

**DEPARTMENT OF COMMERCE  
B.COM (BANKING & INSURANCE MANAGEMENT)**

**SEMESTER I**

**CORE PAPER – I FINANCIAL ACCOUNTING**

**TOTAL HOURS: 90**

**SUB CODE: 21UBBCT1001**

**CREDITS: 4**

**L-T-P: 4-1-1**

**COURSE OBJECTIVES**

Objective 1: Gain knowledge about the basic concepts and conventions of Accounting.

Objective 2: Enable the students to acquire knowledge for rectification of errors and prepare final accounts.

Objective 3: Recognize the various concepts like average due date and account current for calculating the debt payments and to reconcile the differences between cash book and pass book.

Objective 4: Foster knowledge on Depreciation Accounting and Fire Insurance Claims.

Objective 5: Familiarize the procedures of Accounting under Single entry system.

**COURSE OUTCOMES**

The students will be able to

<b>CO No.</b>	<b>CO Statement</b>
CO1	Explain the various accounting concepts, conventions.
CO2	Understand the various types of errors and on how to rectify those errors and preparation of final accounts.
CO3	Outline the concepts of Average due date, interest and describe about preparation of Bank Reconciliation Statement (BRS).
CO4	Analyze the principles of Accounting on Depreciation under Straight line, written down value method, annuity and Determination of insurance claim on fire accident.
CO5	Apply the notions of the single entry system of book keeping to determination of Profit/loss under Statement of affairs and conversion method.

**COURSE OUTLINE**

**Unit I: Introduction**

**(20 Hours)**

Meaning and Scope of Accounting - Objectives of Accounting - Basic Accounting Concepts - Accounting Transactions - Double Entry Book Keeping - Journal - Ledger - Preparation of Trial Balance - Preparation of Cash Book

**Unit II: Final Accounts**

**(20 Hours)**

Preparation of Final Accounts of a Sole Trading Concern

**Unit III: Rectification of Errors and Bank Reconciliation Statement**

**(20Hours)**

Classification of Errors - Rectification of Errors - Preparation of Suspense A/c. Bank Reconciliation Statement - Need and preparation

**Unit IV: Depreciation and Insurance Claims****(15 Hours)**

Depreciation - Meaning - Causes - Types - Straight Line method - Written down value method - Concept of useful life under Companies Act, 2013 - Insurance Claims - Calculation of Claim Amount - Average Clause

**Unit V: Single Entry System****(15 Hours)**

Meaning and Features of Single Entry System - Defects - Difference between Single Entry and Double Entry System - Methods of Calculation of Profit - Statement of Affairs Method- Conversion Method.

**RECOMMENDED TEXTBOOKS**

1. Reddy T.S & Murthy, A, (2007), *Financial Accounting*, 5<sup>th</sup> Ed., Margham Publications, Chennai.
2. Gupta .R.L & Gupta .V.K, (2005), *Financial Accounting*, 6<sup>th</sup> Ed. Sultan Chand & Sons, New Delhi.

**REFERENCE BOOKS**

1. Gupta .R.L & Radhaswamy (2014), *Advanced Accountancy*, Sultan Chand Publishers
2. Jain .S.P & Narang .K. (2020), *Financial Accounting*, Kalyani Publishers, Ludhiana.
3. Parthasarathy S. and Jaffarulla .A, (2008), *Financial Accounting*, Kalyani Publishers, New Delhi.
4. Rajasekar, (2011), *Financial Accounting*, Pearson Publications.
5. Shukla & Grewal, (2002), *Advanced Accounting*, Sultan Chand & Sons, New Delhi.

**E-LEARNING RESOURCES**

1. [www.accountingcoach.com](http://www.accountingcoach.com)
2. [www.accountingstudyguide.com](http://www.accountingstudyguide.com)
3. [www.futureaccountant.com](http://www.futureaccountant.com)
4. [www.onlinelibrary.wiley.com](http://www.onlinelibrary.wiley.com)
5. [www.accountingtools.com](http://www.accountingtools.com)

**MAPPING OF CO OF FINANCIAL ACCOUNTING WITH PSO**

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	3	1	3
CO2	3	3	3	2	3
CO3	3	3	3	1	3
CO4	3	3	3	2	3
CO5	3	3	3	0	3
<b>Average</b>	3	3	3	1.2	3

3 – Significant 2 – Moderate 1- Low 0 – Nil

**GUIDELINES FOR QUESTION PAPER SETTING**

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	0	1	1	1	0
II	1	1	-	1	-	1
III	1	2	-	1	-	1
IV	-	2	-	1	-	1
V	1	2	1	1	-	1
<b>TOTAL</b>	<b>5</b>	<b>7</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>4</b>

## **CORE PAPER II: INSURANCE LAW AND REGULATIONS**

**TOTAL HOURS: 90**

**SUB CODE: 21UBBCT1002**

**CREDITS: 4**

**L-T-P: 4-1-1**

### **COURSE OBJECTIVES:**

Objective 1: To enable the students to understand the basic concepts of insurance.

Objective 2: To impart specialized knowledge of insurance law and regulations

### **COURSE OUTCOMES:**

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

CO1	Examine the basic concepts of Insurance Law.
CO2	Interpret the importance of Insurance.
CO3	Emulate rules governing Insurance sector
CO4	Explain different types of Insurance.
CO5	Outline Grievance and Redressal pertaining to Insurance.

### **COURSE OUTLINE**

#### **Unit I:**

**(20 Hours)**

Insurance as a contract -Legal principles: Principle of indemnity, Insurable interest, Subrogation, and Utmost good faith - History of Insurance Legislation in India — Life Insurance Corporation Act 1956 – General Insurance Business Nationalization Act 1973.

#### **Unit II:**

**(20 Hours)**

Current Legal Environment – Insurance Act 1938 (as amended) & Insurance Regulatory & Development Act - An Overview – Insurance Sector Reforms - The Insurance Regulatory Development Authority (IRDA) Act, 1999 – IRDA (Investment) Regulations 2000.

#### **Unit III:**

**(20 Hours)**

Licensing functions of IRDA-Code of Conduct, Qualifications , functions, Validity and Renewal of license applicable to Brokers, Agents and Corporate Agents – Regulations for Third Party Administrators(TPA) –Procedure for obtaining a license – revocation and cancellation – code of conduct and maintaining confidentiality by TPA –Code of Conduct and Categorization of Surveyors-licensing procedures – Duties and Responsibilities and practical training.

#### **Unit IV:**

**(15 Hours)**

Financial Regulatory aspects of Solvency margin – Reserves maintained by Insurance companies – Management of reserves – Stakeholders – Types of Technical Reserves – Reserving Process followed by Insurance Companies – Premium Investment strategies

#### **Unit V:**

**(15 Hours)**

Dispute Resolution Mechanism – Consumer protection Act – Feature and Structure - Appeals and penalties - Ombudsman –Nature of complaints - Pre requisite for filing Complaints

**RECOMMENDED TEXTS:**

1. Avtar Singh, (2008), *Law of Insurance*, Universal Publication Pvt. Limited.
2. IC14 - *Regulations of Insurance Business*, Insurance Institute of India Publication.
3. Mishra, K.C. and Bakshi, M, (2017), *Legal and Regulatory Aspects of Insurance*, Cengage learning, Delhi.
4. Murthy K.S.N, Sharma K.V.S, (2013), *Modern Law of Insurance*, Lexis Nexis Butterworths, 5<sup>th</sup> Edition.
5. Murthy, A, (2016), *Elements of Insurance*, Margham Publications, Chennai.
6. Srinivasan, M. N, (2017), *Principles of Insurance Law (Life - Fire - Marine - Motor and Accident)*, Eastern Book Company, 10<sup>th</sup> Edition.

**E-RESOURCES:**

1. [www.hr.blr.com](http://www.hr.blr.com)
2. [www.irda.gov.in](http://www.irda.gov.in)
3. [www.legalworkplace.com](http://www.legalworkplace.com)
4. [www.library.hku.hk](http://www.library.hku.hk)
5. [www.textbooks.com](http://www.textbooks.com)
6. [www.vakilno1.com](http://www.vakilno1.com)

**MAPPING OF CO OF INSURANCE LAW AND REGULATIONS WITH PSOs**

CO/PO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	1	3	3
CO2	3	3	1	3	3
CO3	3	3	2	3	3
CO4	3	3	1	3	3
CO5	3	3	1	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>6</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>1.2</b>	<b>3</b>	<b>3</b>

3 – Significant 2 – Moderate 1- Low 0 – Nil

## ALLIED PAPER I: BUSINESS STATISTICS

**TOTAL HOURS: 90**

**SUB CODE: 21UBBAT1001**

**CREDITS: 5**

**L-T-P: 4-1-1**

### COURSE OBJECTIVES:

Objective 1: To obtain comprehensive knowledge of Statistics.

Objective 2: To study Statistical methods which are used for research [purposes

### COURSE OUTCOMES:

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

CO1	Utilize proper method to collect data
CO2	Summarize a sample of values by a single value.
CO3	Compute values of variables using Correlation
CO4	Analyze causes and conditions prevailing during occurrence.
CO5	Relate the price level indices and quantity level indices

### COURSE OUTLINE

#### UNIT - I Introduction

**(15 Hours)**

Meaning and Definition of Statistics - Collection and Tabulation of Statistical Data - Presentation of Statistical Data - Graphs and Diagrams

#### UNIT- II Measures of Central Tendency and Measures of Variation (20 Hours)

Measures of Central Tendency - Arithmetic Mean, Median, Mode, Harmonic Mean and Geometric Mean. Measures of Variation - Standard deviation - Mean Deviation - Quartile Deviation - Skewness and Kurtosis - Lorenz Curve

#### UNIT- III Correlation and Regression Analysis

**(15 Hours)**

Simple Correlation - Scatter Diagram - Karl Pearson's Correlation - Spearman's Rank Correlation - Regression - Meaning - Linear Regression.

#### UNIT - IV Time Series

**(20 Hours)**

Analysis of Time Series - Causes of variation in Time Series Data - Components of Time series; Additive and multiplicative models - Determination of Trend by Semi average, Moving average and Least squares (Linear, Second degree and Exponential) Methods - Computation of Seasonal indices by Simple average, Ratio-to-moving average, Ratio-to Trend and Link relative methods

#### UNIT: V Index Numbers

**(20 Hours)**

Meaning and Types of Index numbers - Problems in Construction of Index numbers - Methods of Construction of Price and Quantity indices - Tests of adequacy - Errors in Index numbers - Chain Base Index numbers - Base shifting - splicing - deflating - Consumer Price index and its uses - Statistical Quality Control

### RECOMMENDED TEXTS:

1. Gupta, S.P, (2012), *Statistical Methods*, Sultan Chand & Sons.
2. Dhingra, I.C & Gupta, M.P, (2009), *Lectures in Business Statistics*, Sultan Chand and Sons, New Delhi.
3. Gupta, S.P and Archana Agarwal, (2013), *Business Statistics (Statistical Methods)*, Sultan Chand and Sons, New Delhi, 9<sup>th</sup> revised edition.

4. Gupta, S.C, (2016), *Fundamentals of Statistics*, Himalaya Publishing House.  
 5. Rajagopalan, S.P, and Sattanathan, R, (2010), *Business Statistics and Operations Research*, Vijaya Nicole Imprint Pvt. Ltd., Chennai.

**E-RESOURCES:**

1. [www.spss.co.in](http://www.spss.co.in)
2. <https://statlearning.class.stanford.edu>
3. <http://www.mit.edu>
4. [www.springer.com](http://www.springer.com)

**MAPPING OF CO OF BUSINESS STATISTICS WITH PSOs**

CO/PO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	3	3	3
CO2	3	3	3	3	3
CO3	3	3	2	3	3
CO4	3	3	2	3	3
CO5	3	3	2	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>12</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>2.4</b>	<b>3</b>	<b>3</b>

3 – Significant 2 – Moderate 1- Low 0 – Nil

**GUIDELINES FOR QUESTION PAPER SETTING**

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	0	1	1	1	0
II	1	2	-	1	-	1
III	1	1	-	1	-	1
IV	-	2	-	1	-	1
V	1	2	1	1	-	1
<b>TOTAL</b>	<b>5</b>	<b>7</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>4</b>

**CORE PAPER III: PRINCIPLES OF MANAGEMENT**

**TOTAL HOURS: 90**

**SUB CODE: 21UBBCT2003**

**L-T-P: 5-1-0**

**CREDITS: 4**

**COURSE OBJECTIVES:**

Objective 1: To impart knowledge in students to understand the significance of Principles of Management.

Objective 2: Acquire distinct knowledge in planning and decision making.

**COURSE OUTCOMES:**

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

<b>CO1</b>	Enable the students to understand the concepts and theories of management
<b>CO2</b>	Ability to apply the acquired knowledge in planning and analyze problems in decision making
<b>CO3</b>	Applying the knowledge on functions of organization and its types
<b>CO4</b>	Imparting thorough understandings about the concept of Delegation, decentralization, Authority and Responsibility.
<b>CO5</b>	Enhancing in-depth knowledge in co-ordination and controlling.

**COURSE OUTLINE**

**Unit I: Introduction**

**(20 Hours)**

Definition - Importance - Nature and Scope of Management - Process of Management - Role and functions of Managers - Levels of Management - Scientific Management - Contributions to Management by different Schools of thought.

**Unit II: Planning**

**(15 Hours)**

Nature - Importance - Types of Planning - Steps in planning - Objectives of Planning - Policies - Decision making Process - Types of Decisions.

**Unit III: Organisation**

**(20 Hours)**

Meaning and Types of organisations - Principles - Formal and Informal organisation - Organisation Structure - Span of Control - Departmentalisation - Basis - Meaning and Importance of Departmentalisation - Policies - Meaning and Types - Procedures - Forecasting.

**Unit IV: Authority and Responsibility**

**(20 Hours)**

Authority - Definition - Sources - Limitations - Difference between Authority and Responsibility - Delegation of Authority - Meaning - Principles and importance - CentralisationVsDecentralisation.

**Unit V: Direction Co-ordination & Control**

**(15 Hours)**

Direction - Nature - Purpose. Co-ordination - Need - Types and Techniques - Requisites for Excellent Co-ordination. Controlling - Meaning - Importance - Control Process.

**RECOMMENDED TEXTS:**

1. Gupta, C.B, (2017), *Management Theory & Practice*, Sultan Chand & Sons, New Delhi.
2. Jayasankar, J, (2009), *Business Management*, Margham Publications, Chennai, 1<sup>st</sup> Edition.
3. Prasad, L.M, (2015), *Principles & Practice of Management*, Sultan Chand & Sons, New Delhi, 9<sup>th</sup> Edition.
4. Tripathi, P.C & Reddy, P.N, (2012), *Principles of Management*, Tata McGraw–Hill Education Pvt. Ltd., New Delhi, 5<sup>th</sup> Edition.
5. Wehrich and Koontz, (1993), *Management: A Global Perspective*, McGraw-Hill College, 10<sup>th</sup> Edition.

**E-RESOURCES:**

1. [www.wisdomjobs.com](http://www.wisdomjobs.com)
2. [www.aima.in](http://www.aima.in)
3. [www.clep.collegeboard.org](http://www.clep.collegeboard.org)

**MAPPING OF CO OF PRINCIPLES OF MANAGEMENT WITH PSOs**

	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	2	2	3	3
CO2	3	3	2	3	3
CO3	3	3	2	3	3
CO4	3	3	2	3	3
CO5	3	3	2	3	3

3 – Significant 2 – Moderate 1 – Low 0 - Nil



## **CORE PAPER IV: THEORY OF MONEY AND BANKING**

**TOTAL HOURS: 90**

**SUB.CODE: 21UBBCT2004**

**L-T-P: 5-1-0**

**CREDITS: 4**

### **COURSE OBJECTIVES**

Objective 1: To enable the students to understand the basic concepts of banking

Objective 2: To enable the students to understand the Indian Banking system.

### **COURSE OUTCOMES**

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

<b>CO1</b>	Explain about Money and Money Market
<b>CO2</b>	Assess about the Commercial Banks and its Functions
<b>CO3</b>	Understand about the Central Bank and its working
<b>CO4</b>	Analyze the Foreign Exchange
<b>CO5</b>	Understand the Indian Banking System

### **COURSE OUTLINE**

#### **Unit I: Introduction**

**(20 Hours)**

Introduction to Money - Kinds - Functions and Significance - Demand for and Supply of Money - Monetary Standards - Gold Standard - Bimetallism and Paper Currency Systems - Paper Money - Money Market.

#### **Unit II: Commercial Banking**

**(20 Hours)**

Classification of Banks - Functions - Creation of Credit - Balance Sheet – Investment Policies - Bank Assets - Banking Structure - Clearing Houses.

#### **Unit III: Central Banking**

**(15 Hours)**

Central Banking - Evolution - Definition - Concepts - Functions - Qualitative Methods of Credit Control.

#### **Unit IV: Foreign Exchange Mechanism**

**(15 Hours)**

Foreign Exchanges - Exchange Market and Rates of Exchange - Exchange Control

#### **Unit V: Indian Banking System**

**(20 Hours)**

Indian Banking - Reserve Bank of India - Organisation - Management - Functions – NABARD - State Bank of India - Exchange Banks - Commercial Banks - Indigenous Banks - Co-operative Banks.

**RECOMMENDED TEXTS:**

1. Gurusamy, S, (2014), *Banking Theory: Law and Practice*, Vijay Nicole Publications, Chennai.
2. Sundaram, K.P.M, (2009), *Money, Banking & International Trade*, Sulltan Chand & Sons, New Delhi.
3. Radha Swamy, M, Vasudevan, S.V. (2003), *Law Practice Theory of Banking*, S.Chand & Company Ltd., New Delhi.
4. Sundaram, K.P.M. & Varshney, P.N, (2014), *Banking Theory Law & Practice*, Sultan Chand & Sons, New Delhi.
5. Santhanam B, (2012), *Banking Theory: Law and Practice*, Margham Publications, 5<sup>th</sup> Edition.

**E-RESOURCES:**

1. [www.moneyandbanking.com](http://www.moneyandbanking.com)
2. [www.investopedia.com](http://www.investopedia.com)
3. [www.thegreatcourses.com](http://www.thegreatcourses.com)
4. [www.economics.stanford.edu](http://www.economics.stanford.edu)

**JOURNALS**

1. <https://onlinelibrary.wiley.com/loi/15384616>
2. <https://www.journals.elsevier.com/journal-of-banking-and-finance>
3. <https://www.jstor.org/journal/jmonecredbank>
4. <https://www.omicsonline.org/foreign-exchange-journals.php>

**MAPPING OF CO OF THEORY OF MONEY AND BANKING WITH PSOs**

CO/PO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	2	3	1
CO2	2	2	2	3	3	1
CO3	3	2	3	2	3	2
CO4	2	2	1	3	2	2
CO5	3	2	1	3	2	2
<b>TOTAL</b>	<b>13</b>	<b>11</b>	<b>10</b>	<b>13</b>	<b>13</b>	<b>8</b>
<b>AVERAGE</b>	<b>2.6</b>	<b>2.2</b>	<b>2</b>	<b>2.6</b>	<b>2.6</b>	<b>1.6</b>

3 – Significant 2 – Moderate 1 – Low 0 - Nil

## ALLIED PAPER II: ELEMENTS OF OPERATIONS RESEARCH

**TOTAL HOURS: 90**  
**L-T-P: 4-1-1**

**SUB.CODE:21UBBAT2002**  
**CREDITS: 5**

### COURSE OBJECTIVES

Objective 1: To facilitate the understanding of the concept of operation research.

Objective 2: To help the students to understand the various techniques of solving problems in operations research.

### COURSE OUTCOMES

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

<b>CO1</b>	Explain Operations Research
<b>CO2</b>	Assess about Linear Programming Problem
<b>CO3</b>	Obtain optimal solution for LPP
<b>CO4</b>	Analyze the Transportation problems
<b>CO5</b>	Understand the Game theory

### COURSE OUTLINE

#### UNIT-I Introduction

**(10 Hours)**

Operations Research - Meaning - Definition - Origin and History - Characteristic features - Need - Scope - Steps - Techniques - Application – Limitations.

#### UNIT-II Linear Programming Problem (LPP)

**(20 Hours)**

Meaning - Requirements - Assumptions - Applications - Advantages - Limitations - Formulating LPP Model (Simple Problems Only) - Obtaining optimal solution for Linear Programming Problem (LPP) - Graphical Method - Problems - Simplex Method for type of LPP & for Slack Variable Case - Maximization Function - Minimization Function (simple problems only)

#### UNIT-III Transportation Problems

**(20 Hours)**

Meaning - (Initial Basic Feasible Solution) - Assumptions - Degenerate Solution - North - West Corner Method - Least Cost Method - Vogel's Approximation Method - Assignment Problems - Features - Transportation Problem Vs Assignment Problem - Hungarian Method (Simple Problems Only)

#### UNIT – IV Network Models and Simulation

**(20 Hours)**

Network Models for project analysis – CPM – Network Construction and Time Analysis – Cost time trade off – PERT (Simple problems)

#### UNIT-V Game Theory

**(20 Hours)**

Meaning - Types of Games - Basic Assumptions - Finding value of game for Pure Strategy - Mixed Strategy - Indeterminate Matrix and Average Method - Graphical Method - Pure Strategy - Saddle Point - Pay off Matrix Value of game (simple problems only)

### RECOMMENDED TEXT:

1. Vittal, P. R. & Malini, V. *Operations Research*, Margham Publications
2. Premraj, H. *Elements of Operations Research*, Margham Publications

3. Agarwal, N.P. and Sonia Agarwal, (2009), *Operations Research and Quantitative Techniques*, RBSA Publishers, New Delhi.
4. Gurusamy, S, (2015), *Elements of Operations Research*, Vijay Nicole Imprints, Chennai.
5. Anand Sharma, (2014), *Operations Research*, Himalayan Publishing House, Mumbai.
6. Gupta, P.K & Gupta, S.P, (2014), *Quantitative Techniques & Operations Research*, Sultan Chand and Sons, New Delhi.
7. Kanti Swarup, Gupta, P.K & Man Mohan, (2014), *Operations Research*, Jain Book Agency, New Delhi.
8. Sarangi, S.K, (2014), *Applied Operations Research and Quantitative Methods*, Himalaya Publishing House, Mumbai.
9. Shridhara K. Bhat, (2011), *Operations Research*, Himalayan Publishing House, Mumbai.

### E-RESOURCES

1. <http://www.learnaboutor.co.uk>
2. <http://www.theorsociety.com>
3. [www.orcomplete.com](http://www.orcomplete.com)
4. <http://www.orsi.in/LK>

### MAPPING OF CO OF OPERATION RESEARCH WITH PSOs

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	3	3	2	3	3
CO2	3	3	3	3	3
CO3	3	3	3	3	3
CO4	3	3	3	3	3
CO5	3	3	3	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>2.8</b>	<b>3</b>	<b>3</b>

3 – Significant 2 – Moderate 1 – Low 0 - Nil

### GUIDELINES FOR QUESTION PAPER SETTING

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	1	0	1	1	1	0
II	1	1	-	1	-	1
III	1	2	-	1	-	1
IV	1	2	-	1	-	1
V	1	2	1	1	-	1
<b>TOTAL</b>	<b>5</b>	<b>7</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>4</b>

## Core Paper V – CORPORATE ACCOUNTING

**TOTAL HOURS: 90**  
**CREDITS:4**

**SUB.CODE: 21UBBCT3005**  
**L-T-P: 4-1-1**

### COURSE OBJECTIVESS

Objective 1: To enable the students to prepare Company accounts.

Objective 2: To motivate the students to understand the various Provisions of the Companies Act.

### COURSE OUTCOMES S

On successful completion of the course the Students will be able to

<b>CO 1</b>	Understand the various provisions of the companies act and accounting entries with reference to issue and redemption of shares, debentures etc.
<b>CO2</b>	Acquire knowledge on preparation of profit and loss account and balance sheet of companies as per new and revised format
<b>CO3</b>	Apply the methods and evaluate the valuation of shares and goodwill in practice
<b>CO4</b>	Understand and explain the calculation of profits prior to incorporation and acquisition of business provisions
<b>CO5</b>	Identify the price level changes and understand human resource accounting and computerized accounting

### COURSE OUTLINE

#### **Unit I : Share Capital**

**(20 Hours)**

Issue of Shares - Types of Shares - Forfeiture of shares - Reissue of shares - Underwriting of shares - Stock split - Meaning of Redemption - Redemption of Preference Shares.

#### **Unit II : Debentures & Acquisition of Business**

**(20 Hours)**

Meaning - Types of Debentures - Issue - Underwriting of Debentures - Redemption of Debentures. Acquisition of Business - Meaning - Profit Prior to Incorporation.

#### **Unit III : Final Accounts**

**(20 Hours)**

Final Accounts - Preparation of P & L A/c and Balance Sheet – Managerial Remuneration- Calculation and Legal Provisions.

#### **Unit IV : Valuation of Shares and Goodwill**

**(15 Hours)**

Valuation of Shares and Goodwill - Meaning - Methods of Valuation of Shares and Goodwill.

#### **Unit V :Alteration of Share Capital**

**(15 Hours)**

Meaning - Internal Reconstruction - Reduction of Share Capital.

### RECOMMENDED TEXTS:

1. Reddy, T.S. & Murthy, A, (2012), *Corporate Accounting*, Margham Publications, Chennai.

2. Gupta, R.L & Radhaswamy, M, (2017), *Advanced Accountancy*, Vol. I, Sulthan Chand, New Delhi.
3. Jain, S.P & Narang, K.L, (2014), *Advanced Accounting*, Kalyani Publications.
4. Shukla, M.C & Grewal, T.S. & Gupta, S.C, (2016), *Advanced Accounts*, S.Chand& Co., New Delhi.
5. Maheswari, S.N and Maheswari, S.K, (2009), *Corporate Accounting*, Vikas Publishing House Pvt., Ltd., Noida.

**E-RESOURCES:**

1. [www.accountingcoach.com](http://www.accountingcoach.com)
2. [www.accountingstudyguide.com](http://www.accountingstudyguide.com)
3. [www.futureaccountant.com](http://www.futureaccountant.com)
4. [www.education.svtuition.org](http://www.education.svtuition.org)

**MAPPING OF CO OF CORPORATE ACCOUNTING WITH PSOs**

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	3	3	3	3	3
CO2	3	3	3	3	3
CO3	3	3	3	3	3
CO4	3	3	3	3	3
CO5	3	3	3	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

3 – Significant 2 – Moderate 1- Low 0 - Nil

**GUIDELINES FOR QUESTION PAPER SETTING**

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	1	3	1	2	-	1
II	1	2	-	1	-	1
III	1	1	-	1	-	1
IV	1	1	-	1	1	1
V	1	1	-	1	-	-
<b>TOTAL</b>	<b>5</b>	<b>7</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>4</b>

## Core Paper VI – BUSINESS LAW

**TOTAL HOURS: 90**

**SUB.CODE: 21UBBCT3006**

**CREDITS:3**

**L-T-P: 5-1-0**

### **COURSE OBJECTIVES**

- Objective 1: Study the legal environment of business within which the business activities shall be carried out
- Objective 2: Highlight the Provisions of Law governing the General Contract and Special Contracts.
- Objective 3: Enable the students to understand the Legal Remedies available in the Law.

### **COURSE OUTCOMES**

On successful completion of the course the Students will be able to

<b>CO 1</b>	Understand the core concepts of Business law.
<b>CO2</b>	Identify the fundamental legal principles behind contractual agreements.
<b>CO3</b>	Acquire problem solving techniques and to be able to present coherent, concise legal arguments.
<b>CO4</b>	Analyse current laws, rules and regulations related to settling business disputes.
<b>CO5</b>	Identify business contractual remedies.

### **COURSE OUTLINE**

#### **Unit I: Formation of Contract**

**(20 HOURS)**

Indian Contract Act - Formation - Nature and Elements of Contract - Classification of Contracts - Contract Vs Agreement - Offer and Acceptance - Legal rules regarding acceptance - considerations - Legal rules regarding consideration.

#### **Unit II: Other Elements of Valid Contract**

**(20 HOURS)**

Capacity of Parties - Flaws in consent (Coercion, fraud, mistake, misrepresentation, undue influence) Void agreements - Illegal agreements.

#### **Unit III: Performance of Contract**

**(20 HOURS)**

Performance of Contracts - Actual Performance - Attempted Performance - Tender. Quasi Contract - Definition and Essentials. Discharge of Contract - Modes of Discharge - Breach of Contract - Remedies available for Breach of Contract.

**Unit IV: Contract of Agency****(15 HOURS)**

Contract of Agency - Types - Creation - Duties, Rights of Principal and Agent - Termination of agency.

**Unit V: Sale of Goods Act****(15 HOURS)**

Sale - Contract of Sale - Sale Vs Agreement to Sell - Meaning of Goods - Conditions and Warranty - Caveat Emptor - Exceptions of Caveat Emptor - Buyer and Seller of Goods - Unpaid Seller - Definition - Rights of an Unpaid Seller.

**RECOMMENDED TEXTS:**

1. Kapoor, N.D, (2016), *Business Laws*, Sultan Chand and Sons.
2. Sreenivasan, M.R, (2012), *Business Laws*, Margam Publications.
3. Pillai, R.S.N & Chand, S, (2014), *Business Law*, S.Chand & Co, Delhi.
4. Shukla, M.C, (2013), *A Manual of Mercantile Law*, S.Chand & Co.
5. Balachandran, V & Thothadri, S, (2013), *Business Law*, Vijay Nicole Imprints Pvt. Ltd. Chennai.

**E-RESOURCES:**

1. [www.cramerz.com](http://www.cramerz.com)
2. [www.digitalbusinesslawgroup.com](http://www.digitalbusinesslawgroup.com)
3. <http://swcu.libguides.com/buslaw>
4. <http://libguides.slu.edu/businesslaw>

**MAPPING OF CO OF BUSINESS LAW WITH PSOs**

	PSO1	PSO2	PSO3	PSO4	PSO5
<b>CO1</b>	3	1	2	1	3
<b>CO2</b>	3	1	3	2	2
<b>CO3</b>	1	2	3	2	1
<b>CO4</b>	3	0	2	1	2
<b>CO5</b>	3	1	3	2	3
<b>TOTAL</b>	<b>13</b>	<b>5</b>	<b>13</b>	<b>8</b>	<b>9</b>
<b>AVERAGE</b>	<b>2.6</b>	<b>1</b>	<b>2.6</b>	<b>1.6</b>	<b>2.2</b>

3 – Significant 2 – Moderate 1- Low 0 - Nil



## Core Paper VII – BANKING THEORY LAW AND PRACTICE

**TOTAL HOURS: 90**  
**CREDITS:4**

**SUB.CODE:21UBBCT3007**  
**L-T-P: 5-1-0**

### COURSE OBJECTIVES

Objective 1: To facilitate the understanding of the origin and the growth of the Indian Banking System.

Objective 2: To understand the Modern day developments in Indian Banking Sector.

### COURSE OUTCOMES

On successful completion of the course the Students will be able to

<b>CO 1</b>	Enable the students to understand the basic terminology used in Banking sector.
<b>CO2</b>	Facilitate to have an idea about the various provisions of recent Banking Regulation Act.
<b>CO3</b>	Inculcate knowledge in applying Modern Banking operations for the day-to-day activities
<b>CO4</b>	Analyze the various procedures regarding loans and advances provided by the Banking sector.
<b>CO5</b>	Enhancing better understanding towards KYC norms
<b>CO6</b>	Evaluating the various changes in banking sector in order to face the challenges.

### COURSE OUTLINE

#### **Unit I: Banking Regulation Act, 1949**

**(20 Hours)**

Definition of Banking – Licensing - Opening of Branches - Functions of Banks and Inspection - Role of Banks and Economic Development.

#### **Unit II: Opening of Bank Account**

**(20 Hours)**

Opening - Types of accounts - FDR - Steps in opening Accounts - 'Donatio Mortis Causa' - Passbook - Bank Customer Relationship - Special Types of customers - KYC norms.

#### **Unit III: Bank Lending**

**(20 Hours)**

Bank Lending - Bank Lending Principles - Forms of lending - Loan evaluation process - Securities of lending - Factors influencing Bank lending - Negotiable Instruments - Meaning - Characteristics – Types - Crossing - Definition - Objectives - Crossing and negotiability - Consequences of crossing.

#### **Unit IV: Endorsement**

**(15 Hours)**

Meaning - Components - Kinds of Endorsements - Cheques payable to fictitious persons - Endorsement by legal representative - Negotiation back - effect of endorsement - Rules regarding endorsement. Paying banker - Banker's duty - Dishonoring of cheque - Discharge of paying banks - Payment of a crossed cheque - Material alteration - Statutory protection under Section 85 - Refusal of cheque payment Collecting Banker - Statutory protection under section 131 - Collecting banker's duty - Customer grievances - Grievances redressal - Banking Ombudsman.

**Unit V: E-Banking****(15 Hours)**

Meaning - Initiatives - Opportunities - Internet banking - Meaning - Internet banking Vs Traditional banking - Services - Frauds in Internet banking. Mobile banking - Electronic Mobile Wallets. ATM - Electronic money - Meaning - Categories - Merits of e-money – Electronic Funds Transfer (EFT) system - Meaning - Steps - Benefits.

**RECOMMENDED TEXTS:**

1. Gurusamy, S, (2014), *Banking Theory: Law and Practice*, Vijay Nicole Publications, Chennai.
2. Clifford Gomez, (2011), *Banking and Finance, Theory, Law and Practice*, Jain Book Agency, Mumbai.
3. Gupta, R.K, (2012), *Banking Law and Practice*, Jain Book Agency, New Delhi.
4. Sundaram & Varshney, (2015), *Banking Theory Law and Practice*, Sultan Chand & Co., New Delhi.
5. Maheswari, S. N, (2009), *Banking Law Theory and Practice*, Kalyani Publications, Mumbai.
6. Santhanam, B, (2012), *Banking Theory: Law and Practice*, Margham Publications, 5<sup>th</sup> Edition.

**E RESOURCES:**

1. [www.lawcommissionofindia.nic.in](http://www.lawcommissionofindia.nic.in)
2. [www.rbi.org](http://www.rbi.org)
3. [www.bankingombudsman.org](http://www.bankingombudsman.org)

**MAPPING OF CO OF BANKING THEORY LAW AND PRACTICE WITH PSOs**

	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	2	1	0	0	1
CO2	1	0	2	2	1
CO3	2	2	3	1	0
CO4	0	3	1	3	1
CO5	1	0	1	1	1
CO6	3	0	0	0	1
<b>TOTAL</b>	<b>9</b>	<b>6</b>	<b>7</b>	<b>7</b>	<b>5</b>
<b>AVERAGE</b>	<b>1.5</b>	<b>1</b>	<b>1.17</b>	<b>1.17</b>	<b>0.83</b>

3 – Significant      2 – Moderate      1 – Low      0 - Nil

## Core Paper VIII –BUSINESS COMMUNICATION

**TOTAL HOURS: 90**  
**CREDIT:3**

**SUB.CODE:21UBBCT3008**  
**L-T-P: 5-1-0**

### COURSE OBJECTIVES

- Objective 1: To facilitate the students to understand the concept of Communication.  
Objective 2: To know the Basic Techniques of the Modern forms of Communication.

### COURSE OUTCOMES

On successful completion of the course the Students will be able to

<b>CO 1</b>	Understand the basic principles of effective communication, business communication and its importance, and modern methods in practice.
<b>CO2</b>	Acquire knowledge on different types of business letters, its formats and essential requisites of all letters and improve the creativity and communication skills
<b>CO3</b>	Analyze the different types of banking, insurance and agency correspondence under different situations or instances
<b>CO4</b>	Have in-depth knowledge, remember and expand the knowledge with regard to preparation of company correspondence and reports
<b>CO5</b>	Apply the acquired knowledge on business communication and its modern methods practically to improve the personality skills of themselves and help others too

### COURSE OUTLINE

#### **Unit I : Communication**

**(20 hours)**

Definition - Methods - Types - Principles of Effective Communication - Barriers to Communication - Business letters - lay out.

#### **Unit II : Business Letters**

**(15 hours)**

Meaning - Kinds of Business Letters - Application for a situation - Interview - Appointment letter - Acknowledgement - Promotion - Enquiries - Reply Letter to Enquiries - Orders - Sales Letter - Circular Letter - Complaints Letter.

#### **Unit III : Correspondence**

**(15 hours)**

Bank Correspondence - Insurance Correspondence - Agency Correspondence - Correspondence with Share Holders & Directors.

#### **Unit IV : Reports and Meetings**

**(20 Hours)**

Reports - Meaning - Writing of Reports - Meetings - Agenda - Minutes - Memorandum - Office order - Circular Notes.

#### **Unit V :Business Etiquette**

**(20 Hours)**

Business Etiquettes – Meaning – Need and Importance – Factors influencing Business Etiquettes – Types of Etiquettes in a business environment (Telephone, Communication, Meetings, Customer)

**RECOMMENDED TEXTS:**

1. N.S. Ragunathan and B. Santhanam, *Business Communication*, Margham Publications, Chennai
2. Barbara Pachter & Denise Cowie (2013), *The Essentials of Business Etiquette*, McGraw Hill Education.
3. Rajendra Paul & Korlahalli, J.S, (2014), *Essentials of Business Communication*, Sultan Chand & Sons, New Delhi.
4. Shirley Taylor, (2015), *Communication for Business*, Pearson Publications, New Delhi.
5. Bovee, Thill, Schatzman, (2015), *Business Communication Today*, Pearson Education Private Ltd, New Delhi, 13<sup>th</sup> Edition.
6. Penrose, Rasbery & Myers, (2015), *Advanced Business Communication*, South-Western, Bangalore.
7. Simon Collin, (1997), *Doing Business on the Internet*, Kogan Page Ltd, London.
8. Mary Ellen Guffey, (2016), *Business Communication – Process and Product*, South-Western Cengage Learning.

**E-RESOURCES:**

1. [www.newagepublishers.com](http://www.newagepublishers.com)
2. [www.managementstudyguide.com](http://www.managementstudyguide.com)
3. [www.businesscommunication.org](http://www.businesscommunication.org)
4. [www.smallbusiness.chron.com](http://www.smallbusiness.chron.com)

**MAPPING OF CO OF BUSINESS COMMUNICATION WITH PSOs**

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	3	2	2	3	3
CO2	3	2	2	3	3
CO3	3	3	2	3	3
CO4	3	2	2	3	3
CO5	3	3	3	3	3
<b>TOTAL</b>	<b>15</b>	<b>12</b>	<b>13</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>2.4</b>	<b>2.6</b>	<b>3</b>	<b>3</b>

3 – Significant 2 – Moderate 1 – Low 0 - Nil

## Allied Paper III – COMPUTER APPLICATIONS IN BUSINESS - I

**TOTAL HOURS: 60**

**SUB.CODE:21UBBAP3001**

**CREDIT: 5**

**L-T-P: 1-1-4**

### **COURSE OBJECTIVES**

Objective 1: To enable the students to understand the basics of Tally Accounting Software.

Objective 2: To make the students do simple applications of Tally in Business operations

### **COURSE OUTCOMES**

On successful completion of the course the Students will be able to

<b>CO 1</b>	Acquire the knowledge of Accounting process through computers.
<b>CO2</b>	Understand the preparation of Trial Balance using Tally ERP 9
<b>CO3</b>	Preparation of final accounts with adjustments.
<b>CO4</b>	Categorize stock items and stock group
<b>CO5</b>	Classify purchase order and sales order processing.

### **COURSE OUTLINE**

#### **Tally ERP 9.0**

##### **Unit I:**

**(Hours 10)**

Introduction to Tally.ERP 9 – list of ledgers and groups in Tally ERP 9.0 - Preparation of Trial Balance

##### **Unit II:**

**(Hours 10)**

Preparation of final accounts – balances of fixed assets, current assets, share holders funds, short-term and long term liabilities - final accounts with adjustments – Cost Centre

##### **Unit III:**

**(Hours 15)**

Voucher entries postings – preparation of accounting vouchers – preparation of inventory vouchers

##### **Unit IV:**

**(Hours 15)**

Purchase and sales order entries – processing, allowing invoice with inventory details

##### **Unit V:**

**(Hours 10)**

Introduction to GST – preparation of accounting entries for GST – with input tax credit, reversal credit

**MAPPING OF CO OF COMPUTER APPILCATIONS IN BUSINESS – I WITH PSOs**

	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	2	3	2	1	2
CO2	2	2	2	2	2
CO3	3	3	1	2	2
CO4	2	2	2	1	2
CO5	2	2	1	2	1
<b>TOTAL</b>	<b>11</b>	<b>12</b>	<b>8</b>	<b>8</b>	<b>9</b>
<b>AVERAGE</b>	<b>2.2</b>	<b>2.4</b>	<b>16</b>	<b>1.6</b>	<b>1.8</b>

3–Significant 2 –Moderate 1– Low 0 -Nil

## SEMESTER IV

### Core Paper IX – ADVANCED CORPORATE ACCOUNTING

**TOTAL HOURS: 90**  
**CREDITS:4**

**SUB.CODE:21UBBCT4009**  
**L-T-P-: 4-1-1**

#### COURSE OBJECTIVES

Objective 1: To make the students understand the applications of accounting transactions in corporate sector.

Objective 2: To facilitate the students to understand the Provision of the Indian Companies Act, 2013.

#### COURSE OUTCOMES

On successful completion of the course the Students will be able to

CO No.	CO statements
CO1	Understand and apply the various provisions and entries of the companies act with regard to amalgamation, absorption, internal and external reconstruction
CO2	Compare, analyze, understand the differences between amalgamation, absorption, internal reconstruction and external reconstruction and apply in practice
CO3	Acquire knowledge on preparation of profit and loss account and balance sheet of banking companies as per new and revised format and practical application of the same
CO4	Understand, remember and apply the provisions of preparation of profit and loss account and balance sheet of the life insurance and general insurance companies
CO5	Develop and improve skills on accounting entries and provisions and give assistance to corporate, banking and insurance companies.

#### COURSE OUTLINE

**Unit I : Merger and Acquisitions (20 Hours)**

Amalgamation, Absorption and External Reconstruction of Companies.

**Unit II : Holding Company Accounts (20 Hours)**

Holding Company - Subsidiary Company - Meaning - Preparation of Consolidated Final Statement of Accounts - Treatment of Dividend. (Inter - Company owing excluded)

**Unit III : Banking Company Accounts (15 Hours)**

Preparation of Final Accounts of Banking Companies.

**Unit IV : Insurance Company Accounts (20 Hours)**

Preparation of Final Accounts of Insurance Companies.

**Unit V : Special Accounts (15 Hours)**

Accounting for Price Level Changes - Human Resource Accounting – Computerized Accounting Meaning.

**RECOMMENDED TEXTS:**

1. Reddy, T.S & Murthy. A, (2016), *Corporate Accounting*, Margham Publications, Chennai.
2. Gupta, R.L & Radhaswamy, M, (2017), *Advanced Accountancy* Volume II, SulthanChand, New Delhi.
3. Jain, S.P & Narang, N.L, (2017), *Advanced Accounting*, Kalyani Publications.
4. Reddy, T.S & Murthy. A, (2016), *Corporate Accounting*, Margham Publications, Chennai.
5. Shukla, M.C, Grewal, T.S & Gupta, S.C, (2017), *Advanced Accounts*, S.Chand& Co., New Delhi.
6. Maheswari, S.N and Maheswari, S.K, (2009), *Corporate Accounting*, Vikas Publishing House Pvt. Ltd. Noida.

**E-RESOURCES:**

1. [www.accountingcoach.com](http://www.accountingcoach.com)
2. [www.accountingstudyguide.com](http://www.accountingstudyguide.com)
3. [www.futureaccountant.com](http://www.futureaccountant.com)
4. [www.education.svtuition.org](http://www.education.svtuition.org)

**MAPPING OF CO OF ADVANCED CORPORATE ACCOUNTING WITH PSOs**

CO/PO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	3	3	3
CO2	3	3	3	3	3	3
CO3	3	3	3	3	3	3
CO4	3	3	3	3	3	3
CO5	3	3	3	3	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

3 – Significant 2 – Moderate 1- Low 0 - Nil

**GUIDELINES FOR QUESTION PAPER SETTING**

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	1	2	1	1	1	1
II	1	2	-	1	-	1
III	1	1	-	1	-	1
IV	1	1	1	1	-	1
V	1	1	-	1	-	-
<b>TOTAL</b>	<b>5</b>	<b>7</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>4</b>



## Core Paper X – PRINCIPLES AND PRACTICES OF LIFE INSURANCE

**TOTAL HOURS: 90**

**CREDITS:4**

**SUB.CODE:21UBBCT4009**

**L-T-P: 5-1-0**

### COURSE OBJECTIVES

Objective 1: To make the student understand basics of Life Insurance.

Objective 2: To provide knowledge of various types of Life Insurance Policies and benefits to policy holders

### COURSE OUTCOMES

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

CO No.	CO statements
CO1	Examine the basic concepts of Life Insurance Law
CO2	Explain different types of Policies
CO3	Emulate rules governing Underwriting
CO4	Interpret the importance of Financial Planning and Tax Saving.
CO5	Outline Grievance and Redressal pertaining to Life Insurance.

### COURSE OUTLINE

#### Unit I: (20 Hours)

Meaning of Life Insurance – The Evolution and Growth of Life Insurance – Basic Principles of Insurance – Life Insurance Organizations in India – Competition and Regulation of Life Insurance.

#### Unit II: (20 Hours)

Types of Life Insurance Policies – Term Life Insurance – Whole Life Insurance – Endowment Life Insurance – Unit Linked Policies with or without Profit Policies –Customer Evaluation – Policy Evaluation –Group and Pension Insurance Policies – Special features of Group Insurance/ Super Annuation Schemes – Group Gratuity Schemes – Annuity – Types.

#### Unit III: (15 Hours)

Underwriting: The need for underwriting – Guiding principles of Underwriting – Factors affecting Insurability – Methods of Life Classification – Laws affecting Underwriting.

#### Unit IV: (20 Hours)

Premium defined –Computation of Premiums – Mortality Table - Mode of Rebates – Large sum assured Rebates – Premium Loading – Rider Premiums – Computation of Benefits – Surrender value – Paid up value – Settlement of claims: Intimation procedure, documents and settlement procedures.

#### Unit V: (15 Hours)

Financial Planning and taxation: Tax Laws and Life Insurance – Stamp Duties

**RECOMMENDED TEXTS:**

1. Alka Mittal & Gupta S. L, (2013), *Principles of Insurance and Risk Management*, Sultan Chand & Sons.
2. Murthy, A. *Principles and Practice of Insurance*, Margham Publishing.
3. Kanika Mishra, (2014), *Fundamentals of Life Insurance: Theories and Applications*, Prentice Hall of India, New Delhi.
4. Kutty, S. K, (2015), *Managing Life Insurance*, Prentice Hall of India, New Delhi.
5. Black, Jr. Kenneth and Harold Skipper Jr., (2016), *Life and Health Insurance*, Prentice Hall, Inc., England.
6. Mishra, K.C and Kumar, C.S, (2015), *Life Insurance: Principles and Practice*, Cengage Learning, New Delhi.
7. Sadhak, H, (2015), *Life Insurance in India*, Respose Books, New Delhi.

**E-RESOURCES:**

1. [www.licindia.com](http://www.licindia.com)
2. [www.insurancepandit.com](http://www.insurancepandit.com)
3. [www.insurancebrokerindia.com](http://www.insurancebrokerindia.com)
4. [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)
5. [www.insureatclick.com](http://www.insureatclick.com)

**MAPPING OF CO OF PRINCIPLES AND PRACTICES OF LIFE INSURANCE WITH PSOs**

<b>CO/PO</b>	<b>PSO1</b>	<b>PSO2</b>	<b>PSO3</b>	<b>PSO4</b>	<b>PSO5</b>
<b>CO1</b>	3	3	2	3	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>	<b>15</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>2.8</b>	<b>3</b>	<b>3</b>

3 – Significant    2 – Moderate    1- Low    0 - Nil

## Core Paper XI – FINANCIAL SERVICES

**TOTAL HOURS: 90**  
**CREDITS: 3**

**SUB.CODE: 21UBBCT4011**  
**L-T-P: 5-1-0**

### COURSE OBJECTIVES

Objective 1: To enable the students to understand the world of financial services.

Objective 2: To facilitate the understanding of the various Financial Services

### COURSE OUTCOMES

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

CO No.	CO statements
CO1	Understand the basic and overall concepts of financial services, its importance in general
CO2	Acquire knowledge on different types of financial services, traditional and modern financial services like merchant banking, public issue, secondary market, leasing, insurance, banking, venture capital etc.
CO3	Analyze the different types of financial services, players of financial services, compare and evaluate the merits and demerits of each financial services
CO4	Have in depth knowledge, remember and expand the knowledge with regard to money market, stock exchanges, SEBI, etc.
CO5	Apply, Create and Design their methods or approach towards banks, insurance and financial institutions etc. and get benefitted and help the fellow people too

### COURSE OUTLINE

#### UNIT I : Introduction

**(20 hours)**

Financial Services – Concept – Objectives – Functions – Characteristics – Financial Services Market – Concept – Constituents – Growth of Financial Services in India-Financial Services Sector Problems – Financial Services Environment – The Forces – Players in Financial Markets – Interest Rate Determination – Macro Economic Aggregates in India.

#### UNIT II :Merchant Banking and Public Issue Management

**(15 Hours)**

Definition-Functions-Merchant Bankers Code of Conduct-Public Issue Management -Concept-Functions-Categories of Securities Issue- Mechanics of Public Issue Management-Issue Manager-Role of Issue Manager-Marketing of Issue-New Issues Market Vs Secondary Market-Underwriting-Types-Benefits Functions.

#### UNIT III :Money Market and Stock Exchange

**(20 Hours)**

Characteristics -Functions-Indian Capital Market-Constituents of Indian Capital Market - New Financial Institutions and Instruments-Investor Protection- Stock Exchange- Functions-Services-Features-Role-Stock Exchange Traders- Regulations of Stock Exchanges-Depository-SEBI-Functions and Working.

#### UNIT IV :Leasing

**(20 Hours)**

Characteristics- Types-Participants-Myths about Leasing-Hire Purchase-Lease-

Financing Vs. Hire Purchase Financing - Factoring - Mechanism - Functions of a Factor - Factoring - Players - Types - Operational Profile of Indian Factoring - Operational Problems in Indian Factoring - Factoring Vs. Bills Discounting - Consumer Finance - Mechanics - Sources - Modes - Demand for Consumer Finance - Factors - Consumer Finance Insurance

**UNIT V : Venture Capital**

**(15 Hours)**

Origin and Growth of Venture Capital - Investment Nurturing Methods - Mutual Funds - Portfolio Management Processing Mutual Funds - Credit Rating System - Growth Factors - Credit Rating Process - Global and Domestic Credit Rating agencies - Rating Methodology - Objectives and benefits of rating Corporate Finance - Project Finance - Appraisal - Seed Capital - Crowd Funding.

**RECOMMENDED TEXTS:**

1. Gurusamy, S, (2014), *Essentials of Financial Services*, Vijay Nicole Imprints, Chennai.
2. Santhanam, B, (2016), *Financial Services*, Margam Publications.
3. Gomez Clifford, (2008), *Financial Markets, Institutions and Financial Services*, Prentice Hall of India.
4. Meir Kohn, *Financial Institutions and Markets*, Oxford University Press.
5. Rajesh Kothari, (2012), *Financial Services in India: Concept and Application*, Sage Publications, New Delhi.
6. Madhu Vij & Swati Dhawan, (2000), *Merchant Banking and Financial Services*, Jain Book Agency, Mumbai.
7. Vasant Desai, (2000), *Financial Markets and Financial Services*, Himalayan Publishing House, Mumbai.

**E-RESOURCES:**

1. [www.rbi.org](http://www.rbi.org)
2. [www.sebi.org](http://www.sebi.org)
3. [www.nse.org](http://www.nse.org)

**MAPPING OF CO OF FINANCIAL SERVICES WITH PSOs**

CO/PO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	2	3	3
CO2	3	3	3	3	3
CO3	3	3	3	3	3
CO4	3	3	3	3	3
CO5	3	3	3	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>2.8</b>	<b>3</b>	<b>3</b>

3 – Significant 2 – Moderate 1- Low 0 - Nil

## Core Paper XII – COMPANY LAW

TOTAL HOURS: 90

SUB.CODE:21UBBCT4012

CREDITS: 3

L-T-P: 5-1-0

### COURSE OBJECTIVES

- Objective 1: To enlighten the students on the Provisions governing the Company Law.  
Objective 2: To make the students aware on the recent amendments to Companies Act, 2013.  
Objective 3: To gain knowledge on the raising of capital by companies in compliance with SEBI guidelines.  
Objective 4: To learn about the provisions relating to management of Companies.

### COURSE OUTCOMES

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

CO No.	CO statements
CO1	Understand the flexibility and Simplicity in formation and maintenance of Company.
CO2	Apply new concepts and procedures to facilitate ease of doing business while protecting the interest of all the stakeholders.
CO3	Evaluate the needs for effective and time bound approvals and compliance requirements.
CO4	Analyze corporate problems by identifying appropriate legal obligations.
CO5	Understand the principles of corporate personalities
CO6	Analyze various case laws in relation to Companies Act 2013.

### COURSE OUTLINE

#### Unit I: Joint Stock Company

(20 Hours)

Meaning - Kinds of Companies (Special Provisions with respect to Private Company, Public Company, One Person Company, Small Company, Dormant Company) - Formation- Memorandum of Association - Contents - Restriction on "Other Objects" - Doctrine of Ultra Vires - Articles of Association - Contents - Prospectus - Contents - Types (Statement in Lieu of Prospectus, shelf Prospectus, Red Herring Prospectus) - Underwriting - Book Building Process - Green Shoe Option - E-Filing - Dematerialisation.

#### Unit II: Share Capital and Debentures

(20 Hours)

Meaning of Shares - Kinds of Shares - Voting rights - Issue of shares at a Premium and Discount - Partly paid shares - Bonus Shares - Rights shares - Sweat Equity Shares. Debentures - Meaning - Types.

#### Unit III: Managerial Personnel

(15 Hours)

Directors - Women Directors - Independent Directors - Director Identification Number - Other Key Managerial Personnel - Related Party Transactions.

#### Unit IV: Meetings and Resolution

(20 Hours)

Meeting - Statutory Meeting - Annual General Meeting - Extraordinary General Meeting - Notice of Meeting - Quorum - Proxy - Board of Directors Meeting - Committee - Types of Committee - Audit

Committee-Stake Holders Relationship Committee-Corporate Social Responsibility Committee  
- Resolutions-Ordinary Resolution-Special Resolution –Resolution requiring special notice

**Unit V: Winding up of Company**

**(15 Hours)**

Modes of Winding up-Winding up by the Court-Voluntary Winding up-Types-Members  
Voluntary Winding up-Creditors Voluntary Winding up. National Company Law Appellate  
Tribunal.

**RECOMMENDED TEXTS:**

1. Kapoor, N. D, (2014), *Business Laws*, Sultan Chand and Sons, New Delhi.
2. Sreenivasan, M.R, (2012), *Business Laws*, Margham Publications, Chennai.
3. Dhandapani, M.V, (2007), *Business Laws*, Sultan Chand and Sons, New Delhi.
4. Avatar Singh, (2015), *Company Law*, Eastern Book Company.
5. Shukla, M. C. & Gulshan, S. S. (1986), *Principles of Company Law*, S. Chand, New Delhi.
6. Badri Alam, S & Saravanavel, *Company Law*, Himalaya Publications.
7. Gogna, P. P. S, (2015), *Text Book of Company Law*, S. Chand & Co.
8. Gaffor & Thothadri, (2014), *Company Law*, Vijay Nicole Imprints Pvt. Ltd. Chennai.

**E-RESOURCES:**

1. [www.mca.gov.in](http://www.mca.gov.in)
2. [www.companyliquidator.gov.in](http://www.companyliquidator.gov.in)
3. [www.companyformationinindia.co.in](http://www.companyformationinindia.co.in)
4. [www.iepf.gov.in](http://www.iepf.gov.in)

**MAPPING OF CO OF COMPANY LAW WITH PSOs**

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	3	0	3
CO2	3	3	3	0	3
CO3	3	3	3	0	3
CO4	3	3	3	0	3
CO5	3	3	3	0	3
CO6	3	3	3	0	3
<b>TOTAL</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>0</b>	<b>18</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>3</b>

3 – Significant 2 – Moderate 1- Low 0 - Nil

## ALLIED PAPER IV: COMPUTER APPLICATIONS IN BUSINESS II

**TOTAL HOURS: 60**  
**CREDITS: 5**

**SUB.CODE:21UBBAP4002**  
**L-T-P: 1-1-4**

### COURSE OBJECTIVES

- Objective 1: To enable students to know about the applications of SPSS package
- Objective 2: To make students use MS-Excel appropriately in business.

### COURSE OUTCOMES

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

CO No.	CO statements
CO1	Understand Measures of Central Tendency using SPSS
CO2	Analyze Dispersion and Correlation using SPSS
CO3	Utilize MS-Excel to calculate NPV, to prepare Cash Budget and Flexible Budgets
CO4	Evaluate the Break-Even Analysis
CO5	Demonstrate the Variance of Analysis using MS-Excel

### COURSE OUTLINE

#### SPSS - Statistical Package for Social Science

##### Unit I: Measures of Central Tendency (15 Hours)

Construction of frequency tables - Graphical representation of data - Measures of central tendency – computation of mean, median and mode

##### Unit II: Dispersion and Correlation (15 Hours)

Measures of dispersion – Computation of standard deviation and variance - Correlation coefficient – computation of Karl Pearson's and Spearman's correlation – Chi Square test – ANOVA using SPSS

#### MS-Excel

##### Unit III: Budgets (10 Hours)

Calculation of NPV of projects –preparation of Cash Budget - Flexible Budgets

##### Unit IV: Break- Even Analysis (10 Hours)

Break-Even Analysis - Comparison of prices across years of Multiple products

##### Unit V: Variance Analysis (10 Hours)

Variance Analysis – Material and Labour only

**MAPPING OF CO OF COMPUTER APPLICATIONS IN BUSINESS II WITH PSOs**

	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	1	3	2	1
CO2	3	1	3	2	2
CO3	2	1	2	2	2
CO4	3	3	2	2	1
CO5	2	3	3	2	2
TOTAL	13	9	13	10	8
AVERAGE	2.6	1.8	2.6	2	1.6

3 – Significant    2 – Moderate    1- Low    0 - Nil



## SEMESTER: V

### CORE PAPER III – MARINE AND HULL INSURANCE

TOTAL HOURS: 90

SUB.CODE:21UBBCT5013

CREDITS: 4

L-T-P: 5-1-0

#### COURSE OBJECTIVES

Objective 1: To enable students to understand the meaning of marine and hull insurance.

Objective 2: To familiarize the student with different laws relating to marine and hull insurance.

#### COURSE OUTCOMES

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

CO No.	CO statements
CO1	To understand the basic concepts and meaning of marine and hull insurance
CO2	To know the different types of Marine and cargo insurance.
CO3	To compare and analyse the benefits and demerits of different types of marine insurance
CO4	To understand the laws and provisions pertaining to marine and hull insurance and respective acts related to those provisions
CO5	To apply the knowledge of Acts, provisions and different types of insurance in practice and create awareness among the people

#### COURSE OUTLINE

##### Unit I:

(20 Hours)

Marine Insurance, Meaning and its scope – Evolution and growth – Lyods association - Need for marine insurance - History of Marine Insurance in India – Marine Insurance Act, 1963 - The Indian Carriage of Goods by Sea Act, 1925 - The Indian Railways Act, 1890 (as amended) - Indian Carriage by Air Act- Merchant Shipping Act - Multi-modal Transportation Act, etc. – Types of Marine policies – Hull, cargo and Freight.

##### Unit II:

(20 Hours)

Cargo Insurance Policies– Underwriting and rating factors in Cargo Insurance – Containers – Institute clauses of cargo – Clause A, B and C - Pallets and multi-modal transport systems and the particular characteristics of these systems –Cargo risks and their protection - Types of cargo Losses and the measure of indemnity applicable to them

##### Unit III:

(20 Hours)

Hull policies- Common types of vessels including their operating and risk characteristics – Containerization - Salient features of Institute time Clauses Hulls (1.10.83) – Hull underwriting and rating – Insurance of Sailing and Fishing Vessels.

**Unit IV:****(15 Hours)**

Freight Insurance – Protection and Indemnity insurance – Carrier’s third party risks – liability insurance - Types of insurance policy documents - maritime frauds and precautionary measures to prevent maritime frauds- Marine hull and cargo underwriting – Premium calculations (Simple Problems only).

**Unit V:****(15 Hours)**

Marine Claims -Adjustment and settlement of claims in respect of Cargo, Hulls, Freight, Collision liabilities, General Average, salvage and salvage charges, particular charges including sue and labour – Claim calculations (Simple problems only) – Reinsurance of marine, hull and cargo risks

**RECOMMENDED TEXTS:**

1. Hodges, (2016), *Law of Marine Insurance*, Pap Routledge Cavendish.
2. Hodges, (2015), *Cases & Mats on Marine Insurance Law*, Routledge Cavendish.
3. William D. Winter, (1919), *Marine Insurance: Principles and Practices*, McGraw Hill Book Company Inc.
4. William Gow, (1917), *Marine Insurance: A Handbook*, MacMillan and Company Ltd.
5. Ganguly, Sumon, (2014), *Marine Insurance Handbook: Cargo and Hull*, Insurance Institute of India.
6. D'souza, Sylvia, (2014), *Rural Insurance Schemes*, Insurance Institute of India.
7. Mukherjee, Ishita, (2014), *Rural Insurance: New Frontier*, Insurance Institute of India.
8. Sinha, Amrish, (2014), *Rural insurance in India*, Insurance Institute of India.
9. Keate, Henry, (2014), *Guide to Marine Insurance*, Insurance Institute of India.
10. Gandhi, A B, (2014), *Law of Marine Insurance in India*, Insurance Institute of India.
11. Templeman, Frederick, (2014), *Marine Insurance: Its Principles and Practice*, Insurance Institute of India.

**E-RESOURCES:**

1. [www.insurancepandit.com](http://www.insurancepandit.com)
2. [www.insurancebrokerindia.com](http://www.insurancebrokerindia.com)
3. [www.irda.gov.in](http://www.irda.gov.in)
4. [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)
5. [www.niapune.com](http://www.niapune.com)
6. [www.insureatclick.com](http://www.insureatclick.com)

**MAPPING OF CO OF MARINE AND HULL INSURANCE WITH PSOs**

CO/PO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	2	3	3
CO2	3	3	2	3	3
CO3	3	3	3	3	3
CO4	3	3	2	3	3
CO5	3	3	3	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>12</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>2.4</b>	<b>3</b>	<b>3</b>

3 – Significant    2 – Moderate    1- Low    0 - Nil

## Core Paper XIV – RETAIL CREDIT MANAGEMENT

**TOTAL HOURS: 90**  
**CREDITS: 4**

**SUB.CODE: 21UBBCT5014**  
**L-T-P: 5-1-0**

### COURSE OBJECTIVES:

- Objective 1: To make the students understand of the concept of Retail Banking.  
Objective 2: To enable the students to know the various retail loans.

### COURSE OUTCOMES:

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

CO No.	CO statements
CO1	Understand the nuances of Retail Banking and Credit management
CO2	Analyse retail banking products and services in relation to bank customers' needs
CO3	Describe the lending policies and loan disbursement process followed by banks
CO4	Explain the recent trends in Retail Banking industry in India
CO5	Appreciate the future challenges in retail credit management

### COURSE OUTLINE

#### Unit I: Introduction

(20 Hours)

Definition of Retail Banking- distinction between Retail and Corporate / Wholesale Banking - Retail Products Overview - Customer requirements - Description of Liability products - Description of Asset Products - Approval process for retail loans, Credit scoring - Home Loans - Auto/ Vehicle Loans - Personal Loans - Educational Loans, Manufacturing: Industrial Advances - Service Transport - Telecommunication - Hospital - Hotel. Infrastructure: Power - Petrol - Port - Agriculture: Crop - Plantation - Well - Motor Pump set - Tractor etc.

#### Unit II: Credit Management

(20 Hours)

Principles of Credit Management -Bank Credit - Basic Principles and Approach - five 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 - Types of Credit - Demand Loan - Cash Credit - Overdraft - Term Loan - Basic Characteristics and difference between them -Legal and Regulatory Aspect - Legal Documents - Loan Documents - RBI Directives - Various Committees - Tandon - Chore, Nayak and such other Committees - Brief details.

#### Unit III: Lending Policy and Loan Disbursement

(15 Hours)

Lending to Different types of Customers - Individuals - Partnership - Limited companies - Trust - Association - Legal aspects - Documents needed. Loan Processing - Sanctioning - Monitoring - Recovering Commercial Loans

#### Unit IV: Finance Function

(15 Hours)

Structuring a Credit Proposal - Working Capital Concept and Management Appraisal techniques for different constituents - trade cycle - credit rating - Technical and economic feasibility studies

**Unit V: Other Trends in Retail Banking**

**(20 Hours)**

New products like Insurance, Demat services, online/ Phone Banking, Property services, Investment advisory/ Wealth management, Securitisation - mortgage based securities - Reverse Mortgage - Growth of e-banking, Cross selling opportunities - Recovery of Retail Loans - Defaults, Rescheduling, recovery process. SARAFAESI Act, DRT Act, use of Lok Adalat forum. Recovery Agents - RBI guidelines

**RECOMMENDED TEXTS:**

1. Indian Institute of Bankers, *Law and Practices relating to Banking*, IIBF
2. Prajan Bhasin, Lalit, (2014), *Digest of Banking Law and Practice*, Volume 1 and 2.
3. Bhatnagar J.P, (2017), *Banking Law Digest*.
4. Arora V.K., (2016), *Bank Documentation: A Practical Approach*, Skylark.
5. Jaiswal Bimal, (2015), *Banking Operation Management*, Vikas Publishing House.
6. Naganathan, Jayaraman S & Sridhar, *Law and Practice of Prudential Accounting Norms*.
7. Desai K.C , (1986), *Bank Documentation: A Practical Approach*, Skylark Publications.
8. IIBF (Indian Institute of Banking And Finance), (2015), *Legal and Regulatory Aspects of Banking*, Macmillan Publishers.
9. Toor N.S & Arundeeep Toor, (2017), *Legal and Regulatory Aspects of Banking*, JAIIB.

**E-RESOURCES:**

1. [www.rbi.org](http://www.rbi.org)
2. [www.nber.org](http://www.nber.org)
3. [www.frbsf.org](http://www.frbsf.org)

**MAPPING OF CO OF RETAIL CREDIT MANAGEMENT WITH PSOs**

CO/PO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	1	3	3
CO2	3	3	2	3	3
CO3	3	3	2	3	3
CO4	3	3	1	3	3
CO5	3	3	1	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>7</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>1.4</b>	<b>3</b>	<b>3</b>

3 – Significant    2 – Moderate    1- Low    0 - Nil

## Core Paper XV – FIRE AND MOTOR INSURANCE

**TOTAL HOURS: 75**

**SUB.CODE:21UBBCT5015**

**CREDITS:4**

**L-T-P: 5-1-0**

### COURSE OBJECTIVES

Objective 1: To enable the students to understand the meaning of fire and motor insurance.

Objective 2: To familiarize the student with claims procedures and related regulations in fire and motor policies.

### COURSE OUTCOMES:

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

CO No.	CO statements
CO1	Understand the legal framework of Fire and Motor insurance
CO2	Analyze the procedure for filing fire insurance documents and claims
CO3	Utilize the concept of Re-insurance and Undertaking
CO4	Evaluate the various Motor tariffs and policies.
CO5	Outline Grievance and Redressal pertaining to Motor Insurance

### COURSE OUTLINE

#### Unit I

**(15 HRS)**

Introduction: History of fire insurance - Nature and functions – Causes of fire – prevention of loss – application of basic principles - The Standard Fire and Special Perils Policy – General exclusions and conditions – Tariff rules – Fire Insurance Policies – Hazard Based Risk Classification – Originating Hazards – Contributory Hazards – Hazards Originating from Construction – Constructional Features – Silent Risk – Hazards Arising from Goods – Miscellaneous Hazards – Fire Protection Systems – Good Housekeeping.

#### Unit II:

**(20 HRS)**

Definition of Underwriting – Classification of Underwriting Factors - Large Volume of Business – Selection of Business – Fixing Retentions – Reinsurance Objectives & Types – Proportional Treaties – Non Proportional Treaties – Indian Fire Reinsurance Programme – Corporate Governance - Fire Insurance documents - Fire insurance claims - Procedural Aspects: Surveys – examination of policies – Causes and assessment of loss - Legal Aspects Duties of the insured – Onus of proof – the Doctrine of Proximate Cause – Insured perils – Expected Perils – Rights of Insurers – Warranties – Ex-gratia payments .

#### Unit III:

**(20 HRS)**

Consequential loss insurance: Basis of profits insurance – Measure of indemnity – the CL Policy – Insured standing charges – Some basic problems – Adjustment clause – Policy conditions – Losses not payable – Basis rate and CL rate – Insured's property at other locations – Examples of methods – Advantages of 'Dual Basis' – Lay-off compensation.

#### Unit IV:

**(20 HRS)**

History of Motor Insurance - Basic Principles - Types of Motor Vehicles – Introduction to Motor Vehicles Act 1939 & 1988 - Motor Policies – Standard form for Liability only policy – Liability to third parties - Package Policies for Private cars & two wheelers –Scope of standard

form for commercial vehicles ‘Package’ Policy – Loss or Damage – Risk covered – Protection & Removal Costs – Personal Accident cover for Owner - Motor Tariffs (Regulations) – Proposal Forms – Policy Forms Rating – Double Insurance –Underwriting–Moral Hazard – Claim Discount for private cars – Motor Insurance Statistics– Insurance & Road safety – Transfer of interest in motor insurance covers.

**Unit V:**

**(15 HRS)**

Registration and Insurance –Tariff for commercial vehicles – Regulations – Scope – Rating Factors– Minimum values– Motor Vehicles Act – Passenger Risk – Limitations - Own Damage Claims – Preliminary – Assessment – Settlement – Claim discount –Types of loss – Third party Liability - Claims procedural Aspects – Proof of Negligence – General damage for Death – General Damages for Disability – Property Damages claims – The Motor Accident Claims Tribunals – Judgements of Criminal Courts – Mediclaim – Form – Check List – Motor Claim minimization Measures & Loss Control programme.

**RECOMMENDED TEXTS:**

1. Kenneth Cannar, (2015), *Motor Insurance Theory & Practice*, Hyperion Books.
2. Hickson, (2016), *Motor Vehicle Insurance Rating With Pseudo Emissions Coverage*, Elsevier.
3. Ivamy, E R Hardy, (2014), *Fire And Motor Insurance*, Insurance Institute of India.
4. Gamlen, Edwin, (2014), *Fire Insurance Theory and Practice*, Insurance Institute of India.
5. Smith, T R, (2014), *Fire Insurance Theory and Practice*, Insurance Institute of India.
6. Batten, A G M, (2014), *Motor Insurance, Insurance*, Institute of India.
7. Cannar, Kenneth, (2014), *Motor Insurance Theory and Practice*, Insurance Institute of India.

**E-RESOURCES:**

1. [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)
2. [www.tac.org.in](http://www.tac.org.in)
3. [www.fireinsurance.com](http://www.fireinsurance.com)
4. [www.insurancepandit.com](http://www.insurancepandit.com)
5. [www.insureatclick.com](http://www.insureatclick.com)

**MAPPING OF CO OF FIRE AND MOTOR INSURANCE WITH PSOs**

	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	1	3	2	1
CO2	3	1	3	2	2
CO3	2	1	2	2	2
CO4	3	3	2	2	1
CO5	2	3	3	2	2

3 – Significant 2 – Moderate 1- Low 0 - Nil

## Core Paper XVI – INTERNATIONAL BANKING

**TOTAL HOURS: 90**  
**CREDITS:4**

**SUB.CODE: 21UBBCT5016**  
**L-T-P: 5-1-0**

### COURSE OBJECTIVES

Objective 1: To enable the students to understand the concept of international banking structure

Objective 2: To highlight the role of Foreign exchange market and international financial institutions

### COURSE OUTCOMES:

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

CO No.	CO statements
CO1	Understand the concept of international & domestic banking, lending and borrowing of international financial transactions.
CO2	Acquire knowledge on new rate and currency of foreign exchange market, various exchange rates for determination of foreign exchange market.
CO3	Evaluate the needs and functions of International financial institutions.
CO4	Analyze Export and Import of the foreign exchange sources, direct foreign investment and external borrowings.
CO5	Evaluation and composition of Reserve and Currency of Foreign exchange management.

### COURSE OUTLINE

#### Unit I : Introduction

**(15 Hours)**

International Banking Vis-a-Vis Domestic Banking – Foreign Trade Financing – International Financial Transactions: Lending and Borrowing across borders.

#### Unit II : Foreign Exchange Market

**(20Hours)**

Rate and Currency - Exchange rate determination under Fixed Exchange Rate and Floating Exchange Rate regimes - Determination of Exchange Rates: Spot and Forward – Basic Exchange Arithmetic - Forward Cover and Hedging.

#### Unit III : International Financial Institutions

**(15 Hours)**

Definition - Functions - World Bank - IMF - Asian Development Bank - International Financial Corporation – International Development Association

#### Unit IV : Sources of Exchange

**(20 Hours)**

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 - Offshore Borrowings

**Unit V : Exchange Management****(20Hours)**

Foreign Exchange Management Act - Composition of Foreign Exchange Reserves: Foreign Currencies - Gold and SDR - Current Account Convertibility - Capital Account Convertibility and Precautions.

**RECOMMENDED TEXTS:**

1. Frederic S. Mishkin, (2015), *Understanding Financial Crisis, A Developing Country Perspective*, In, Michael Bruno, ed. Annual World Bank Conference on Development Economics.
2. Indian Institute of Bankers, *Introduction to Foreign Trade*, Foreign Exchange Risk Management, IIBF
3. Gurusamy, S, (2015), *Global Financial Institutions*, Vijay Nicole Imprints, Chennai.
4. IIBF (Indian Institute of Banking And Finance), (2011), *International Banking*, Macmillan Publishers.
5. Indian Institute of Banking And Finance, (2017), *International Banking: Legal And Regulatory Aspects*, Macmillan Publishers India Private Limited, 2<sup>nd</sup> Edition.
6. IIBF (Indian Institute of Banking And Finance), (2007), *International Banking Operations*, Penguin Books Ltd.
7. Sayers, R.S. (1967), *Modern Banking*, Oxford University Press.
8. Saxena, K.B, *International Banking: Banking Theory and Principal Banking Systems* (Hindi).

**E-RESOURCES:**

1. [www.money.howstuffworks.com](http://www.money.howstuffworks.com)
2. [www.ibfed.org](http://www.ibfed.org)
3. [www.fdic.gov](http://www.fdic.gov)
4. [www.saintluciaifc.com](http://www.saintluciaifc.com)

**MAPPING OF CO OF INTERNATIONAL BANKING WITH PSOs**

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	3	3	3
CO2	3	3	3	3	3
CO3	3	3	3	3	3
CO4	3	3	3	3	3
CO5	3	3	3	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

3 – Significant 2 – Moderate 1- Low 0 - Nil



## Elective Paper I – INTERNSHIP

**TOTAL HOURS: 90**  
**CREDITS: 5**

**SUB.CODE: 21UBBIP5001**  
**L-T-P: 5-1-0**

### COURSE OBJECTIVES

Objective 1: To acquire practical knowledge on the topic selected by the students related to Commerce

Objective 2: To inculcate research interest among students

### COURSE OUTCOMES

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

CO No.	CO statements
CO1	Practical exposure of the Knowledge gained in the classroom
CO2	Experiencing in preparing internship report

Students will undergo internship in firms for a period of 30 days in the V semester. After completion of 30 days of internship a report along with the certificate for respective concerns will be submitted by the students. Internal faculty in charge and the External Examiner shall evaluate the project report during the viva-voce exam. During fifth semester, viva-voce exam will be conducted for 60 marks external and 40 marks internal for 5 credits.

### MAPPING OF CO OF INTERNSHIP WITH PSOs

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	3	3	3
CO2	3	3	3	3	3
TOTAL	6	6	6	6	6
AVERAGE	3	3	3	3	3

3 – Significant    2 – Moderate    1- Low    0 - Nil

**Semester: VI**

**Core Paper XVII – RISK MANAGEMENT**

**TOTAL HOURS: 90**  
**CREDITS: 4**

**SUB.CODE:21UBBCT6017**  
**L-T-P: 5-1-0**

**COURSE OBJECTIVES**

- Objective 1: To provide knowledge on how insurance can be used in business for risk Mitigation and management.
- Objective 2: To enable students to understand the procedures associated with risk management

**COURSE OUTCOMES:**

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

<b>CO No.</b>	<b>CO statements</b>
<b>CO1</b>	Examine the basic concepts of Risk Management
<b>CO2</b>	Outline the different risk management methods followed by corporates
<b>CO3</b>	Interpret the different types of personal risk management
<b>CO4</b>	Analyze the medi claim and insurance claims

**COURSE OUTLINE**

**UNIT I: (20 Hours)**  
Risk and Risk management process - risk identification - evaluation-risk management techniques-Insurance and risk management techniques-selecting and implementing risk management techniques

**UNIT II: (20 Hours)**  
Commercial risk management applications - property - liability-commercial property insurance - different policies and contracts-business liability and risk management insurance-workers compensation and risk financing

**UNIT III: (15 Hours)**  
Personal risk management - applications-property and liability- risk management for auto owners- Lorry owners- risk management for homeowners.

**Unit IV: (15 Hours)**  
Risk management applications-loss of health - Medi-claim - retirement planning and annuities employee benefits- financial and estate planning

**Unit V: (20 Hours)**  
Risk Management of Auto owners - Insurance Claims – the need for insurance-personal automobile policy-personal automobile rating- premium and death rates-cost containment advances in driver and auto safety. Risk management of home owners policy coverage-perils covered by the policy-flood Insurance-personal articles floater-personal risk management

**RECOMMENDED TEXTS:**

1. Anand Gangly, (2015), *Insurance Management*, New Age International.
2. Williams, C. Williams, (2016), *Risk Management and Insurance*, 8<sup>th</sup> Ed, McGraw Hill Co.
3. George E. Rejda & Michael McNamara, (2016), *Principles of Risk Management & Insurance*, Pearson, New Delhi, 13<sup>th</sup> Edition.
4. Harrington. Niehaus, (2014), *Risk Management & Insurance*, Tata McGraw Hill, New York.
5. Gupta P.K, (2017), *Insurance & Risk Management*, Himalaya Publishing House, Mumbai, 2<sup>nd</sup> Edition.
6. Periyasamy, P, (2016), *Insurance Management*, Vijay Nicole Imprints.
7. Periyasamy, P, (2016), *Risk Analysis and Insurance*, Vijay Nicole Imprints.
8. Ranganatham, M, *Insurance and Risk Management*, Pearson Publication.

**E-RESOURCES:**

1. [www.licindia.com](http://www.licindia.com)[www.insurancepandit.com](http://www.insurancepandit.com)
2. [www.insurancebrokerindia.com](http://www.insurancebrokerindia.com)
3. [www.irda.gov.in](http://www.irda.gov.in)
4. [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)
5. [www.niapune.com](http://www.niapune.com)
6. [www.insureatclick.com](http://www.insureatclick.com)

**MAPPING OF CO OF RISK MANAGEMENT WITH PSOs**

CO/PO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	3	3	3
CO2	3	3	3	3	3
CO3	3	3	3	3	3
CO4	3	3	3	3	3
<b>TOTAL</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

3 – Significant    2 – Moderate    1- Low    0 - Nil

## Core Paper XVIII – TECHNOLOGY IN BANKING

**TOTAL HOURS: 90**  
**CREDITS: 4**

**SUB.CODE:21UBBCT6018**  
**L-T-P: 5-1-0**

### **COURSE OBJECTIVES:**

Objective 1: To make the students understand the concept of application of technology in banking sector.

Objective 2: To expose the students to learn the role of technology in banking sector.

### **COURSE OUTCOMES:**

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

<b>CO No.</b>	<b>CO statements</b>
<b>CO1</b>	Gain an understanding on the technology underpinnings of the banking business.
<b>CO2</b>	Describe the fundamental concepts behind modern banking technologies.
<b>CO3</b>	Appreciate the role of technology in Banking.
<b>CO4</b>	Explain the working of various electronic banking products and services.
<b>CO5</b>	Developing an understanding on the importance of security, privacy related issues related to modern technology in banking

### **COURSE OUTLINE**

#### **Unit I:**

**(15 Hours)**

Branch Operation and Core Banking – Technological Impact in Banking Operations – Total Branch Computerization – Centralized Banking – Concept, Opportunities, Challenges & Implementation

#### **Unit II:**

**(20 Hours)**

Delivery Channels - Overview of delivery channels – Automated Teller Machine (ATM) – Phone Banking – Call centers – Internet Banking – Mobile Banking – Payment Gateways – Card technologies – debit card, credit card, smart card – MICR electronic clearing - Signature storage and display by Electronic Means – Document Handling System and Document Storage and Retrieval System.

#### **Unit III:**

**(20 Hours)**

RBI - Back office Operations - Bank back office management – Inter branch reconciliation – Treasury Management – Forex Operations – Risk Management – Data centre Management – Network Management – Knowledge Management (MIS/DSS/EIS) – Customer Relationships Management (CRM)

#### **Unit IV:**

**(20 Hours)**

Inter-bank Payment System - Interface with Payment system Network – Structured Financial Messaging system – Electronic Fund transfer – RTGS – Negotiated Dealing Systems & Securities Settlement Systems -SWIFT – Electronic Clearing System – Debit and Credit Clearing– Electronic Money – E Cheques

**Unit V:****(15 Hours)**

Protecting –Confidentiality and Secrecy of Data – Cyber laws and its implications - Impact of Technology on its employees –Customer services – Management control

**RECOMMENDED TEXTS:**

1. Naidu C.A.S, (2014), *Information Technology in Indian Commercial Banks*, NIBM, Pune.
2. Revell. T R S., (2014), *Technology and Banks*, NIBM, Pune.
3. Donald H. Sanders, (2015), *Computers Today*, McGraw-Hill.
4. Andrew S. Tanenbaum, (2016), *Computer Networks*, Prentice Hall Publication.
5. Jessica Keyes Auerbach, (2000), *Financial Services Information Systems*, 2nd edition.
6. Kaptan S S & Choubey N S., (2003), *E-Indian Banking in Electronic Era*, Sarup & Sons, New Delhi.
7. Vasudeva, (2005), *E-Banking*, Common Wealth Publishers, New Delhi.
8. Turban Rainer Potter, *Information Technology*, John Wiley & Sons Inc.
9. IIBF, *Banking Technology*, Indian Institute of Bankers Publication.

**E-RESOURCES**

1. [www.rbi.org](http://www.rbi.org)
2. [www.idrbt.ac.in](http://www.idrbt.ac.in)
3. [www.dnb.co.in](http://www.dnb.co.in)
4. [www.bankingtech.com](http://www.bankingtech.com)

**MAPPING OF CO OF TECHNOLOGY IN BANKING WITH PSOs**

CO/PO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	1	3	3
CO2	3	3	1	3	3
CO3	3	3	1	3	3
CO4	3	3	1	3	3
CO5	3	3	1	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>5</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>3</b>

3 – Significant    2 – Moderate    1- Low    0 - Nil

## Core Paper XIX: MANAGEMENT ACCOUNTING

**TOTAL HOURS: 90**

SUB.CODE:21UBBCT6019

**CREDIT: 4**

**L-T : 4-2-0**

### COURSE OBJECTIVES

Objective 1: Acquire the knowledge of business transactions and can make decision on management activities

Objective 2: Enable the students to get knowledge about the various techniques of Management Principles.

Objective 3: Make the students to get practical skill in solving management problems.

### COURSE OUTCOMES

On successful completion of the course the students will be able to gain the knowledge of

CO No.	CO Statement
CO1	Basics of accounting, scope and importance on management and its limitations.
CO2	Analyse the Financial Statements its nature, significance, types and tools of financial analysis.
CO3	Application of various types of ratios to calculate financial performance of the business.
CO4	Preparation of cash flow statement and application of marginal costing in decision making
CO5	Preparation of various Budgets and assessment of Capital Expenditure.

### COURSE OUTLINE

#### UNIT I : Introduction (15 Hours)

Management Accounting - Meaning - Scope - Importance - Limitations – Management Accounting vs Cost Accounting – Management Accounting vs Financial Accounting.

#### UNIT II : Financial Statement Analysis (15 Hours)

Analysis and Interpretation of Financial Statements - Nature and Significance - Types of Financial Analysis - Tools of Analysis - Comparative Statements - Common size Statement -Trend Analysis.

#### UNIT III: Ratio Analysis (20 Hours)

Meaning - Advantages - Limitations - Types of Ratios - Liquidity Ratios - Profitability Ratios - Turnover Ratios - Capital Structure Ratios - Leverage Ratios - Calculation of Ratios.

#### UNIT IV : Cash Flow Analysis & Marginal Costing (20 Hours)

Meaning of Cash Flow Statements - Advantages - Limitations- Preparation of Cash Flow Statement - Types of Cash flows( Indirect Method only) - Operating, Financing and

Investing Cash flows. Application of Marginal Costing in Decision Making - Make or Buy - Shutdown or Continue – Exploring New Markets.

**UNIT V : Budgetary Control (20 Hours)**

Budgetary Control - Meaning - Preparation of various Budgets - Cash Budget - Flexible Budget - Production Budget - Sales Budget.

**TEXT BOOKS**

1. Horngren, C. T., Sundem, G. L., & Stratton, W. O. (2007). *Introduction to Management Accounting*. PEARSON College Div.
2. Sharma, R.K. & Shashi K. Gupta, (2017). *Management Accounting*, Kalyani Publishers
3. Hansen, Don. R. & Mowen, (2005). *Cost Management Accounting and Control*, South Western College

**BOOKS FOR REFERENCE**

1. Maheswari, S.N., (2018). *Management Accounting*, Sultan Chand & Sons
2. Murthy, A. & Gurusamy S, (2011). *Management Accounting: Theory & Practice*, Vijay Nicole Imprints Pvt. Ltd, Chennai
3. Reddy, T.S. & Hariprasad Reddy, Y, (2013). *Management Accounting*, Margham Publications, Chennai.

**E-LEARNING RESOURCES**

1. [www.accountingcoach.com](http://www.accountingcoach.com)
2. [www.accountingstudyguide.com](http://www.accountingstudyguide.com)
3. [www.futureaccountant.com](http://www.futureaccountant.com)
4. [www.thestudentcpa.com](http://www.thestudentcpa.com)

**Mapping of CO with PSO**

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	2	3	3
CO2	3	3	2	3	3
CO3	3	3	2	3	3
CO4	3	3	2	3	3
CO5	3	3	2	3	3
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>3</b>

3 – Significant 2 – Moderate 1- Low 0 – Nil

**GUIDELINES FOR QUESTION PAPER SETTING**

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	1	-	1	-
II	-	2	-	1	-	1
III	1	2	1	-	-	1

IV	-	2	-	1	-	1
V	1	2	-	1	-	1
<b>TOTAL</b>	<b>4</b>	<b>8</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>4</b>



## Elective Paper II – HEALTH AND MISCELLANEOUS INSURANCE

**TOTAL HOURS: 90**

**SUB.CODE:21UBBET6001**

**CREDITS: 5**

**L-T-P: 5-1-0**

### **COURSE OBJECTIVES**

Objective 1: To provide knowledge to the students regarding principles pertaining to Health insurance.

Objective 2: To make them aware of miscellaneous policies available.

### **COURSE OUTCOMES:**

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

<b>CO No.</b>	<b>CO statements</b>
<b>CO1</b>	Gain an understanding on the concept of Health Insurance Business in India.
<b>CO2</b>	Describe the various health insurance products
<b>CO3</b>	Acquire the knowledge of Health Insurance Underwriters and Third party Administrators.
<b>CO4</b>	Explain the working of miscellaneous insurance
<b>CO5</b>	Developing an understanding on the importance of security, privacy related issues related to medium and small scale business units.

### **COURSE OUTLINE**

#### **Unit I:**

**(20 Hours)**

Introduction to Health Insurance – concept of Health insurance – Health Insurance history and growth in India - Health services: Public/Private – Adverse Selection and Moral Hazard issues in Health insurance – concept of Health financing – Health Financing in India – Health financing models.

#### **Unit II:**

**(20 Hours)**

Important terms relating to health insurance policies - Health Insurance Products: Scope of Health Insurance Covers- Individual and Group indemnity plans— Mediclaim Policy - Overseas Medical Insurance - Floater Plans- Benefit plans- Critical Illness plans- High Deductible plans- Comprehensive coverage plans- Long term care insurance — Travel Insurance- Micro Health Insurance - Health Insurance plans for Senior Citizens — Disease Management plans- Other Products – Benefits – Exclusions – Discounts – Conditions.

#### **Unit III:**

**(20 Hours)**

Health Insurance Underwriting: Need for underwriting—Principles of underwriting Health insurance — The underwriting process - Claims Procedure & Documentation – claim amount calculations (simple problems only) - Third Party Administrators (TPA's) - Role and Responsibilities of TPA – Network Hospitals & Cash Less Facility - Special Policies for Critical Illnesses/Top-Up Cover

**Unit IV:****(15 Hours)**

Miscellaneous insurance - Personal Accident Insurance - Burglary Insurance – Money Insurance – Fidelity Guarantee – Pedal cycle - Plate glass - Special contingency - Package Policies for Shopkeepers/ Householders/Offices & Service Industries. Special Type of Policies for musicians and sportsmen – types of policies for industries covering risks for Large, Medium & Small Scale Manufacturing Units - Banker’s Blanket, Oil & Gas Insurance, Aviation Insurance

**Unit V:****(15 Hours)**

Rural insurance - Types of agricultural insurance – Organizations transacting agricultural insurance - Crop insurance underwriting and settlement of claims - Hail insurance - Problems of crop insurance - Farmers Package policy – Cattle insurance policy – Poultry insurance – Insurance of pigs, sheep and goats, camels etc.–Aquaculture, Silkworm, Honeybees, Horticulture, Floriculture, Access through Co-operative Societies - Land & Agricultural Banks - SHG’s – Training sales force.

**RECOMMENDED TEXTS:**

1. Edwin Jerome Faulkner, (2015), *Health Insurance*, McGraw Hill.
2. Benjamin S. Warren, (2015), *Health Insurance: Its Relation to the Public Health*, Biblio Bazaar.
3. Aiviva Roh, Brain Abel Smith & Givanni Trmburi, (2015), *Health Insurance In Developing Countries*, Hall of India Private Limited, New Delhi.
4. Mathendran, T, (2011), *Health Insurance Sector in India*, Insurance Institute of India.
5. Nagpal, Prem, (2011), *Principles of Health Insurance Coverage*, Insurance Institute of India.
6. Padmavati V, (2011), *Principles and Practice of Life And Health Insurance*, Insurance Institute of India.
7. Miscellaneous Insurance - IC 78, (2011), Insurance Institute of India.
8. Health Insurance – IC 27, (2011), Insurance Institute of India.

**E-RESOURCES:**

1. <http://www.healthinsuranceindia.org>
2. <http://www.wikipedia.org/wiki/Health-Insurance>
3. <http://www.msn.co.in/business/Insurance/Health>
4. <http://www.irdaindia.gov.in>
5. <http://www.insurancetime.co.uk>

**MAPPING OF CO OF HEALTH AND MISCELLANEOUS INSURANCEWITH PSOs**

CO/PO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	1	3	3
CO2	3	3	1	3	3
CO3	3	3	1	3	3
CO4	3	3	1	3	3
CO5	3	3	1	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>5</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>3</b>

3 – Significant 2 – Moderate 1- Low 0 - Nil

### Elective Paper III – TREASURY MANAGEMENT

**TOTAL HOUR: 90**  
**CREDITS: 5**

**SUB.CODE: 21UBB ET6002**  
**L-T-P: 5-1-0**

#### **COURSE OBJECTIVES:**

Objective 1: To facilitate the students to know the concept of Treasury Management  
Objective 2: To enable the students to understand the mechanism of Treasury Management

#### **COURSE OUTCOMES:**

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

<b>CO No.</b>	<b>CO statements</b>
<b>CO1</b>	Understand the concept of Asset Liability Management
<b>CO2</b>	Acquire knowledge on Treasury Management and specialised approach for bank.
<b>CO3</b>	Evaluate the needs and functions of Treasury Department.
<b>CO4</b>	Analyze Domestic money market - Capital, Reserve, SLR, CRR, Surplus cash.
<b>CO5</b>	Evaluation and composition of Money market instruments and foreign currency market.

#### **COURSE OUTLINE**

##### **Unit I : Introduction (15 Hours)**

Asset Liability Management - Objective - Concept - Risk Management - Interest Risk.

##### **Unit II : Treasury Management (20 Hours)**

Concept of Treasury Management - Employment of Statutory / Surplus funds - Need for Specialized approach in the Bank - Role and Functions of Treasury Department.

##### **Unit III : Money Market. (15 Hours)**

Domestic Money Market - Source of funds - Capital - Reserves - SLR - CRR - Surplus cash - Market Players.

##### **Unit IV : Securities. (20 Hours)**

Money Market Instruments and Players - Government Securities - Treasury Bill- CP - CD - Call Money Banks and Specified Institutions.

##### **Unit V : Foreign Treasury Management. (20 Hours)**

Foreign Currency Market - Combined Treasury Management - RBI and Regulatory Functions.

#### **RECOMMENDED TEXTS:**

1. Jack Clank Francis, (2015), *Management of Investments*, McGraw Hill Inc.
2. Jack Clark Francis, (2016), *Investments: Analysis and Management*, McGraw Hill.
3. Avadhani, V. A, (2017), *Indian Capital Market*, Himalayam Publishing House.

4. FrankFabozzi & Franco Modiglianni, (2016), *Capital Markets*, Prentice Hall.
5. Edr. Chakrabarti, Rajesh and Sankar De, *Capital Markets In India*, Response Publisher.
6. Radha V, (2001), *Capital Market and Financial Services*, Lions Publication.
7. Nair, Gomen & Radha, *Capital Market and Financial Services*.
8. Gurusamy, S, (2006), *Capital Markets*, Vijay Publisher.

**E-RESOURCES:**

1. [www.treasury-management.com](http://www.treasury-management.com)
2. [www.searchfinancialapplications.techtarget.com](http://www.searchfinancialapplications.techtarget.com)
3. [www.svtuition.org](http://www.svtuition.org)
4. [www.support.treasuryview.com](http://www.support.treasuryview.com)

**MAPPING OF CO OF TREASURY MANAGEMENT WITH PSOs**

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5
<b>CO1</b>	3	3	3	3	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>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

3 – Significant    2 – Moderate    1- Low    0 - Nil

**Subject Code : 20UBBNE3001/20UBBNE4001**

**No. of Credits : 2**

**COURSE OBJECTIVES**

Objective 1: To make the students to understand the concept of Entrepreneurship

Objective 2: To enable the students to know about various Entrepreneurship development programmes

**COURSE OUTCOMES**

On successful completion of the course the Students will be able to

<b>CO 1</b>	Understand the various concepts of Entrepreneurship.
<b>CO2</b>	Acquire knowledge on various development agencies
<b>CO3</b>	Apply the methods and evaluate business idea generation
<b>CO4</b>	Identify the role of MSME in economic development

**Unit I: Concept of Entrepreneurship**

Entrepreneurship - Meaning - Types - Qualities of an Entrepreneur - Classification of Entrepreneurs - Factors influencing Entrepreneurship - Functions of Entrepreneurs.

**Unit II: Entrepreneurial Development Agencies**

Commercial Banks – IRBI and its Role. NABARD and its role in the Rural Development of India - Introduction to Micro Units Development Refinance Agency (MUDRA) –All India Financial Institutions. SIPCOT and its objectives – District Industry Center (DIC) – National Small Industries Corporation (NSIC) – Small Industries Development Organisation (SIDO) – Small Industries Services Institute (SISI).

**Unit III:**

MSME Sector and its coverage- Objectives of Ministry of MSME - Role and Functions of MICRO Small and Medium Enterprises - Development Organisation (MSME - DO) - Objectives of SIDCO - Functions of Tamil Nadu SIDCO

**Unit IV: Project Management**

Business idea generation techniques - Identification of Business opportunities - Feasibility study - Marketing, Finance, Technology & Legal Formalities - Preparation of Project Report - Tools of Appraisal.

**Unit V: Economic development and Entrepreneurial growth**

Role of MSME in Economic Development - Role of Entrepreneur in Economic growth - Strategic approaches in the changing Economic scenario for small scale Entrepreneurs - Networking, Niche play, Geographic Concentration, Franchising / Dealership - Development of Women Entrepreneurship. Self-help groups and empowerment of Women in India - Financing SHG and their role in Micro-financing. Financial inclusion and its penetration in india, Challenges and Government role in Financial inclusion - Pradhan Mantri Jan-Dhan Yojana - Six Pillars of Its Mission objectives.

**Recommended Texts:**

1. Saravanel, P. Entrepreneurial Development, Principles, Policies and Programmes, Ess Pee Kay

- Publishing House, Chennai, 1997.
2. Tulsian, P.C & Vishal Pandey, Business Organization and Management, Pearson Education India, Delhi, 2002.
  3. Janakiram, B, and Rizwana, M, Entrepreneurship Development, Text and Cases, Excel Books India, Delhi, 2011.
  4. Arun Mittal & Gupta, S.L, Entrepreneurship Development, International Book House Pvt., Ltd., Mumbai, 2011.
  5. Anil Kumar, S, Poornima, S, Abraham, K, and Jayashree, K, Entrepreneurship Development, New Age International (P) Ltd, Delhi, 2016.
  6. Gupta, C.B and Srinivasan, N.P, Entrepreneurial Development, Sultan Chand & Sons, 2014.
  7. Raj Shankar, Entrepreneurship, Vijay Nicole Imprints, 1<sup>st</sup> Edition, 2011.

**E-Resources:**

<http://inventors.about.com/od/entrepreneur/>

<http://learnthat.com/tag/entrepreneurship/>

[www.managementstudyguide.com](http://www.managementstudyguide.com)

[www.quintcareers.com](http://www.quintcareers.com)

[www.entrepreneur.com](http://www.entrepreneur.com)

**MAPPING OF COURSE OUTCOMES OF FINANCE FOR MSME WITH PSOS**

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	3	3	3	3	3
CO2	3	3	3	3	3
CO3	3	3	3	3	3
CO4	3	3	3	3	3
CO5	3	3	3	3	3
<b>TOTAL</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>
<b>AVERAGE</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

3 – Significant 2 – Moderate 1- Low 0 - Nil