



# University of Madras

**Chepauk, Chennai 600 005**

[Est.1857, State University, NAAC 'A' Grade, CGPA 3.32, NIRF2019 Rank: 20]

website: [www.unom.ac.in](http://www.unom.ac.in), Tel.:044-25399561

## **Undergraduate Programme in Commerce**

Curriculum and Syllabus for

### **B.Com. (Bank Management)**

(With effect from the Academic Year 2023-24)

**JUNE 2023**

**Note:** The Board of Studies in Commerce (UG) designed the syllabus as per Common Model Syllabus provided by TANSCHÉ based on Learning Outcome based Curriculum Framework (LOCF) as prescribed by the UGC.

## PROGRAMME OBJECTIVE: B.COM. BANK MANAGEMENT

This Programme provides ample exposure to courses from the fields of Commerce, Accountancy and Management. The course equips the students for entry level jobs in industry, promotes the growth of their professional career, entrepreneurship and a key contributor to the economic development of the country.

- This course aims at enabling the students to understand and to contribute to the strategic operational policies and practices of commercial bank management in a competitive environment.
- This course prepares the students to take up various positions in the banking industry and financial services industry. The course is also a stepping stone for students aspiring to undertake higher education in Commerce, Banking, Management, etc.
- A general framework for bank valuation provides the background for a discussion of value-based bank management, covering topics including the drivers of bank value, a detailed examination of deposit and loan pricing and to risk management in banking.

<b>LEARNING OUTCOMES – BASED CURRICULUM FRAMEWORK GUIDELINES BASED REGULATIONS FOR UNDER GRADUATE PROGRAMME</b>	
<b>Programme:</b>	<b>B.COM BANK MANAGEMENT</b>
<b>Programme Code:</b>	
<b>Duration:</b>	<b>3 Years (UG)</b>
<b>Programme Outcomes:</b>	<p><b>PO1: Disciplinary knowledge:</b> Capable of demonstrating comprehensive knowledge and understanding of one or more Disciplines that form a part of an Undergraduate Programme of Study</p> <p><b>PO2: Communication Skills:</b> Ability to express thoughts and ideas effectively in writing and orally; Communicative with others using appropriate media: confidently share one’s views and express herself / himself; demonstrate the ability to listen carefully, read and write analytically and present complex information in a clear and concise manner to different groups.</p> <p><b>PO3: Critical Thinking:</b> Capability to apply analytic thought to the body of knowledge; analyse and evaluate evidence, arguments, claims, beliefs on the basis of empirical evidence; identify relevant assumptions or implications; formulate coherent arguments; critically evaluate practices, policies and theories by following scientific approach to knowledge development.</p> <p><b>PO4: Problem Solving:</b> Capacity to extrapolate from what one has learnt and apply their competencies to solve different kinds of non- familiar problems, rather than replicate curriculum content knowledge; and apply one’s learning to real life situations.</p>

**PO5: Analytical Reasoning:** Ability to evaluate the reliability and relevance of evidence; identify logical flaws and holes in the arguments of others; analyse and synthesize data from the variety of sources; draw valid conclusion and support them with evidence and examples and addressing opposing viewpoints.

**PO6: Research- related skill:** A sense of inquiry and capability for asking relevant/appropriate questions, problem arising, synthesising and articulating, Ability to recognise cause and effect relationships, define problems, formulate hypothesis, analyse and interpret and draw conclusions from data, establish hypothesis, predict cause and effect relationships, execute and report the results of an experiment or investigation.

**PO7: Co-operation/Team work:** Ability to work effectively and respectfully with diverse teams; facilitate cooperative or coordinated effort on the part of a group, and act together as a group or a team in the interests of a common cause and work efficiently as a member of the team.

**PO8: Scientific reasoning:** Ability to analyse, interpret and draw conclusions from quantitative or qualitative data: and critically evaluate ideas, evidence and experiences from an open minded and reasoned perspective.

**PO9: Reflective thinking:** Critical sensibility to lived experiences, with self-awareness and reflexivity of both self and society.

**PO10: Information/Digital Literacy:** Capability to use ICT in variety of learning situations, demonstrate ability to access, evaluate and use a variety of relevant information sources, and use appropriate software for analysis of data.

**PO11: Self- directed learning:** ability to work independently, identify appropriate resources required for a project and manage a project through to completion.

**PO12: Multicultural competence:** Posse's knowledge of values and belief of multiple cultures and global perspective: and capability to effectively engage in a multicultural society and interact respectfully with diverse groups.

**PO13: Moral and Ethical awareness /reasoning:** Ability to embrace moral/ethical values in conducting one's life, formulate a position/argument about an ethical issue from multiple perspectives and use ethical practices in all work. Capable of demonstrating the ability to identify ethical issue's related to one's work, avoid unethical behaviour such as fabrication, falsification or misrepresentation of data or committing plagiarist, not adhering to intellectual property rights; appreciating environmental and sustainability issues; and adopting objective, unbiased and truthful actions in all aspects of work.

	<p><b>PO14:</b> Leadership readiness/qualities: Capability for mapping out the task of the team or an organisation, and setting direction, formulating and inspiring vision, building a team who can help achieve the vision, motivating and inspiring team members to engage with that vision and using management skill to guide people to the right destination in a smooth and efficient way.</p> <p><b>PO15: Life Long Learning:</b> Ability to acquire knowledge and skills, including “learning how to learn”, that are necessary for participating in learning activities throughout life, through self-paced and self-directed learning aimed at personal development, meeting economic, social and cultural objectives and adapting to changing trades and demands of workplace through knowledge/skill development/reskilling.</p>
<p>Programme Specific Outcomes:</p>	<p><b>PSO1 – Placement:</b> To prepare the students who will demonstrate respectful engagement with others’ ideas, behaviours, beliefs and apply diverse frames of reference to decisions and action. Further the students are encouraged with add-on value based and job-oriented courses which ensure them to sustain in the organisation level.</p> <p><b>PSO2 – Contribution to Business World:</b> Apply theoretical concepts to business practices to produce employable, ethical, and innovative professionals to sustain in the dynamic business world.</p> <p><b>PSO3 – Contribution to the Society:</b> To contribute to the development of the society by collaborating with stakeholders for mutual benefit. Become acquainted with commercial knowledge and soft skill to react in the most appropriate way when faced with challenges in the society.</p>

## B.COM. - BANK MANAGEMENT

Part	Course Code	Title of the Course	Credits	Hours
<b>FIRST YEAR – FIRST SEMESTER</b>				
Part I	----	Language I	<b>3</b>	<b>6</b>
Part II	100L1Z	English I	<b>3</b>	<b>6</b>
Part III	145C1A	Core Paper I – <b>Financial Accounting I</b>	<b>5</b>	<b>5</b>
	145C1B	Core Paper II - <b>Principles of Management</b>	<b>5</b>	<b>5</b>
	145E1A	Elective I- Business Communication	<b>3</b>	<b>4</b>
	145E1B	Elective I - Business Environment		
	145E1C	Elective I – Business Economics		
Part IV	145S1A	SEC – 1 - MS Office for Commerce *	<b>2</b>	<b>2</b>
	100L1L	Basic Tamil-I (Other Language Students) *		
	100L1M	Advanced Tamil-I (Other Language Students) *		
	145B1A	Foundation Course FC- Professional Ethics		
<b>TOTAL</b>			<b>23</b>	<b>30</b>
* <b>PART-IV: SEC-1 / Basic Tamil / Advanced Tamil (Any one)</b>				
1. Students who have studied Tamil upto XII STD and also have taken Tamil in Part I shall take SEC-I				
2. Students who have <b>not</b> studied Tamil upto XII STD and have taken any Language other than Tamil in Part-I shall take <b>Basic Tamil</b> comprising of Two Courses (level will be at 6 <sup>th</sup> Std.).				
3. Students who have studied Tamil upto XII STD and have taken any Language other than Tamil in Part-I shall take <b>Advanced Tamil</b> comprising of Two Courses.				
<b>FIRST YEAR - SECOND SEMESTER</b>				
Part I	----	Language II	<b>3</b>	<b>6</b>
Part II	100L2Z	English II	<b>3</b>	<b>6</b>
Part III	145C2A	Core Paper III – <b>Financial Accounting II</b>	<b>5</b>	<b>5</b>
	145C2B	Core Paper IV- <b>Business Law</b>	<b>5</b>	<b>5</b>
	145E2A	Elective II – Banking Management	<b>3</b>	<b>4</b>
	145E2B	Elective II – Insurance and Risk Management		
	145E2C	Elective II – Indian Economic Development		
Part IV	145S2A	SEC – 2 - Accounting using Excel	<b>2</b>	<b>2</b>
	100L2L	Basic Tamil-II (Other Language Students) *		
	100L2M	Advanced Tamil-II (Other Language Students) *		
	145S2B	Skill Enhancement Course – SEC 3 Retail Management		
<b>TOTAL</b>			<b>23</b>	<b>30</b>

<b>SECOND YEAR - THIRD SEMESTER</b>				
Part I	----	Language III	<b>3</b>	<b>6</b>
Part II	200L3Z	English III	<b>3</b>	<b>6</b>
Part III	245C3A	Core Paper V- <b>Corporate Accounting I</b>	<b>5</b>	<b>5</b>
	245C3B	Core Paper VI – <b>Company Law</b>	<b>5</b>	<b>5</b>
	245E3A	Elective III –E-Banking	<b>3</b>	<b>4</b>
	245E3B	Elective III – Business Mathematics & Statistics		
245E3C	Elective III – Technology in Banking			
Part IV	245S3A	Skill Enhance Course SEC – 4	<b>1</b>	<b>1</b>
	245S3B	Skill Enhancement Course – SEC 5	<b>2</b>	<b>2</b>
	---	Environmental Studies	<b>-</b>	<b>1</b>
		<b>TOTAL</b>	<b>22</b>	<b>30</b>
<b>SECOND YEAR - FOURTH SEMESTER</b>				
Part I	----	Language IV	<b>3</b>	<b>6</b>
Part II	200L4Z	English IV	<b>3</b>	<b>6</b>
Part III	245C4A	Core Paper VII –Corporate Accounting II	<b>5</b>	<b>5</b>
	245C4B	Core Paper VIII –Principles of Marketing	<b>5</b>	<b>5</b>
	245E4A	Elective IV– Customer Relationship Management in Banks	<b>3</b>	<b>3</b>
	245E4B	Elective IV– Rural Banking		
245E4C	Elective IV-Marketing of Banking Service			
Part IV	245S4A	Skill Enhance Course SEC – 6	<b>2</b>	<b>2</b>
	245S4B	Skill Enhancement Course – SEC 7	<b>2</b>	<b>2</b>
	245V4A	Environmental Studies (EVS)	<b>2</b>	<b>1</b>
		<b>TOTAL</b>	<b>25</b>	<b>30</b>
<b>THIRD YEAR - FIFTH SEMESTER</b>				
Part III	345C5A	Core Paper IX – Cost Accounting - I	<b>4</b>	<b>5</b>
	345C5B	Core Paper X – Banking Law & Practice	<b>4</b>	<b>5</b>
	345C5C	Core Paper XI – Income Tax Law and Practice I	<b>4</b>	<b>5</b>
	345C5D	Core Paper XII – Auditing and Corporate Governance	<b>4</b>	<b>5</b>
	345E5A 345E5B	Discipline Specific Elective 1/2 - Financial Management Indirect Taxation	<b>3</b>	<b>4</b>
	345E5C 345E5D	Discipline Specific Elective 3/4 – Credit and Risk Management in Banks Retail Banking	<b>3</b>	<b>4</b>
Part IV	345V5A	Value Education	<b>2</b>	<b>2</b>
	345V5B	Summer Internship / Industrial Training	<b>2</b>	<b>-</b>
		<b>TOTAL</b>	<b>26</b>	<b>30</b>

<b>THIRD YEAR - SIXTH SEMESTER</b>				
Part III	345C6A	Core Paper XIII – Costing Accounting II	4	6
	345C6B	Core Paper XIV-Management Accounting	4	6
	345C6C	Core Paper XV-Income Tax Law and Practice II	4	6
	345E6A	Discipline Specific Elective 5/6- International Banking & FOREX Management	3	5
	345E6B	Computer Application in Business		
	345E6C 345E6D	Discipline Specific Elective 7/8 – Treasury Management Basics of MS Excel	3	5
Part IV	345V6A	Professional Competency Skill Enhancement Course SE - General awareness for Competitive Examination	2	2
Part V	345V6B	Extension Activity	1	-
		<b>TOTAL</b>	<b>21</b>	<b>30</b>
		<b>GRAND TOTAL</b>	<b>140</b>	<b>180</b>

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**FIRST YEAR – SEMESTER – I**

**CORE – I: FINANCIAL ACCOUNTING I**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To understand the basic accounting concepts and standards.								
<b>LO2</b>	To know the basis for calculating business profits.								
<b>LO3</b>	To familiarize with the accounting treatment of depreciation.								
<b>LO4</b>	To learn the methods of calculating profit for single entry system.								
<b>LO5</b>	To gain knowledge on the accounting treatment of insurance claims.								
<b>Prerequisites: Should have studied Accountancy in XII Std</b>									
Unit	Contents								No. of Hours
I	<b>Fundamentals of Financial Accounting</b> Financial Accounting – Meaning, Definition, Objectives, Basic Accounting Concepts and Conventions - Journal, Ledger Accounts– Subsidiary Books — Trial Balance - Classification of Errors – Rectification of Errors – Preparation of Suspense Account – Bank Reconciliation Statement - Need and Preparation								15
II	<b>Final Accounts</b> Final Accounts of Sole Trading Concern- Capital and Revenue Expenditure and Receipts – Preparation of Trading, Profit and Loss Account and Balance Sheet with Adjustments.								15
III	<b>Depreciation and Bills of Exchange</b> Depreciation - Meaning – Objectives – Accounting Treatments - Types - Straight Line Method – Diminishing Balance method – Conversion method. Units of Production Method – Cost Model vs Revaluation <b>Bills of Exchange</b> – Definition – Specimens – Discounting of Bills – Endorsement of Bill – Collection – Noting – Renewal – Retirement of Bill under rebate								15
IV	<b>Accounting from Incomplete Records – Single Entry System</b> Incomplete Records -Meaning and Features - Limitations - Difference between Incomplete Records and Double Entry System - Methods of Calculation of Profit - Statement of Affairs Method – Preparation of final statements by Conversion method.								15
V	<b>Royalty and Insurance Claims</b> Meaning – Minimum Rent – Short Working – Recoupment of Short Working – Lessor and Lessee – Sublease – Accounting Treatment. <b>Insurance Claims</b> –Calculation of Claim Amount-Average clause (Loss of Stock only)								15
<b>TOTAL</b>								<b>75</b>	
<b>THEORY 20% &amp; PROBLEM 80%</b>									
<b>CO</b>	<b>Course Outcomes</b>								

CO1	Remember the concept of rectification of errors and Bank reconciliation statements
CO2	Apply the knowledge in preparing detailed accounts of sole trading concerns
CO3	Analyse the various methods of providing depreciation
CO4	Evaluate the methods of calculation of profit
CO5	Determine the royalty accounting treatment and claims from insurance companies in case of loss of stock.
<b>Textbooks</b>	
1.	S. P. Jain and K. L. Narang Financial Accounting- I, Kalyani Publishers, New Delhi.
2.	S.N. Maheshwari, Financial Accounting, Vikas Publications, Noida.
3.	Shukla Grewal and Gupta, "Advanced Accounts", volume 1, S.Chand and Sons, New Delhi.
4.	Radhaswamy and R.L. Gupta: Advanced Accounting, Sultan Chand, New Delhi.
5.	R.L. Gupta and V.K. Gupta, "Financial Accounting", Sultan Chand, New Delhi.
6.	Dr. K. Murugadoss, Dr. M. Jaya, Dr. V. Charulatha & Dr. D. Baskar Financial Accounting, Vijay Nicole Imprints Private Limited, Chennai
7.	T.S. Reddy and Dr. A. Murthy, Financial Accounting, Margham Publications, Chennai
<b>Reference Books</b>	
1.	Dr. Arulanandan and Raman: Advanced Accountancy, Himalaya Publications, Mumbai.
2.	Tulsian , Advanced Accounting, Tata McGraw Hills, Noida.
3.	Charumathi and Vinayagam, Financial Accounting, S.Chand and Sons, New Delhi.
4.	Goyal and Tiwari, Financial Accounting, Taxmann Publications, New Delhi.
5.	Robert N Anthony, David Hawkins, Kenneth A. Merchant, Accounting: Text and Cases. McGraw-Hill Education, Noida.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1.	<a href="https://www.slideshare.net/mcsharma1/accounting-for-depreciation-1">https://www.slideshare.net/mcsharma1/accounting-for-depreciation-1</a>
2.	<a href="https://www.slideshare.net/ramusakha/basics-of-financial-accounting">https://www.slideshare.net/ramusakha/basics-of-financial-accounting</a>
3.	<a href="https://www.accountingtools.com/articles/what-is-a-single-entry-system.html">https://www.accountingtools.com/articles/what-is-a-single-entry-system.html</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3
<b>CO1</b>	3	2	3	3	2	3	2	2	3	2	2
<b>CO2</b>	3	2	3	3	3	2	2	2	3	2	2
<b>CO3</b>	3	2	3	3	3	2	2	2	3	2	2
<b>CO4</b>	3	2	3	3	2	2	2	2	3	2	2
<b>CO5</b>	3	2	3	3	3	2	2	2	3	2	2
<b>TOTAL</b>	15	10	15	15	13	11	10	10	15	10	10
<b>AVERAGE</b>	3	2	3	3	2.6	2.2	2	2	3	2	2

**3 – Strong, 2- Medium, 1- Low**

**FIRST YEAR – SEMESTER – I**  
**CORE – II: PRINCIPLES OF MANAGEMENT**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To understand the basic management concepts and functions								
<b>LO2</b>	To know the various techniques of planning and decision making								
<b>LO3</b>	To familiarize with the concepts of organisation structure								
<b>LO4</b>	To gain knowledge about the various components of staffing								
<b>LO5</b>	To enable the students in understanding the control techniques of management								
<b>Prerequisites: Should have studied Commerce in XII Std</b>									
Unit	Contents								No. of Hours
I	<b>Introduction to Management</b> Meaning- Definitions – Nature and Scope - Levels of Management – Importance - Management Vs. Administration – Management: Science or Art –Evolution of Management Thoughts – F. W. Taylor, Henry Fayol, Peter F. Drucker, Elton Mayo - Functions of Management - Trends and Challenges of Management. Managers – Qualification – Duties & Responsibilities.								15

II	<p><b>Planning</b>  Planning – Meaning – Definitions – Nature – Scope and Functions – Importance and Elements of Planning – Types – Planning Process - Tools and Techniques of Planning – Management by Objective (MBO). Decision Making: Meaning – Characteristics – Types - Steps in Decision Making – Forecasting.</p>	15
III	<p><b>Organizing</b>  Meaning - Definitions - Nature and Scope – Characteristics – Importance – Types - Formal and Informal Organization – Organization Chart – Organization Structure: Meaning and Types - Departmentalization– Authority and Responsibility – Centralization and Decentralization – Span of Management.</p>	15
IV	<p><b>Staffing</b>  Introduction - Concept of Staffing- Staffing Process – Recruitment – Sources of Recruitment – Modern Recruitment Methods - Selection Procedure – Test- Interview– Training: Need - Types– Promotion –Management Games – Performance Appraisal - Meaning and Methods – 360 degree Performance Appraisal – Work from Home - Managing Work from Home [WFH].</p>	15
V	<p><b>Directing</b>  Motivation –Meaning - Theories – Communication – Types - Barriers to Communications – Measures to Overcome the Barriers. Leadership – Nature - Types and Theories of Leadership – Styles of Leadership - Qualities of a Good Leader – Successful Women Leaders – Challenges faced by women in workforce - Supervision.</p> <p><b>Co-ordination and Control</b>  Co-ordination – Meaning - Techniques of Co-ordination.  Control - Characteristics - Importance – Stages in the Control Process - Requisites of Effective Control and Controlling Techniques – Management by Exception [MBE].</p>	15
<b>Total</b>		<b>75</b>
<b>Course Outcomes</b>		
<b>CO1</b>	Demonstrate the importance of principles of management.	
<b>CO2</b>	Paraphrase the importance of planning and decision making in an organization.	
<b>CO3</b>	Comprehend the concept of various authorizes and responsibilities of an organization.	
<b>CO4</b>	Enumerate the various methods of Performance appraisal	
<b>CO5</b>	Demonstrate the notion of directing, co-coordination and control in the management.	
<b>Textbooks</b>		
1	Gupta.C.B, -Principles of Management-L.M. Prasad, S.Chand& Sons Co. Ltd, New Delhi.	
2	DinkarPagare, Principles of Management, Sultan Chand & Sons Publications, New Delhi.	

3	P.C.Tripathi& P.N Reddy, Principles of Management. Tata McGraw, Hill, Noida.
4	L.M. Prasad, Principles of Management, S.Chand&Sons Co. Ltd, New Delhi.
5	R.K. Sharma, Shashi K. Gupta, Rahul Sharma, Business Management, Kalyani Publications, New Delhi.
<b>Reference Books</b>	
1	K Sundhar, Principles Of Management, Vijay Nichole Imprints Limited, Chennai
2	Harold Koontz, Heinz Weirich, Essentials of Management, McGraw Hill, Sultan Chand and Sons, New Delhi.
3	Griffin, Management principles and applications, Cengage learning, India.
4	H.Mintzberg - The Nature of Managerial Work, Harper & Row, New York.
5	Eccles, R. G. & Nohria, N. Beyond the Hype: Rediscovering the Essence of Management. Boston The Harvard Business School Press, India.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="http://www.universityofcalicut.info/sy1/management">http://www.universityofcalicut.info/sy1/management</a>
2	<a href="https://www.managementstudyguide.com/manpower-planning.htm">https://www.managementstudyguide.com/manpower-planning.htm</a>
3	<a href="https://www.businessmanagementideas.com/notes/management-notes/coordination/coordination/21392">https://www.businessmanagementideas.com/notes/management-notes/coordination/coordination/21392</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3
<b>CO1</b>	3	2	2	3	3	2	2	2	3	2	3
<b>CO2</b>	3	2	3	3	2	2	2	2	3	2	2
<b>CO3</b>	3	2	2	3	2	2	2	1	3	2	2
<b>CO4</b>	3	2	2	3	2	2	2	2	3	2	2
<b>CO5</b>	3	2	3	3	2	2	2	1	3	2	2
<b>TOTAL</b>	15	10	12	15	11	10	10	8	15	10	11
<b>AVERAGE</b>	3	2	2.4	3	2.2	2	2	1.6	3	2	2.2

**3 – Strong, 2- Medium, 1- Low**

**FIRST YEAR – SEMESTER – I**  
**ELECTIVE - I: BUSINESS COMMUNICATION**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	4				3	4	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To enable the students to know about the principles, objectives and importance of communication in commerce and trade.								
<b>LO2</b>	To develop the students to understand about trade enquiries								
<b>LO3</b>	To make the students aware about various types of business correspondence.								
<b>LO4</b>	To develop the students to write business reports.								
<b>LO5</b>	To enable the learners to update with various types of interviews								
<b>Prerequisites: Should have studied Commerce in XII Std</b>									
Unit	Contents								No. of Hours
I	<b>Introduction to Business Communication</b> Definition – Meaning – Importance of Effective Communication – Modern Communication Methods – Barriers to Communication – E-Communication - Business Letters: Need - Functions – Essentials of Effective Business Letters – Layout								12
II	<b>Trade Enquiries</b> Trade Enquiries – Orders and their Execution – Credit and Status Enquiries – Complaints and Adjustments – Collection Letters – Sales Letters – Circulars								12
III	<b>Banking &amp; Insurance Correspondence</b> Banking Correspondence – Types – Structure of Banking Correspondence – Elements of a Good Banking Correspondence – Insurance – Meaning and Types – Insurance Correspondence – Difference between Life and General Insurance – Meaning of Fire Insurance – Kinds – Correspondence Relating to Marine Insurance – Agency Correspondence – Introduction – Kinds – Stages of Agent Correspondence – Terms of Agency Correspondence								12
IV	<b>Secretarial Correspondence</b> Company Secretarial Correspondence – Introduction – Duties of Secretary – Classification of Secretarial Correspondence – Specimen letters – Agenda and Minutes of Report writing – Introduction – Types of Reports – Preparation of Report Writing								12
V	<b>Interview Preparation</b> Application Letters – Preparation of Resume – Interview: Meaning – Objectives and Techniques of Various Types of Interviews – Creating & maintaining Digital Profile								12
	<b>TOTAL</b>								<b>60</b>

<b>Course Outcomes</b>	
<b>CO1</b>	Acquire the basic concept of business communication.
<b>CO2</b>	Exposed to effective business letter
<b>CO3</b>	Paraphrase the concept of various correspondences.
<b>CO4</b>	Prepare Secretarial Correspondence like agenda, minutes and various business reports.
<b>CO5</b>	Acquire the skill of preparing an effective resume
<b>Textbooks</b>	
<b>1</b>	Rajendra Pal & J.S. Korlahalli, Essentials of Business Communication-Sultan Chand & Sons- New Delhi.
<b>2</b>	Gupta and Jain, Business Communication, Sahityabahvan Publication, New Delhi.
<b>3</b>	K.P. Singha, Business Communication, Taxmann, New Delhi.
<b>4</b>	R. S. N. Pillai and Bhagavathi. S, Commercial Correspondence, Chand Publications, New Delhi.
<b>5</b>	M. S. Ramesh and R. Pattenshetty, Effective Business English and Correspondence, S. Chand & Co, Publishers, New Delhi.
<b>Reference Books</b>	
<b>1</b>	V.K. Jain and Om Prakash, Business communication, S.Chand, New Delhi.
<b>2</b>	Rithika Motwani, Business communication, Taxmann, New Delhi.
<b>3</b>	Shirley Taylor, Communication for Business-Pearson Publications - New Delhi.
<b>4</b>	Bovee, Thill, Schatzman, Business Communication Today - Pearson Education, Private Ltd- NewDelhi.
<b>5</b>	Penrose, Rasbery, Myers, Advanced Business Communication, Bangalore.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
<b>1</b>	<a href="https://accountingseekho.com/">https://accountingseekho.com/</a>
<b>2</b>	<a href="https://www.testpreptraining.com/business-communications-practice-exam-questions">https://www.testpreptraining.com/business-communications-practice-exam-questions</a>
<b>3</b>	<a href="https://bachelors.online.nmims.edu/degree-programs">https://bachelors.online.nmims.edu/degree-programs</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO1</b>	3	3	2	3	2	2	2	2	2	2	2
<b>CO2</b>	3	3	2	3	2	2	2	3	2	2	2
<b>CO3</b>	3	3	2	3	2	2	2	2	2	2	2
<b>CO4</b>	3	3	2	3	2	2	2	2	2	2	2
<b>CO5</b>	3	3	2	3	2	2	2	2	2	2	2
<b>TOTAL</b>	15	15	15	15	10	10	10	11	10	10	10
<b>AVERAG E</b>	3	3	3	3	2	2	2	2.2	2	2	2

**3 – Strong, 2- Medium, 1- Low**

**FIRST YEAR – SEMESTER – I**

**ELECTIVE– I: BUSINESS ENVIRONMENT**

<b>Subject Code</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>S</b>	<b>Credits</b>	<b>Inst. Hours</b>	<b>Marks</b>		
							<b>CIA</b>	<b>External</b>	<b>Total</b>
	<b>4</b>				<b>3</b>	<b>4</b>	<b>25</b>	<b>75</b>	<b>100</b>
<b>Learning Objectives</b>									
<b>LO1</b>	To understand the nexus between environment and business.								
<b>LO2</b>	To know the Political Environment in which the businesses operate.								
<b>LO3</b>	To gain an insight into Social and Cultural Environment.								
<b>LO4</b>	To familiarize the concepts of an Economic Environment.								
<b>LO5</b>	To learn the trends in Global Environment / Technological Environment								
<b>Prerequisites: Should have studied Commerce in XII Std</b>									
<b>Unit</b>	<b>Contents</b>								<b>No. of Hours</b>

I	<b>An Introduction</b> The Concept of Business Environment - Its Nature and Significance – Elements of Environment- Brief Overview of Political – Cultural – Legal – Economic and Social Environments and their Impact on Business and Strategic Decisions.	12
II	<b>Political Environment</b> Political Environment – Government and Business Relationship in India – Provisions of Indian Constitution Pertaining to Business.	12
III	<b>Social and Cultural Environment</b> Social and Cultural Environment – Impact of Foreign Culture on Business – Cultural Heritage - Social Groups - Linguistic and Religious Groups – Types of Social Organization – Relationship between Society and Business - Social Responsibilities of Business.	12
IV	<b>Economic Environment</b> Economic Environment – Significance and Elements of Economic Environment - Economic Systems and their Impact of Business – Macro Economic Parameters like GDP - Growth Rate of Population – Urbanization - Fiscal Deficit – Plan Investment – Per Capita Income and their Impact on Business Decisions.	12
V	<b>Technological Environment</b> Technological Environment – Concept - Meaning- Features of Technology-Sources of Technology Dynamics-Transfer of Technology- Impact of Technology on Business - Status of Technology in India- Determinants of Technological Environment.	12
<b>TOTAL</b>		<b>60</b>
<b>Course Outcomes</b>		
<b>CO1</b>	Remember the nexus between environment and business.	
<b>CO2</b>	Apply the knowledge of Political Environment in which the businesses operate.	
<b>CO3</b>	Analyze the various aspects of Social and Cultural Environment.	
<b>CO4</b>	Evaluate the parameters in Economic Environment.	
<b>CO5</b>	Create a conducive Technological Environment for business to operate globally.	
<b>Textbooks</b>		
1	C. B. Gupta, Business Environment, Sultan Chand & Sons, New Delhi	
2	Francis Cherunilam, Business Environment, Himalaya Publishing House, Mumbai	
3.	Dr. V.C. Sinha, Business Environment, SBPD Publishing House, UP.	
4.	Aswathappa.K, Essentials Of Business Environment, Himalaya Publishing House, Mumbai	

5.	Rosy Joshi, Sangam Kapoor & Priya Mahajan, Business Environment, Kalyani Publications, New Delhi
<b>Reference Books</b>	
1.	Veenakeshavpailwar, Business Environment, PHI Learning Pvt Ltd, New Delhi
2.	Shaikhsaleem, Business Environment, Pearson, New Delhi
3.	S. Sankaran, Business Environment, Margham Publications, Chennai
4.	Namitha Gopal, Business Environment, Vijay Nicole Imprints Ltd., Chennai
5.	Ian Worthington, Chris Britton, Ed Thompson, The Business Environment, F T Prentice Hall, New Jersey
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="http://www.mbaofficial.com">www.mbaofficial.com</a>
2	<a href="http://www.yourarticlelibrary.com">www.yourarticlelibrary.com</a>
3	<a href="http://www.businesscasestudies.co.uk">www.businesscasestudies.co.uk</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>	<b>PO6</b>	<b>PO7</b>	<b>PO8</b>	<b>PSO1</b>	<b>PSO2</b>	<b>PSO3</b>
<b>CO1</b>	3	2	3	3	3	2	2	3	2	3	3
<b>CO2</b>	3	2	2	3	3	2	3	3	2	3	3
<b>CO3</b>	3	2	3	3	3	2	3	3	2	3	3
<b>CO4</b>	3	2	3	3	3	2	2	3	2	3	3
<b>CO5</b>	3	2	3	3	3	2	3	3	3	3	3
<b>TOTAL</b>	15	10	14	15	15	10	13	15	11	15	15
<b>AVERAGE</b>	3	2	2.8	3	3	2	2.6	3	2.2	3	3

**3 – Strong, 2- Medium, 1- Low**

**FIRST YEAR – SEMESTER – I**  
**ELECTIVE - I: BUSINESS ECONOMICS**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	4				3	4	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To understand the approaches to economic analysis								
<b>LO2</b>	To know the various determinants of demand								
<b>LO3</b>	To gain knowledge on concept and features of consumer behaviour								
<b>LO4</b>	To learn the laws of variable proportions								
<b>LO5</b>	To enable the students to understand the objectives and importance of pricing policy								
<b>Prerequisites: Should have studied Commerce in XII Std</b>									

Unit	Contents	No. of Hours
I	<b>Introduction to Economics</b> Introduction to Economics – Wealth, Welfare and Scarcity Views on Economics – Positive and Normative Economics - Definition – Scope and Importance of Business Economics - Concepts: Production Possibility frontiers – Opportunity Cost – Accounting Profit and Economic Profit – Incremental and Marginal Concepts – Time and Discounting Principles – Concept of Efficiency- Business Cycle:- Theory, Inflation, Depression, Recession, Recovery, Reflation and Deflation,	12
II	<b>Demand &amp; Supply Functions</b> Meaning of Demand - Demand Analysis: Demand Determinants, Law of Demand and its Exceptions. Elasticity of Demand: Definition, Types, Measurement and Significance. Demand Forecasting - Factors Governing Demand Forecasting - Methods of Demand Forecasting, Law of Supply and Determinants.	12
III	<b>Consumer Behaviour</b> Consumer Behaviour – Meaning, Concepts and Features – Law of Diminishing Marginal Utility – Equi-Marginal Utility – Cardinal and Ordinal concepts of Utility - Indifference Curve: Meaning, Definition, Assumptions, Significance and Properties – Consumer’s Equilibrium. Price, Income and Substitution Effects. Types of Goods: Normal, Inferior and Giffen Goods - Derivation of Individual Demand Curve and Market Demand Curve with the help of Indifference Curve.	12
IV	<b>Theory of Production</b> Concept of Production - Production Functions: Linear and Non – Linear Homogeneous Production Functions - Law of Variable Proportion – Laws of Returns to Scale - Difference between Laws of variable proportion and returns to scale – Economies of Scale – Internal and External Economies – Internal and External Diseconomies - Producer’s equilibrium	12

V	<b>Market Structure</b> Price and Output Determination under Perfect Competition, Short Period and Long Period Price Determination, Objectives of Pricing Policy, its importance, Pricing Methods and Objectives – Price Determination under Monopoly, kinds of Monopoly, Price Discrimination, Determination of Price in Monopoly – Monopolistic Competition – Price Discrimination, Equilibrium of Firm in Monopolistic Competition–Oligopoly – Meaning – features, “Kinked Demand” Curve	<b>12</b>
<b>TOTAL</b>		<b>60</b>
<b>Course Outcomes</b>		
<b>CO1</b>	Explain the positive and negative approaches in economic analysis	
<b>CO2</b>	Understood the factors of demand forecasting	
<b>CO3</b>	Know the assumptions and significance of indifference curve	
<b>CO4</b>	Outline the internal and external economies of scale	
<b>CO5</b>	Relate and apply the various methods of pricing	
<b>Textbooks</b>		
1	H.L. Ahuja, Business Economics–Micro & Macro - Sultan Chand & Sons, New Delhi.	
2	C.M. Chaudhary, Business Economics-RBSA Publishers - Jaipur-03.	
3	Aryamala.T, Business Economics, Vijay Nocole, Chennai.	
4	T.P Jain, Business Economics, Global Publication Pvt. Ltd, Chennai.	
5	D.M. Mithani, Business Economics, Himalaya Publishing House, Mumbai.	
<b>Reference Books</b>		
1	S.Shankaran, Business Economics-Margham Publications, Chennai.	
2	P.L.Mehta, Managerial Economics–Analysis, Problems & Cases, Sultan Chand & Sons, New Delhi.	
3	Peter Mitchelson and Andrew Mann, Economics for Business-Thomas Nelson Australia	
4	Ram singh and Vinaykumar, Business Economics, Thakur Publication Pvt. Ltd, Chennai.	
5	Saluram and Priyanka Jindal, Business Economics, CA Foundation Study material, Chennai.	
<b>NOTE: Latest Edition of Textbooks May be Used</b>		
<b>Web Resources</b>		
1	<a href="https://youtube.com/channel/UC69_-P77nf5-rKrjcpVEsqQ">https://youtube.com/channel/UC69_-P77nf5-rKrjcpVEsqQ</a>	
2	<a href="https://www.icsi.edu/">https://www.icsi.edu/</a>	
3	<a href="https://www.yourarticlelibrary.com/marketing/pricing/product-pricing-objectives-basis-and-factors/74160">https://www.yourarticlelibrary.com/marketing/pricing/product-pricing-objectives-basis-and-factors/74160</a>	

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PSO 1	PSO 2	PSO 3
<b>CO1</b>	3	2	2	2	2	2	2	2	1	2	2
<b>CO2</b>	3	2	3	3	2	2	2	2	2	2	2
<b>CO3</b>	3	2	3	3	2	2	2	2	2	2	2
<b>CO4</b>	3	2	2	3	2	2	2	2	2	2	2
<b>CO5</b>	3	2	3	3	2	2	2	2	2	2	2
<b>TOTAL</b>	15	10	13	14	11	10	10	10	10	10	10
<b>AVERAGE</b>	3	2	2.6	2.8	2.2	2	2	2	2	2	2

**3 – Strong, 2- Medium, 1- Low**

**FIRST YEAR – SEMESTER – I**  
**SEC – 1 MS OFFICE FOR COMMERCE PRACTICAL**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
			2		2	2	40	60	100
Unit	Contents							No. of Hours	
I	<p><b>Introduction to MS Word &amp; Commonly used features</b>                      Introduction to Word processing -Word processor / Editor - File Extension - DOCx, DOTx - Application / Document area                      Title Bar, Menu Bar, Ribbon, Icons, Status Bar, Scroll Bar - Page Layout - Page Size ( Letter / A4 ) - Orientation ( Landscape / Portrait ) - Margin ( Top, Left, Bottom, Right ) - Navigation(Arrow keys, Ctrl + Arrow keys, Home, End, Page UP/ Page Down ) - Selection - Using Shift + Navigation</p> <p>Fonts / Superscript / Subscript - Show / Hide - Displays non printing characters ( Space / TAB / Enter ) - Change Case - Bullets / Numbering - Format Painter – Clipboard - Find / Replace</p> <p>Screen shot - Prnt SCR / Alt + PrntScr – Indent - Line and Para spacing - Tab Stop - Text to Table - Table to Text</p>							<b>6</b>	

<p style="text-align: center;">II</p>	<p><b>Insert Tab &amp; Mail Merge</b>  Insert Tab - Picture ( Styles, Border, Effects, Warp Text, Align, Rotate, Flip, Crop ) - Water Mark - Shapes ( Group, Ungroup, Bring to Front, Send to Back, Format shape ) – Hyperlink – Bookmark - Text Box - Word Art</p> <p>Tables - Rows , Columns, Cell - Merge Cell - Split Cell</p> <p>TOC - Update entire - Header / Footer - Cover Page - Break - Section Break - Spell Check - ABC / F7 - Word Count</p> <p>Working with Mail Merge</p>	<p style="text-align: center;">6</p>
<p style="text-align: center;">III</p>	<p><b>Introduction to MS Powerpoint</b>  Creating Presentation - File Extension - PPTx, PPSx - Slides and Layouts, Apply Background - Title Bar, Menu Bar, Ribbon, Icons, Status Bar, Scroll Bar - View - Slide Master  Insert Logo - to display in all slides - Change Text color - to maintain consistency in all slides  Slideshow - F5 / Shift F5  New Slide - Ctrl + M  Animation Effects - Apply in objects within the Slide  Transition Effect - Apply between slides  Rehearse Timing - Set timing to each slide  Loop until ESC - After reaching LAST slide, display again from 1st slide.  SaveAs - PPSx - PowerPoint Show  SlideShow - Use Pen / Highlighter  Paste the Chart from Excel - Data linked to Excel source  Insert Chart within PowerPoint - Data linked internally</p>	<p style="text-align: center;">6</p>

IV	<p><b>Introduction to MS Excel &amp; Using Formulas</b></p> <p>Working with Excel  Opening a Workbook - Understanding the Display Screen  Working with the Ribbon - Exploring the File Tab - Working with the Quick Access Toolbar - Working with the Status Bar - Switching Between Opened Workbooks</p> <p>Entering Data - Moving the Cell Pointer - Selecting a Range of Cells - Creating a New Workbook - Inserting, Renaming, and Deleting Worksheets - Entering Constant Values - Using Auto Fill to Enter Data - Saving a Workbook - Editing Cell Contents  Clearing Cell Contents - Insert / Edit Comments - Working with Undo and Redo - Closing a Workbook</p> <p>Using Formulas  Entering Formulas with Addressing Methods ( Relative / Mixed / Absolute ) - Using Auto Fill with Formulas - Using the Sum, Average, Max, Min, Count Functions - Using IF and NestedIf Function - Using Text Functions ( Len, Trim, Left, Right, Mid, Find, Replace, Upper, Lower, Proper ) - Using Date Functions ( Today, Now, Day, Month, Year ) - Using Lookup Functions ( Vlookup, Hlookup ) - Using Formula Error Checking - Cutting / Copying and Pasting Constant Values and Formulas - Copy / Pasting using Transpose option - Using Format Painter</p>	6
V	<p><b>Working on multiple Worksheets &amp; Working with huge Datasets</b></p> <p>Formatting Worksheets - Formatting Numbers - Changing the Font Format - Aligning Cell Contents - Merging Cells  Adding Borders - Applying Cell Styles - Modifying Columns and Rows - Changing Column Width - Changing Row Height  Inserting and Deleting Columns or Rows - Hiding Columns or Rows - Editing Workbooks - Working with AutoCorrect  Checking Spelling - Using Find and Replace - Using Hyperlinks ( Internal / External )</p> <p>Working with huge Dataset  Using multilevel Sort - Using Filters - Fetching Unique Records  Finding Duplicates - Applying Conditional Formatting Rules  Applying Freeze Panes - Using Pivot Table ( Layout &amp; Format )</p> <p>Working with Charts  Pie / Bar / Column / Line Charts - Titles / Legends / Data labels  Copy / Pasting in Word / PowerPoint</p> <p>Printing Worksheets  Using Print Preview - Working with Print Settings - Using Page Setup Tools - Working in Page Layout View - Creating a Header and Footer - Using Page Break Preview - Printing a Worksheet  Exiting Excel</p>	6
	<b>Total</b>	<b>30</b>

<b>Reference Books</b>	
1	Hart-Davis, G., Kettell, J. A., Simmons, C. (2003). Microsoft Office 2003: The Complete Reference. United Kingdom: McGraw-Hill/Osborne.
2	Lambert, J., Frye, C. (2018). Microsoft Office 2019 Step by Step. United States: Pearson Education.
3	Lambert, J., Cox, J. (2007). Microsoft Office Word 2007 Step by Step. United States: Microsoft Press.
4	Richardson, T., Held, B., Moriarty, B. (2019). Microsoft Excel Functions and Formulas with Excel 2019/Office 365. United States: Mercury Learning and Information
5	Lalwani, L. (2019). Excel 2019 All-in-One: Master the New Features of Excel 2019 / Office 365. India: BPB Publications.
6	Weverka, P. (2010). PowerPoint 2010 All-in-One For Dummies. Germany: Wiley.
<b>Web Resources</b>	
1	Ms Word tutorial: <a href="https://youtu.be/S-nHYzK-BVg">https://youtu.be/S-nHYzK-BVg</a>
2	Ms PowerPoint: <a href="https://youtu.be/XF34-Wu6qWU">https://youtu.be/XF34-Wu6qWU</a>
3	Mail Merge material: <a href="https://support.microsoft.com/en-us/office/use-mail-merge-for-bulk-email-letters-labels-and-envelopes-f488ed5b-b849-4c11-9cff-932c49474705">https://support.microsoft.com/en-us/office/use-mail-merge-for-bulk-email-letters-labels-and-envelopes-f488ed5b-b849-4c11-9cff-932c49474705</a>
4	Ms Excel functions: <a href="https://youtu.be/ShBTJrdioLo">https://youtu.be/ShBTJrdioLo</a>
5	Materials : <a href="https://support.microsoft.com/en-us/training">https://support.microsoft.com/en-us/training</a>

**FIRST YEAR – SEMESTER – I**

**FOUNDATION COURSE – PROFESSIONAL ETHICS**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	2				2	2	40	60	100
Unit	Contents						No. of Hours		
I	<b>Concept and Theories of Business Ethics:</b> Definition of Ethics – Personal Ethics and Business Ethics – Morality and Law – How are moral standards are formed? - Religion and Morality – Morality, Etiquette and - Professional Codes – Indian Ethical Traditions.						<b>6</b>		
II	<b>Business Ethics:</b> Principles of Personal Ethics – Principles of Professional Ethics – Evaluation of Ethics over the Years – Honesty, Integrity and Transparency – Distinction between Values and Ethics – Roots of Unethical Behaviour – Ethical Decision-making.						<b>6</b>		
III	<b>Ethical Dilemmas, Sources and their Resolutions:</b> What is an Ethical Dilemma? – Sources of Ethical Behaviour – Code of Personal Ethics for Employees – How to resolve an Ethical problem? – How to resolve Ethical Dilemmas?						<b>6</b>		

IV	<b>Ethical Decision-making in Business:</b> Ethical Models that guide Decision-making – Which approach to use? – Ethical Decision-making with cross-holder Conflicts and Competition – Applying Moral Philosophy to Ethical Decision-making – Kohlberg’s Model of Cognitive Moral Development – Influences on Ethical Decision-making – Personal values and Ethical Decision-making.	<b>6</b>
V	<b>Human Values for Indian Managers:</b> Lessons from Ancient Indian Education System – The Law of Karma – Quality of Work Life – Ethics of Vivekananda, Gandhiji, Aurobindo and Tagore.	<b>6</b>
<b>Total</b>		<b>30</b>
<b>Textbooks</b>		
1	Tom L. Beauchamp and Norman E. Bowie, “Ethical Theory and Business”, Prentice Hall, New Jersey	
2	Manual Vela Squez, “Business Ethics Concepts and Cases”, Prentice Hall, New Jersey	
3	Kenneth Blanchard and Norman Vincent Peale, “The Power of Ethical Management”, New York, William Morrow & Co	
4	Dr.S.S.Khanka, “Business Ethics and Corporate Governance”,S Chand and Company Ltd,NewDelhi.	
5	R.S.Naagarazan, “A Textbook on Professional Ethics and Human Values”, New Age International(P) Limited.	
6	A.C.Fernando, “Business Ethics and Corporate Governance”, Pearson.	
7	A.C.Fernando,K.P.Muraleedharan, E.K.Satheesh, “Business Ethics - An Indian Perspective”,Pearson India Education Service Pvt Ltd.	

**FIRST YEAR – SEMESTER - II**  
**CORE – III: FINANCIAL ACCOUNTING-II**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	The students are able to prepare different kinds of accounts such Higher purchase and Instalments System.								
<b>LO2</b>	To understand the allocation of expenses under departmental accounts								
<b>LO3</b>	To gain an understanding about partnership accounts relating to Admission and retirement								
<b>LO4</b>	Provides knowledge to the learners regarding Partnership Accounts relating to dissolution of firm								
<b>LO5</b>	To know the requirements of international accounting standards								
<b>Prerequisites: Should have studied Accountancy in XII Std</b>									
<b>Unit</b>	<b>Contents</b>							<b>No. of Hours</b>	

I	<b>Hire Purchase and Instalment System</b> Hire Purchase System – Accounting Treatment – Calculation of Interest - Default and Repossession - Hire Purchase Trading Account - Instalment System - Calculation of Profit	15
II	<b>Branch and Departmental Accounts</b> Branch – Dependent Branches: Accounting Aspects - Debtors system -Stock and Debtors system – Distinction between Wholesale Profit and Retail Profit – Independent Branches (Foreign Branches excluded) - Departmental Accounts: Basis of Allocation of Expenses – Inter- Departmental Transfer at Cost or Selling Price.	15
III	<b>Partnership Accounts - I</b> Partnership Accounts: –Admission of a Partner – Treatment of Goodwill - Calculation of Hidden Goodwill –Retirement of a Partner – Death of a Partner.	15
IV	<b>Partnership Accounts - II</b> Dissolution of Partnership - Methods – Settlement of Accounts Regarding Losses and Assets – Realization account – Treatment of Goodwill – Preparation of Balance Sheet - One or more Partners insolvent – All Partners insolvent – Application of Garner Vs Murray Theory – Accounting Treatment - Piecemeal Distribution – Surplus Capital Method – Maximum Loss Method.	15
V	<b>Accounting Standards for financial reporting (Theory only)</b> Objectives and Uses of Financial Statements for Users-Role of Accounting Standards - Development of Accounting Standards in India Role of IFRS- IFRS Adoption vs Convergence Implementation Plan in India- Ind AS- An Introduction - Difference between Ind AS and IFRS.	15
<b>TOTAL</b>		<b>75</b>
<b>THEORY 20% &amp; PROBLEMS 80%</b>		
<b>Course Outcomes</b>		
<b>CO1</b>	To evaluate the Hire purchase accounts and Instalment systems	
<b>CO2</b>	To prepare Branch accounts and Departmental Accounts	
<b>CO3</b>	To understand the accounting treatment for admission and retirement in partnership	
<b>CO4</b>	To know Settlement of accounts at the time of dissolution of a firm.	
<b>CO5</b>	To elaborate the role of IFRS	
<b>Textbooks</b>		
1	Radhaswamy and R.L. Gupta: Advanced Accounting, Sultan Chand, New Delhi.	
2	M.C. Shukla T.S. Grewal & S.C. Gupta, Advance Accounts, S Chand Publishing, New Delhi.	

3	R.L. Gupta and V.K. Gupta, “Financial Accounting”, Sultan Chand, New Delhi.
4	S P Jain and K. L. Narang: Financial Accounting- I, Kalyani Publishers, New Delhi.
5	T.S. Reddy& A. Murthy, Financial Accounting, Margam Publishers, Chennai.
6	Dr. K. Murugadoss, Dr. M. Jaya, Dr. V. Charulatha & Dr. D. Baskar Financial Accounting, Vijay Nicole Imprints Private Limited, Chennai
<b>Reference Books</b>	
1	Dr. S.N. Maheswari: Financial Accounting, Vikas Publications, Noida.
2	Dr. Venkataraman& others (7 lecturers): Financial Accounting, VBH, Chennai.
3	Dr.Arulanandan and Raman: Advanced Accountancy, Himalaya publications, Mumbai.
4	Tulsian , Advanced Accounting, Tata MC. Graw hills, India.
5	Charumathi and Vinayagam, Financial Accounting, S.Chand and sons, New Delhi.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.slideshare.net/mcsharma1/accounting-for-depreciation-1">https://www.slideshare.net/mcsharma1/accounting-for-depreciation-1</a>
2	<a href="https://www.slideshare.net/ramusakha/basics-of-financial-accounting">https://www.slideshare.net/ramusakha/basics-of-financial-accounting</a>
3	<a href="https://www.accountingtools.com/articles/what-is-a-single-entry-system.html">https://www.accountingtools.com/articles/what-is-a-single-entry-system.html</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO1</b>	3	2	3	3	2	3	2	2	3	2	2
<b>CO2</b>	3	2	3	3	3	2	2	2	3	2	2
<b>CO3</b>	3	2	2	3	3	2	2	2	3	2	2
<b>CO4</b>	3	2	3	3	2	2	2	2	3	2	2
<b>CO5</b>	3	3	3	3	3	3	3	3	3	3	3
<b>TOTAL</b>	16	11	14	15	14	12	11	11	15	11	11
<b>AVERAGE</b>	3.2	2.2	2.8	3	2.8	2.4	2.2	2.2	3	2.2	2.2

**3 – Strong, 2- Medium, 1- Low**

**FIRST YEAR – SEMESTER – II****CORE – IV: BUSINESS LAW**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To know the nature and objectives of Mercantile law								
<b>LO2</b>	To understand the essentials of valid contract								
<b>LO3</b>	To gain knowledge on performance contracts								
<b>LO4</b>	To define the concepts of Bailment and pledge								
<b>LO5</b>	To understand the essentials of contract of sale								
<b>Prerequisites: Should have studied Commerce in XII Std</b>									
Unit	Contents								No. of Hours
I	<b>Elements of Contract</b> <b>Indian Contract Act 1872:</b> Definition of Contract, Essentials of Valid Contract, Classification of Contract, Offer and Acceptance – Consideration – Capacity to Contract – Free Consent - Legality of Object – Contingent Contracts – Void Contract								15
II	<b>Performance Contract</b> Meaning of Performance, Offer to Perform, Devolution of Joint liabilities & Rights, Time and Place of Performance, Reciprocal Promises, Assignment of Contracts - Remedies for Breach of contract - Termination and Discharge of Contract - Quasi Contract								15
III	<b>Contract of Indemnity and Guarantee</b> Contract of Indemnity and Contract of Guarantee - Extent of Surety's Liability, Kinds of Guarantee, Rights of Surety, Discharge of Surety –								15
IV	<b>Bailment and Pledge</b> Bailment and Pledge – Bailment – Concept – Essentials - Classification of Bailments, Duties and Rights of Bailor and Bailee – Law of Pledge – Meaning – Essentials of Valid Pledge, Pledge and Lien, Rights of Pawner and Pawnee.								15
V	<b>Sale of Goods Act 1930:</b> Definition of Contract of Sale – Formation - Essentials of Contract of Sale - Conditions and Warranties - Transfer of Property – Contracts involving Sea Routes - Sale by Non-owners - Rights and duties of buyer - Rights of an Unpaid Seller								15
<b>TOTAL</b>								<b>75</b>	
<b>Course Outcome</b>									
<b>CO1</b>	Explain the Objectives and significance of Mercantile law								
<b>CO2</b>	Understand the clauses and exceptions of Indian Contract Act.								
<b>CO3</b>	Explain concepts on performance, breach and discharge of contract.								
<b>CO4</b>	Outline the contract of indemnity and guarantee								

<b>CO5</b>	Explain the various provisions of Sale of Goods Act 1930
<b>Textbooks</b>	
1	N.D. Kapoor , Business Laws- Sultan Chand and Sons, New Delhi.
2	R.S.N. Pillai – Business Law, S.Chand, New Delhi.
3	M C Kuchhal& Vivek Kuchhal, Business law, S Chand Publishing, New Delhi
4	M.V. Dhandapani, Business Laws, Sultan Chand and Sons, New Delhi.
5	Shusma Aurora, Business Law, Taxmann, New Delhi.
<b>Reference Books</b>	
1	Preethi Agarwal, Business Law, CA foundation study material, Chennai.
2	Business Law by Saravanavel, Sumathi, Anu, Himalaya Publications, Mumbai.
3	Kavya and Vidhyasagar, Business Law, Nithya Publication, New Delhi.
4	D.Geet, Business Law Nirali Prakashan Publication, Pune.
5	M.R. Sreenivasan , Business Laws, Margham Publications, Chennai.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="http://www.cramerz.com">www.cramerz.com</a> <a href="http://www.digitalbusinesslawgroup.com">www.digitalbusinesslawgroup.com</a>
2	<a href="http://swcu.libguides.com/buslaw">http://swcu.libguides.com/buslaw</a>
3	<a href="http://libguides.slu.edu/businesslaw">http://libguides.slu.edu/businesslaw</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO1</b>	3	2	2	3	2	2	2	2	2	2	2
<b>CO2</b>	3	2	3	3	2	2	2	2	2	2	2
<b>CO3</b>	3	2	2	3	2	2	2	2	2	2	2
<b>CO4</b>	3	2	3	3	2	2	2	2	2	2	2
<b>CO5</b>	3	2	3	3	2	2	2	2	2	2	2
<b>TOTAL</b>	15	10	13	15	10	10	10	10	10	10	10
<b>AVERAGE</b>	3	2	2.6	3	2	2	2	2	2	2	2

**3 – Strong, 2- Medium, 1- Low**

**FIRST YEAR – SEMESTER – II**  
**ELECTIVE II - BANKING MANAGEMENT**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	4				3	4	25	75	100
<b>Learning Objectives</b>									
LO1	To enable the students to have knowledge about banking structure in India								
LO2	To provide conceptual understanding of lending procedures of bank								
LO3	To help students to get an insight in to the concept of NPA								
LO4	To provide students with knowledge of investment of bank fund								
LO5	To enrich students with the knowledge of digital banking								
<b>Prerequisites: Should have studied Commerce in XII Std.</b>									
UNIT	Contents								No. of Hours
I	<b>Banking Structure</b> Banking structure in India - banking functions and services - Foreign commercial banks - Private commercial banks - capital adequacy. Small banks and payment banks.								12
II	<b>Lending Procedures</b> Principles of lending - financial adequacy assessing the borrower - project appraisal -structural and Infrastructural analysis - legal formalities - follow up loans, asset management companies.								12
III	<b>Management of NPAs</b> Non-Performing Assets (NPAs) - Early Warning Signals - Management of NPAs Remedies Available - Recent Measures - loan recovery tribunals - Provisions of Revenue Recovery Act								12
IV	<b>Investment of Bank Fund</b> Investment management - priorities in allocation of bank funds - investment in governments securities - maturity and yield - quality and diversification, profitability management - profit planning								12
V	<b>E-Banking</b> Traditional Banking vs. E-Banking - facets of E-Banking - Internet Procurement – E-Banking Transaction - Electronic Delivery Channels - Truncated Cheque - Complete Centralized Solution - Features of CCS - Advances of E-Banking - Constraints in E-Banking - Security Measures.								12
<b>Total</b>								<b>60</b>	
<b>Course Outcomes</b>									
CO1	Describe the key functions of banking and identify the role of banking in economic development								
CO2	Identify the legal formalities relating to the lending of loans								
CO3	Classify the Non-performing asset and its management								
CO4	Analyse the investment avenues of bank fund								
CO5	Outline the recent trends in technology based banking system								

<b>Textbooks</b>	
1.	Sundharam and Varshney, Banking Law & Practice, Sultan Chand & Sons, New Delhi.
2.	S.N.Maheswari, Banking Law & Practice, Kalyani Publications, New Delhi
3.	Gordon & Natrajan, Banking: Theory, Law and Practice, Himalaya publishers, Mumbai.
4.	Guruswamy S, Banking Theory Law and Practice, Vijay Nicole Publications, Chennai.
5.	Santhanam B, Banking Theory Law and Practice, Margham Publications, Chennai
<b>Reference Books</b>	
1.	Vasant Desai, Principles of Bank Management, Himalaya Publications, Mumbai.
2.	K.Subramanian, Banking Reforms in India, TMH, New Delhi.
3.	Joseph Sinkey, Commercial Bank Financial Bank Financial Management, Pearson Education (Prentice Hall), New Delhi
4.	Sheraler & Sherlaker, Banking Law Theory and Practice,
5.	Nirmala Prasad, Banking Theory Law and Practice, Sultan Chand & Sons, New Delhi
<b>Web Resources</b>	
1.	<a href="https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_oxrep_gr023">https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_oxrep_gr023</a>
2.	<a href="https://nlist.inflibnet.ac.in/search/Search2Record/10.1023_a:1009760306445">https://nlist.inflibnet.ac.in/search/Search2Record/10.1023_a:1009760306445</a>
3.	<a href="https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_itnow_bwab067">https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_itnow_bwab067</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO3</b>
<b>CO 1</b>	3	3	3	3	3	3	3	2	3	2	3
<b>CO 2</b>	3	3	3	2	3	3	2	3	3	3	3
<b>CO 3</b>	3	2	3	2	3	2	3	3	3	2	2
<b>CO 4</b>	3	3	2	3	2	3	2	3	3	3	3
<b>CO 5</b>	3	3	2	3	3	2	3	3	3	3	2
<b>TOTAL</b>	15	14	13	13	14	13	13	14	15	13	13
<b>AVERAGE</b>	3	2.8	2.6	2.6	2.8	2.6	2.6	2.8	3	2.6	2.6

3 – Strong, 2- Medium, 1- Low

**FIRST YEAR – SEMESTER - II**

**ELECTIVE - II: INSURANCE AND RISK MANAGEMENT**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	4				3	4	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To know the concepts and principles of contract of insurance								
<b>LO2</b>	To understand the basic features/concepts of life insurance								
<b>LO3</b>	To gain knowledge on the principles of general insurance								
<b>LO4</b>	To examine the Insurance Regulatory and Development Authority 1999 (IRDA)								
<b>LO5</b>	To know the risk management process								
<b>Prerequisites: Should have studied Commerce in XII Std</b>									
Unit	Contents								No. of Hours
I	Introduction to Insurance Definition of Insurance - Characteristics of Insurance – Principles of Contract of Insurance – General Concepts of Insurance – Insurance and Hedging – Types of Insurance – Insurance Intermediaries – Role of Insurance in Economic Development.								12
II	Life Insurance Life Insurance Business - Fundamental Principles of Life Insurance – Basic Features of Life Insurance Contracts - Life Insurance Products – Traditional and Unit Linked Policies – Individual and Group Policies - With and Without Profit Policies – Policies - Types of Life Insurance Policies – Pension and Annuities – Reinsurance – Double Insurance								12
III	<b>General Insurance</b> General Insurance Business - Fundamental Principles of General Insurance – Types - Fire Insurance – Marine Insurance – Motor Insurance – Personal Accident Insurance – Liability Insurance – Miscellaneous Insurance – Claims Settlement.								12
IV	Risk Management								12

	Risk Management – Objectives – Process – Identification and Evaluation of Potential Losses– Risk Reduction - Retention and Risk Transfer – Risk Financing - Level of Risk Management – Corporate Risk Management – Management of Risk by Individual. – Personal Risk Management.	
V	IRDA Act 1999 Insurance Regulatory and Development Authority (IRDA) 1999– Introduction – Purpose, Duties, Powers and Functions of IRDA – Operations of IRDA – Insurance Policyholders’ Protection under IRDA – Exposure/Prudential Norms - Summary Provisions of related Acts.	12
	<b>TOTAL</b>	<b>60</b>
<b>Course Outcomes</b>		
<b>CO1</b>	Identify the workings of insurance and hedging	
<b>CO2</b>	Evaluate the types of insurance policies and settlement	
<b>CO3</b>	Settle claims under various types of general insurance	
<b>CO4</b>	Know the protection provided for insurance policy holders under IRDA	
<b>CO5</b>	Evaluate the assessment and retention of risk	
<b>Textbooks</b>		
1	Neeti Gupta, Anuj Gupta and Abha Chopra, Risk Management and Insurance, Kalyani Publishers, New Delhi.	
2	Dr.N. Premavathy – Elements of Insurance, Sri Vishnu Publications, Chennai.	
3	M.N. Mishra & S.B. Mishra, Insurance Principles and Practice, S Chand Publishers, New Delhi.	
4	Michel Crouhy, The Essentials of Risk Management, McGraw Hill, Noida.	
5	Thomas Coleman, A Practical Guide to Risk Management, CFA, India.	
<b>Reference Books</b>		
1	John C.Hull, Risk Management and Financial Institutions (Wiley Finance), Johnwiley& sons, New Jersey.	
2	P.K. Gupta, Insurance and Risk Management, Himalaya Publications, Mumbai.	
3	Dr. Sunilkumar, Insurance and Risk Management, Gollgatia publishers, New Delhi.	

4	NaliniPravaTripathy, PrabirPaal, Insurance Theory & Practice, Prentice Hall of India.
5	AnandGanguly – Insurance Management, New Age International Publishers.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.mcminnlaw.com/principles-of-insurance-contracts/">https://www.mcminnlaw.com/principles-of-insurance-contracts/</a>
2	<a href="https://www.investopedia.com/terms/l/lifeinsurance.asp">https://www.investopedia.com/terms/l/lifeinsurance.asp</a>
3	<a href="https://www.irdai.gov.in/ADMINCMS/cms/frmGeneral_Layout.aspx?page=PageNo108&amp;flag=1">https://www.irdai.gov.in/ADMINCMS/cms/frmGeneral_Layout.aspx?page=PageNo108&amp;flag=1</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3
<b>CO1</b>	3	2	3	2	2	2	2	2	2	2	2
<b>CO2</b>	3	2	3	2	2	2	2	2	2	2	2
<b>CO3</b>	3	2	3	2	2	2	2	2	2	2	2
<b>CO4</b>	3	2	3	2	2	2	2	2	2	2	2
<b>CO5</b>	3	2	3	2	2	2	2	2	2	2	2
<b>TOTAL</b>	15	10	15	10	10	10	10	10	10	10	10
<b>AVERAGE</b>	3	2	3	2	2	2	2	2	2	2	2

**3 – Strong, 2- Medium, 1- Low**

**FIRST YEAR – SEMESTER - II**

**ELECTIVE - II: INDIAN ECONOMIC DEVELOPMENT**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	4				3	4	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To understand the concepts of Economic growth and development								
<b>LO2</b>	To know the features and factors affecting economic development								
<b>LO3</b>	To gain understanding about the calculation of national income								

<b>LO4</b>	To examine the role of public finance in economic development	
<b>LO5</b>	To understand the causes of inflation	
<b>Prerequisites: Should have studied Commerce in XII Std</b>		
<b>Unit</b>	<b>Contents</b>	<b>No. of Hours</b>
I	<b>Economic Development and Growth</b> Meaning & Definition - Concepts of Economic Growth and Development. Differences between Growth and Development. Measurement of Economic Development: Per Capita Income, Basic Needs, Physical Quality of Life Index, Human Development Index and Gender Empowerment Measure- Factors affecting Economic Development	<b>12</b>
II	<b>Classification of Nations on the basis of development</b> Characteristics of Developing Countries and Developed Countries - Population and Economic Development- Theories of Demographic Transition. Human Resource Development and Economic Development	<b>12</b>
III	<b>National Income</b> Meaning, Importance, National Income -Concept, types of measurement, Comparison of National Income at Constant and Current Prices. Sectorial Contribution to National Income. National Income and Economic Welfare	<b>12</b>
IV	<b>Public Finance</b> Meaning, Importance, Role of Public Finance in Economic Development, Public Revenue-Sources, Direct and Indirect taxes, Impact and Incidence of Taxation, Public Expenditure-Classification and Canons of Public Expenditure, Public Debt-Need, Sources and Importance, Budget-Importance, Types of Deficits -Revenue, Budgetary, Primary and Fiscal, Deficit Financing.	<b>12</b>
V	<b>Money Supply</b> Theories of Money and Its Supply, Types of Money-Broad, Narrow and High Power, Concepts of M1, M2 and M3. Inflation and Deflation -Types, Causes and Impact, - Price Index- CPI and WPI, Role of Fiscal Policy in Controlling Money supply	<b>12</b>
<b>TOTAL</b>		<b>60</b>
<b>Course Outcomes</b>		
<b>CO1</b>	Elaborate the role of State and Market in Economic Development	
<b>CO2</b>	Explain the Sectorial contribution to National Income	
<b>CO3</b>	Illustrate and Compare National Income at constant and current prices.	
<b>CO4</b>	Describe the canons of public expenditure	
<b>CO5</b>	Understand the theories of money and supply	
<b>Textbooks</b>		
1	Dutt and Sundaram, Indian Economy, S.Chand, New Delhi	

2	V.K. Puri, S.K. Mishra, Indian Economy, Himalaya Publishing house, Mumbai
3	Remesh Singh, Indian Economy, McGraw Hill, Noida.
4	Nitin Singhania, Indian Economy, McGraw Hill, Noida.
5	Sanjeverma, The Indian Economy, unique publication, Shimla.
<b>Reference Books</b>	
1	GhatakSubrata : Introduction to Development Economics, Routledge Publications, New Delhi.
2	SukumoyChakravathy : Development Planning- Indian Experience, OUP, New Delhi.
3	Ramesh Singh, Indian Economy, McGraw Hill, Noida.
4	Mier, Gerald, M : Leading issues in Economic Development, OUP, New Delhi.
5	Todaro, MichealP : Economic Development in the third world, Orient Longman, Hyderabad
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="http://www.jstor.org">http://www.jstor.org</a>
2	<a href="http://www.indiastat.com">http://www.indiastat.com</a>
3	<a href="http://www.epw.in">http://www.epw.in</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO1</b>	3	2	2	3	2	2	2	2	2	2	2
<b>CO2</b>	3	2	3	3	2	2	2	2	2	3	2
<b>CO3</b>	3	2	3	3	2	2	2	2	2	2	2
<b>CO4</b>	3	2	3	3	2	2	2	2	2	2	2
<b>CO5</b>	3	2	3	3	2	2	2	2	2	2	2
<b>TOTAL</b>	15	10	14	15	10	10	10	10	10	13	10
<b>AVERAG E</b>	3	2	2.8	3	2	2	2	2	2	2.2	2

**3 – Strong, 2- Medium, 1- Low**

**FIRST YEAR – SEMESTER – II**  
**SEC – 2 ACCOUNTING USING EXCEL PRACTICAL**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
			2		2	2	40	60	100
Unit	Contents								No. of Hours
I	<b>Using Financial Functions (Part 1)</b> ACCRINT function - Returns the accrued interest for a security that pays periodic interest ACCRINTM function - Returns the accrued interest for a security that pays interest at maturity AMORDEGRC function - Returns the depreciation for each accounting period by using a depreciation coefficient AMORLINC function - Returns the depreciation for each accounting period COUPDAYBS function - Returns the number of days from the beginning of the coupon period to the settlement date COUPDAYS function - Returns the number of days in the coupon period that contains the settlement date COUPDAYSNC function - Returns the number of days from the settlement date to the next coupon date COUPNCD function - Returns the next coupon date after the settlement date COUPNUM function - Returns the number of coupons payable between the settlement date and maturity date COUPPCD function - Returns the previous coupon date before the settlement date CUMIPMT function - Returns the cumulative interest paid between two periods CUMPRINC function - Returns the cumulative principal paid on a loan between two periods								6

II	<p><b>Using Financial Functions (Part 2)</b></p> <p>DB function - Returns the depreciation of an asset for a specified period by using the fixed-declining balance method</p> <p>DDB function - Returns the depreciation of an asset for a specified period by using the double-declining balance method or some other method that you specify</p> <p>DISC function - Returns the discount rate for a security</p> <p>DOLLARDE function - Converts a dollar price, expressed as a fraction, into a dollar price, expressed as a decimal number</p> <p>DOLLARFR function - Converts a dollar price, expressed as a decimal number, into a dollar price, expressed as a fraction</p> <p>DURATION function - Returns the annual duration of a security with periodic interest payments</p> <p>EFFECT function - Returns the effective annual interest rate</p> <p>FV function - Returns the future value of an investment</p> <p>FVSCHEDULE function - Returns the future value of an initial principal after applying a series of compound interest rates</p>	6
III	<p><b>Using Financial Functions (Part 3)</b></p> <p>INTRATE function - Returns the interest rate for a fully invested security</p> <p>IPMT function - Returns the interest payment for an investment for a given period</p> <p>IRR function - Returns the internal rate of return for a series of cash flows</p> <p>ISPMT function - Calculates the interest paid during a specific period of an investment</p> <p>MDURATION function - Returns the Macauley modified duration for a security with an assumed par value of \$100</p> <p>MIRR function - Returns the internal rate of return where positive and negative cash flows are financed at different rates</p> <p>NOMINAL function - Returns the annual nominal interest rate</p> <p>NPER function - Returns the number of periods for an investment</p> <p>NPV function - Returns the net present value of an investment based on a series of periodic cash flows and a discount rate</p> <p>ODDFPRICE function - Returns the price per \$100 face value of a security with an odd first period</p> <p>ODDFYIELD function - Returns the yield of a security with an odd first period</p> <p>ODDLPRICE function - Returns the price per \$100 face value of a security with an odd last period</p> <p>ODDLYIELD function - Returns the yield of a security with an odd last period</p>	6

IV	<p><b>Using Financial Functions (Part 4)</b></p> <p>PDURATION function (Excel 2013) - Returns the number of periods required by an investment to reach a specified value</p> <p>PMT function - Returns the periodic payment for an annuity</p> <p>PPMT function - Returns the payment on the principal for an investment for a given period</p> <p>PRICE function - Returns the price per \$100 face value of a security that pays periodic interest</p> <p>PRICEDISC function - Returns the price per \$100 face value of a discounted security</p> <p>PRICEMAT function - Returns the price per \$100 face value of a security that pays interest at maturity</p> <p>PV function - Returns the present value of an investment</p> <p>RATE function - Returns the interest rate per period of an annuity</p> <p>RECEIVED function - Returns the amount received at maturity for a fully invested security</p> <p>RRI function (Excel 2013) - Returns an equivalent interest rate for the growth of an investment</p>	6
V	<p><b>Using Financial Functions (Part 5)</b></p> <p>SLN function - Returns the straight-line depreciation of an asset for one period</p> <p>SYD function - Returns the sum-of-years' digits depreciation of an asset for a specified period</p> <p>TBILLEQ function - Returns the bond-equivalent yield for a Treasury bill</p> <p>TBILLPRICE function - Returns the price per \$100 face value for a Treasury bill</p> <p>TBILLYIELD function - Returns the yield for a Treasury bill</p> <p>VDB function - Returns the depreciation of an asset for a specified or partial period by using a declining balance method</p> <p>XIRR function - Returns the internal rate of return for a schedule of cash flows that is not necessarily periodic</p> <p>XNPV function - Returns the net present value for a schedule of cash flows that is not necessarily periodic</p> <p>YIELD function - Returns the yield on a security that pays periodic interest</p> <p>YIELDDISC function - Returns the annual yield for a discounted security; for example, a Treasury bill</p> <p>YIELDMAT function - Returns the annual yield of a security that pays interest at maturity</p>	6
<b>Total</b>		<b>30</b>
<b>Reference Books</b>		
1	Conrad Carlberg(2011), "Excel for Accountants", Second Edition, CPA911 PUBLISHING.	
2	George J. Wright(2023),"EXCEL 2023: The Beginners Guide to Master".	
3	L. Murphy Smith, Lawrence C. Smith, and Katherine T. Smith. 2002. "Microsoft Excel for Accounting: Managerial and Cost (1st. ed.)". Prentice Hall Professional Technical Reference.	

**Web Links**

1. <https://www.youtube.com/watch?v=kNaxTNSAtLk>
  2. <https://www.youtube.com/watch?v=RsDFonVtKGM>
- Tutorials :
1. <https://www.computertutoring.co.uk/excel-tutorials/accounts-excel/>
  2. Udemy : <https://www.udemy.com/course/financial-accounting-in-excel-new-business/>

**FIRST YEAR – SEMESTER – II**  
**SEC – 3 RETAIL MANAGEMENT**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	2				2	2	40	60	100
Unit	Contents								No. of Hours
I	<b>Overview of Retail</b> Introduction to Retail (Barter System to Trading) - Contribution to GDP -Career Opportunities in Retail - Retail & Entrepreneurship - Retail Formats - SMART Goals								6
II	<b>Retail Marketing</b> Basic Retail Marketing Concepts - Fundamentals of Pricing - Promotion - Omni Channel Retail Marketing & Distribution - Inventory management								6
III	<b>Retail Store Operations</b> Store Layout & Design - Visual Merchandising - Point of sale – Customer Handling - Basics in Retail Logistics & Supply Chain Management								6
IV	<b>Customer Value Management</b> Retail Communication - Personality Grooming - Sales Management - Cross Selling & Up-selling - Customer experience and feedback management - WOW factor in Retail Business - Health and Safety at Workplace - Retail KPI - Team Work & Leadership Skills - Ethics in Retail								6
V	<b>Latest Trend in Retail Business</b> Latest technological developments in retail Sector - Social Media Marketing - Basic Retail Analytics								6
<b>Total</b>								<b>30</b>	
<b>Reference Books</b>									
1	Retailing Management, Gibson C Vedamani , Jaico Publishing House								
2	Retail Management, : Suja Nair, Publisher: Himalaya Publishing House								
3	Retailing Management, : Michael Levy, Barton A Weitz and Ajay Pandit, Tata McGraw Hill Publishing								
4	The Art of Retailing, A J Lamba, Tata McGraw Hill Publishing								
<b>Web Links</b>									

<https://www.managementstudyguide.com/retail-management.htm>  
<https://www.open.edu/openlearn/money-business/business-strategy-studies/retail-marketing/content-section---references>  
[https://www.tutorialspoint.com/retail\\_management/retail\\_management\\_useful\\_resources.htm](https://www.tutorialspoint.com/retail_management/retail_management_useful_resources.htm)  
[https://ebooks.lpude.in/management/mba/term\\_3/DMGT550\\_RETAIL\\_MANAGEMENT.pdf](https://ebooks.lpude.in/management/mba/term_3/DMGT550_RETAIL_MANAGEMENT.pdf)

**SECOND YEAR – SEMESTER - III**  
**CORE – V: CORPORATE ACCOUNTING I**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To understand about the pro-rata allotment and <b>Underwriting of Shares</b>								
<b>LO2</b>	To know the provisions of companies Act <b>regarding Issue and Redemption of Preference shares and debentures</b>								
<b>LO3</b>	To learn the form and contents of financial statements as per Schedule III of Companies Act 2013								
<b>LO4</b>	To examine <b>the various methods of valuation of Goodwill and shares</b>								
<b>LO5</b>	To identify the Significance of International financial reporting standard (IFRS)								
<b>Prerequisite: Should have studied Financial Accounting in I Year</b>									
Unit	Contents								No. of Hours
I	<b>Issue of Shares</b> Issue of Shares – Premium - Discount - Forfeiture - Reissue – Pro-rata Allotment <b>Issue of Rights and Bonus Shares</b> - Underwriting of Shares and Debentures – Underwriting Commission - Types of Underwriting.								15
II	<b>Issue &amp; Redemption of Preference Shares &amp; Debentures</b> Redemption of Preference Shares–Provisions of Companies Act–Capital Redemption Reserve – Minimum Fresh Issue – Redemption at <b>Par, Premium and Discount.</b> Debentures: Issue and Redemption – Meaning – Methods – In-One lot–in Instalment – Purchase in the Open Market includes Ex Interest and Cum Interest - Sinking Fund Investment Method.								15
III	<b>Final Accounts</b> Introduction – Final Accounts – Form and Contents of Financial Statements as Per Schedule III of Companies Act 2013 – Part I Form of Balance Sheet – Part II Form of Statement of Profit and Loss – Ascertaining Profit for Managerial Remuneration								15
IV	<b>Valuation of Goodwill &amp; Shares</b> Valuation of Goodwill – Meaning – Need for Valuation of Goodwill – Methods of Valuing Goodwill – Average Profit – Super Profit – Annuity and Capitalisation Method. Valuation of Shares – Need for Valuation of Shares – Methods of Valuation of Shares – Net Assets Method – Yield and Fair Value								15

	Methods.	
V	<b>Indian Accounting Standards</b> International Financial Reporting Standard (IFRS)–Meaning and its Applicability in India - Indian Accounting Standards – Meaning – Objectives – Significance – Procedures for Formulation of Standards – Ind AS – 1 Presentation of Financial Statement, Ind AS – 2 Valuation of Inventories, Ind AS – 7 Cash Flow Statement, Ind AS – 8 Accounting Policies, Changes in Accounting Estimate and Errors, Ind AS – 16 – Property, Plant & Equipment, Ind AS 38 – Intangible Assets Ind AS – 103, Business Combinations Ind AS 110, Consolidated Financial Statement. <b>(Theory Only)</b>	<b>15</b>
	<b>TOTAL</b>	<b>75</b>
<b>THEORY 20% &amp; PROBLEMS 80%</b>		
<b>Course Outcomes</b>		
<b>CO1</b>	Prepare and account for various entries to be passed in case of issue, forfeiture and reissue of shares and compute the liability of underwrites	
<b>CO2</b>	Asses the accounting treatment of issue and redemption of preference shares and debentures	
<b>CO3</b>	Construct Financial Statements applying relevant accounting treatments	
<b>CO4</b>	Compute the value of goodwill and shares under different methods and assess its applicability	
<b>CO5</b>	Integrate theoretical knowledge on all accounting in par with IFRS and IND AS	
<b>Textbooks</b>		
1	S.P. Jain and N.L. Narang, Advanced Accounting Vol I, Kalyani Publication, New Delhi.	
2	R.L. Gupta and M. Radha swamy, Advanced Accounts Vol I, Sultan Chand, New Delhi.	
3	Broman, Corporate Accounting, Taxmann, New Delhi.	
4	Shukla, Grewal and Gupta- Advanced Accounts Voll,S.Chand, New Delhi.	
5	M.C.Shukla, Advanced accounting Vol I, S.Chand, New Delhi.	
<b>Reference Books</b>		
1	T.S. Reddy, A. Murthy – Corporate Accounting- Margham Publication, Chennai.	
2	D.S.Rawat&NozerShroff,Students Guide To Accounting Standards ,Taxmann, New Delhi	
3	Prof. Mukeshbramhbutt, Devi,Corporate Accounting I, Ahilya Publication, Madhya Pradesh	
4	Anil Kumar, Rajesh kumar, Corporate accounting I, Himalaya Publishing house, Mumbai.	
5	PrasanthAthma, Corporate Accounting I, Himalaya Publishing house, Mumbai.	
<b>NOTE: Latest Edition of Textbooks May be Used</b>		
<b>Web Resources</b>		
1	<a href="https://www.tickertape.in/blog/issue-of-shares/">https://www.tickertape.in/blog/issue-of-shares/</a>	

2	<a href="https://www.taxmann.com/bookstore/bookshop/bookfiles/chapter12valuationofgoodwillandshares.pdf">https://www.taxmann.com/bookstore/bookshop/bookfiles/chapter12valuationofgoodwillandshares.pdf</a>
3	<a href="https://www.mca.gov.in/content/mca/global/en/acts-rules/ebooks/accounting-standards.html">https://www.mca.gov.in/content/mca/global/en/acts-rules/ebooks/accounting-standards.html</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3
<b>CO1</b>	3	2	3	2	2	2	2	2	3	2	2
<b>CO2</b>	3	2	3	2	2	2	2	2	3	2	2
<b>CO3</b>	3	2	3	2	3	2	2	2	3	2	2
<b>CO4</b>	3	1	3	2	3	2	2	2	3	2	2
<b>CO5</b>	3	3	3	2	3	2	2	2	3	2	2
<b>TOTAL</b>	15	11	15	10	13	10	10	10	15	10	10
<b>AVERAGE</b>	3	2.2	3	2	2.6	2	2	2	3	2	2

**3 – Strong, 2- Medium, 1- Low**

**SECOND YEAR – SEMESTER - III**

**CORE – VI: COMPANY LAW**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To know Company Law 1956 and Companies Act 2013								
<b>LO2</b>	To have an understanding on the formation of a company								
<b>LO3</b>	To understand the requisites of meeting and resolution								
<b>LO4</b>	To gain knowledge on the procedure to appoint and remove Directors								
<b>LO5</b>	To familiarize with the various modes of winding up								
<b>Prerequisite: Should have studied Commerce in XII Std</b>									
<b>Unit</b>	<b>Contents</b>							<b>No. of Hours</b>	

I	<b>Introduction to Company law</b> Companies Act 2013 – Definition of a Company, Characteristics of Company – Lifting or Piercing the Corporate Veil – Company Distinguished from Partnership and Limited Liabilities Partnerships – Classification of Companies – Based on Incorporation, Liability, Number of Members, Control.	<b>15</b>
II	<b>Formation of Company</b> Formation of a Company – Promoter –Incorporation Documents e-filing – Memorandum of Association – Contents – Alteration – Legal Effects – Articles of Association - Certificate of Incorporation – Prospectus – Contents - Kinds – Liabilities – Share Capital – Kinds – Issue – Alteration – Dividend – Debentures.	<b>15</b>
III	<b>Meeting</b> Meeting and Resolution – Types – Requisites – Voting & Poll – Quorum – Proxy - Resolution – Ordinary & Special - Audit & Auditors – Qualification, Disqualification, Appointment and Removal of an Auditor -	<b>15</b>
IV	<b>Management &amp; Administration</b> Management & Administration – Directors – Legal Position – Board of Directors – Appointment/ Removal – Disqualification – Director Identification Number – Directorships – Powers – Duties – Board Committees – Related Party Transactions – Contract by One Person Company – Insider Trading- Managing Director – Manager – Secretarial Audit – Administrative Aspects and Winding Up – National Company Law Tribunal (NCLT) – National Company Law Appellate Tribunal (NCLAT) – Special Courts.	<b>15</b>
V	<b>Winding up</b> Meaning – Modes – Compulsory Winding Up – Voluntary Winding Up – Consequences of Winding Up Order – Powers of Tribunal – Petition for Winding Up – Company Liquidator.	<b>15</b>
	<b>TOTAL</b>	<b>75</b>
<b>Course Outcomes</b>		
<b>CO1</b>	Understand the classification of companies under the act	
<b>CO2</b>	Examine the contents of the Memorandum of Association & Articles of Association	
<b>CO3</b>	Know the qualification and disqualification of Auditors	
<b>CO4</b>	Understand the workings of National Company Law Appellate Tribunal (NCLAT)	
<b>CO5</b>	Analyse the modes of winding up	
<b>Textbooks</b>		
1	N.D. Kapoor, Business Laws, Sultan Chand and Sons, Chennai	
2	R.S.N. Pillai – Business Law, S.Chand, New Delhi.	
3	M.V. Dhandapani, Business Laws Sultan Chand and Sons, Chennai	

4	Shusma Aurora, Business Law, Taxmann, New Delhi
5	M.C.Kuchal, Business Law, VikasPublication, Noida
<b>Reference Books</b>	
1	Gaffoor&Thothadri, Company Law, Vijay Nichole Imprints Limited, Chennai
2	M.R. Sreenivasan, Business Laws, Margham Publications, Chennai
3	KavyaAndVidhyasagar, Business Law, Nithya Publication, Bhopal
4	S.D.Geet, Business Law Nirali Prakashan Publication, Pune
5	PreethiAgarwal, Business Law, CA foundation study material
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.mca.gov.in/content/mca/global/en/acts-rules/companies-act/companies-act-2013.html">https://www.mca.gov.in/content/mca/global/en/acts-rules/companies-act/companies-act-2013.html</a>
2	<a href="https://vakilsearch.com/blog/explain-procedure-formation-company/">https://vakilsearch.com/blog/explain-procedure-formation-company/</a>
3	<a href="https://www.investopedia.com/terms/w/windingup.asp">https://www.investopedia.com/terms/w/windingup.asp</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO1</b>	3	2	3	2	3	3	2	3	3	2	2
<b>CO2</b>	3	2	3	2	3	3	2	3	3	2	2
<b>CO3</b>	3	2	3	2	3	3	2	3	3	2	2
<b>CO4</b>	3	2	3	2	3	3	2	3	3	2	2
<b>CO5</b>	3	2	3	2	3	3	2	3	3	2	2
<b>TOTAL</b>	15	10	15	10	15	15	10	15	15	10	10
<b>AVERAG E</b>	3	2	3	2	3	3	2	3	3	2	2

**3 – Strong, 2- Medium, 1- Low**

**SECOND YEAR – SEMESTER – III**

**ELECTIVE III - E-BANKING**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	4				3	4	25	75	100
<b>Learning Objectives</b>									
LO1	To provide students with the foundation of digital banking concepts								
LO2	To provide conceptual knowledge of online banking mechanism								
LO3	To provide students with up-to-date information about payment, clearing and settlement systems in banking industry								
LO4	To familiarise students about the risk associated with e-banking and relevance of banking solutions								
LO5	To expose students to the digital authentication techniques in the digital era								
<b>Prerequisites: Should have studied Commerce in XII Std.</b>									
UNIT	Contents								No. of Hours
I	<b>Electronic Banking</b> Traditional Banking Vs E-Banking-Facets of E-Banking -E-Banking transactions -truncated cheque and Electronic cheque -Models for E-banking-complete centralized solution-features-CCS-Cluster approach-Hi tech. Bank with in Bank Advances of E-Banking-Constraints in E-Banking.								12
II	<b>Online Banking</b> Introduction –concept and meaning-the electronic delivery channels-need for computerization-Automatic Teller Machine(ATM) at home – Electronic Fund Transfer(EFT)-uses –computerization in clearing houses-Telebanking-Banking on home computers –Electronic Money Transfer -uses of EMT.								12
III	<b>Updating Bank Saving Accounts</b> Computer bank branches-Financial Transaction Terminals-(FTT)-E-Cheque Magnetic Ink Character Recognition (MICR) and Cheques - E-Banking in India Procedure- Programmes-Components-How to go on net for Online Banking-advantages Limitations.								12
IV	<b>E-Banking Security</b> Introduction need for security –Security Concepts-Privacy –Survey. Findings on security-Attack-Cyber-Crimes-Reasons for Privacy-Tampering-Encryption –Meaning The encryption process-may appear as follows -Cryptogram-Crypt analyst cryptography-Types of Cipher systems –Code Systems-Cryptography-Cipher-Decipher Jumbling-Asymmetric-Crypto System-Data Encryption Standard (DES).								12
V	<b>E-Builder Solutions</b> Digital certificate-Digital Signature &Electronic Signature-E-Security solutions—solutions providers-E-locking technique-E-locking services-Netscape security solutions-Pry Zone -E-software security								12

	Internet-Transactions-Transaction security-PKI-Sierras Internet solutions-inc –security devices-Public Key Infrastructure- (PKI)- Firewalls Secure Ledger-(FSL)-Secure Electronic Transaction(SET). TEXT BOOK C.S. Rayudu, E-Business, Himalaya Publishing House.	
<b>Total</b>		<b>60</b>
<b>Course Outcomes</b>		
<b>CO1</b>	Describe fundamental concepts of e-banking, compare and contrast traditional and e-banking	
<b>CO2</b>	Demonstrate online banking techniques	
<b>CO3</b>	Illustrate clearing and settlement mechanism in real time	
<b>CO4</b>	Evaluate the challenges in the digital era in the context of security and privacy issues in e-commerce	
<b>CO5</b>	Develop insights in to banking security solutions	
<b>Textbooks</b>		
1.	Digital Banking, Indian Institute of Banking and Finance, Taxmann	
2.	Agarwal, O.P, Modern banking of India, Himalaya publisher, Mumbai	
3.	Bishnupriya Mishra, R K Uppal , Modern Banking in India: Dimensions & Risks, New Century Publications, New Delhi	
4.	Bank Strategies to Launch or become a Digital Bank, Marshall Cavendish International (Asia) Private the Limited, Singapore	
5.	Lohna Sarika R, Digital Banking and Cyber Security, New Century Publications, New Delhi	
<b>Reference Books</b>		
1.	Singh Jaspal, Digital Payments in India: Background, Trends and Opportunities, New Century Publications, New Delhi	
2.	Rao K. Srinivasa, Changing Dimensions of Banking in India, Notion Press, Chennai	
3.	Bhushan Dewan, E-Commerce, S. Chand Limited, New Delhi	
4.	Roger Hunt& John Shelly, Computers and Common sense, Prentice-Hall,1979	
5.	C.S. Rayudu, E-Business, Himalaya Publishing House, Mumbai	

<b>Web Resources</b>	
1.	<a href="https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_itnow_bwab073">https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_itnow_bwab073</a>
2.	<a href="https://nlist.inflibnet.ac.in/search/Search2Record/10.1088_1742-6596_1516_1_012020">https://nlist.inflibnet.ac.in/search/Search2Record/10.1088_1742-6596_1516_1_012020</a>
3.	<a href="https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_wbro_lkx003">https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_wbro_lkx003</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>	<b>PO6</b>	<b>PO7</b>	<b>PO8</b>	<b>PSO1</b>	<b>PSO2</b>	<b>PSO 3</b>
<b>CO 1</b>	3	2	3	3	3	3	3	2	3	3	3
<b>CO 2</b>	3	3	3	3	2	3	3	3	3	3	3

<b>CO 3</b>	3	3	3	2	3	2	2	3	3	2	3
<b>CO 4</b>	3	3	2	3	3	3	3	2	3	3	2
<b>CO 5</b>	3	2	3	3	3	2	2	3	3	3	3
<b>TOTAL</b>	15	13	14	14	14	13	13	13	15	14	14
<b>AVERAGE</b>	3	2.6	2.8	2.8	2.8	2.6	2.6	2.6	3	2.8	2.8

**3 – Strong, 2- Medium, 1- Low**

**SECOND YEAR – SEMESTER – III**  
**ELECTIVE III - BUSINESS MATHEMATICS & STATISTICS**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				3	4	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To impart knowledge on the basics of ratio, proportion, indices and proportions								
<b>LO2</b>	To learn about simple and compound interest and arithmetic, geometric and harmonic progressions.								
<b>LO3</b>	To familiarise with the measures of central tendency								
<b>LO4</b>	To conceptualise with correlation co-efficient								
<b>LO5</b>	To gain knowledge on time series analysis								
<b>Prerequisite: Should have studied Commerce in XII Std</b>									
Unit	Contents								No. of Hours
I	<b>Ratio</b> Ratio, Proportion and Variations, Indices and Logarithms.								12
II	<b>Interest and Annuity</b> Banker's Discount – Simple and Compound Interest - Arithmetic, Geometric and Harmonic Progressions. Annuity - Meaning - Types of Annuity Applications.								12
III	<b>Business Statistics Measures of Central Tendency</b> Arithmetic Mean, Geometric Mean - Harmonic Mean - Mode and Median – Quartiles – Deciles - Percentiles. Measures of Variation – Range - Quartile Deviation and Mean Deviation - Variance and Standard Deviation & Co-efficient.								12
IV	<b>Correlation and Regression</b> Correlation - Karl Pearson's Coefficient of Correlation – Spearman's Rank Correlation – Regression Lines and Coefficients.								12
V	<b>Time Series Analysis and Index Numbers</b> Time Series Analysis : Secular Trend – Seasonal Variation – Cyclical variations - Index Numbers – Aggregative and Relative Index – Chain and Fixed Index –Wholesale Index – Cost of Living Index.								12
<b>TOTAL</b>								<b>60</b>	
<b>Theory 20% &amp; Problem 80%</b>									
<b>Course Outcomes</b>									
<b>CO1</b>	Learn the basics of ratio, proportion, indices and logarithm								
<b>CO2</b>	Familiarise with calculations of simple and compound interest and arithmetic, geometric and harmonic progressions.								
<b>CO3</b>	Determine the various measures of central tendency								
<b>CO4</b>	Calculate the correlation and regression co-efficients.								
<b>CO5</b>	Assess problems on time series analysis								

<b>Textbooks</b>	
1	Dr.B.N. Gupta, Business Mathematics & Statistics, Shashibhawan publishing house, Chennai
2	Asim Kumar Manna, Business Mathematics & Statistics, McGraw hill education, Noida
3	A.V. Rayarikar and Dr. P.G. Dixit, Business Mathematics & Statistics, NiraliPrakashan Publishing, Pune
4	Dr.S.Sachdeva, Business Mathematics & Statistics, Lakshmi Narain Agarwal, Agra
5	P.R. Vittal, Business Mathematics & Statistics, Margham Publications, Chennai
<b>Reference Books</b>	
1	J.K. Sharma, Fundamentals of business statistics, Vikas publishing, Noida
2	Peter Waxman, Business Mathematics & Statistics, Prentice Hall, New York
3	Andre Francis, Business Mathematics & Statistics, Cengage Learning EMEA, Andover
4	Aggarwal B M, Business Mathematics & Statistics, Ane Book Pvt. Ltd., New Delhi
5	R.S. Bhardwaj, Business Mathematics & Statistics, Excel Books Publisher, New Delhi
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.britannica.com/biography/Henry-Briggs">https://www.britannica.com/biography/Henry-Briggs</a>
2	<a href="https://corporatefinanceinstitute.com/resources/data-science/central-tendency/">https://corporatefinanceinstitute.com/resources/data-science/central-tendency/</a>
3	<a href="https://www.expressanalytics.com/blog/time-series-analysis/">https://www.expressanalytics.com/blog/time-series-analysis/</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>	<b>PO6</b>	<b>PO7</b>	<b>PO8</b>	<b>PSO1</b>	<b>PSO2</b>	<b>PSO3</b>
<b>CO1</b>	3	2	3	2	2	2	3	2	3	2	2
<b>CO2</b>	3	2	3	2	3	2	3	2	3	2	2
<b>CO3</b>	3	2	3	2	3	2	3	2	3	2	2
<b>CO4</b>	3	2	3	2	2	2	3	2	3	2	2
<b>CO5</b>	3	2	3	2	2	2	3	2	3	2	2
<b>TOTAL</b>	15	10	15	10	12	10	15	10	15	10	10
<b>AVERAGE</b>	3	2	3	2	2.4	2	3	2	3	2	2

**3 – Strong, 2- Medium, 1- Low**

**SECOND YEAR – SEMESTER – III**  
**ELECTIVE III - TECHNOLOGY IN BANKING**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	4				3	4	25	75	100
<b>Learning Objectives</b>									
C1	To provide students with basic knowledge of various committee on banking sector reforms and application of technology in banking sector								
C2	To expose students to the services offered by the banking sector.								
C3	To provide conceptual knowledge of online banking mechanism								
C4	To impart students with knowledge of technology in banking and its impact								
C5	To familiarise students about the risk associated with e-banking and regulatory guidelines.								
<b>Prerequisite: Should have studied Commerce in XII Std</b>									
UNIT	Contents								No. of Hours
I	<b>Introduction:</b> Different approaches to Banking Computerization – historical perspective – technology adoption in banks : Rangarajan Committee I & II – Saraf Committee, Narasimhan Committee and Vasudevan Committee – CVO directives – RBI initiatives - WAN, LAN, VSAT, Networking system – Single Window Concept – Bank branch network applications – Intranet – internet –other services – corporate internet – Anywhere Banking – Any time Banking-Home Banking Internet Banking-Online enquiry and update facilities - PIN-ATM Card-Debit Card-Smart Card Credit Card.								12
II	<b>Electronic Banking</b> Meaning - Services - e-banking and financial services - Initiatives - Opportunities - Internet banking - Meaning - Internet banking Vs Traditional banking - Services - Drawbacks - Frauds in Internet banking. Core banking solutions (CBS) - Mobile banking - Meaning - Features - Services - Security issues - Electronic Mobile Wallets. ATM - Evolution - Concept - Features - Types - Mechanism - Functions. Electronic money - Meaning - Categories - Merits of e-money -Electronic Funds Transfer (EFT) system - Meaning - Steps - Benefits. Signature storage and Display by Electronic Means-Document Handling System and Document Storage and Retrieval System.								12
III	<b>Electronic Banking Services</b> E – Payments and settlements – payment gateways - Electronic Fund Transfer - SWIFT - Electronic Clearing System - Debit and Credit Clearing RBI-Net Data-Net Bank wire.								12
IV	<b>Technology in Bank</b> Technology in Bank Impact of Technology on its employees - Customer services - Management control.								
V	<b>Technology &amp; Cyber laws</b> Protecting - Confidentiality and Secrecy of Data - Cyber laws and its implications: information technology Act 2000 – legal frame work – preamble – salient provisions – exceptions – other statues of relevance – the Prevention of Money Laundering Act (PMLA), 2002 – payments and settlements systems Act, 2007 – RBI guidelines.								12

	<b>Total</b>	<b>60</b>
<b>Course Outcomes</b>		
<b>CO1</b>	Explain the banking sector reforms based on the recommendations of various committee.	
<b>CO2</b>	Demonstrate online banking techniques and examine the pros and cons of digital banking	
<b>CO3</b>	Examine Banking Operations in real life scenario	
<b>CO4</b>	Develop insights into the impact of technology on different stakeholders of the bank	
<b>CO5</b>	Evaluate the challenges in the digital era in the context of security and privacy issues in e-commerce	
<b>Textbooks</b>		
1.	Technology and banks – National institute of banking, Pune	
2.	Electronic banking and Information technology – IIB	
3.	Financial Services Information Systems – Jessica Keyes Auerbach Publications,	
4.	Kaptan S S & Choubey N S, E-Indian Banking in Electronic Era, Sarup & Sons, New Delhi	
5.	Banking Technology, Indian Institute of Bankers Publication	
<b>Reference Books</b>		
1.	Information Technology in Indian commercial Banks, Nibs Pune Naidu C.A.S	
2.	McGraw hill, Donald H. Sunden ,Computer Today ,	
3.	Computer Networks Practice Hall Publication Tanenbaum Andrews	
4.	Vasudeva, E-Banking, Common Wealth Publishers, New Delhi.	
5.	Turban Rainer potter, Information Technology, John Wiely & Sons Inc	
<b>Web Resources</b>		
1.	<a href="https://www.slideshare.net/ermkakkhar/role-of-technology-in-banking">https://www.slideshare.net/ermkakkhar/role-of-technology-in-banking</a>	
2.	<a href="https://www.slideshare.net/VinayChaithanya/banking-technology-51445864">https://www.slideshare.net/VinayChaithanya/banking-technology-51445864</a>	
3.	<a href="https://www.slideshare.net/Sarithapream/banking-technology-159775213">https://www.slideshare.net/Sarithapream/banking-technology-159775213</a>	
4.	<a href="https://www.slideshare.net/clamiller/role-of-it-in-banking-6306732">https://www.slideshare.net/clamiller/role-of-it-in-banking-6306732</a>	
5.	<a href="https://www.slideshare.net/muthukrishnavenianan/concept-of-banking-technology">https://www.slideshare.net/muthukrishnavenianan/concept-of-banking-technology</a>	

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3
<b>CO 1</b>	3	2	3	3	3	3	3	2	3	3	3
<b>CO 2</b>	3	3	3	3	2	3	3	3	3	3	3
<b>CO 3</b>	3	3	3	2	3	2	2	3	3	2	3
<b>CO 4</b>	3	3	2	3	3	3	3	2	3	3	2
<b>CO 5</b>	3	2	3	3	2	2	2	2	3	3	3
<b>Total</b>	15	13	14	14	13	13	13	12	15	14	14
<b>Average</b>	3	2.6	2.8	2.8	2.6	2.6	2.6	2.4	3	2.8	2.8

3 – Strong, 2- Medium, 1- Low

**SECOND YEAR – SEMESTER – IV**

**CORE – VII: CORPORATE ACCOUNTING - II**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To know the types of Amalgamation, Internal and external Reconstruction								
<b>LO2</b>	To know Final statements of banking companies								
<b>LO3</b>	To understand the accounting treatment of Insurance company accounts								
<b>LO4</b>	To understand the procedure for preparation of consolidated Balance sheet								
<b>LO5</b>	To have an insight on modes of winding up of a company								
<b>Prerequisite: Should have studied Financial Accounting in I Year</b>									
Unit	Contents								No. of Hours
I	<b>Amalgamation, Internal &amp; External Reconstruction</b> Amalgamation – <b>Meaning</b> - Purchase Consideration - Lump sum Method, Net Assets Method, Net Payment Method, Intrinsic Value Method - Types of <b>Methods of Accounting for Amalgamation</b> - <b>The Pooling of Interest Method</b> - <b>The Purchase Method</b> (Excluding Inter-Company Holdings).								15

	<b>Internal &amp; External Reconstruction</b> <b>Internal Reconstruction – Conversion of Stock – Increase and Decrease of Capital – Reserve Liability - Accounting Treatment of External Reconstruction</b>	
II	<b>Accounting of Banking Companies</b> Final Statements of Banking Companies (As Per New Provisions) - Non-Performing Assets - Rebate on Bills Discounted- Profit and Loss a/c - Balance Sheet as Per Banking Regulation Act 1949.	15
III	<b>Insurance Company Accounts:</b> Meaning of Insurance – Principles – Types – Preparation of Final Accounts of Insurance Companies – Accounts of Life Insurance Business – Accounts of General Insurance Companies -New Format.	15
IV	<b>Consolidated Financial Statements</b> Introduction-Holding & Subsidiary Company-Legal Requirements Relating to Preparation of Accounts -Preparation of Consolidated Balance Sheet (Excluding Inter-Company Holdings).	15
V	<b>Liquidation of Companies</b> Meaning-Modes of Winding Up – Preparation of Statement of Affairs and Statement of Deficiency <b>or Surplus (List H)</b> Order of Payment – Liquidators Remuneration- Liquidator’s Final Statement of Accounts.	15
	<b>TOTAL</b>	<b>75</b>
<b>THEORY 20% &amp; PROBLEMS 80%</b>		
<b>Course Outcomes</b>		
<b>CO1</b>	Understand the accounting treatment of amalgamation, Internal and external reconstruction	
<b>CO2</b>	Construct Profit and Loss account and Balance Sheet of Banking Companies in accordance in the prescribed format.	
<b>CO3</b>	Synthesize and prepare final accounts of Insurance companies in the prescribed format	
<b>CO4</b>	Give the consolidated accounts of holding companies	
<b>CO5</b>	Preparation of liquidator’s final statement of account	
<b>Textbooks</b>		
1	S.P. Jain and K.L Narang. Advanced Accountancy, Kalyani Publishers, New Delhi.	
2	Dr.K.S .Raman and Dr. M.A. Arulanandam , Advanced Accountancy, Vol. II, Himalaya Publishing House, Mumbai.	
3	R.L. Gupta and M. Radhaswamy, Advanced Accounts, Sultan Chand, New Delhi.	
4	M.C. Shukla and T.S. Grewal, Advanced Accounts Vol.II, S Chand & Sons, New Delhi.	
5	T.S. Reddy and A.Murthy, Corporate Accounting II, Margham Publishers, Chennai	

<b>Reference Books</b>	
1	B.Raman, Corporate Accounting, Taxmann, New Delhi
2	M.C.Shukla, Advanced Accounting,S.Chand, New Delhi
3	Prof. MukeshBramhbutt, Devi Ahilya publication, Madhya Pradesh
4	Anil kumar, Rajesh kumar, Advanced Corporate Accounting, Himalaya Publishing house, Mumbai.
5	PrasanthAthma, Corporate Accounting, Himalaya Publishing house, Mumbai.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.accountingnotes.net/amalgamation/amalgamation-absorption-and-reconstruction-accounting/126">https://www.accountingnotes.net/amalgamation/amalgamation-absorption-and-reconstruction-accounting/126</a>
2	<a href="https://www.slideshare.net/debchat123/accounts-of-banking-companies">https://www.slideshare.net/debchat123/accounts-of-banking-companies</a>
3	<a href="https://www.accountingnotes.net/liquidation/liquidation-of-companies-accounting/12862">https://www.accountingnotes.net/liquidation/liquidation-of-companies-accounting/12862</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3
<b>CO1</b>	3	2	3	2	2	2	3	2	3	2	2
<b>CO2</b>	3	2	3	2	3	2	3	2	3	2	2
<b>CO3</b>	3	2	3	2	3	2	3	2	3	2	2
<b>CO4</b>	3	2	3	2	2	2	3	2	3	2	2
<b>CO5</b>	3	2	3	2	2	2	3	2	3	2	2
<b>TOTAL</b>	15	10	15	10	12	10	15	10	15	10	10
<b>AVERAGE</b>	3	2	3	2	2.4	2	3	2	3	2	2

**3 – Strong, 2- Medium, 1- Low**

**SECOND YEAR– SEMESTER– IV**

**CORE PAPER VIII –PRINCIPLES OF MARKETING**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total

	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To know the concept and functions of marketing								
<b>LO2</b>	To understand the importance of market segmentation								
<b>LO3</b>	To examine the stages of new product development								
<b>LO4</b>	To gain knowledge on the various advertising medias								
<b>LO5</b>	To analyse the global market environment								
<b>Prerequisite: Should have studied Commerce in XIStd</b>									
<b>Unit</b>	<b>Contents</b>								<b>No. of Hours</b>
I	<b>Introduction to Marketing</b> Meaning – Definition and Functions of Marketing – Evolution of Marketing Concepts – Innovations in Modern Marketing. Role and Importance of Marketing - Classification of Markets - Niche Marketing.								<b>15</b>
II	<b>Market Segmentation</b> Meaning and definition – Benefits – Criteria for segmentation – Types of segmentation – Geographic – Demographic – Psychographic – Behavioural – Targeting, Positioning & Repositioning - Introduction to Consumer Behaviour–Consumer Buying Decision Process and Post Purchase Behaviour — Motives. Freud’s Theory of Motivation.								<b>15</b>
III	<b>Product &amp; Price</b> Marketing Mix — an overview of 4P’s of Marketing Mix – Product – Introduction to Stages of New Product Development – Product Life Cycle — Pricing – Policies – Objectives –Factors Influencing Pricing– Kinds of Pricing.								<b>15</b>
IV	<b>PromotionsandDistributions</b> Elements of promotion – Advertising – Objectives - Kinds of Advertising Media - Traditional vs Digital Media - Sales Promotion – types of sales promotion – Personal Selling –Qualities needed for a personal seller – Channels of Distribution for Consumer Goods- Channel Members – Channels of Distribution for Industrial Goods.								<b>15</b>
V	<b>Competitive Analysis and Strategies</b> Global Market Environment – Social Responsibility and Marketing Ethics – Recent Trends in Marketing –A Basic Understanding of E-Marketing & M-Marketing – E-Tailing – CRM –Market Research – MIS and Marketing Regulation.								<b>15</b>
	<b>TOTAL</b>								<b>75</b>
<b>CO</b>	<b>CourseOutcomes</b>								
<b>CO1</b>	Develop an understanding on the role and importance of marketing								

<b>CO2</b>	Apply the 4p's of marketing in their venture
<b>CO3</b>	Identify the factors determining pricing
<b>CO4</b>	Use the different Channels of distribution of industrial goods
<b>CO5</b>	Understand the concept of E-marketing and E-Tailing
<b>Textbooks</b>	
1	Philip Kotler, Principles of Marketing : A South Asian Perspective, Pearson Education, NewDelhi
2	Dr.C.B.Gupta & Dr.N.Rajan Nair, Marketing Management, Sultan Chand & Sons, New Delhi.
3	Dr.Amit Kumar, Principles of Marketing, Shashi bhawan Publishing House,Chennai
4	Dr.N.Rajan Nair, Marketing, Sultan Chand & Sons.New Delhi
5	Neeru Kapoor Principles Of Marketing, PHILearning,NewDelhi
<b>Reference Books</b>	
1	Prof Kavita Sharma, Dr Swati Agarwal, Principles of Marketing Book,Taxmann,Newdelhi
2	Dr.J.Jayasankar, Marketing Management, Margham Publications, Chennai.
3	Assael, H.Consumer Behaviour and Marketing Action,USA :PWS-Kent
4	Hoyer, W.D. And Macinnis, D.J., Consumer Behaviour, USA: Houghton Mifflin Company
5	Baker M, Marketing Management And Strategy, Macmill an Business, Bloombury Publishing, India
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>WebResources</b>	
1	<a href="https://www.aha.io/roadmapping/guide/marketing/introduction">https://www.aha.io/roadmapping/guide/marketing/introduction</a>
2	<a href="https://www.investopedia.com/terms/m/marketsegmentation.asp">https://www.investopedia.com/terms/m/marketsegmentation.asp</a>
3	<a href="https://www.shiprocket.in/blog/understanding-promotion-and-distribution-management/">https://www.shiprocket.in/blog/understanding-promotion-and-distribution-management/</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO1</b>	3	2	3	2	2	2	2	2	2	3	2
<b>CO2</b>	3	2	3	2	3	2	2	2	2	3	2
<b>CO3</b>	3	2	3	2	3	2	2	2	2	3	2
<b>CO4</b>	3	2	3	2	2	2	2	2	2	3	2
<b>CO5</b>	3	2	3	2	2	2	2	2	2	3	2
<b>TOTAL</b>	15	10	15	10	12	10	10	10	10	15	10
<b>AVERAG E</b>	3	2	3	2	2.4	2	2	2	2	3	2

**3 – Strong, 2- Medium, 1- Low**

**SECOND YEAR – SEMESTER – IV**

**Elective IV - Customer Relationship Management in Banks**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				3	3	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To impart skill based knowledge of Customer Relationship Management								
<b>LO2</b>	To understand the concepts and principles of CRM								
<b>LO3</b>	To understand the need and importance of maintaining a good customer relationship								
<b>LO4</b>	To gain knowledge of strategic customer acquisition and retention techniques in CRM								
<b>LO5</b>	To teach the conceptual aspects of service quality								
<b>Prerequisite: Should have studied Financial Accounting in I Year</b>									
Unit	Contents								No. of Hours
I	Understanding customers: Goals requiring CRM in Banks-CRM opportunities and challenges in Banks- Customer information Database – Customer Profile Analysis – Customer perception-Expectations analysis – Customer Behavior in relationship perspectives; individual and group customers – Customer life time value – Selection of Profitable customer segments								9
II	CRM structures: Elements of CRM – CRM Process – Strategies for Customer acquisition in banks – Retention and Prevention of defection in banks– Models of CRM – CRM road map for business applications in banksBenefits of CRM to banks								9
III	CRM Planning and Implementation: Strategic CRM planning process – Implementation issues – CRM Tools- Analytical CRM – Operational CRM – Collaborative CRM -Call centre management – Role of CRM Managers – CRM Implementation Road Map-Developing a Relationship Orientation – Customer-centric Marketing Processes – Customer retention plans								9
IV	Service quality: Concept of Quality – Meaning and Definition of Service Quality - Factors influencing customer expectations and perceptions – Types of Service Quality – Service Quality Dimensions – Service Quality Gaps – Measuring Service Quality – Service Quality measurement Scales-Quality circles in Banks-Nature and Types of Customer - Customer Service Committees - Talwar, Goiporia. Damodaran Committee and such other committees’s recommendations- Customer Service Committee, Customer Day - Complaint Redressed Methods- Copra Forum - Ombudsman								9
V	Trends in CRM: e CRM- CRM Solutions – Data Warehousing – Data mining for CRM – CRM software packages – The Technological Revolution: Relationship Management – Changing Corporate Cultures.								9
	<b>TOTAL</b>								<b>45</b>
<b>CO</b>	<b>Course Outcomes</b>								

<b>CO1</b>	Outline the importance of customer database information for profitable segment
<b>CO2</b>	Explain the different models in CRM process
<b>CO3</b>	Summarise CRM planning and its implementation
<b>CO4</b>	List the various types of service quality and quality measurement scales
<b>CO5</b>	Explain the latest technological revolution in CRM

<b>Textbooks &amp; Reference Books</b>	
1	Alok Kumar et al, (2015), Customer Relationship Management: Concepts and Applications, Biztantra
2	Jim Catheart, (2016), The Eight Competencies of Relationship selling, Macmillan India
3	Peeru H Mohamed and A Sahadevan, (2017), Customer Relationship Management, Vikas Publishing
4	Shainesh, Jagdish, N.Sheth, (2015), Customer Relationships Management Strategic Perspective, Macmillan
5	Zikmund, (2011), Customer Relationship Management, Wiley
<b>NOTE: Latest Edition of Textbooks May be Used</b>	

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>	<b>PO6</b>	<b>PO7</b>	<b>PO8</b>	<b>PSO1</b>	<b>PSO2</b>	<b>PSO3</b>
<b>CO1</b>	1	2	3	4	5	6	7	8	1	2	3
<b>CO2</b>				3	3			3	3	3	
<b>CO3</b>				3	3			3	3	3	
<b>CO4</b>				3	3			3	3	3	
<b>CO5</b>				3	3			3	3	3	
<b>TOTAL</b>				3	3			3	3	3	
<b>AVERAGE</b>				15	15			15	15	15	
				3	3			3	3	3	

**3 – Strong, 2- Medium, 1- Low**

**SECOND YEAR – SEMESTER – IV**

**ELECTIVE IV - RURAL BANKING**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	3				3	3	25	75	100
<b>Learning Objectives</b>									
LO1	To provide students an in-depth knowledge about rural banking								
LO2	To create awareness about different schemes of the Government of India for setting up new enterprise								
LO3	To enrich students with the different sources of rural credit								
LO4	To comprehend the structure of credit planning								
LO5	To familiarise students about the institutional support for rural development								
<b>Prerequisites: Should have studied Commerce in XII Std.</b>									
UNIT	Contents								No. of Hours
I	Concept of rural banking – Need for rural banking – priority sector lending: terms & condition.								9
II	PMEGP (Prime Minister Employment Generation Programme) – Start up India Stand up India PM Mudra Yojana (PMMY) Digital India Mission.								9
III	Institutional sources of finance in rural areas: cooperative banks, commercial banks, regional rural banks – their Structure, policy, Functions, clientele, progress								9
IV	Credit planning at the gross root level: lead bank scheme, District credit plans and service area approach their bank features.								9
V	Institutions supporting rural development: Reserve Bank of India (RBI), National bank for Agriculture & Rural Development (NABARD), District Industries Centre (DIC) Khadi & Village Industries Commission (KVIC) and Voluntary Organization – their role.								9
<b>Total</b>								<b>45</b>	
<b>Course Outcomes</b>									
CO1	Outline the concept of rural banking								
CO2	Explain the application of welfare schemes in present scenario								
CO3	Identify the existence of different source of finance in rural area								
CO4	Explain the concept of credit planning								
CO5	Examine the importance of institutional support in rural development.								
<b>Textbooks</b>									
1.	Dhingra IC, Rural banking in India, sultan Chand & sons, New Delhi.								
2.	Bhat N.S., Aspects of Rural banking, Common wealth publishers, Delhi.								

3.	Dr.S. Sankaran, Rural banking, Margham Publications, Chennai
4.	Basu.A.K, Fundamentals of Banking Theory and practices, Mukherjee & co., Kolkata.
5.	Ahmad, Rais, Rural Banking and Economic Development, Mittal Publications, New Delhi.
<b>Reference Books</b>	
1.	Desai S.S.M, Rural banking in India, Himalaya publishing house, Bombay.
2.	Sandhu B.S., Banking & Rural Development, Deep & Deep Publications, New Delhi.
3.	G C Mandal, Role of banks in Rural development, Rajat Publications, New Delhi
4.	Tanan.M.C, Banking law and practices, Lexis Nexis, New York.
5.	Rural Banking, Indian Institute of Banking and Finance, MacMillan Publisher India Limited, 1 <sup>st</sup> Edition 2012.
<b>Web Resources</b>	
1.	<a href="https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_eurpub_ckaa166.1191">https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_eurpub_ckaa166.1191</a>
2.	<a href="https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_wbro_13.2.147">https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_wbro_13.2.147</a>
3.	<a href="https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_wber_lhv057">https://nlist.inflibnet.ac.in/search/Search2Record/10.1093_wber_lhv057</a>

**Mapping with Programme Outcomes  
and Programme Specific Outcomes**

	<b>PO 1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>	<b>PO6</b>	<b>PO7</b>	<b>PO8</b>	<b>PSO1</b>	<b>PSO2</b>	<b>PSO3</b>
<b>CO 1</b>	3	3	3	3	2	3	3	2	3	3	2
<b>CO 2</b>	3	2	3	2	3	3	2	3	3	3	2
<b>CO 3</b>	3	2	3	3	3	2	3	3	3	2	3
<b>CO 4</b>	3	3	2	3	2	3	3	2	3	3	2
<b>CO 5</b>	3	2	3	3	2	3	3	2	3	2	3
<b>Total</b>	15	12	14	14	12	14	14	12	15	13	12
<b>Average</b>	3	2.4	2.8	2.8	2.4	2.8	2.8	2.4	3	2.6	2.4

**3 – Strong, 2- Medium, 1- Low**

**SECOND YEAR – SEMESTER – IV**  
**ELECTIVE IV - MARKETING OF BANKING SERVICES**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	3				3	3	25	75	100
<b>Learning Objectives</b>									
C1	To introduce the marketing of banking services concepts to the students								
C2	To explain the impact of environmental factors on the marketing strategy adopted by the banks								
C3	To acquaint students with the importance of addressing customer needs								
C4	To enrich student's knowledge on the importance of market segmentation.								
C5	To explain the relevance of marketing research to bank								
<b>Prerequisites: Should have studied Commerce in XII Std</b>									
UNIT	Contents								No. of Hours
I	Marketing concepts and their application to Banking Industry – Marketing concepts and elements – Why Marketing? – Special features of Bank Marketing – Product and Service Marketing.								9
II	Environmental Scanning – Assessment and Management of Competition – Macro and Micro factors influencing the market goods and services – applicability to Banking – Banking\ regulation and its impact on Bank marketing strategies – Understanding competition, Identification of competition and their focus – Strategic benefits of good competition – What makes a good competitor.								9
III	Customer need analysis and customer care: customer focus – Understanding customer need – customer care – Consumer motivation and buying behaviour – perception / behaviour – other factors affecting buying behaviour – decision making process – individual and organizational – selective exposure, selective distortion, and effect on consumer behaviour.								9
IV	Market Segmentation(banking) – Product Designing – Marketing – feedback and review –purpose and content of product / Market expansion – Mass Marketing and Marketing segmentation – Definition of Market segmentation – Characteristics of a viable Market segment – Benefits from Market segmentation – Disadvantages – Market segmentation techniques for personal and corporate customers.								9
V	Market information Research – Definition of marketing research and market research –Differences – Contributions of Marketing Research to a bank – Types of data – primary and secondary – Management Information System and Marketing Research – Need for situation analysis – steps involved in the development of a situation analysis – objective, strategies and tactics – sources of information for situation analysis.								9
	Total								45
<b>CO</b>	<b>Course Outcomes</b>								
<b>CO1</b>	Examine and illustrate various concepts and principles in marketing								

<b>CO2</b>	Describe effective understanding of relevant areas of marketing management
<b>CO3</b>	Outline the importance of understanding consumer behaviour
<b>CO4</b>	Explain the importance of market segmentation
<b>CO5</b>	Describe the importance of data in conducting marketing research and the need for situation analysis
<b>Textbooks</b>	
1.	Marketing of Banking Service– IIB
2.	Desai, Vasant, Principles of Bank Management, Himalaya Publications, 1993, Mumbai
3.	B Balaji, Services marketing and Management, S.Chand publishers, New Delhi
4.	Madhukar R.K, Dynamics of Bank Marketing, VBS Publishers, 1990 ,Mumbai.
5.	RajanSaxena, Marketing Management, Mc Grow-Hill, Noida.
<b>Reference Books</b>	
1.	Rajeev, Marketing of Banking Service, Macmillan India Ltd, New Delhi
2.	Morz, Rarph, The Formula for Successful Marketing, Galotia Publication, 1991, New Delhi
3.	S.A. Sherlekar, R.Krishnamoorthy , Marketing, Himalaya publishing house, Mumbai
4.	William J Stanton, Marketing, McGrow-Hill, Noida.
5.	Philip Kotler, Principles of Marketing, Pearson publication,

<b>Web Resources</b>	
1.	<a href="http://www.rbi.org">www.rbi.org</a>
2.	<a href="http://www.vikalpa.com">www.vikalpa.com</a>
3.	<a href="http://www.academic.edu">www.academic.edu</a>
4.	<a href="http://www.onlinelibrary.wiley.com">www.onlinelibrary.wiley.com</a>
5.	<a href="http://www.emeraldinsight.com">www.emeraldinsight.com</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>	<b>PO6</b>	<b>PO7</b>	<b>PO8</b>	<b>PSO1</b>	<b>PSO2</b>	<b>PSO3</b>
<b>CO 1</b>	3	3	3	2	3	3	3	2	3	3	3
<b>CO 2</b>	3	3	3	3	2	3	3	3	3	2	2
<b>CO 3</b>	3	2	3	2	3	2	3	3	3	2	3
<b>CO 4</b>	3	3	2	3	3	2	3	2	3	3	2
<b>CO 5</b>	3	2	3	3	3	3	2	3	3	2	3
<b>Total</b>	15	13	14	13	14	13	14	13	15	12	13
<b>Average</b>	3	2.6	2.8	2.6	2.8	2.6	2.8	2.6	3	2.4	2.6

**3 – Strong, 2- Medium, 1- Low**

**THIRD YEAR – SEMESTER - V**  
**CORE – IX: COST ACCOUNTING - I**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To understand the various concepts of cost accounting.								
<b>LO2</b>	To prepare and reconcile Cost accounts.								
<b>LO3</b>	To gain knowledge regarding valuation methods of material.								
<b>LO4</b>	To familiarize with the different methods of calculating labour cost.								
<b>LO5</b>	To know the apportionment of Overheads.								
<b>Prerequisite: Should have studied Commerce in XII Std</b>									
Unit	Contents								No. of Hours
	<b>Introduction of Cost Accounting</b>								
I	Definition-Nature and Scope – Principles of Cost Accounting – Cost Accounting and Financial Accounting - Cost Accounting Vs Management Accounting –Installation of Costing System – Classification of Costs– Cost Centre– Profit Centre.								15
	<b>Cost Sheet and Methods of Costing</b>								
II	Preparation of Cost Sheet - Tenders & Quotations - Reconciliation of Cost and Financial Accounts –Unit Costing-Job Costing.								15
	<b>Material Costing</b>								
III	Material Control – Meaning and Objectives – Purchase of Materials – EOQ –Stores Records – Reorder Levels – ABC Analysis - Issue of Materials –Methods of Issue – FIFO – LIFO – Base Stock Method – Specific Price Method – Simple and Weighted Average Method.								15
	<b>Labour Costing</b>								
IV	Direct Labour and Indirect Labour – Time Keeping – Methods and Calculation of Wage Payments – Time Wages – Piece Wages – Incentives – Different Methods of Incentive Payments - Idle time– Overtime – Labour Turnover - Meaning, Causes and Measurement.								15
	<b>Overheads Costing</b>								
V	Overheads – Definition – Classification – Allocation and Apportionment of Overheads – Basis of Apportionment – Primary and Secondary Distribution - Absorption of Overheads – Methods of absorption Preparation of Overheads Distribution Statement – Machine Hour Rate – Computation of Machine Hour Rate.								15
<b>TOTAL</b>								<b>75</b>	
<b>THEORY 20% &amp; PROBLEMS 80%</b>									
<b>Course Outcomes</b>									
<b>CO1</b>	Remember and recall the various concepts of cost accounting								

<b>CO2</b>	Demonstrate the preparation and reconciliation of cost sheet.
<b>CO3</b>	Analyse the various valuation methods of issue of materials.
<b>CO4</b>	Examine the different methods of calculating labour cost.
<b>CO5</b>	Critically evaluate the apportionment of Overheads.
<b>Textbooks</b>	
1	Jain S.P. and Narang K.L, Cost Accounting. Kalyani Publishers, New Delhi
2	Khanna B.S., Pandey I.M., Ahuja G.K., and Arora M.N., Practical Costing, S. Chand & Co, New Delhi,
3	Dr.S.N. Maheswari, Principles of Cost Accounting, Sultan Chand Publications, New Delhi
4	T.S. Reddy and Y. Hari Prasad Reddy, Cost Accounting, Margham publications, Chennai
5	S.P. Iyengar, Cost Accounting, Sultan Chand Publications, New Delhi
<b>Reference Books</b>	
1	Polimeni, Cost Accounting: Concepts and Applications for Managerial Decision Making, 1991, McGraw–Hill, New York.
2	Jain S.P. and Narang K.L. Cost Accounting, Latest Edition.2013, Kalyani Publishers, New Delhi,
3	V.K.Saxena and C.D.Vashist, Cost Accounting, Sultan Chand publications, New Delhi
4	Murthy A &GurusamyS, Cost Accounting, Vijay Nicole Imprints Pvt. Ltd. Chennai
5	Prasad.N.K and Prasad.V.K, Cost Accounting, Book Syndicate, Kolkata
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://study.com/learn/lesson/cost-accounting-principles-examples-what-is-cost-accounting.html">https://study.com/learn/lesson/cost-accounting-principles-examples-what-is-cost-accounting.html</a>
2	<a href="https://www.accountingtools.com/articles/what-is-material-costing.html">https://www.accountingtools.com/articles/what-is-material-costing.html</a>
3	<a href="https://www.freshbooks.com/hub/accounting/overhead-cost">https://www.freshbooks.com/hub/accounting/overhead-cost</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO1</b>	3	2	3	2	2	2	2	2	3	2	2
<b>CO2</b>	3	2	2	2	2	2	2	2	3	2	2
<b>CO3</b>	3	2	3	2	2	2	2	2	3	2	2
<b>CO4</b>	3	2	2	2	2	2	2	2	3	2	2
<b>CO5</b>	3	2	3	2	2	2	2	2	3	2	2
<b>TOTAL</b>	15	10	13	10	10	10	10	10	15	10	10

<b>AVERAGE</b>	3	2	2.6	2	2	2	2	2	3	2	2
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3 – Strong, 2- Medium, 1- Low

**THIRD YEAR – SEMESTER - V**  
**CORE – X: BANKING LAW AND PRACTICE**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To help the students understand various provision of Banking Regulation Act 1949 applicable to banking companies including cooperative banks								
<b>LO2</b>	To trace the evolution of central bank concept and prevalent central banking system around the world and their roles and function								
<b>LO3</b>	To throw light on Central Bank in India, its formation, nationalizing its organization structure, role of bank to government, role in promoting agriculture and industry, role in financial inclusion								
<b>LO4</b>	To understand how capital fund of commercial banks, objectives and process of Asset securitization etc.								
<b>LO5</b>	To explore practical banking systems relationship of bankers and customers, crossing of cheques, endorsement etc.								
<b>Unit</b>	<b>Contents</b>								<b>No. of Hours</b>
I	<b>Introduction to Banking</b> History of Banking- Provisions of Banking Regulations Act 1949 - Components of Indian Banking - Indian Banking System-Phases of Development - Banking Structure in India – Public Sector Banks, Private Banks, Foreign Banks, RRB, UCB, Payment Banks and Small Finance Banks - Banking System – Branch Banking - Unit Banking - Universal Banking- Financial Inclusion								15
II	<b>Central Bank and Commercial Bank</b> Central Banking: Definition –Need - Principles- Central Banking Vs Commercial Banking - Functions of Central Bank – Credit Creation. Commercial Banking: Definition - Functions – Personal Banking – Corporate Banking – Digital banking – Core Banking System (CBS) - Role of Banks in Economic Development.								15
III	<b>Banking Practice</b> Types of Accounts CASA – Types of Deposits - Opening Bank Account- Jan Dhan Yojana - Account Statement vs Passbook vs e-statement - Banker Customer Relationship - Special Types of Customers –KYC norms. Loans & Advances –Lending Sources- Lending Principles-Types of Loans - classification of assets and income recognition / provisioning (NPA) – Repo Rate & Reverse Repo Rate - securities of lending- Factors influencing bank lending.								15

IV	<p><b>Negotiable Instruments Act</b> Negotiable Instruments – Meaning &amp; Definition – Characteristics -Types of negotiable instruments. Crossing of Cheques– Concept - Objectives – Types of Crossing - - Consequences of Non-Crossing.</p> <p>Endorsement - Meaning-Components-Kinds of Endorsements-Cheques payable to fictitious person Endorsement by legal representative – Negotiation bank-Effect of endorsement-Rules regarding Endorsement. Paying banker - Banker’s duty - Dishonouring of Cheques- Discharge by paying banks - Payments of a crossed cheque - Refusal of cheques Payment. Duties of Collecting Banker-Statutory protection under section 131-Collecting bankers’ duty –RBI instruction –Paying Banker Vs Collecting Banker- Customer Grievances-Grievance Redressal –Banking Ombudsman.</p>	15
V	<p><b>Digital Banking</b>  Meaning- Services - e-banking and financial services- Initiatives- Opportunities - Internet banking Vs Traditional Banking  Mobile banking–Anywhere Banking-Any Time Banking- Electronic Mobile Wallets. ATM – Concept - Features - Types-. Electronic money-Meaning-Categories-Merits of e-money - National Electronic Funds Transfer (NEFT), RTGS, IMPS, UPI and Digital currency – Differences - Safety and Security in Digital Banking.</p>	15
<b>TOTAL</b>		<b>75</b>
<b>Course Outcomes</b>		
<b>CO1</b>	Aware of various provision of Banking Regulation Act 1949 applicable to banking companies including cooperative banks	
<b>CO2</b>	Analyse the evolution of Central Banking concept and prevalent Central Banking system in India and their roles and function	
<b>CO3</b>	Gain knowledge about the Central Bank in India, its formation, nationalizing its organization structure, role of bank to government, role in promoting agriculture and industry, role in financial inclusion	
<b>CO4</b>	Evaluate the role of capital fund of commercial banks, objectives and process of Asset securitization etc	
<b>CO5</b>	Define the practical banking systems relationship of bankers and customers, crossing of cheques, endorsement etc.	
<b>Textbooks</b>		
1	Gurusamy S, Banking Theory: Law and Practice, Vijay Nicole Publication, Chennai	
2	Muraleedharan, Modern Banking: Theory and Practice, Prentice Hall India Learning Private Ltd, New Delhi	
3	Gupta P.K. Gordon E. Banking and Insurance, Himalaya publication, Kolkata	
4	Gajendra, A Text on Banking Theory Law & Practice, Vrinda Publication, Delhi	
5	K P Kandasami, S Natarajan & Parameswaran, Banking Law and Practice, S Chand publication, New Delhi	
<b>Reference Books</b>		
1	B. Santhanam, Banking & Financial System, Margam Publication, Chennai	
2	<u>KataitSanjay</u> , Banking Theory and Practice, Lambert Academic Publishing,	

3	Henry Dunning Macleod, The Theory And Practice Of Banking, Hard Press Publishing, Old New Zealand
4	William Amasa Scott, Money And Banking: An Introduction To The Study Of Modern Currencies, Kesinger publication, USA
5	NektariosMichail, Money, Credit, and Crises: Understanding the Modern Banking System, Palgrave Macmillan, London
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.rbi.org.in/">https://www.rbi.org.in/</a>
2	<a href="https://businessjargons.com/e-banking.html">https://businessjargons.com/e-banking.html</a>
3	<a href="https://www.wallstreetmojo.com/endorsement/">https://www.wallstreetmojo.com/endorsement/</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO1</b>	3	2	3	2	3	2	2	2	3	3	2
<b>CO2</b>	3	2	2	2	3	2	2	2	3	3	2
<b>CO3</b>	3	2	3	2	3	2	2	2	3	3	2
<b>CO4</b>	3	2	2	2	3	2	2	2	3	3	2
<b>CO5</b>	3	2	3	2	3	2	2	2	3	3	2
<b>TOTAL</b>	15	10	13	10	15	10	10	10	15	15	10
<b>AVERAG E</b>	3	2	2.6	2	3	2	2	2	3	3	2

**3 – Strong, 2- Medium, 1- Low**

**THIRD YEAR – SEMESTER - V**  
**CORE – XI: INCOME TAX LAW AND PRACTICE- I**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To understand the basic concepts & definitions under the Income Tax Act,1961.								
<b>LO2</b>	To compute the residential status of an assessee and the incidence of tax.								
<b>LO3</b>	To compute income under the head salaries.								
<b>LO4</b>	To learn the concepts of Annual value, associated deductions and the calculation of income from House property.								
<b>LO5</b>	To compute the income from Business & Profession considering its basic principles & specific disallowances.								
Prerequisite: Should have studied Commerce in XII Std									
Unit	Contents								No. of Hours
	<b>Introduction to Income Tax</b>								
I	Introduction to Income Tax – History – Objectives of Taxation - Features of Income Tax – Meaning of Income – Types – Important Definitions Under the Income Tax Act –Types of Assessee – Income exempted under Section 10.								15
	<b>Residential Status</b>								
II	Residential Status – Residential Status of an Individual – Company – HUF – Basic Conditions – Additional Conditions – Incidence of Tax and Residential Status – Problems on Residential Status and Incidence of Tax.								15
	<b>Income from Salary</b>								
III	Salary Income - Definition – Allowances –Taxability - Perquisites – Kinds of Perquisites –Types of Provident Fund - Gratuity – Pension – Commutation of Pension – Deduction of Salary - Profits in Lieu of Salary - Computation of Salary Income .								15
	<b>Income from House Property</b>								
IV	Income from House Property –Basis of Charge – Annual Value – Gross Annual Value, Net Annual Value - Let-out vs Deemed to be let out Self-Occupied Property – Deductions – Computation of Income from House Property.								15
	<b>Profits and Gains from Business or Profession</b>								
V	Income from Business or Profession – Allowable Expenses – Expenses Disallowed - General Deductions – Depreciation – Undisclosed Income & Investments, Unexplained expenditure (Sec 69A, 69B, 69C, 69D) – Compulsory Maintenance of Books of Accounts – Audit of Accounts of Certain Persons – Special Provisions for Computing Incomes on Estimated Basis (Deemed Income) – Computation of Income from Business or Profession.								15

	<b>TOTAL</b>	<b>75</b>
<b>Course Outcomes</b>		
<b>THEORY 20% &amp; PROBLEMS 80%</b>		
<b>CO1</b>	Demonstrate the understanding of the basic concepts and definitions under the Income Tax Act.	
<b>CO2</b>	Assess the residential status of an assessee & the incidence of tax.	
<b>CO3</b>	Compute income of an individual under the head salaries.	
<b>CO4</b>	Ability to compute income from house property.	
<b>CO5</b>	Evaluate income from a business carried on or from the practice of a Profession.	
<b>Textbooks</b>		
1	V.P. Gaur, Narang, Puja Gaur and Rajeev Puri - Income Tax Law and Practice, Kalyani Publishers, New Delhi.	
2	T.S. Reddy and Hariprasad Reddy, Income Tax Law and Practice, Margham Publications, Chennai.	
3	Dinkar Pagare, Income Tax Law and Practice, Sultan & Chand Sons, New Delhi.	
4	H.C. Mehrotra, Dr. Goyal S.P, Income Tax Law and Accounts, Sahitya Bhavan Publications, Agra.	
5	T. Srinivasan – Income Tax & Practice – Vijay Nicole Imprints Private Limited, Chennai.	
<b>Reference Books</b>		
1	Hariharan N, Income Tax Law & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai	
2	Bhagwati Prasad, Income Tax Law and Practice, Vishwa Prakasan. New Delhi.	
3	Vinod K. Singhania, Students Guide to Income Tax., U.K. Bharghava Taxman.	
4	Dr. Vinod K Singhania, Dr. Monica Singhania, Taxmann's Students' Guide to Income Tax, New Delhi.	
5	Mittal Preethi Rani and Bansal Anshika, Income Tax Law and Practice, Sultan & Chand Sons, New Delhi.	
<b>NOTE: Latest Edition of Textbooks May be Used</b>		
<b>Web Resources</b>		
1	<a href="https://cleartax.in/s/residential-status/">https://cleartax.in/s/residential-status/</a>	
2	<a href="https://www.legalraasta.com/itr/income-from-salary/">https://www.legalraasta.com/itr/income-from-salary/</a>	
3	<a href="https://taxguru.in/income-tax/income-house-properties.html">https://taxguru.in/income-tax/income-house-properties.html</a>	

**3 – Strong, 2- Medium, 1- Low**

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO1</b>	3	2	3	2	3	2	2	2	3	3	2
<b>CO2</b>	3	2	2	2	2	2	2	2	3	2	2
<b>CO3</b>	3	3	3	2	3	2	2	2	3	3	2
<b>CO4</b>	3	2	2	2	2	2	2	2	3	3	2
<b>CO5</b>	3	3	3	2	3	2	2	2	3	2	2
<b>TOTAL</b>	15	12	13	10	13	10	10	10	15	13	10
<b>AVERAG E</b>	3	2.2	2.6	2	2.6	2	2	2	3	2.6	2

**THIRD YEAR – SEMESTER – V**  
**CORE –XII : AUDITING & CORPORATE GOVERNANCE**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				4	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To enable students to understand process of auditing and its classification.								
<b>LO2</b>	To impart knowledge on internal check and internal control.								
<b>LO3</b>	To illustrate the role of auditors in company.								
<b>LO4</b>	To help students understand the framework, theories and models of Corporate Governance.								
<b>LO5</b>	To provide insights into the concept of Corporate Social Responsibility								
<b>Prerequisite: Should have studied Commerce in XII Std</b>									
Unit	Contents								No. of Hours
I	<b>Introduction to Auditing</b> Meaning and Definition of Auditing –Distinction between Auditing and Accounting – Objectives – Advantages and Limitations of Audit – Scope of Audit – Classifications of Audits – Audit of For Profit enterprises and Non–profit Organizations								15
II	<b>Audit Procedures and Documentation</b> Audit Planning – Audit Programme – Procedures - Internal Audit - Internal Control – Internal Check System – Vouching – Cash and Trade Transactions - Verification of Assets and Liabilities and its Valuation								15
III	<b>Company Auditor</b> Appointment and Removal of Auditors – Rights, Duties and Liabilities of Auditor –Audit Report - Recent Trends in Auditing - Information Systems Audit (ISA) – Auditing around the computer – Auditing through the computer - e-audit tools.								15
IV	<b>Introduction to Corporate Governance</b> Conceptual Framework of Corporate Governance: Theories & Models, Broad Committees - Corporate Governance Reforms. Major Corporate Scandals in India and Abroad: Common Governance Problems Noticed in various Corporate Failures. Introduction to Environment, Social and Governance (ESG - Code of Conduct – Directors and Auditors								15
V	<b>Corporate Social Responsibility</b> Concept of CSR, Corporate Philanthropy, Strategic Relationship of CSR with Corporate Sustainability - CSR and Business Ethics, CSR and Corporate Governance - CSR Provisions under the Companies Act, 2013 (Section 135 schedule – VII). – CSR Policy Rules								15
<b>TOTAL</b>								<b>75</b>	

<b>Course Outcomes</b>	
<b>CO1</b>	Define auditing and its process.
<b>CO2</b>	Compare and contrast essence of internal check and internal control.
<b>CO3</b>	Identify the role of auditors in companies.
<b>CO4</b>	Define the concept of Corporate Governance.
<b>CO5</b>	Appraise the implications of Corporate Social Responsibility
<b>Textbooks</b>	
1	Dinkar Pagare, Principles and Practice of Auditing, Sultan Chand & Sons, New Delhi
2	B. N. Tandon, S. Sudharsanam&S.Sundharabahu, Practical Auditing, S.Chand& Sons New Delhi.
3	Dr.T.R. Sharma, Dr. Gaurav Sankalp, Auditing & Corporate Governance, Sahithya Bhawan Publications, Agra
4	ArunaJha, Auditing & Corporate Governance, Taxmann Publication Pvt. Ltd, New Delhi.
5	Essentials of Auditing, Dr. K. Sundar & K. Paari, Vijay Nicole Imprints Private Limited, Chennai
<b>Reference Books</b>	
1	Kevin Keasey, Steve Thompson & Mike wright, Governance & Auditing, Emerald Group Publishing Limited, Bingley
2	Dr.T.R. Sharma, Auditing, Sahithya Bhawan Publications, Agra
3	C.B.Gupta, NehaSinghal, Auditing & Corporate Governance, Scholar Tech Press, New Delhi.
4	Shri. Vengadamani, Practical Auditing, Margham Publication, Chennai.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.wallstreetmojo.com/audit-procedures/">https://www.wallstreetmojo.com/audit-procedures/</a>
2	<a href="https://theinvestorsbook.com/company-auditor.html">https://theinvestorsbook.com/company-auditor.html</a>
3	<a href="https://www.investopedia.com/terms/c/corp-social-responsibility.asp">https://www.investopedia.com/terms/c/corp-social-responsibility.asp</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO1</b>	3	2	3	2	3	2	3	3	3	3	2

CO2	3	2	2	2	2	2	2	2	3	2	2
CO3	3	3	3	2	3	2	3	3	3	3	2
CO4	3	2	2	2	2	2	2	2	3	3	2
CO5	3	3	3	2	3	2	3	3	3	2	2
<b>TOTAL</b>	15	12	13	10	13	10	13	13	15	13	10
<b>AVERAGE</b>	3	2.2	2.6	2	2.6	2	2.6	2.6	3	2.6	2

3 – Strong, 2- Medium, 1- Low

**THIRD YEAR – SEMESTER – V**

**DISCIPLINE SPECIFIC ELECTIVE – 1 / 2 : FINANCIAL MANAGEMENT**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	4				3	4	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To introduce the concept of financial management.								
<b>LO2</b>	To learn the capital structure theories.								
<b>LO3</b>	To gain knowledge about techniques in capital budgeting								
<b>LO4</b>	To learn about dividend payment models.								
<b>LO5</b>	To understand the needs and calculation of working capital in an organization.								
<b>Prerequisites: Should have studied Commerce in XII Std</b>									
Unit	Contents								No. of Hours
I	<b>Introduction</b> Meaning and Objectives of Financial Management – Functions of Financial Management. Finance - Sources of Finance-Role of Financial Manager - Financial Goals- Profit maximization Vs. Wealth Maximization – Concept of Time Value Money –Risk and Return – Components of Financial Management.								12
II	<b>Financial Decision</b> Capital Structure – Definition - Meaning- Theories- Factors determining Capital Structure – Various approaches of Capital structure Cost of Capital – Meaning – Factors determining cost of capital - Methods - Cost of Equity Capital – Cost of Preference Capital – Cost of Debt – Cost of Retained Earnings – Weighted Average (or) Composite Cost of Capital (WACC) Leverage – Concept – Operating and Financial Leverage								12

III	<b>Investment Decision</b> Capital Budgeting - Meaning - Process – Cash Flow Estimation Capital Budgeting Appraisal Methods: Traditional Methods - Payback Period – Accounting Rate of Return (ARR). Discounted Cash-flow Methods: Net Present Value (NPV) – Internal Rate of Return – Profitability Index.	12
IV	<b>Dividend Decision</b> Meaning – Dividend Policies – Factors Affecting Dividend Payment – Provisions on Dividend Payment in Company Law – Dividend Models - Walter’s Model - Gordon’s Model – M&M Model.	12
V	<b>Working Capital Decision</b> Working Capital - Meaning and Importance – Classification - Working Capital Cycle - Factors Influencing Working Capital – Determining Working Capital - Management of Current Assets: Inventories, Accounts Receivables and Cash.	12
<b>TOTAL</b>		60
<b>THEORY 40% &amp; PROBLEMS 60%</b>		
<b>Course Outcomes</b>		
<b>CO1</b>	Recall the concepts in financial management.	
<b>CO2</b>	Apply the various capital structure theories.	
<b>CO3</b>	Apply capital budgeting techniques to evaluate investment proposals.	
<b>CO4</b>	Determine dividend pay-outs.	
<b>CO5</b>	Estimate the working capital of an organization.	
<b>Textbooks</b>		
1	R.K. Sharma, Shashi K Gupta, Financial Management, Kalyani Publications, New Delhi.	
2	M.Y. Khan and P.K.Jain, Financial Management, McGraw Hill Education, Noida.	
3	I.M. Pandey, Financial Management, Vikas Publications, Noida.	
4	Dr.S.N. Maheshwari, Elements of Financial Management, Sultan Chand & Sons, New Delhi.	
5	Dr.Kulkarni and Dr. Sathya Prasad, Financial Management, Himalaya Publishing House, Mumbai.	
<b>Reference Books</b>		
1	Prasana Chandra, Financial Management, Tata McGraw Hill, NewDelhi.	
2	I.M. Pandey, Financial Management, Vikas Publishing, Noida.	
3	Khan & Jain, Financial Management, Sultan Chand & Sons, New Delhi.	

4.	A.Murthy, Financial Management, ,Margham Publications, Chennai.
5.	J. Srinivasan and P. Periyasamy, Financial Management, Vijay Nicole Publishers, Chennai.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://efinancemanagement.com/financial-management/types-of-financial-decisions">https://efinancemanagement.com/financial-management/types-of-financial-decisions</a>
2	<a href="https://efinancemanagement.com/dividend-decisions">https://efinancemanagement.com/dividend-decisions</a>
3	<a href="https://www.investopedia.com/terms/w/workingcapital.asp">https://www.investopedia.com/terms/w/workingcapital.asp</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PSO 1	PSO 2	PSO 3
<b>CO1</b>	3	2	3	2	3	2	3	3	3	2	2
<b>CO2</b>	3	2	2	2	3	2	2	2	3	2	3
<b>CO3</b>	3	3	3	2	3	2	3	3	3	2	2
<b>CO4</b>	3	2	2	2	3	2	2	2	3	2	2
<b>CO5</b>	3	3	3	2	3	2	3	3	3	2	2
<b>TOTAL</b>	15	12	13	10	15	10	13	13	15	10	11
<b>AVERAGE</b>	3	2.2	2.6	2	3	2	2.6	2.6	3	2	2.1

**3 – Strong, 2- Medium, 1- Low**

**THIRD YEAR – SEMESTER - V**

**DISCIPLINE SPECIFIC ELECTIVE – 2/2 : INDIRECT TAXATION**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	4				3	4	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To get introduced to indirect taxes								
<b>LO2</b>	To have an overview of Indirect taxes								
<b>LO3</b>	To be familiar the CGST and IGST Act								
<b>LO4</b>	To learn procedures under GST								
<b>LO5</b>	To gain knowledge about Customs Duty.								
<b>Prerequisite: Should have studied Commerce in XII Std</b>									

Unit	Contents	No. of Hours
I	<b>Introduction to Indirect Tax</b> Concept and Features of Indirect Taxes - Difference between Direct and Indirect Taxes –Special Feature of Indirect Tax Levies – Contribution to Government Revenues – Role of Indirect Taxation – Merits and Demerits of Indirect Taxation – Reforms in Indirect Taxation – Introduction to Foreign Trade Policy (FTP) 2023	12
II	<b>An Overview of Goods &amp; Service Tax (GST)</b> Introduction of Goods and Service Tax in India— Kelkar Committee - Constitutional Amendment - Goods and Service Tax: Concepts, Meaning, Significance, Features and Benefits - Important GST Common Portals – Taxes and Duties not Subsumed in GST – Rates of GST in India - Role of GSTN in Implementation of GST - Challenges in Implementation of GST.	12
III	<b>CGST &amp; IGST Act 2017</b> Supply – Meaning – Classification – Time of Supply – Valuation –Voluntary – Compulsory – Input Tax Credit – Eligibility – Reversal – Reverse charge Mechanism – E-Way Bill - Various Provisions Regarding E-way Bill in GST – IGST Act - Export and Import of Goods and Services– Inter State Vs Intra State Supply – Place of Supply.– Anti Profiteering Rules – Doctrine of Unjust Enrichment	12
IV	<b>Procedures under GST</b> Registration under GST Law, Tax Invoice Credit and Debit Notes, Different GST Returns, Electronic Liability Ledger, Electronic Credit Ledger, Electronic Cash Ledger, Different Assessment under GST, Interest Penalty under GST, Mechanism of Tax Deducted at Source (TDS) and Tax Collected at Source (TCS), Audit under GST.	12
V	<b>Customs Act 1962</b> Custom Duty: Concepts; Territorial Waters - High Seas - Levy of Customs Duty, Types of Custom Duties – Valuation - Baggage Rules &Exemptions.	12
	<b>TOTAL</b>	<b>60</b>
<b>Course Outcomes</b>		
<b>CO1</b>	Acquaintance with Indirect tax laws	
<b>CO2</b>	Exposed to the overview of GST.	
<b>CO3</b>	Apply provisions of CGST and IGST	
<b>CO4</b>	Summarise procedures of GST	
<b>CO5</b>	Discuss aspects of Customs Duty in India	
<b>Textbooks</b>		
1	Vinod K Singhania, Indirect Taxes, Taxman’s Publications, New Delhi.	
2	Dr. H.C. Mehrotra &Prof .V.P Agarwal, Goods and Services Tax (GST), Sahitya Bhawan Publications, Agra.	
3	Rajat Mohan, Goods & Services Tax, Bharat Law Publications House, New Delhi.	

4	CA. Pushpendra Sisodia, Indirect Tax Laws, Bharat Publications, New Delhi.
<b>Reference Books</b>	
1	V.S.Datey, All About GST, Taxmann Publications, New Delhi.
2	T.S. Reddy&Y.Hariprasad Reddy, Business Taxation, Margham Publications, Chennai.
3	Study Material on GST - The Institute of Chartered Accountants of India /The Institute of Cost Accountants of India, Chennai.
4	Guidance material on GST issued by CBIC, Government of India.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://iimskills.com/goods-and-services-tax/#:~:text=GST-%20an%20acronym%20for%20Goods%20and%20Services%20Tax-,etc.%2C%20to%20stand%20as%20a%20unified%20tax%20regime.">https://iimskills.com/goods-and-services-tax/#:~:text=GST-%20an%20acronym%20for%20Goods%20and%20Services%20Tax-,etc.%2C%20to%20stand%20as%20a%20unified%20tax%20regime.</a>
2	<a href="https://tax2win.in/guide/gst-procedure">https://tax2win.in/guide/gst-procedure</a>
3	<a href="https://www.cbic.gov.in/htdocs-cbec/customs/cs-act/cs-act-ch9">https://www.cbic.gov.in/htdocs-cbec/customs/cs-act/cs-act-ch9</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO1</b>	3	2	3	2	3	2	3	3	3	2	2
<b>CO2</b>	3	2	2	2	2	2	2	2	3	2	3
<b>CO3</b>	3	3	3	2	3	2	3	3	3	2	2
<b>CO4</b>	3	2	2	2	2	2	2	2	3	2	2
<b>CO5</b>	3	3	3	2	3	2	3	3	3	2	3
<b>TOTAL</b>	15	12	13	10	13	10	13	13	15	10	12
<b>AVERAGE</b>	3	2.2	2.6	2	2.6	2	2.6	2.6	3	2	2.4

**3 – Strong, 2- Medium, 1- Low**

**THIRD YEAR – SEMESTER – V**

**DISCIPLINE SPECIFIC ELECTIVE 3 - CREDIT AND RISK MANAGEMENT IN BANKING**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	4				3	4	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To impart students about the basic principles, types and approaches to bank credit.								
<b>LO2</b>	To expose students about the documentation process of lending to different types of customers								
<b>LO3</b>	To introduce students to the mechanism of sanctioning and recovery of loans								
<b>LO4</b>	To educate students on the appraisal procedure of corporate projects								
<b>LO5</b>	To impart students with the essentials of credit risk management								
<b>Prerequisite: Should have studied Commerce in XII Std</b>									
UNIT	Contents								No. of Hours
I	Bank credit – Basic Principles and Approach – Three C’s – Purpose of lending – Security aspects– business experience/Management – Market – Purpose Trading – Manufacturing Service, Agriculture, Personal – Security : Primary – Collateral – Stock, Machinery, Land and Building – Guarantee – Different types of Mortgages – Management/Experience : Business Experience – Technical Qualification – Professional Management – Market : Local – National – Global – Types of Credit – Demand Loan – Cash Credit – Overdraft – Term Loan – Basic Characteristics and difference between the four – Legal and Regulatory Aspect – Legal Documents – Loan Documents – RBI Directives – Various Committees – Tandon – Chore, Nayak and such other committees – Brief details.								12
II	Lending to Different Customers – Individuals – Partnership – Limited companies – Trust –Association – Legal aspects – Documents to be called for.								12
III	Loan Processing – Sanctioning – Monitoring – Recovering Commercial Loans(Activity Based) – Government Sponsored Loans (mostly agricultural, Rural and Weaver section) – Trading : small – Retail – Wholesale – Chain/Supermarket – Manufacturing : Industrial Advances – Service Transport – Telecommunication – Hospital – Hotel. Infrastructure: Power – Petrol – Port – Agriculture: Crop – Plantation – Well – Motor Pump set – Tractor etc. Miscellaneous: Self – Employed. Business loan (Borrower Based) – Small Business: Self Employed – Transport – Trade – Hotel – Others – Approach – Assessment – Supervision – Recovery Medium and Large Scale: Small Scale Industries – Corporate – Approach – Assessment – Sanction –Disbursement – Follow Up – Recovery Agriculture: Small, Medium and Big Farmers – Short term and medium-term Loans – Corporate Borrowers. Government sponsored: Priority sector lending – Lead Bank								12

	Scheme – Government sponsored loan to Weaver section – Subsidy.	
IV	Corporate Finance – Project Finance – Appraisal – Assessment – Documentation – Disbursement– Monitoring – Follow Up – Review – Creation of Charge – Analysis of Balance sheet – Profit and Loss account – Cash flow and Fund flow working – Project approach	12
V	NPA – Causes and Remedial Measures – Management of NPA’s – Debt Recovery Tribunals – Asset Reconstruction Fund.	12
	<b>Total</b>	<b>60</b>
<b>CO</b>	<b>Course Outcomes</b>	
<b>CO1</b>	Explain the various forms of credit extended by banks, summarise the recommendations of various committee	
<b>CO2</b>	Identify the lending policies applicable to different customers	
<b>CO3</b>	Explain the documentation procedure related to sanctioning of loan to different types of customers	
<b>CO4</b>	Demonstrate the assessment procedure of sanctioning project finance	
<b>CO5</b>	Examine the norms of debt recovery tribunals	
<b>Textbooks</b>		
1.	Indian Financial System and Commercial Banking – IIB	
2.	Special and preferred sector Finance – IIB	
3.	Management and Accounting and Financial Management – IIB	
4.	Prudential Accounting Norms and Audit of Banks, Naganatham. M. and Jayaraman	
5.	Indian Institute of Bankers, Special and preferred sector Finance IIB	
<b>Reference Books</b>		
1.	Naganatham M. and Jayaraman, Prudential Accounting Norms and Audit of Banks	
2.	Annual Reports of RBI	
3.	Indian Institute of Bankers, Management and Accounting and Financial Management, IIB	
4.	Indian Institute of Bankers, Indian Financial System and Commercial Banking, IIB	
<b>Web Resources</b>		
1.	<a href="http://www.federalreserve.gov">www.federalreserve.gov</a>	
2.	<a href="http://www.kpmg.com">www.kpmg.com</a>	
3.	<a href="http://www.bis.org">www.bis.org</a>	
4.	<a href="http://www.counterpartyriskmanagement.org">www.counterpartyriskmanagement.org</a>	

**MAPPING WITH PROGRAMME OUTCOMES AND PROGRAMME SPECIFIC OUTCOMES**

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3
CO1	3	2	3	2	3	2	3	3	3	2	2
CO2	3	2	2	3	2	2	2	2	3	2	3
CO3	3	3	3	2	3	3	3	3	3	2	2
CO4	3	2	2	2	2	2	2	2	3	2	2
CO5	3	3	3	3	3	3	3	3	3	2	3
TOTAL	15	12	13	12	13	12	13	13	15	10	12
AVERAGE	3	2.2	2.6	2.4	2.6	2.2	2.6	2.6	3	2	2.4

3 – Strong, 2- Medium, 1- Low

**THIRD YEAR – SEMESTER – V**

**DISCIPLINE SPECIFIC ELECTIVE 4/4 - RETAIL BANKING**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks			
							CIA	External	Total	
	4				3	4	25	75	100	
<b>Learning Objectives</b>										
<b>LO1</b>	To provide basic knowledge on retailing concepts of banks and its related process.									
<b>LO2</b>	To educate students about the different types of retail products									
<b>LO3</b>	To impart the basic process of using credit and debit cards to the students									
<b>LO4</b>	To help students to comprehend marketing nuances of retail products									
<b>LO5</b>	To enrich students with customer relationship management process									
<b>UNIT</b>	<b>Contents</b>							<b>No. of Hours</b>		
I	<b>Concepts of Retailing</b> Retailing Concepts- History and definition, role within the bank operations, Applicability of retailing concepts, distinction between Retail and Corporate/Wholesale Banking.							12		
II	<b>Retail Products</b> Retail Products Overview – Customer requirements, Products development process, Liabilities and Assets Products / Description of Liability products, Description of Asset Products.							12		
III	<b>Credit &amp; Debit Cards</b> Credit / Debit Cards – Credit Vs Debit Cards, Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points.							12		

IV	<b>Selling of Retail Products</b> Marketing / Selling of retail products, Tie –up with Institutions for Delivery Channels – Branch, Extension counters, ATM, POS, Internet Banking, M- Banking. Micro credit- MSMEs (an overview)	12
V	<b>Customer Relationship Management</b> Customer Relationship Management – Role and impact of Customer relationship, Stages in customer relationship management process. Account opening, basic loan origination data.	12
<b>Total</b>		<b>60</b>
<b>CO</b>	<b>Course Outcomes</b>	
<b>CO1</b>	Describe the application of retailing concepts in banks.	
<b>CO2</b>	Explain the process of retail product development	
<b>CO3</b>	Demonstrate the use of credit and debit cards	
<b>CO4</b>	Explain the importance of m-banking	
<b>CO5</b>	Outline the importance of customer relationship management	
<b>Textbooks</b>		
1.	Retail Banking, Macmillan Education Experts and Macmillan Education, Noida	
2.	Dr. Ramamurthy, Retail Banking (a guide for Novices) , Create space Independent Publisher, e-Book	
3.	Agarwal, O.P. , Fundamentals of Retail Banking, Himalaya publishers, Mumbai.	
4.	Indian Institution of Banking Finance, Retail Banking (CAIIB2018), Mcmillan Education	
<b>Reference Books</b>		
1.	Keith Pond, Retail Banking, Gosbrook Professional Publishing Ltd, UK.	
2.	Suresh Samudrala, Retail Banking Technology, Jaico Publishing house, Mumbai.	
3.	Taxmann, Smart Manager Retail Banking Decoded, Poppy Sharma, New Delhi	
4.	Bihari, C, Suresh, Retail Banking Challenges & Latest Trends in India, Himalaya publishing, Mumbai	
<b>Web Resources</b>		
1.	<a href="https://www.slideshare.net/lkumar091/retail-banking-ppt">https://www.slideshare.net/lkumar091/retail-banking-ppt</a>	
2.	<a href="https://www.slideshare.net/KartikJain37/introduction-to-retail-banking-56297256">https://www.slideshare.net/KartikJain37/introduction-to-retail-banking-56297256</a>	
3.	<a href="https://www.slideshare.net/raj01fm07/retail-banking-30743345">https://www.slideshare.net/raj01fm07/retail-banking-30743345</a>	
4.	<a href="https://www.slideshare.net/sushil09071994/retail-banking-249808711">https://www.slideshare.net/sushil09071994/retail-banking-249808711</a>	

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3
<b>CO1</b>	3	2	3	2	3	2	3	3	3	2	2
<b>CO2</b>	3	2	2	2	2	2	2	2	3	2	3
<b>CO3</b>	3	3	3	2	3	2	3	3	3	2	2
<b>CO4</b>	3	2	2	2	2	2	2	2	3	2	2
<b>CO5</b>	3	3	3	2	3	2	3	3	3	2	3
<b>TOTAL</b>	15	12	13	10	13	10	13	13	15	10	12
<b>AVERAGE</b>	3	2.2	2.6	2	2.6	2	2.6	2.6	3	2	2.4

**3 – Strong, 2- Medium, 1- Low**

**THIRD YEAR – SEMESTER - VI**  
**CORE –XIII: COST ACCOUNTING - II**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	6				4	6	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To understand the standards in Cost Accounting								
<b>LO2</b>	To know the concepts of contract costing.								
<b>LO3</b>	To be familiar with the concept of process costing.								
<b>LO4</b>	To learn about operation costing.								
<b>LO5</b>	To gain insights into standard costing.								
<b>Prerequisite: Should have studied Cost Accounting in V Sem</b>									
Unit	Contents								No. of Hours
I	<b>Cost Accounting Standards</b> An Introduction to CAS – Purpose of CAS – Advantages of CAS – Difference between CAS and FAR Regulations – Different Degrees of CAS Coverage – Cost Accounting Standards - Responsibility Accounting and Divisional Performance Measurement.								18
II	<b>Job Costing, Batch Costing and Contract Costing</b> Definitions - Features - A Comparison - Calculation of Profit on Contracts – Cost Plus Contract - Preparation of Contract A/c.								18

III	<b>Process Costing</b> Process Costing – Meaning – Features of Process Costing – Application of Process Costing – Fundamental Principles of Process Costing – Preparation of Process Accounts - Treatment of Loss and Gain : Normal and Abnormal Loss - Abnormal Gain - Concept of Equivalent Production - Joint Products and By Products.	<b>18</b>
IV	<b>Operation Costing</b> Operation Costing – Meaning – Preparation of Operating Cost Sheet – Transport Costing – Power Supply Costing–Hospital Costing–Simple Problems.	<b>18</b>
V	<b>Standard Costing and Variance Analysis</b> Definition – Objectives – Advantages – Standard Cost and Estimated Cost – Installation of Standard Costing System – Variance Analysis – Material, Labour, Overhead, and Sales Variances – Calculation of Variances.	<b>18</b>
	<b>TOTAL</b>	<b>90</b>
<b>THEORY 20% &amp; PROBLEMS 80%</b>		
<b>Course Outcomes</b>		
<b>CO1</b>	Remember and recall standards in cost accounting	
<b>CO2</b>	Apply the knowledge in contract costing	
<b>CO3</b>	Analyze and assimilate concepts in process costing	
<b>CO4</b>	Understand various bases of classification cost and prepare operating cost statement.	
<b>CO5</b>	Set up standards and analyse variances.	
<b>Textbooks</b>		
1	Jain S.P. and Narang K.L. Cost Accounting. Kalyani Publishers. New Delhi.	
2	Khanna B.S., Pandey I.M., Ahuja G.K., and Arora M.N., Practical Costing, S Chand & Co, New Delhi.	
3	Dr.S.N. Maheswari, Principles of Cost Accounting, Sultan Chand publications, New Delhi.	
4	T.S. Reddy and Y. Hari Prasad Reddy, Cost Accounting, Margham publications, Chennai.	
5	S.P. Iyengar, Cost Accounting, Sultan Chand Publications, New Delhi.	
<b>Reference Books</b>		
1	Polimeni, Cost Accounting: Concepts and Applications for Managerial Decision Making, New York, McGraw–Hill, Noida.	
2	Jain S.P. and Narang K.L. Cost Accounting, Kalyani Publishers, New Delhi.	
3	V.K.Saxena and C.D. Vashist, Cost Accounting, Sultan Chand publications, New Delhi.	
4	Murthy A &Gurusamy S, Cost Accounting, Vijay Nicole Imprints Pvt. Ltd. Chennai.	
5	Prasad. N.K and Prasad.V.K, Cost Accounting, Book Syndicate, Bangladesh.	
<b>NOTE: Latest Edition of Textbooks May be Used</b>		
<b>Web Resources</b>		

1	<a href="https://www.economicsdiscussion.net/cost-accounting/contract-costing/32597">https://www.economicsdiscussion.net/cost-accounting/contract-costing/32597</a>
2	<a href="https://www.wallstreetmojo.com/process-costing/">https://www.wallstreetmojo.com/process-costing/</a>
3	<a href="https://www.accountingnotes.net/cost-accounting/operating-costing/17755">https://www.accountingnotes.net/cost-accounting/operating-costing/17755</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PSO 1	PSO 2	PSO 3
<b>CO1</b>	3	3	3	2	3	3	3	3	3	2	2
<b>CO2</b>	3	3	3	2	2	3	2	2	3	2	3
<b>CO3</b>	3	3	3	2	3	3	3	3	3	2	2
<b>CO4</b>	3	3	3	2	2	3	2	2	3	2	2
<b>CO5</b>	3	3	3	2	3	3	3	3	3	2	3
<b>TOTAL</b>	15	15	15	10	13	15	13	13	15	10	12
<b>AVERAGE</b>	3	3	3	2	2.6	3	2.6	2.6	3	2	2.4

**3 – Strong, 2- Medium, 1- Low**

**THIRD YEAR – SEMESTER – VI**  
**CORE – XIV: MANAGEMENT ACCOUNTING**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	6				4	6	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To understand basics management accounting								
<b>LO2</b>	To know the aspects of Financial Statement Analysis								
<b>LO3</b>	To familiarize with fund flow and cash flow analysis								
<b>LO4</b>	To learn about budgetary control								
<b>LO5</b>	To gain insights into marginal costing.								
<b>Prerequisite: Should have studied Financial Accounting in I Semester.</b>									
<b>Unit</b>	<b>Contents</b>								<b>No. of Hours</b>

I	<p><b>Introduction to Management Accounting</b>  Management Accounting – Meaning – Scope – Importance-  Limitations - Management Accounting Vs Cost Accounting –  Management Accounting Vs Financial Accounting.  Analysis and Interpretation of Financial Statements – Nature and  Significance – Types of Financial Analysis – Tools of Analysis –  Comparative Statements – Common Size Statement – Trend  Analysis.</p>	18
II	<p><b>Ratio Analysis</b>  Ratio Analysis: Meaning – Advantages – Limitations – Types of  Ratios – Liquidity Ratios – Profitability Ratios -Turnover Ratios –  Solvency Ratios – Leverage Ratios - Preparation of Financial  Statements from Ratios.</p>	18
III	<p><b>Funds Flow &amp; Cash Flow Analysis</b>  Introduction, Meaning of Funds Flow Statement-Ascertainment of  Flow of Funds - Schedule of Changes in Working Capital-  Adjusted Profit and Loss Account - Preparation of Funds Flow  Statement.  <b>Cash Flow Statement:</b> Meaning – Advantages – Limitations –  Preparation of Cash Flow Statement as per AS 3 –Cash Flow from  Operating, Financing and Investing activities</p>	18
IV	<p><b>Budget and Budgetary Control</b>  Meaning – Preparation of Various Budgets – Cash Budget -  Flexible Budget– Production Budget – Sales Budget – Master  Budget – Budgetary Control – Benefits</p>	18
V	<p><b>Marginal Costing:</b> Meaning - Features – Marginal Costing vs  Absorption Costing - Fixed Cost, Variable Cost and Semi Variable  Cost- Contribution- Marginal Cost Equation- P/V Ratio - Break  Even Point - Margin of Safety – Cost- Volume Profits Analysis.  Decision Making: Selection of a Product Mix – Make or Buy  Decision – Discontinuance of a product line – Change or Status  quo – Limiting Factor or Key Factor.</p>	18
<b>TOTAL</b>		<b>90</b>
<b>THEORY 20% &amp; PROBLEMS 80%</b>		
<b>CO</b>	<b>Course Outcomes</b>	
<b>CO1</b>	Remember and recall basics in management accounting	
<b>CO2</b>	Apply the knowledge of preparation of Financial Statements	
<b>CO3</b>	Analyse the concepts relating to fund flow and cash flow	
<b>CO4</b>	Evaluate techniques of budgetary control	
<b>CO5</b>	Formulate criteria for decision making using principles of marginal costing.	
<b>Textbooks</b>		
1	Jain S.P. & Narang K.L. (2018) Cost and Management Accounting, Kalyani Publications,	

2	Rds. Maheswari, Cost and Management Accounting, Sultan Chand Sons Publications, New Delhi.
3	Sharma and Shashi K. Gupta, Management Accounting, Kalyani Publishers, Chennai.
4	Jenitra L Mervin ,Daslton L Cecil, Management Accounting, Lerantec Press, Chennai.
5	T.S.Reddy& Y. Hari Prasad Reddy, Management Accounting, Margham Publications, Chennai.
<b>Reference Books</b>	
1	Chadwick – The Essence of Management Accounting, Financial Times Publications, England.
2	Charles T.Horngren and Gary N. Sundem–Introduction to Management Accounting, Pearson, Chennai.
3	Murthy A and GurusamyS ,Management Accounting- Theory &Practice, Vijay Nicole Imprints Pvt. Ltd .Chennai.
4	Hansen - Mowen, Cost Management Accounting and Control, South Western College, India.
5	N.P. Srinivasan, Management Accounting, New Age publishers, Chennai.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.accountingnotes.net/companies/fund-flow-analysis/fund-flow-analysis-accounting/13300">https://www.accountingnotes.net/companies/fund-flow-analysis/fund-flow-analysis-accounting/13300</a>
2	<a href="https://accountingshare.com/budgetary-control/">https://accountingshare.com/budgetary-control/</a>
3	<a href="https://www.investopedia.com/terms/m/marginalcostofproduction.asp">https://www.investopedia.com/terms/m/marginalcostofproduction.asp</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PSO 1	PSO 2	PSO 3
<b>CO1</b>	3	2	3	2	3	2	3	3	3	2	2
<b>CO2</b>	3	2	2	2	3	2	2	2	3	2	3
<b>CO3</b>	3	2	3	2	3	2	3	3	3	2	2
<b>CO4</b>	3	2	2	2	3	2	2	2	3	2	2
<b>CO5</b>	3	3	3	2	3	2	3	3	3	2	3
<b>TOTAL</b>	15	11	13	10	15	10	13	13	15	10	12
<b>AVERAGE</b>	3	2.1	2.6	2	2	2	2.6	2.6	3	2	2.4

**3 – Strong, 2- Medium, 1- Low**

**THIRD YEAR – SEMESTER - VI**  
**CORE – XV: INCOME TAX LAW AND PRACTICE - II**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	6				4	6	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To understand provisions relating to capital gains								
<b>LO2</b>	To know the provisions for computation of income from other sources.								
<b>LO3</b>	To familiarize law relating to set off and carry forward of losses and deductions from Gross Total Income.								
<b>LO4</b>	To learn about assessment of individuals								
<b>LO5</b>	To gain knowledge about assessment procedures.								
<b>Prerequisite: Should have studied Financial Accounting in I stSem</b>									
Unit	Contents								No. of Hours
I	<b>Capital Gains</b> Capital Assets – Transfer – Short term vs Long term capital assets - Computation of Capital Gains – Exemption under Section 54 , 54B, 54D, 54EC, 54F, 54GA.								18
II	<b>Income From Other Sources &amp; Clubbing of Income</b> Chargeability - Computation of Income from Other Sources – Deductions Allowed – Clubbing of Income – Concept								18
III	<b>Set Off and Carry Forward of Losses and Deductions From Gross Total Income</b> Gross Total Income vs Total Income - Provisions for Set-off and Carry Forward of Losses (Simple Problems). Deductions U/S 80C, 80CC, 80CCB, 80CCC, 80CCD, 80 CCE, 80D, 80DD, 80DDB, 80E, 80EE, 80EEA, 80EEB, 80G, 80GG, 80GGA, 80TTA, 80TTB, and 80U only.								18
IV	<b>Computation of Total Income – Individual</b> Computation of Total Income - Tax Liability of an Individuals (Old regime vs New regime)								18
V	<b>Income Tax Authorities</b> Administration of Income Tax Act – Income Tax Authorities – Powers of CBDT – Powers of Income Tax Officer - Procedure for Assessment – Filing of Return – Due Dates of Filing – Voluntary Filing – Return of Loss – Belated Return – Defective Return – Signing of Return – Permanent Account Number (PAN) , e-PAN – Tax credit statement (26 AS) and Annual Information Statement (AIS).								18
<b>TOTAL</b>								<b>90</b>	

**THEORY 20% & PROBLEMS 80%**

<b>Course Outcomes</b>	
<b>CO1</b>	Remember and recall provisions on capital gains
<b>CO2</b>	Apply the knowledge about income from other sources
<b>CO3</b>	Analyse the set off and carry forward of losses provisions
<b>CO4</b>	Learn about assessment of individuals
<b>CO5</b>	Apply procedures learnt about assessment procedures.
<b>Textbooks</b>	
1	V.P.Gaur, Narang, Puja Gaur and Rajeev Puri- Income Tax Law and Practice, Kalyani Publishers, New Delhi.
2	T.S. Reddy and Hariprasad Reddy, Income Tax Law and Practice, Margham Publications, Chennai.
3	Dinkar Pagare, Income Tax Law and Practice, Sultan & Chand Sons, New Delhi.
4	Mehrotra H.C, Dr.Goyal S.P, Income Tax Law and Accounts, Sahitya Bhavan Publications, Agra.
5	T. Srinivasan – Income Tax & Practice –Vijay Nicole Imprints Private Limited, Chennai.
<b>Reference Books</b>	
1	Hariharan N, Income Tax Law & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai.
2	Bhagwati Prasad, Income Tax Law and Practice, Vishwa Prakashan, New Delhi.
3	Vinod K. Singhanian, Students Guide to Income Tax., U.K. Bharghava Taxman, New Delhi.
4	Dr.Vinod K Singhanian, Dr. Monica Singhanian, Taxmann's Students' Guide to Income Tax, New Delhi.
5	Mittal Preethi Rani and Bansal Anshika, Income Tax Law and Practice, Sultan & Chand Sons, New Delhi.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.investopedia.com/terms/c/capitalgain.asp">https://www.investopedia.com/terms/c/capitalgain.asp</a>
2	<a href="https://www.incometaxmanagement.com/Direct-Taxes/AY-2021-22/assessment/1-assessment-of-an-individual.html">https://www.incometaxmanagement.com/Direct-Taxes/AY-2021-22/assessment/1-assessment-of-an-individual.html</a>
3	<a href="https://www.incometax.gov.in/iec/foportal/">https://www.incometax.gov.in/iec/foportal/</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PSO 1	PSO 2	PSO 3
CO1	3	2	3	2	3	2	3	3	3	2	2
CO2	3	2	2	2	2	2	2	2	3	2	3
CO3	3	3	3	2	3	2	3	3	3	2	2
CO4	3	2	2	2	2	2	2	2	3	2	2
CO5	3	3	3	2	3	2	3	3	3	2	3
<b>TOTAL</b>	15	12	13	10	13	10	13	13	15	10	12
<b>AVERAGE</b>	3	2.2	2.6	2	2.6	2	2.6	2.6	3	2	2.2

**3 – Strong, 2- Medium, 1- Low**

**THIRD YEAR – SEMESTER – VI**

**DISCIPLINE SPECIFIC ELECTIVE 5 /6**

**INTERNATIONAL BANKING & FOREX MANAGEMENT**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				3	5	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	To equip students with the knowledge of international banking.								
<b>LO2</b>	To help students gain insights on foreign exchange market and exchange rate determination								
<b>LO3</b>	To make students aware of the role of different financial institutions in international trade.								
<b>LO4</b>	To provide an exposure to the students about the international sources of finance.								
<b>LO5</b>	To equip students with the foreign exchange management concepts								
<b>Prerequisites: Should have studied Commerce in XII Std.</b>									
UNIT	Contents								No. of Hours
I	<b>Introduction</b> International Banking Vis-à-vis Domestic Banking–Foreign Trade Financing - International Financial Transactions: Lending and Borrowing across borders.								15
II	<b>Foreign Exchange Market</b> Rate and Currency – Exchange rate determination under Fixed Exchange Rate and Floating - Exchange Rate regimes-								15

	Determination of Exchange Rates :Spot and Forward- Basic Exchange Arithmetic-Forward Cover and Hedging.	
III	<b>International Financial Institutions</b> Definition-Functions -World Bank-IMF-Asian Development Bank-International Financial Corporation - International Development Association.	15
IV	<b>Sources of Exchange</b> Sources of Foreign Exchange – Export Earnings – Invisible Export Earnings – Role of NRI Remittances - Foreign Direct Investment - Foreign Institutional Investment - External - Commercial Borrowings – Global Depository Receipts – Off shore Borrowings.	15
V	<b>Exchange Management</b> Foreign Exchange Management – Composition of Foreign Exchange Reserves :Foreign - Currencies-Gold and SDR – Current Account Convertibility – Capital Account Convertibility and Precautions.	15
	Total	<b>75</b>
<b>CO</b>	Course Outcomes	
<b>CO1</b>	Compare and contrast International banking and domestic.	
<b>CO2</b>	Explain techniques that can be used to hedge risk in the foreign exchange market	
<b>CO3</b>	Discuss the role that international financial institutions play in the global arena.	
<b>CO4</b>	Examine the International Sources of Finance for the Firm	
<b>CO5</b>	Describe the various currency arrangements a country may adopt	
	Textbooks	
1.	A V Rajwade, H G Desai, Foreign Exchange International Finance Risk Management, Shroff Publisher, Mumbai	
2.	Mrs. Meena Pandey, International Banking and Forex Management, Himalaya Publishing House Pvt. Ltd., Kolkata	
3.	K. Arokiaraj Neckolac, K Rajeswari, Niha Asif, International Banking & Forex Management, Himalaya Publishing House, Kolkata	
4.	Dr. P G Gopalakrishnan, Mrs. Nandhini Jagannarayan, International banking and Finance, Himalaya Publishing House, Kolkata	
5.	Rupnarayan Bose, Fundamentals of International Banking, Trinity Press, New Delhi	
	Reference Books	
1.	Michael Bruno, ed. Annual World Bank Conference on Development Economics.	

2.	Moorad Chodhry, An Introduction to Banking, Principles, Strategy and Risk Management, Second Edition, Wiley, New Dehi
3.	Gurusamy, Global Financial Institutions, Vijay NicoleImprints, Chennai, 2015.
4.	Ameya Patil, International Banking and Finance, Nirali Publisher, New Delhi
5.	Indian Institute of Bankers Introduction to Foreign Trade, Foreign Exchange Risk Management, IIB
<b>Web Resources</b>	
1.	www.money.howstuffworks.com
2.	www.ibfed.org
3.	www.fdic.gov

### Mapping with Programme Outcomes and Programme Specific Outcomes

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
CO 1	3	2	2	2	2	3	3	2	3	2	2
CO 2	3	2	3	2	2	2	1	2	3	2	2
CO 3	3	2	3	2	3	2	2	3	3	2	2
CO 4	3	3	2	3	2	1	2	1	3	2	2
CO 5	3	1	2	2	2	2	2	2	3	2	2
Total	15	10	12	11	11	10	10	10	15	10	10
Average	3	2	2.4	2.2	2.2	2	2	2	3	2	2

**3 – Strong, 2- Medium, 1- Low**

### THIRD YEAR – SEMESTER – VI

#### DISCIPLINE SPECIFIC ELECTIVE 6 /6- COMPUTER APPLICATION IN BUSINESS

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	1	2	2		3	5	40	60	100
<b>Learning Objectives</b>									
<b>LO1</b>	To apply various terminologies used in the operation of computer systems in a business environment.								
<b>LO2</b>	To Understand the basic concepts of a word processing package								
<b>LO3</b>	To apply the basic concepts of electronic spread sheet software in business.								
<b>LO4</b>	To Understand and apply the basic concepts of PowerPoint presentation.								

<b>LO5</b>	To generate electronic mail for communicating in an automated office for business environment.	
<b>Prerequisites: Should have studied Commerce in XII Std</b>		
<b>Unit</b>	<b>Contents</b>	<b>No. of Hours</b>
I	<b>Word Processing</b> Introduction to Word Processing, Word Processing Concepts, Use of Templates, and Working with Word Document: Editing Text, Find and Replace Text, Formatting, Spell Check, Autocorrect, Auto Text - Bullets and Numbering, Tabs, Paragraph Formatting, Indent, and Page Formatting, Header and Footer.	<b>15</b>
II	<b>Mail Merge</b> Tables - Inserting, Filling and Formatting a Table - Inserting Pictures and Video - Mail Merge Including Linking with Database - Printing Documents, Creating Business Documents.	<b>15</b>
III	<b>Preparing Presentations</b> Basics of Presentations: Slides, Fonts, Drawing, Editing, Inserting, Tables, Images, texts, Symbols. Media – Design – Transition – Animation - Slideshow. Creating Business Presentations.	<b>15</b>
IV	<b>Spreadsheet and its Business Applications</b> Spreadsheet: Concepts, Managing Worksheets - Formatting, Entering Data, Editing, and Printing a Worksheet - Handling Operators in Formula, Project Involving Multiple Spreadsheets, Organizing Charts and Graphs. Mathematical, Statistical, Financial, Logical, Date and Time, Lookup and Reference, Database, and Text Functions.	<b>15</b>
V	<b>Creating Business Spreadsheet</b> Creating Spreadsheet in the Area of: Loan and Lease Statement, Ratio Analysis, Payroll Statements, Capital Budgeting, Depreciation Accounting, Graphical Representation of Data, Frequency Distribution and its Statistical Parameters, Correlation and Regression.	<b>15</b>
	<b>TOTAL</b>	<b>75</b>
<b>THEORY 40% &amp; PRACTICAL 60%</b>		
<b>CO</b>	<b>Course Outcomes</b>	
<b>CO1</b>	Recall various techniques of working in MS-WORD.	
<b>CO2</b>	Prepare appropriate business document.	
<b>CO3</b>	Create - Presentation for Seminars and Lecture.	
<b>CO4</b>	Understanding various tools used in MS-EXCEL.	
<b>CO5</b>	Apply Excel tools in various business areas of Finance, HR, Statistics.	
<b>Textbooks</b>		
1	R Parameswaran, Computer Application in Business - S. Chand Publishing, UP.	
2	Dr. SandeepSrivastava, Er. Meera Goyal, Computer Applications in Business - SBPD Publications, UP.	

3	Mansi Bansal, Sushil Kumar Sharma, Computer Application In Business , Mumbai, Maharashtra.
4	Peter Norton, “Introduction to Computers” –Tata McGraw-Hill, Noida.
5	Renu Gupta : Computer Applications in Business, Shree Mahavir Book Depot (Publishers) New Delhi.

<b>Reference Books</b>	
1	Gupta, Swati, Office Automation System, Lap Lambert Academic Publication. USA.
2	Jennifer Ackerman Kettel, Guy Hat-Davis, Curt Simmons, “Microsoft 2003”, Tata McGrawHill, Noida.
3	Dr.R.Deepalakshmi, Computer Fundamentals and Office Automation, Charulatha Publications, Tamilnadu.
4	John Walkenbach ,MS Excel 2007 Bible, Wiley Publication, New Jersey, USA.
5	Glyn Davis & Branko Pecar : Business Statistics using Excel, Oxford publications, Chennai.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.youtube.com/watch?v=Nv_Nnw01FaU">https://www.youtube.com/watch?v=Nv_Nnw01FaU</a>
2	<a href="https://www.udemy.com/course/office-automation-certificate-course/">https://www.udemy.com/course/office-automation-certificate-course/</a>
3	<a href="https://guides.lib.umich.edu/ld.php?content_id=11412285">https://guides.lib.umich.edu/ld.php?content_id=11412285</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3
CO1	3	2	3	2	3	2	3	2	3	2	2
CO2	3	2	3	2	2	2	2	2	3	2	3
CO3	3	3	3	2	3	2	3	2	3	2	2
CO4	3	2	3	2	2	2	2	2	3	2	2
CO5	3	3	3	2	3	2	3	2	3	2	3
TOTAL	15	12	15	10	13	10	13	10	15	10	12
AVERAGE	3	2.4	3	2	2.6	2	2.6	2	3	2	2.4

**3 – Strong, 2- Medium, 1- Low**

**THIRD YEAR – SEMESTER – VI**

**DISCIPLINE SPECIFIC ELECTIVE 7 /8- TREASURY MANAGEMENT**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	5				3	5	25	75	100
<b>Learning Objectives</b>									
<b>C1</b>	To facilitate the students to know the concept of Treasury Management								
<b>C2</b>	To impart knowledge on the mechanism of Treasury Management								
<b>C3</b>	To equip students with comprehensive knowledge of money market								
<b>C4</b>	To enable students to have thorough knowledge of the participants of money market								
<b>C5</b>	To expose students to the concept of foreign treasury management								
<b>Prerequisite: Should have studied Commerce in XII Std</b>									
UNIT	Contents								No. of Hours
I	<b>Introduction</b> Asset Liability Management - Objective - Concept - Risk Management – Interest rate Risk.								15
II	<b>Treasury Management</b> Concept of Treasury Management - Deployment of Statutory / Surplus funds – Need for Specialized approach in the Bank – Role and Functions of Treasury Department.								15
III	<b>Money Market</b> Domestic Money Market - Source of funds - Capital - Reserves - SLR - CRR - Surplus cash -Market Players.								15
IV	<b>Securities</b> Money Market Instruments and Players - Government Securities - Treasury Bill- CP - CD - Call Money Banks and Specified Institutions.								15
V	<b>Foreign Treasury Management</b> Foreign Currency Market - Combined Treasury Management - RBI and Regulatory Functions.								15
Total								75	
<b>Course Outcomes</b>									
1.	Explain the objectives of asset liability management								
2.	Outline the concept of Treasury Management								
3.	Explain the different players in the money market								
4.	Compare and contrast the different securities in the money market								
5.	Outline the features of foreign currency market								
<b>Textbooks</b>									
1.	Treasury Investment and risk Management, IIB								
2.	Jack Clank Francis, Management of Investments-McGraw Hill International series								

3.	Treasury Management (IIBF 2018), IIBF
Reference Books	
1.	Jack Clank Francis, Investments, Analysis and Management, McGraw Hill International series.
2.	Avadhani, V.A, Indian capital Market, Himalayan Publishing House(1997)
3.	Frank fabozzi and Franco Modiglianni, Capital Markets, Prentice Hall(1996)
Web Resources	
1.	<a href="http://www.treasury-management.com">www.treasury-management.com</a>
2.	<a href="http://www.searchfinancialapplications.techtarget.com">www.searchfinancialapplications.techtarget.com</a>
3.	<a href="http://www.svtuition.org">www.svtuition.org</a>
4.	<a href="http://www.support.treasuryview.com">www.support.treasuryview.com</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
CO 1	3	2	2	2	2	3	3	2	3	2	2
CO 2	3	2	3	2	2	2	1	2	3	2	2
CO 3	3	2	3	2	3	2	2	3	3	2	2
CO 4	3	3	2	3	2	1	2	1	3	2	2
CO 5	3	1	2	2	2	2	2	2	3	2	2
Total	15	10	12	11	11	10	10	10	15	10	10
Average	3	2	2.4	2.2	2.2	2	2	2	3	2	2

**3 – Strong, 2- Medium, 1- Low**

**THIRD YEAR – SEMESTER – VI**

**DISCIPLINE SPECIFIC ELECTIVE 8/8 - BASICS OF MS EXCEL**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	1	2	2		3	5	40	60	100
<b>Learning Objectives</b>									
<b>LO1</b>	To introduce students to Excel as an important tool in business applications								
<b>LO2</b>	To familiarize them with the features and functions of a spread sheet.								
<b>LO3</b>	To understand the concepts of accounting, reporting and analysis using spread sheet.								
<b>LO4</b>	To Construct formulas, including the use of built-in functions, and relative and absolute reference								
<b>LO5</b>	To develop various applications using MS-Excel.								
<b>Prerequisites: Should have studied Commerce in XII Std</b>									
Unit	Contents								No. of Hours
I	<b>Introduction</b> Spreadsheets - Workbook - Cell Referencing, Cell Addressing, File Menu; Home Menu, Conditional Formatting, Formatting as a Table, Cell Styles, AutoSum, Sort and Filter; Insert Menu, Inserting Tables and Pivot Tables, Smart Arts, Charts; Page Layout, Review and View Menus; Converting Text to Columns, Removing Duplicates, Data Validation, Grouping and Ungrouping.								15
II	<b>Financial, Logical and Text Functions</b> <b>Financial Functions</b> Depreciation (DB, DDB, VDB), Simple Interest (PMT, NPER, INTRATE) - Present Value, Net Present Value, Future Value ( PV, NPV, FV) - Internal Rate of Return (IRR, MIRR); <b>Logical Functions:</b> AND, OR,NOT, IF, TRUE; <b>Text Functions:</b> UPPER, LOWER, LEFT, RIGHT, TRIM, T, TEXT, LEN, DOLLAR, EXACT; Practical Exercises Based on Financial, Logical and Text Functions.								15
III	<b>Statistical Analysis</b> Functions Statistical Functions: Mean, Median, Mode, Standard Deviation, Correlation, Skewness, F Test, Z Test, and Chi-Square Analysis.								15
IV	<b>Reference</b> Date & Time Functions: Date, Date Value, Day, Days 360, Now, Time, Time Value, Workday, Weekday, Year. Lookup and Reference Functions: Hlookup, Vlookup, Transpose, Getpivot Data, Hyperlink - Practical Exercises Based on Statistical, Date & Time, Lookup and Reference Functions.								15
V	<b>Projects and Applications</b> Ratio Analysis, Cash Flow Statement, Payroll Processing, Marketing, Sales and Advertising Data Analytics, Social Media Marketing Analysis, Basic Applications with Macros and VBAs; Trending Business Applications Using MS Excel.								15
<b>TOTAL</b>								<b>90</b>	
<b>THEORY 40% &amp; PRACTICAL 60%</b>									

<b>Course Outcomes</b>	
<b>CO1</b>	Develop And Apply Fundamental Spread Sheet Skills.
<b>CO2</b>	Understanding Various Tools Used In Ms-Excel.
<b>CO3</b>	Knowledge On Various Statistical Tests In Ms-Excel.
<b>CO4</b>	Demonstrate Proficiency In Using Complex Spread Sheet Tools Such As Formulas And Functions.
<b>CO5</b>	Develop Trending Application Using MS-Excel
<b>Textbooks</b>	
1	John Walkenbach , MS Excel Bible, Wiley Publication, New Jersey, USA.
2	Ramesh Bangia, Learning Microsoft Excel 2013, Khanna Book Publishing, Bangalore.
3	Wayne L Winston, Microsoft Excel, Data Analysis and Business Modelling, Prentice Hall, New Jersey, USA.
4	Greg Harvey, Excel 2016 for Dummies, Chennai.
<b>Reference Books</b>	
1	Glyn Davis & Branko Pecar : Business Statistics using Excel, Oxford publications, Chennai.
2	Google Sheets Basics: Masato Takeda and others; Tekuru Inc, India.
3	Harjit Suman, Excel Bible for Beginners, Kindle Editio, Chennai.
4	Jennifer Ackerman Kettel, Guy Hat-Davis, Curt Simmons, “Microsoft 2003”, Tata McGrawHill, Noida.
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.freebookkeepingaccounting.com/using-excel-in-accounts">https://www.freebookkeepingaccounting.com/using-excel-in-accounts</a>
2	<a href="https://courses.corporatefinanceinstitute.com/courses/free-excel-crash-course-for-finance">https://courses.corporatefinanceinstitute.com/courses/free-excel-crash-course-for-finance</a>
3	<a href="https://www.youtube.com/watch?v=Nv_Nnw01FaU">https://www.youtube.com/watch?v=Nv_Nnw01FaU</a>

**MAPPING WITH PROGRAMME OUTCOMES  
AND PROGRAMME SPECIFIC OUTCOMES**

	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>	<b>PO6</b>	<b>PO7</b>	<b>PO8</b>	<b>PSO1</b>	<b>PSO2</b>	<b>PSO3</b>
CO1	3	2	3	3	3	2	3	3	3	2	2
CO2	3	2	3	3	2	2	2	2	3	2	3
CO3	3	3	3	3	3	2	3	3	3	2	2

CO4	3	2	3	3	2	2	2	2	3	2	2
CO5	3	3	3	3	3	2	3	3	3	2	3
TOTAL	15	12	15	15	13	10	13	13	15	10	12
AVERAGE	3	2.4	3	3	2.6	2	2.6	2.6	3	2	2.4

**3 – Strong, 2- Medium, 1- Low**

**THIRD YEAR – SEMESTER – VI**

**PROFESSIONAL COMPETENCY SKILL**

**GENERAL AWARENESS FOR COMPETITIVE EXAMINATION**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
	2				2	2	25	75	100
<b>Learning Objectives</b>									
<b>C1</b>	To create the opportunity for learning across different disciplines and builds experience for students as they grow into lifelong learners.								
<b>C2</b>	To build experiences for students as they grow into lifelong learners.								
<b>C3</b>	To know the basic concepts of various discipline								
<b>Prerequisites: Should have studied Commerce in XII Std</b>									
UNIT	Details								No. of Hours
I	<b>Indian Polity</b> Basics concepts- Three organs of Indian government (Executives , Legislature, Judiciary), Introduction to Indian Constitution – Salient features of constitution, Preamble, Fundamental rights, Fundamental duties, Directive Principles of State policy, Types of Majority, Amendments to the Constitution, Basic structure Doctrine, Division of subjects between the union and the states local Governance, Elections in India and Election Commission, CAG.								6
II	<b>Geography</b> Major oceans of the world –Important Canals – Gulfs – Straits and passes – Indian Rivers and its Tributaries – Climatology – Atmosphere, Wind systems, Clouds systems, World climatic classification – Indian climate – Indian Monsoon – Indian’s physical features, Indian Soil types and Distribution – Importance Trade routes and projects, Indian natural vegetation – Indian agriculture- Major crops and its distribution, Indian Industries and its Distribution.								6
III	<b>Economy</b> National Income – Inflation – Money and Banking - Agriculture in India – Union Budget – Planning in India – Poverty – Unemployment – Inclusive Development and Development issues – Industrial polices – Financial Markets.								6
IV	<b>History</b> Modern India – formation of Indian National Congress – Morley								6

	Minto Reforms, Revolutionary activities – World War I and India’s Response – Home Rule league – Montague Chelmsford reforms – Rowlatt Act – Non –Cooperation Movement – Simon commission and Nehru Report – Civil Disobedience Movement and Round Table conferences – Quit India Movement and Demand for Pakistan – Cabinet Mission – Formation of Constituents Assembly and partition of India.	
V	<b>Environment and Ecology</b> Basic concepts – Ecology, Biodiversity- Food chain and food web – Bio Geo Chemical Cycles – International Bio Diversity organisations- International Conventions – Conferences and Protocol – Indian Environmental laws and Environment Related organisation	<b>6</b>
	<b>TOTAL</b>	<b>30</b>
<b>Course Outcomes</b>		
<b>CO</b>	On completion of this course, students will	
<b>CO1</b>	Develop board knowledge of the different components in polity	
<b>CO2</b>	Understand the Geographical features across countries and in India	
<b>CO3</b>	Acquire knowledge on the aspects of Indian Economy	
<b>CO4</b>	Understand the significance of India’s Freedom Struggle	
<b>CO5</b>	Gain knowledge on Ecology and Environment	
<b>Textbooks</b>		
1	Class XI and XII NCERT Geography	
2	History – Old NCERT’S Class XI and XII	
<b>Reference Books</b>		
1	M. Laximikanth (2019) , Indian polity, Mc Graw- Hill	
2	Ramesh Singh (2022) , Indian Economy , Mc Graw - Hill	
3	G.C Leong, Physical and Human Geography, Oxford University Press	
4	Majid Hussain- India Map Entries in Geography, GK Publications Pvt , Ltd.	
<b>NOTE: Latest Edition of Textbooks May be Used</b>		
<b>Web Resources</b>		
1	<a href="https://www.freebookkeepingaccounting.com/using-excel-in-accounts">https://www.freebookkeepingaccounting.com/using-excel-in-accounts</a>	
2	<a href="https://courses.corporatefinanceinstitute.com/courses/free-excel-crash-course-for-finance">https://courses.corporatefinanceinstitute.com/courses/free-excel-crash-course-for-finance</a>	
3	<a href="https://www.youtube.com/watch?v=Nv_Nnw01FaU">https://www.youtube.com/watch?v=Nv_Nnw01FaU</a>	

### MAPPING PROGRAMME OUTCOMES

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
<b>CO1</b>	3	3	3	3	3	3	3	3
<b>CO2</b>	3	3	3	3	3	2	3	3
<b>CO3</b>	3	2	2	2	3	3	3	3
<b>CO4</b>	3	3	3	3	3	3	3	3
<b>CO5</b>	3	3	3	3	3	3	3	3
<b>TOTAL</b>	15	14	14	14	15	14	15	15
<b>AVERAGE</b>	3.0	2.8	3.0	2.8	3.0	2.8	3.0	3.0

**3 – Strong, 2- Medium, 1- Low**

