity Guarantee Insurance - Jeweler's Block Insurance - Aviation Insurance - Engineering Insurance - Rural Insurance - Micro Insurance.

### UNIT - IV

**Specialized Insurances** - Industrial All Risks 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 .

### UNIT - V

**Claims** - Claims Forms - Investigation and Assessment - Surveyors and Loss Assessors - Claims Documents - Arbitration - Limitation - Settlement - Discharge Vouchers - Post Settlement Action - Recoveries - Salvage - Loss Minimization and Salvage.

### TEXT BOOKS:

1. *Mishra M.N.E and Thomas G.E 2014 General Insurance - Principles and Practice* Cengage Learning, New Delhi.

2. *Dr. Seethalakshmi and Jitendra Aherkar* 2015 **Principles and Practices of General Insurance**, Sheth publishing house, Mumbai.

**REFERENCE BOOKS:**

1. *Inderjith Singh* 2014 **Fundamentals of Insurance (Fifth Edition)**  
Kalyani publishers, New Delhi.
2. *Murthy A* 2015 **Principles and Practice of Insurance (First Edition)**  
Margham Publications, Chennai.

<b>17UBI6EC</b>	<b>ELECTIVE - II : RISK MANAGEMENT</b>	<b>SEMESTER VI</b>
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**Hours per week: 5**  
**Total Credits: 4**

**PREAMBLE:**

1. To develop a knowledge of risk, measurement of risk and its transferability.
2. To familiarize the students with the basic principles of risk management.

**COURSE OUTCOMES:**

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

CO Number	CO Statement	Knowledge Level
CO1	Understand the concept of risk and its types, pooling and diversification of risk.	K1 and K2
CO2	Acquire knowledge about the Risk aversion and demand for insurance.	K1 and K2
CO3	Know the Analytical tools used in corporate risk management.	K1 and K2
CO4	Appreciate risk assessment as a tool in the overall scope of risk management.	K1 and K2
CO5	Aware on the risk management in banking business with risk regulation in banking industry.	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

COS/POS	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	M	S
CO2	S	S	S	M	S
CO3	S	S	S	M	S
CO4	S	S	S	M	S
CO5	S	S	S	M	S

**S-Strong; M-Medium; L-Low**

17UBI6EC	<b>ELECTIVE - II : RISK MANAGEMENT</b>	<b>SEMESTER VI</b>
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**Hours per week:5  
Total Credits: 4**

**CONTENTS**

**UNIT - I**

**Understanding Risk:** Types of risk - Risk management - Objectives - Risk identification and measurement - Pooling arrangements and diversification of risk.

**UNIT - II**

**Risk aversion and demand for insurance:** By individuals- By corporations- Insurability of risk- Contractual provisions- Legal doctrine-

Loss control -Risk retention and reduction decisions.

### UNIT - III

**Analytical tools used in corporate risk management :** Products liability - Environmental liability - Directors and Officers liability- Issues in liability risk and management.

### UNIT - IV

**Asset Liability Management:** Components of Assets and Liabilities in Banks' Balance Sheet - Liquidity management - Interest rate risk management - Management of exchange risk - RBI Guidelines.

### UNIT - V

**Risk management in Banking:** Risk and Banking business - Risk regulation in banking industry - Market risk - Credit risk - Operation risk.

### TEXT BOOKS:

1. *George E Rejda* 2016 **Principles of Risk Management and Insurance (Thirteenth Edition)** Pearson Edition, New Delhi.
2. *Harrington Niehaus* 2014 **Risk Management and Insurance (Second Edition)** McGraw Hill, New York.

### REFERENCE BOOKS:

1. Surjeet Kaur 2015 **Insurance and Risk Management (Second Edition)** Kalyani Publishers, New Delhi.
2. *Indian Institute of Banking and Finance* 2017 **Treasury, Investment and Risk Management (Second Edition)** Macmillan Publishers, Chennai.

17UBI6ED	<b>ELECTIVE - III : FINANCIAL MARKETS AND SERVICES</b>	<b>SEMESTER VI</b>
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**Hours Per Week: 5**

**Total Credits: 4**

**PREAMBLE:**

1. To provide basic knowledge about the Financial Markets and Services.
2. To enable the students to know the functioning of Indian Financial Markets and Services and the key roles played by them in Corporate Financing.

**COURSE OUTCOMES:**

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



**B.Com - Banking and Insurance (Students admitted from 2017- 2018 and onwards)**

<b>CO Number</b>	<b>CO Statement</b>	<b>Knowledge Level</b>
<b>CO 1</b>	Gain Knowledge on the Structure of Financial Market, Importance and Classifications on Money and Capital Markets.	K1 and K2
<b>CO 2</b>	Aware on the Securities, New Issue markets and Merchant Bankers.	K1 and K2
<b>CO 3</b>	Acquire knowledge about the functioning of stock exchange and the SEBI guidelines.	K1 and K2
<b>CO 4</b>	Acquainted on Financial Intermediaries, Mutual Funds and Investment Companies.	K1 and K2
<b>CO 5</b>	Obtain knowledge on New Modes of financing, Modus Operandi of Factoring and Securitisation in India.	K1 and K2

**MAPPING WITH PROGRAMME OUTCOMES:**

<b>COS/POS</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>
<b>CO 1</b>	S	S	S	M	S
<b>CO 2</b>	S	M	M	M	M
<b>CO 3</b>	S	M	S	M	S
<b>CO 4</b>	S	S	M	M	M
<b>CO 5</b>	S	M	S	S	S

**S-Strong; M-Medium; L-Low**

17UBI6ED	<b>ELECTIVE - III : FINANCIAL MARKETS AND SERVICES</b>	<b>SEMESTER VI</b>
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**Hours Per Week: 5**

**Total Credits: 4**

### **CONTENTS**

#### **UNIT - I**

**Financial Markets:** Structure of Financial Markets - Financial Investment - Money Market in India - Indian Capital Markets - Difference between Money Market and Capital Market - Classification and Object of Indian Money Markets - Structure of Capital Markets.

#### **UNIT - II**

**Securities and Merchant Bankers:** Markets for Corporate Securities – New Issue Markets – Functions Issue Mechanism – Merchant Banking - Role and Functions of Merchant Bankers in India – Under Writing.

### **UNIT - III**

**Secondary Markets:** Stock Exchange – Role of Secondary Market – Trading in Stock Exchange – Various Speculative Transactions – Role of SEBI – Regulation of Stock Exchange.

### **UNIT - IV**

**Intermediaries:** Banks as Financial Intermediaries – Commercial Banks Role in Financing – IDBI – IFCI – LIC – GIC – UTI – Mutual Funds – Investments Companies.

### **UNIT - V**

**Modes of Financing:** New Modes of Financing – Leasing as Source of Finance – Forms of Leasing – Venture Capital – Dimension Functions – Venture Capital in India – Factoring – Types – Modus Operandi of Factoring – Factoring as Source of Finance – Securitisation of Assets – Mechanics of Securitisation- Utility of Securitisation – Securitisation in India.

### **TEXT BOOKS:**

1. *Gordon E and Natarajan 2014 Financial Marketing and Services (Ninth Edition)* Himalaya Publishing House, New Delhi. (Unit -I to V)
2. *Dr Gurusamy S 2015 Financial Marketing and Services (Fourth Edition)* Tata MC. Graw Hills Pvt. Ltd, New Delhi. (Unit -I to V)

### **REFERENCE BOOKS:**

1. *Dr Natarajan L 2015 Financial Marketing and Services (First Edition)* Margham Publications, T.Nagar, Chennai.
2. *Shashi K Gupta and Nisha Aggarwal 2014 Financial Services (Third Edition)* Kalyani Publications, New Delhi.

17UBI6EE	ELECTIVE - III : INDIRECT TAX	SEMESTER VI
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Hours Per Week: 5  
Total Credits: 4

**PREAMBLE:**

1. To understand the Provisions and concepts of Goods and Service Tax.
2. To enable the students to understand different types of Customs Import Duties

**COURSE OUTCOMES**

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

CO Number	CO Statement	Knowledge Level
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<b>CO1</b>	Discuss the basics and History of Tax system	K1 and K2
<b>CO2</b>	Understand the basic concepts about Goods and Service Tax	K1 and K2
<b>CO3</b>	Analyze the Liability and Tax rate system Understand the Filing of GST Return	K1 and K2
<b>CO4</b>	Aware of Eligibilities to Input Tax Credit.	K1 and K2
<b>CO5</b>	Acquire knowledge about Composite levy and advantages	K1 and K2

### MAPPING WITH PROGRAMME OUTCOMES

COs/POs	PO1	PO2	PO3	PO4	PO5
<b>CO1</b>	S	S	S	M	S
<b>CO2</b>	S	M	M	M	M
<b>CO3</b>	S	M	S	M	S
<b>CO4</b>	S	S	M	M	M
<b>CO5</b>	S	M	S	S	S

**S-Strong; M-Medium; L-Low**

<b>17UBI6EE</b>	<b>ELECTIVE - III : INDIRECT TAX</b>	<b>SEMESTER VI</b>
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**Hours Per Week: 5**

**Total Credits: 4**

### CONTENTS

#### UNIT- I

Special features of Indirect Taxes - Contribution to government revenues - Taxation under the constitution - Advantages and Disadvantages of Indirect Taxes.

#### UNIT-II

Goods and Service Tax: Introduction to GST - Meaning - Objectives - Constitutional Amendment of GST- Salient features of GST- Kinds of GST: Central GST- State GST- Inter-state GST - Benefit of GST - Limitations of GST in India.

#### UNIT-III

Registration Procedure for GST- Input Tax Credit in GST - Inter-state Transaction of Goods and Services Model - Advantages of IGST Model - Exemption under GST - Model of GST with Examples

#### UNIT-IV

GST on Export and Import - Calculation of Net cost of imported goods - Calculation of Sale Value after import - Net tax payable calculation of imported goods - Export value calculation- Refund calculation - Impact of GST in various Sectors.

#### UNIT-V

Customs Duty - Different Types of Customs Import Duties - Abatement of duty in Damaged or Deteriorated Goods - Remission on duty on lost, destroyed or abandoned goods - Customs Tariff Act 1985 - Customs Duty Drawback.

#### TEXT BOOKS

1. *Balachandran.V*, 2006. "**Indirect Taxation**", Sultan Chand &Co., New Delhi.(Unit I,III,IV)
2. *Gupta R.L and Gupta V.K*, 2010. "**Indirect Tax**"Sultan Chand &Co., New Delhi (Unit I-V)
3. *CA Keshav, R, Garg*, 2017. "**GST Ready Reckoner**" 3<sup>rd</sup>Edition, Bharat Law House Pvt Ltd
4. *Nitya Tax Associates*, 2016. "**Basics of GST**", 1<sup>st</sup> Edition, Taxman's e-book House Pvt Ltd

#### REFERENCE BOOKS:

1. *Datey V.S.*, 2016. "**Indirect Taxes**", (2<sup>nd</sup> edition) Taxman Publications (P) Ltd., New Delhi.
2. *Vishwanathannagarajan*, 2011. "**Indirect Taxation**" (26<sup>th</sup> edition), Asia Law House Publishers.
3. *Vishal Saraogi and Roshan Lodha*,2017. "**Goods & Service Tax Law the Ultimate Guide**", Lawpoint Publication Pvt Ltd.

<b>17UBI6EV</b>	<b>ELECTIVE - III: PROJECT WORK</b>	<b>SEMESTER- VI</b>
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**Hours per week: 5**

**Total Credits: 4**

**GUIDELINES:**

1) A Guide has been allotted to each student by the department. Student can select any topic in discussion with the supervisor. Students should maintain a work diary where in weekly work carried out has to be written. Guide should review the work every week and put his/her signature. The work diary along with project report should be submitted at the time of viva voce.

**2) CA Marks Distribution:**

A minimum of two reviews have to be done, one at the time finalizing the questionnaire/identifying the primary data and the second review at the

time of commencement of report writing. They should be asked to present the work done to the respective guide in the two reviews. The guide will give the marks for CIA as per the norms stated below:

First Review	10 Marks
Second Review	10 Marks
Work Diary	05 Marks
	<u>25 Marks</u>

3) End Semester Examination:

The evaluation for the end semester examination should be as per the norms

Given below:

External Examiner	25 Marks
Internal Examiner	25 Marks
Viva-Voce Examination	<u>25 Marks</u>
	<u>75 Marks</u>

17UNM34U	NMEC - I: PRACTICAL BANKING	SEMESTER -III
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(Jointly given by the external and internal examiner).

**Hours Per Week: 2**  
**Total Credits: 2**

**PREAMBLE:**

1. To impart the students with practical banking knowledge
2. To improve functional knowledge in opting Banking.

**UNIT - I**

**Introduction to Banking:** Meaning- Functions- Types of Deposits- Types of Bank Customers.

**UNIT - II**

**Operating the account:** Opening of Bank account - Operating the account- Electronic Banking Services.



**UNIT - III**

**Electronic Banking Operation:** Internet Banking- Mobile Banking- Electronic cheques.

**UNIT - IV**

**Electronic Fund Transfer:** Electronic Clearing System- EFT- RTGS- Cards- Debit cards- Smart cards- Credit card operation- Advantages and disadvantages.

**UNIT - V**

**Risk in E-Banking:** Strategic risk- Transaction risk - Compliance risk- Reputation risk.

**TEXT BOOKS:**

1. *Jyotsna Sethi and Nishwan Bhatia* 2015 **Elements of Banking and Insurance (Second Edition)** PHI Learning Private Limited, Delhi.
2. *Sundharam K. P. M* 2015 **Banking Theory Law and Practices (First Edition)** Sultan Chand and Sons, New Delhi.

**REFERENCE BOOKS:**

1. *Gordon E and Natarajan* 2016 **Banking Theory Law and Practices (Twenty Fifth Edition)** Himalaya publishing House, New Delhi.
2. *Shekar K. C* 2014 **Banking Theory and Practice (Twenty First Edition)**, Vikas Publication, Noida.

17UNM44U	NON-MAJOR ELECTIVE - II : PRINCIPLES OF INSURANCE	SEMESTER- IV
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Hours Per Week: 2  
Total Credits: 2

**PREAMBLE:**

1. To provide a basic understanding of the insurance mechanism.
2. To improve functional knowledge in opting insurance in real life.

**CONTENTS**

**UNIT - I**

**Introduction to Insurance:** Definition - Importance and Needs of Insurance- Insurance as a social security tool.

**UNIT - II**

**Classification of Insurance:** Life insurance – Non-life insurance - Re-insurance.

### **UNIT - III**

**Contract of Insurance:** Definitions- Essential elements- Mini cases

### **UNIT - IV**

**Insurance Documents:** Proposal form- Policy Forms- Certificate of Insurance- Endorsement- Terms used (Insured – proposal - policy - premium - Claims – lapses - insurer – insure).

### **UNIT - V**

**Insurance in India:** IRDA- History- Structure- Function- Insurance repository in India.

### **TEXT BOOKS:**

1. *Mishra M .N and Dr. Mishra S.B* 2016 **Insurance Principles and Practice (Twenty Second Edition)** Sultan Chand and Sons, New Delhi.
2. *Dr. Periasamy P* 2014 **Principles and Practice of Insurance (Second Edition)** Himalaya Publishing House, New Delhi.

### **REFERENCE BOOKS:**

1. *Inderjith singh* 2014 **Fundamentals of Insurance (Fifth Edition)** Kalyani publishers, New Delhi.
2. *Murthy. A* 2015 **Principles and Practice of Insurance (First Edition)** Margham Publications, Chennai.

<b>17UBISS1</b>	<b>SELF STUDY COURSE - I: SUPPLY CHAIN MANAGEMENT</b>	<b>SEMESTER III</b>
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**Total Credit : 1**

**PREAMBLE:**

1. To create awareness about the supply chain activities taken in order to deliver the goods.
2. To enable the students to solve complex business problems related to the journey of products and services from the manufacturer or provider to the end customer.

**CONTENTS**

**UNIT - I**

**Supply Chain Management** - Global optimization - Importance - key issues - Inventory management - Economic lot size model. Supply contracts - Centralized vs. Decentralized system

#### **UNIT - II**

**Supply chain Integrates-** Push, Pull strategies - Demand driven strategies - Impact on grocery industry - Retail industry - Distribution strategies.

#### **UNIT - III**

**Strategic Alliances:** Frame work for strategic alliances - 3PL - Merits and Demerits - Retailer - Supplier Partnership - Advantages and Disadvantages of RSP - Distributor integration.

#### **UNIT - IV**

**Procurement and Outsourcing:** Outsourcing - Benefits and risks - Framework for make/buy decision - e-procurement - Framework of e-procurement.

#### **UNIT - V**

**Dimension of Customer Value** - Conformance of requirement - Product selection - Price and Brand - Value added services - Strategic pricing - Smart pricing - Customer value measures.

#### **TEXT BOOKS:**

1. *Martin Christopher* 2016 **Logistics and Supply Chain Management (Fifth Edition)** Pearson Education, New Delhi.
2. *Janat Shah* 2016 **Supply Chain Management (Second Edition)** Pearson Education, New Delhi.

#### **REFERENCE BOOKS:**

1. *Russel and Taylor* 2015 **Operations and Supply Chain Management (Eighth Edition)** Wiley and Sons Publications, Bangalore.
2. *David L Olson* 2014 **Supply Chain Risk Management (Second Edition)** Business Expert Press, New York.

17UBISS2	<b>SELF STUDY COURSE - II : INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY</b>	<b>SEMESTER III</b>
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**Total Credit : 1**

**PREAMBLE:**

1. To know about the regulatory framework of Insurance
2. To make the students to understand the concept of Bancassurance.

**CONTENTS**

**UNIT - I**

**IRDA:** Origin - Economic Change - The Insurance Industry Structure - Reforms -Constitution of the IRDA: Objectives of IRDA, Duties and Powers of IRDA.

**UNIT - II**

**Policy Holders Interest:** Implications for Field Personnel - Implications for

