

NIHM - Chennai - 107

Affiliated by ALAGAPPA UNIVERSITY

(Accredited with A+ Grade by NAAC (CGPA : 3.64) in the Third Cycle)



B.Com - Banking Finance Services and Insurance

GENERAL INSTRUCTIONS AND REGULATIONS

1. Eligibility:

A pass in the Higher Secondary Examination (HSC) conducted by the Government of Tamil Nadu, or an examination accepted as equivalent thereto by the Syndicate for admission to **B.Com - BFSI** program.

2. For the Degree:

The candidates shall have subsequently undergone the prescribed program of study in an institute for not less than three academic years, passed the examinations prescribed and fulfill such conditions as have been prescribed thereof.

3. Admission:

Admission is based on the marks in the qualifying examination prescribed thereof.

4. Duration of the course:

The course shall extend over a period of **Three years** under Semester pattern.

5. Standard of Passing and Award of Division:

- a. Students shall have a minimum of 40% of total marks of the University examinations in each subject. The overall passing minimum is 40% both in aggregate of Continuous Internal Assessment and External exam in each subject.
- b. The minimum marks for passing in each theory / Lab course shall be 40% of the marks prescribed for the paper / lab.
- c. A candidate who secures 40% or more marks but less than 50% of the aggregate marks prescribed for three years taken together, shall be awarded **THIRD CLASS**.
- d. A candidate who secures 50% or more marks but less than 60% of the aggregate marks prescribed for three years taken together, shall be awarded **SECOND CLASS**.
- e. A candidate who secures 60% or more of the aggregate marks prescribed for three years taken together, shall be awarded **FIRST CLASS**.
- f. Only Part-III subjects will be considered for the University academic ranking purpose.
- g. The Practical / Project shall be assessed by the two examiners - an internal examiner and an external examiner.

6. Continuous internal Assessment:

- a. Continuous Internal Assessment for each paper shall be by means of Written Tests, Assignments, Class tests and Seminars

- b. **25 marks** allotted for the Continuous Internal assessment is distributed for Written Test, Assignment, Class test and Seminars.
- c. Internal Assessment - Break-Up of Marks, suggested pattern (Faculty may change the pattern, according to the subject and need)
 - a. Two Internal Tests (choose one best out of two) – 50%
 - b. Model Test (One model test) – Nil – Should be conducted prior to the University examination. It is a mandate.
 - c. Assignments – 25%
 - d. Seminar / Case Study – 25%
- d. Conduct of the continuous internal assessment shall be the responsibility of the concerned faculty.
- e. The continuous internal assessment marks should be submitted to the University at the end of every semester, before the commencement of Semester Exams.
- f. The valued answer papers/assignments should be given to the students after the valuation is over and they should be asked to check up and satisfy themselves about the marks they have scored.
- g. All mark lists and other records connected with the continuous internal assessments should be in the safe custody of the institution for at least one year after the assessment.

7. Attendance:

Students must have earned 75% of attendance in each course for appearing for the examination.

Students who have earned 74.99% to 70% of attendance have to apply for condonation in the prescribed form with the prescribed fee.

Students who have earned 69.99% to 60% of attendance have to apply for condonation on Medical grounds in the prescribed form with the prescribed fee along with the medical certificate / relevant documents.

Students who have below 60% of attendance are not eligible to appear for the examination. They shall re-do the semester(s) after completion of the programme.

8. Examination:

Candidate must complete course duration to appear for the university examination. Examination will be conducted with concurrence of Controller of Examinations as per the Alagappa University regulations. **University may send the representatives as the observer during examinations.** University Examination will be held at the end of the each semester for duration of 3 hours for each subject. Certificate will be issued as per the AU regulations. **Hall ticket will be issued to the students at the end of every semester after submitting “No Dues” certificate to the exam cell, under the aegis of Controller of Examinations of the AU.**

9. Question Paper pattern:

Maximum: 75 Marks

Duration: 3Hours

Part A - Short answer questions with no choice

: 10 x 02=20

Part B – Brief answer with either or type

: 05 x 05=25

Part C- Essay – type questions of either / or type

: 03 x 10=30

10. Miscellaneous

- a. Every student should possess the prescribed text book for all the subjects, through-out the semester for their theory/lab classes.
- b. Every student would be issued an Identity card by the institute/university to identify his/her admission to the course.
- c. Every student shall access the library and internet (wi-fi) facilities provided for the self-development and career-development.
- d. Every student who successfully completes the course within the stipulated time period would be awarded the degree by the University.

11. Other Regulations:

Besides the above, the common regulation of the University shall also be applicable to this programme.

Semester	Subject Code	Subject	Int.,Max	Ext.,Max	Total
I	11	Part-I (Tamil / Hindi / French)	25	75	100
	12	Part -II -Prose and Communication Skills	25	75	100
	13	Business Mathematics	25	75	100
	14	Marketing-I	25	75	100
	15	Financial Accounting-I	25	75	100
	16	Office Package Practical-I	25	75	100
	17	Business Communication -I	25	75	100
II	21	Part-I (Tamil / Hindi / French)	25	75	100
	22	Part - II – Prose, Extensive Reading and Communication Skills	25	75	100
	23	Business Economics	25	75	100
	24	Marketing-II	25	75	100
	25	Financial Accounting-II	25	75	100
	26	Office Package Practical-II	25	75	100
	27	Business Communication -II	25	75	100
	28	Environmental Studies	25	75	100
III	31	Business Statistics	25	75	100
	32	Business Law	25	75	100
	33	Advanced Corporate Accounting	25	75	100
	34	Principles and Practices of Banking	25	75	100
	35	Principles of Insurance	25	75	100
	36	Statistical Package Practical	25	75	100
IV	41	Accounting and Finance for Bankers	25	75	100
	42	Cost and Managerial Accounting	25	75	100
	43	Fundamentals of Capital Markets	25	75	100
	44	Accounting Package Practical	25	75	100
	45	Value Education	25	75	100
V	51	Legal and Regulatory Aspects of Banking Operations	25	75	100
	52	Practice of Life Insurance	25	75	100
	53	E-Commerce and Social Media Marketing	25	75	100
	54	Auditing	25	75	100
	55	Project @8 weeks during Summer	25	75	100
	56	Career / Employability Skills – I	25	75	100
VI	61	Corporate Tax Management and Practices	25	75	100
	62	Marketing of Financial Products and Services	25	75	100
	63	Fundamentals of Derivative Markets	25	75	100
	64	Practices of General Insurance	25	75	100
	65	Fundamentals of Depository Operations	25	75	100
	66	Career / Employability Skills – II	25	75	100
		Total	950	2850	3800

I Semester

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11T - வணிகக் கடிதங்கள்

பகுதி 1 வணிக கடிதங்களின் அடிப்படைக் கூறுகள்

வணிகக் கடிதங்களின் பொது அமைப்பு மற்றும் படிவங்கள் - கடித வகைகள் - சிறப்புக் கூறுகள்- நோக்கம் - கடிதம் எழுதுபவர் எழுதும் முன் மனதில் கொள்ள வேண்டிய செய்திகள்.

பகுதி 2 விண்ணப்பக் கடிதங்கள்

வேலை வேண்டி விண்ணப்பக் கடிதம் - கருத்துரை காட்டும் கடிதங்கள் - கடனுக்காக கடிதங்களும் சிபாரிசுகளும் - வியாபாரத்தில் நாணயமாக நடப்பது குறித்து கடிதங்கள் - விளம்பரப்படி - அதை தயாரிக்கும் முறை.

பகுதி 3 வியாபாரக் கடிதங்கள்

முனைவுக் கடிதங்கள் - விசாரணைகள் - விலைப்புள்ளிகள் - ஆணையறுக்கள் - புகார்களும் சரிகட்டலும் - சரக்கு பெற்றுக் கொண்டதை உறுதி செய்தல் - நிலுவைத் தொகை நினைவுறுத்தல்- வசூல் செய்தல் - கணக்கை நேர் செய்தல்.

பகுதி 4 பல்வகைக் கடிதங்கள்

ஏற்றுமதி இறக்குமதி தொடர்பான கடிதங்கள் - முகவாண்மை தொடர்பான கடிதங்கள் - வியாபாரச் சுற்றறிக்கை தயாரித்தல் - வங்கிக் கடிதங்கள் - காப்பீட்டுக் கடிதங்கள் - போக்குவரத்துக் கடிதங்கள் - அரசுத்துறை சார்ந்த கடிதங்கள்

பகுதி 5 நிறுமச் செயலரின் கடிதங்கள்

பங்குதாரருடன், இயக்குநர்களுடன் செயலரின் கடிதத் தொடர்புகள் - நிறுமக் கூட்டம் - தீர்மானங்கள் - நிகழ்ச்சிக் குறிப்பு தயாரித்தல் - அறிக்கை தயாரித்தல் - தனிநபர் அறிக்கை - குழு அறிக்கை - அங்காடி அறிக்கை - புள்ளி விபரக் குறிப்பிலிருந்து அறிக்கை தயாரிக்கும் முறைகள்

11H - HINDI

STORY, NOVEL, GRAMMAR AND TRANSLATION – I

- 1. Story** : Khahani Manjari
Published by DBHP Sabha
Chennai – 17
- Prescribed Portions** : (a) Bada Ghar ki Beddi
(b) Prayachith
(c) Ushne Kahaa Thaa
(d) Paanch Minat
- 2. Novel** : Nirmala (Brief) by Premchand
- 3. Grammar** : Vyakaran Pradeep
By Ram Dev
Published by Saraswathi Press
63, Tagore Nagar,
Allahabad-2.
- Prescribed Portions** : Noun, Pronoun, Adjective,
Number, Gender
- 4. Translation** : Anuvad Aabyas PART III
DBHP Sabha, Chennai – 17.
- Prescribed Portions** : Lesson 1 – 10 (Hindi to English)

UNITISED SYLLABUS I SEMESTER

- Unit I** a) Bada Ghar Ki Bati
b) Prayachith
c) Nirmala
d) Noun
- Unit II** a) Ushne Kahaa Thaa
b) Paanch minat
c) Nirmala
d) Gender
- Unit III** a) Number
b) Nirmala
c) Translation (1 – 4)
- Unit IV** a) Adjective
b) Nirmala
c) Translation (5-7)
- Unit V** a) Pronoun
b) Nirmala
c) Translation (8-10)

11F

**FRENCH
Paper I**

Prescribed Text : **ALORS I**
Units 1-5 : 1 – 5

Authors : Marcella Di Giura
Jean – Claude Beacco

Available at : Goyal Publishers Pvt Ltd
86, University Block
Jawahar Nagar (Kamla Nagar)
New Delhi – 110007

Tel. 011 – 23852986 / 9650597000

Question Paper Pattern : Semester I
(All questions to be set only from the prescribed Text)

Maximum Marks : 75 Times: 3 Hrs

Section A (10)

1. CHOISISSEZ LA MEILLEURE REPONSE (10 X 1 = 10)

Section B (20)

2. TRADUISEZ LES TEXTES SUIVANTS EN ANGLAIS : (4/5) (4 X 5 = 20)

Page nos. : 26 ex 6, 44 ex- 3, 56 ex- 4, 74 ex- 4,80

Section C (45)

3. COMPREHENSION (8X1=8)

4. EXERCICES DE GRAMMAIRE (5 X5 = 25) (EITHER / OR)

5. FAITES DES PHRASES (6/8) (6 X1 = 6)

6. TRADUISEEZ LES EXPRESSION EN ANGLAIS (6/8)(6 X 1=6)

12 - English

PROSE AND COMMUNICATION SKILLS

Unit – I

My Visions for India - A.P.J.Abdul Kalam

On Saying ‘Please’ - A.G.Gardiner

Unit – II

My Financial Career - Stephen Leacock

Time and the Machine - Aldous Huxley

Unit – III

Sweets for Angels - R.K.Narayan

Dangers of Drug Abuse - Hardin B.Jones

Unit – IV

Tenses

Unit – V

Articles, Auxiliary Verbs, Active – Passive Voice

Text Prescribed

1. Pearls of Prose – An Anthology of Prose Ed. by Dr.V.Nagarajan, Dr.S.Ramanathan and Dr.P.Madhan, Harrows Publications, Chennai.
2. Active English Grammar and Composition Ed.Board of Editors, Macmillan.

13 - BUSINESS MATHEMATICS

UNIT – I

Theory of Sets - Set Theory – Definition, Elements and Types of Sets, Operations on Sets, Relations and Functions of Sets

UNIT – II

Algebra - Ratio, Proportion and Variations

UNIT – III

Permutation and Combination, Binomial Theorem, Exponential and Logarithmic Series - Arithmetic, Geometric and Harmonic Progressions

UNIT – IV

Differential Calculus - Differentiation – Meaning -, Rules: Maxima and Minima of Univariate Functions: Application of Maxima and Minima in Business

UNIT – V

Interest and Annuity – Banker's Discount – Binary Number System - Matrices – Meaning and Operations – Matrix inversion – Solutions to Linear Equations – Payroll, Wages and Commission

Reference Books:

1. Business Mathematics – P.R. Vittal
2. Business Mathematics – D.C. Sancheti and V.K. Kapoor
3. Business Mathematics – B.M. Agarwal
4. Business Mathematics – R.S. Soni

14 - MARKETING – I

UNIT – I

Introduction to Marketing – Meaning – Definition and Functions of marketing – Marketing Orientations – Role and Importance of Marketing – Classification of Markets

UNIT - II

Marketing Environment – Micro and Macro Environment (Factors affecting internal environment and external environments) Marketing segmentation – concept – benefits – bases and levels

UNIT - III

Introduction to consumer behaviour – need for study – consumer buying decision process – buying motives- Pricing decisions- creativity marketing – retail marketing

UNIT - IV

Marketing mix – meaning – introduction to stages for new product development – types- introduction to product life cycle- product mix- price- pricing policy & methods place- channels of distribution (levels) - channel members- promotion – communication mix – basic of advertisement, sales promotion & personal selling.

UNIT - V

Recent trends in marketing – basic understanding of E-marketing – consumerism – market research, MIS(Management Information System), marketing regulation.

Reference Books:

1. Rajan Saxena – Marketing Management.
2. William J Stanton – Marketing
3. Philip Kotler – Principles of Marketing.
- 4 Still and Cundiff - Marketing Management
5. J.Jayasankar - Marketing.
6. Dr.C.B.Gupta and Dr.N.Rajan Nair - Marketing Management.

15 - FINANCIAL ACCOUNTING – I

UNIT I

Double Entry Book-keeping - Accounting standards concepts and Preparation of Journal, Ledger, Subsidiary Books, Trial Balance and Final Accounts. Rectification of errors- journal entries.

UNIT II

Bills of exchange, Accounts from incomplete Records: Net worth method – Conversion method, Bank Reconciliation statement - Reconciliation in case of favourable and unfavourable balances in passbook and cash book - Reconciliation after adjustments in cash book and pass book.

UNIT III

Account current – Forward method – Red ink method – Backward method – Daily balance method, Average due date, Hire Purchases system - Instalment purchase (theory only), Depreciation – Meaning - methods of calculating and recording depreciation – Straight line, Diminishing Balance, Annuity & Depreciation Fund methods.

UNIT IV

Consignment, Joint Venture, Accounts of Non-trading Organisation – Preparation of Receipts and Payments Accounts – Income and Expenditure Accounts and Balance Sheet.

UNIT V

Branch Accounts – Dependant Branches, Departmental Accounts, Insurance Claims – Loss of stock

Books for Reference:

1. Mukerjee and Hanif, Advanced Accountancy, Tata McGraw Hills, New Delhi, 2010
2. Gupta&Radhaswamy, Advanced Accountancy, Sultan Chand & Sons, New Delhi, 2009
3. Iyengar SP, Advanced Accounting, Sultan Chand & sons New Delhi, 2009
4. Jain & Narang, Advanced Accounting, Kalyani Publishers, New Delhi, 2008
5. Shukla, Advanced Accounting, Sultan chand and sons. New Delhi. 2009

16 - OFFICE PACKAGE PRACTICALS – I

WORD PROCESSING, SLIDE PRESENTATIONS AND DATABASE MANAGEMENT SYSTEMS

UNIT 1

Word Processing - documents creation-editing –formatting-letters and mailing-tables

UNIT 2

Slide Presentations: -Slide Presentations-creating-editing –slide layout and design-using graphics-using animation effects.

UNIT 3

Database Management Systems Introduction: traditional approach database approach-Types of Databases-Database concepts and Development-The Entity-Relationship Model-normalization- Ms Access: Using access to create accounting data-modify entries and generation of trial balance, Profit and Loss statements and Balance sheets.

SPREADSHEET PROCESSING

UNIT 4

Data handling Querying and Sorting – macros-pivot tables, charts and reports-scenario-validation

UNIT 5

Financial analysis : Basic financial statements-financial ratios-financial forecasting- break even leverage analysis-future and present value- annuities uneven cash flow stream- non-annual compound periods- valuation & rate returns cost of capital- capital budgeting- Risk, capital budget and diversification-normal and t-distributions-t-Tests-One-way anova, simple linear , polynomial and multiple regression-Chi-square test Creating graphics: creating, editing charts, table

17 - BUSINESS COMMUNICATION - I

UNIT I

Introducing Business Communication: Basic forms of communicating; Communication models and processes; Effective communication; Theories of communication; Audience analysis.

UNIT II

Self-Development and Communication Development of positive personal attitude; SWOT analysis; Vot's model of interdependence; Whole communication.

UNIT III

Corporate Communication: Formal and informal communication networks; Grapevine; Miscommunication (Barriers); Improving communication.

Practices in business communication; Group discussions; Mock interviews; Seminars; Effective listening exercises; Individual and group presentations and reports writing.

UNIT IV

Principles of Effective Communication.

UNIT V

Writing Skills; Planning business messages; Rewriting and editing; The first draft; Reconstructing the final draft; Business letters and memo formats; Appearance request letters; Good news and bad news letters; Persuasive letters; Sales letters; Collection letters; Office memorandum.

Suggested Readings

1. Bovee and Thill: Business Communication Today; Tata McGraw Hill, New Delhi.
2. Ronald E. Dulek and John S. Fielder: Principles of Business Communication; Macmillan Publishing Company London.
3. Randall E. Magors; Business Communication: Harper and Row New York.
4. Webster's Guide to Effective Letter Writing; Harper and Row, New York.
5. Balasubramanyam; Business Communications; Vikas Publishing House, Delhi.
6. Kaul: Business Communication; Prentice Hall, New Delhi.

II Semester

www.ninhain.com

21வு - வ்யுஆஐஐ - அலுவலக மேலாண்மை

பகுதி 1 நவீன அலுவலகத்தின் அமைப்பு முறைகள்

நவீன அலுவலகத்தின் இலக்கணம் - அலுவலகத்தின் செயல்பாடுகள் மற்றும் முக்கியத்துவம்-
மேலாண்மை மற்றும் அமைப்பு - அலுவலக முறை மற்றும் அன்றாட நடவடிக்கைகள் -
பணிப்போக்கு ஓப்படைப்புச் செயல்முறைகள் - அதிகாரத்தைப் பரவலாக்குதல் அலுவலக
வளமை வகைகள் - வளமைகளை தயாரித்தல் - பயன்படுத்த்துதல் மற்றும் மதிப்பிடுதல் -
அலுவலக இடவசதி - அலுவலக மனைத் துணைப் பொருட்கள் மற்றும் மதிப்பிடுதல் -
அலுவலக மனைத் துணைப் பொருட்கள் மற்றும் அமைப்புத் திட்டம் - பணிக்கேற்ற
சூழ்நிலை - பணியை எளிதாக்குதல் - பணி வரைபடம்- பணியை அளவிடுதல் மற்றும்
கட்டுப்படுத்துதல்.

பகுதி 2 கடிதப் போக்குவரத்து

தபால்களைக் கையாளுதல் - அஞ்சல் துறையை அமைத்தல் - மையப்படுத்தப்பட்ட அஞ்சல்
பணி - உள்வரும் மற்றும் வெளித் தகவல் தொடர்பு - வாய்மொழித் தகவல் தொடர்பு மற்றும்
எழுத்து மூலம் தகவல் தொடர்பு.

பகுதி 3 பதிவேடுகளைப் பராமரித்தல் மற்றும் கோப்பிடுதல்

பதிவேடுகளை உருவாக்குதல் - நவீன அலுவலகத்தில் எழுத்துப் பணிகள் - அலுவலக
முறைகள் - படிவக் கட்டுப்பாடு - வடிவமைப்பு - தொடர் எழுது பொருள்.

நல்ல கோப்பீட்டு முறையின் முக்கிய அம்சங்கள் - வகைப்படுத்துதல் மற்றும் வரிசைபடுத்த்துதல்
- கோப்பீட்டு முறைகள் - மையக் கோப்பீட்டு முறை மற்றும் பரவலாக்கப்பட்ட கோப்பீட்டு
முறை.

பகுதி 4 அலுவலக இயந்திரங்களும் சாதனங்களும்

பல்வேறு சாதனங்களின் தேவைகள் – அலுவலக இயந்திரங்களை தேர்ந்தெடுப்பதற்கான
அடிப்படைக் கோட்பாடுகள் – கணிப்பொறி மற்றும் புள்ளி விபரங்களைத் தொகுத்தளிக்கும்
இயந்திரம் – வணிகவியலில் அவற்றின் முக்கியத்துவம்.

பகுதி 5 அலுவலக அறிக்கைகள்

அறிக்கைகளின் வகைகள் – அமைப்பு மற்றும் அறிக்கைகளின் செயலாக்கம்
சுட்டகராதி அமைப்பு - சுட்டகராதியின் பல்வேறு வகைகள் – அதன் நோக்கங்கள் – நன்மைகள்
பிழை திருத்தப் பிரதி திருத்துதல் - பொது வணிகச் சொற்கள் மற்றும் சுருக்கக் குறியீடுகள்

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21H - HINDI
PROSE, GRAMMAR AND TRANSLATION – II

- 1. Prose** : Noothan Gadya Sangrah
By Sumithra Prakasan
Sumithravas, 16/4, Hastings Road,
Allahabad – 1
- Prescribed Portions** : 1 to 6 lessons
- 2. Grammar** : Vyakaran Pradeep
by Ram Dev
Published by Saraswathi Press
63, Tagore Nagar
Allahabad – 2
- Prescribed Portions** : Verb, Adverb, Case, Tense, ‘Ney’ Rule
- 3. Translation** : Anuvad Aabyas PART – III
by DBHP Sabha, Chennai – 17.
- Prescribed Portions** : Lesson 1 – 10 (English to Hindi)

UNITISED SYLLABUS – II SEMESTER

- Unit I**
- a) Bharathiya Sanskrithi
 - b) Jeevan Mai Ghrna Ka Isthana
 - c) Verb
 - d) Translation (1 – 3)
- Unit II**
- a) Rajiya
 - b) Makrel
 - c) Case
 - d) Translation (4 – 6)
- Unit III**
- a) Bahatha Pani Nirmal
 - b) Adverb
 - c) Translation (7 – 10)
 - d) ‘Ney’ Rule
- Unit IV**
- a) Rastrapitha Mahatma Gandhi
 - b) Bahtha Pani Nirmal
 - c) Tense
 - d) Translation (7 – 10)
- Unit V**
- a) Jeevan Mai Ghrna Ka Isthana
 - b) Makred
 - c) Tense

21F

**FRENCH
Paper II**

Prescribed Text : **ALORS I**
Units 1-5 : 6 – 10

Authors : Marcella Di Giura
Jean – Claude Beacco

Available at : Goyal Publishers Pvt Ltd
86, University Block
Jawahar Nagar (Kamla Nagar)
New Delhi – 110007

Tel. 011 – 23852986 / 9650597000

Question Paper Pattern : Semester II
(All questions to be set only from the prescribed Text)

Maximum Marks : 75 Times: 3 Hrs

Section A -(10)

1. CHOISISSEZ LA MEILLEURE REPONSE (10 X 1 = 10)

Section B- (20)

2. TRADUISEZ LES TEXTES SUIVANTS EN ANGLAIS : (4/5) (4 X 5 = 20)

Page nos. : 86 ex- 4, 104 ex- 3, 116 ex- 3a,b, 134 ex- 4,146 ex-
2, 162,163,164,165,166,167)

Section C- (45)

3. COMPREHENSION (8X1=8)

4. EXERCICES DE GRAMMAIRE (5 X5 = 25) (EITHER / OR)

5. FAITES DES PHRASES (6/8) (6 X1 = 6)

6. TRADUISEEZ LES EXPRESSION EN ANGLAIS (6/8)(6 X 1=6)

22 - ENGLISH

PROSE, EXTENSIVE READING AND COMMUNICATION SKILLS

Unit – I

My Greatest Olympic Prize	-	Jesse Owens
When You Dread Failure	-	A.J.Cronin
Forgetting	-	Robert Lynd

Unit – II

Tree Speaks	-	C.Rajagopalachari
The Gift of Language	-	J.G.Bruton
A Glory has Departed	-	Jawaharlal Nehru

Unit – III

Three Questions	-	Leo Tolstoy
The Happy Prince	-	Oscar Wilde
The Tell Tale Heart	-	Edgar Allan Poe
The Truth about Pyecraft	-	H.G.Wells

Unit – IV

Degrees of Comparison
Direct and Indirect Speech

Unit - V

Concord
Prepositions

Texts Prescribed

1. Pearls of Prose – An Anthology of Prose Ed. by Dr.V.Nagarajan, Dr.S.Ramanathan and Dr.P.Madhan, Harrows Publications, Chennai.
2. Six Short Stories, Ed. by Dr.V.Nagarajan, Dr.S.Ramanathan and Dr.P.Madhan, Harrows Publications, Chennai.
3. Active English Grammar and Composition Ed.Board of Editors, Macmillan.

23 - BUSINESS ECONOMICS

UNIT I

Introduction to Economics – Wealth, Welfare and Scarcity Views on Economics - Positive and Normative Economics- Definition – Scope and Importance of Business Economics -Concepts: Production Possibility frontiers – Opportunity Cost – Accounting Profit and Economic Profit – Incremental and Marginal Concepts – Time and Discounting Principles – Concept of Efficiency

UNIT II

Demand and Supply Functions - Meaning of Demand – Determinants and Distinctions of demand – Law of Demand – Elasticity of Demand – Demand Forecasting – Supply concept and Equilibrium

UNIT III

Consumer Behaviour: Law of Diminishing Marginal utility – Equi-marginal Utility – Indifference Curve –Definition, Properties and equilibrium- Production: Law of Variable Proportion – Laws of Returns to Scale– Producer's equilibrium – Economies of Scale Cost Classification – Break Even Analysis

UNIT IV

Product Pricing: Price and Output Determination under Perfect Competition, Monopoly – Discriminating monopoly – Monopolistic Competition – Oligopoly – Pricing objectives and Methods

UNIT V

National Income – National Product and National Income – per Capital Income problem – Economic Welfare - Nature and principles of Public Finance, Public Expenditure and Indirect Taxes

Reference Books:

1. S.Shankaran, Business Economics - Margham Publications - Ch -17
2. P.L. Mehta, Managerial Economics – Analysis, Problems & Cases - Sultan Chand & Sons –
NewDelhi – 02.
3. Francis Cherunilam, Business Environment - Himalaya Publishing House -Mumbai – 04.

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24 - MARKETING – II

UNIT - I

Fundamentals of Marketing - Role of Marketing - Relationship of Marketing with other functional areas - Concept of marketing mix - Marketing approaches - Various environmental factors affecting the marketing functions.

UNIT - II

Buyer Behaviour - Consumer goods and Industrial goods - Buying motives - Factors influencing buyer behaviour.

Market segmentation - Need and basis of Segmentation - Targeting - Positioning.

UNIT – III

Sales Forecasting - Various methods of Sales Forecasting. The Product - Characteristics - benefits – classifications - Consumer goods - Industrial goods - New Product Development process - Product Life Cycle - Branding - Packaging.

UNIT – IV

Pricing - Factors influencing pricing decisions - pricing objectives - pricing policies and procedures. Physical Distribution : Importance - Various kinds of marketing channels - distribution problems. Sales Management : Motivation, Compensation and Control of Salesmen.

UNIT - V

A brief overview of : Advertising - Publicity - Public Relations - Personal Selling - Direct selling and Sales promotion.

REFERERNC E BOOKS

1. Marketing Management by Rajan Saxena
2. Marketing by William J Stanton
3. Principles of Marketing by Philip Kotler
4. Marketing Management by Still and Cundiff

25 - FINANCIAL ACCOUNTING – II

UNIT I

Admission of a Partner - Retirement of the Partner - Death of a partner

UNIT II

Amalgamation of firms - Dissolution of Firms – Insolvency of partner – Decision in Garner vs. Murray

UNIT III

Sale to a company – Profits prior to Incorporation - Final Accounts of Companies

UNIT IV

Issue, Forfeiture and reissue of shares - Issue and Redemption of Debentures and Preference share - Underwriting of Shares

UNIT V

Amalgamations, Absorption and External Reconstruction - Internal Reconstruction - Valuation of Shares - Valuation of Goodwill – Liquidation – Liquidators final statement of accounts

Books for Reference:

1. Gupta RL & Radhaswamy M, Advanced Accountancy, Revised 14th Edition, Sultan Chand & Sons, New Delhi
2. Jain & Narang, Advanced Accountancy, Kalyani Publishers, Kolkatta, 2010.
3. Paul S Kr. Fundamentals of Accounting, Central Publishing House, Calcutta, 2012
4. Mukerjee & Hanif, Advanced Accountancy, Tata McGraw Hills, New Delhi, 2010
5. Shukla M C, Grewal T S, Gupta SC, Advanced Accounts, S.Chand & Company Ltd, New Delhi, 2008

26 - OFFICE PACKAGE PRACTICALS – II

UNIT I

Word Processing: Meaning and role of word processing in creating of documents, editing, formatting, and printing documents, using tools such as spelling check, thesaurus, etc. in word processors (MS-Word).

UNIT II

Electronic Spreadsheet: Structure of spreadsheet and its applications to accounting, finance, and marketing functions of business; Creating a dynamic/sensitive worksheet; Concept of absolute and relative cell reference; Using built-in functions; Goal seeking and solver tools; Using graphics and formatting of worksheet; Sharing data with other desktop applications; Strategies of creating error-free worksheet (MS-Excel, Lotus 123).

UNIT III

Practical knowledge of Wings Accounting (Software), Tally etc.

UNIT IV

Programming under a DBMS environment: The concept of data base management system; Data field, records and files, Sorting and indexing data; Searching records, designing queries, and reports; Linking of data files;

UNIT V

Understanding programming environment in DBMS; Developing menu driven applications in query language (MS-Access).

27 - BUSINESS COMMUNICATION – II

UNIT I

Report Writing: Introduction to a proposal, short report and formal report, report preparation. Oral Presentation: Principles of oral presentation, factors affecting presentation, sales presentation, training presentation, conducting surveys, speeches to motivate, effective presentation skills.

UNIT II

Non-Verbal Aspects to Communicating. Body language: Kinesics, Proxemics, Para language. Effective listening: Principles of effective listening; Factors affecting listening exercises;

UNIT III

Oral, written, and video sessions. Interviewing Skills: Appearing in interviews; Conducting interviews; Writing resume and letter of application.

UNIT IV

Modern Forms of Communicating: Fax; E-mail; Video conferencing etc. International Communication: Cultural sensitiveness and cultural context.

UNIT V

Writing and presenting in international situations; Inter-cultural factors in interactions; Adapting to global business.

Suggested Readings

1. Bovee and Thill: Business Communication Today; Tata McGraw Hill, New Delhi.
2. Ronald E. Dulek and John S. Fielder: Principles of Business Communication; Macmillan Publishing Company London.
3. Randall E. Magors; Business Communication: Harper and Row New York.
4. Webster's Guide to Effective Letter Writing; Harper and Row, New York.

5. Balasubramanyam; Business Communications; Vikas Publishing House, Delhi.
6. Kaul: Business Communication; Prentice Hall, New Delhi.
7. Kaul: Effective Business Communication: Prentice Hall, New Delhi.
8. Patri VR: Essentials of Communication; Greenspan Publications, New Delhi.
9. Senguin J: Business Communication; The Real World and Your Career, Allied Publishers, New Delhi.

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28 - ENVIRONMENTAL STUDIES

Unit I The Multidisciplinary Nature of Environmental Studies

Definition, Scope and importance
Need for public awareness

Unit II Natural Resources

Renewable and non-renewable resources

- a) Forest Resources: Use and over-exploitation, deforestation, case studies, Timber extraction, mining, dams and their effect on forests and tribal people
- b) Water Resources: Use and over-Utilization of surface and ground water, floods, drought, conflicts over water, dams- benefits and problems.
- c) Mineral resources: Use and exploitation, experimental effects of extracting and using mineral resources, case studies.
- d) Food resources: world food problems, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer-pesticide problems, water logging, salinity, case studies.
- e) Energy resources: Growing energy needs, renewable and non-renewable energy sources, use of alternate energy resources, Case studies.
- f) Land resources: Land as a resource, land degradation, main induced landslides, soil-erosion and desertification
 - Role of individual in conservation of natural resources
 - Equitable use of resources for sustainable lifestyle

UNIT III ECOSYSTEMS, BIO-DIVERSITY AND ITS CONSERVATION

ECOSYSTEMS

- ✓ Concept of an Ecosystem
- ✓ Structure and function of an Ecosystem
- ✓ Energy Flow in the Ecosystem
- ✓ Food Chains, Food Webs and Ecological Pyramids

BIODIVERSITY AND ITS CONSERVATION

- ✓ Introduction- Definition: Genetic, Species and Ecosystem Diversity
- ✓ Bio-Geographical Classification of India
- ✓ Value of Biodiversity: Consumptive Use, Productive Use, Social Ethical, Aesthetic and Option Values.
- ✓ Biodiversity at Global, National and Local Levels
- ✓ India as a Mega-Diversity Nation
- ✓ Hot Spots of Biodiversity
- ✓ Threats to Biodiversity: Habitat Loss, Poaching of Wildlife, Man-Wildlife Conflicts
- ✓ Endangered and Endemic Species of India
- ✓ Conservation of Biodiversity in-Situ and Ex-Situ Conservation of Biodiversity

UNIT IV ENVIRONMENTAL POLLUTION

- Causes, Effects and Control measures of:-
 - a. Air Pollution
 - b. Water pollution
 - c. Soil pollution
 - d. Marine pollution
 - e. Noise pollution
 - F. Thermal pollution

UNIT V FIELD WORK

- Visit to a local area to document environmental assets—river/ forest/ grassland/ hill/ mountain
- Visit to a local polluted site - Urban/Rural/Industrial/Agricultural
- Study of common Plants, insects, birds
- Study of simple ecosystem-pond, River, Hill slopes, etc

REFERENCES

- Agarwal, K.C. Environmental Biology, Nidi Publ.Ltd., Bikaner
- Bharucha Erach The Biodiversity of India, Mapin Publishing Pvt. Ltd, Ahamedabad-380013,India, Email: mapin@cent.net®
- Burner R.C. , Hazardous Waste Inclineration McGraw Hill Inc.480p
- Clark R.S. Marine Pollution, Clanderson Press Oxford(TB)
- Cunnigham, W.P.Cooper, T.H.Gorhani, E& Hepworth, M.T, Environmental Encylopedia, Jaico Publ. House, Mumbai, 1196p.
- De.A.K.Environmental Chemistry, Wiley Eastern Ltd.
- Down to Earth, Centre for Science and Environment®
- Gleick H.P., Water in crisis, Pacific Instutue for studies in Dev, Environment & Security, Stockholm Env. Institute,Oxford Univ.Press,473p
- Hawlinks R.E., Encyclopedia of Indian Natural History, Bombay Natural History Society, Bombay (R)
- Heywood, V.H & Watson, R.T., global biodiversity Assesment, Cambridge Univ.Press, 114op
- Jadhav, H&Bhosale V.M., Environmental Protection and Laws, Himalaya Pub; House, Delhi 284p
- Mckinney, M.L & Schoch, RM, Environmental Science systems& Solutions, web enhanced edition 639p

III Semester

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31 - BUSINESS STATISTICS

UNIT I

Introduction – Meaning and definition of statistics – Collection and tabulation of statistical data – Presentation of statistical data – Graphs and diagrams – Measures of central tendency – Arithmetic mean, median, mode, harmonic mean and geometric mean.

UNIT II

Measures of Variation – Standard deviation, mean deviation – Quartile deviation – Skewness and Kurtosis– Lorenz curve. Simple Correlation – Scatter diagram – Karl Pearson's Correlation – Rank Correlations –Regression

UNIT III

Analysis of Time series – Methods of measuring trend and seasonal variations- Index Numbers – Consumers price index and cost of living indices – Statistical Quality control - Sampling procedures –Simple, stratified and systematic

UNIT IV

Hypothesis testing – Fundamental ideas – Large Samples test – Small sample test – t, F, Chi – square(without proof) – Simple application. Use of SPSS

UNIT V

Introduction to OR – Meaning & scope – characteristics – models in OR. - LPP – formulation – graphical method – Simplex method – Dig M method application in business – merits & demerits Transportation model-basic feasible solution – formulation, Solving a TP. Assignment models- Formulation-solution

Reference Books:

1. P.R Vittal, Business Mathematics & Statistics
2. S.C.Gupta and V.K.Kapoor.
3. Hamdy A Taha, Operation Research - An Introduction Prentice Hall of India - New Delhi.
4. P.K. Gupta & Man Mohan, Problems in Operations Research - Sultan Chand & Sons - New Delhi.

32 - BUSINESS LAW

UNIT I

Business Law - Introduction – Nature of contract – Offer and Acceptance – Consideration – capacity to contract – Free consent - Legality of object – Void contracts – Contingent contracts – Performance of contract -Discharge of contract – Remedies for Breach of contract – Quasi contracts.

UNIT II: Discharge of a Contract:

1. Legality of object and consideration: – illegal and immoral agreements –agreements opposed to public policy.
2. Agreements expressly declared to be void – wagering agreements and contingent contracts.
3. Discharge of a contract – various modes of discharge of a contract –performance of contracts.
4. Breach of a contract – types – remedies for breach of a contract

UNIT III. - Sale of Goods Act:

1. Contract of sale: Definition - features – definition of the term goods – types of goods – rules of transfer of property in goods – differences between sale and agreement to sell.
2. Rights of an unpaid seller.
3. Conditions and warranties – meaning and distinction – express and implied conditions and warranties – sale by non-owners – auction sale.

UNIT IV - Consumer Protection Act

Definitions of the terms consumer, unfair trade practices, restrictive trade practices and complainant – rights of consumers – consumer protection councils– consumer redressal agencies- penalties for violation.

UNIT V: Intellectual Property Rights

Intellectual Property Rights: Meaning - Need and objectives-Meaning of the terms industrial property, literary property, copy right, patents, trade marks, trade names, trade secrets, industrial designs, geographical indications. Information Technology Act, 2000: aims and objectives – a brief overview of the Act.

Reference Books:

1. N.D. KAPOOR, Elements of Mercantile Law, Sulthan Chand &Co
2. N.D. KAPOOR, Business Laws, Sulthan Chand &Co
3. KRISHNAN NAIR, Law of Contracts, Orient Longman Publishers.
4. Dr. M.R. Sreenivasan, 2005, Business Law 2nd Ed Margham Publication, Chennai
5. P.C. Tulsian Business Laws, 2nd Ed, Tata McGraw Hill, New Delhi
6. R.S.N Pillai and Bhagavathi, 2004, Business Law, 3rd Ed., S. Chand & Co., New Delhi

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33 - ADVANCED CORPORATE ACCOUNTING

UNIT-I: Accounting Standards - Valuation of Goodwill and Shares

Accounting Standards - Need and importance - An overview of Indian Accounting Standards.
Valuation of Goodwill - Need and methods - Normal Profit Method, Super Profits Method – Capitalization Method

Valuation of shares - Need for Valuation - Methods of Valuation – Net assets method, Yield basis method, Fair value method.

UNIT –II: Company final accounts - issue of Bonus shares and Profits Prior to Incorporation.

Preparation of Final Accounts – Provisions relating to preparation of final accounts – Profit and loss account and balance sheet – Preparation of final accounts using computers.

Issue of bonus shares-Provisions of company's Act and SEBI guide lines.

Acquisition of business and profits prior to incorporation. – Accounting treatment.

UNIT-III: Amalgamation and internal Reconstruction

Amalgamation -- In the nature of merger and purchase – Calculation of purchase consideration - Treatment in the books of transferor and transferee (as per Accounting Standard 14, excluding inter- company holdings) Recording of transactions relating to mergers using computers.

Internal Reconstruction - Accounting Treatment– Preparation of final statements after reconstruction. Recording of transactions relating to Internal Reconstruction using computers

Holding Companies – consolidation of Balance sheet – treatment of mutual Owings, contingent liabilities –unrealized profit – revaluation of assets – bonus issue and payment of dividend

UNIT-IV: Bank Accounts

Bank Accounts –Books and Registers to be maintained by banks-Slip system of posting-rebate on bills discounted-Schedule of advances –Non performing assets - Legal provisions relating to Preparation of final accounts – Preparation of bank final Accounts using computers

UNIT-V: Accounts of Insurance Companies

Life Insurance Companies –Preparation of Revenue Account, Profit and loss account, Balance Sheet and Valuation Balance Sheet.

General insurance Preparation of final accounts-with special reference to fire& marine insurance only.

Suggested Readings:

- 1.Principles and Practice of Accounting R.L. Gupta & V.K. Gupta SulthanChand &sons
2. Accountancy – III Tulasian TataMcgraw Hill Co
- 3.Accountancy - III S.P. Jain & K.L Narang KalyaniPublishers
- 4.Financial Accounting Dr.V.K.Goyal ExcelBooks
- 5.Introduction to Accountancy T.S.Grewal S.Chandand CO
- 6.Modern Accountancy Vol-II Haneef and Mukherjee TataMcgraw Hill co
- 7.Advanced Accountancy Arulanandam Himalayapublishers
- 8.P. Jain and K.L Narang, Corporate Accounting, Kalyani Publishers, New Delhi
9. R.L. Gupta and M. Radhaswamy, Advanced Accounting, Sultan Chand & Sons, New Delhi
10. S. N. Maheswari, Advanced Accounting, Sultan Chand & Sons, New Delhi

34 - PRINCIPLES & PRACTICES OF BANKING

UNIT-1 INDIAN FINANCIAL SYSTEM.

Recent developments in the Indian Financial system; market structure and financial innovation. RBI, SEBI, IRDA etc. their major functions Role and Functions of banks - Regulatory provisions/enactments governing banks Retail banking: Approach, products, marketing etc Wholesale Banking; international banking; Role and functions of Capital markets Role and Functions of Mutual Funds Role and Functions of Insurance Companies - Bancassurance Importance of risk management in banks-types of risk-impact and management Factoring & Forfaiting Alliances/mergers/consolidation ADR/GDR/Off Balance sheet items Participatory Notes Credit Information Bureau Ltd Fair Practices for Debt Collection Basel II Banking Codes and Standard Boards

UNIT-2 - FUNCTIONS OF BANKS

Deposits:-Banker-Customer relations - Know your Customer[KYC] guidelines-Different Deposit Products - services rendered by Banks - Mandate and Power of attorney;Banker's lien - right of set off - garnishee order - Income tax attachment order etc. Payment and collection of Cheque - duties and responsibilities of paying and collecting banker-protection available to paying and collecting banker under NI Act - endorsements - forged instruments - bouncing of cheques and their implications. Opening of accounts for various types of customers - minors - joint account holders - HUF - firms - companies - trusts - societies - Govt. and public bodies Importance of AML

UNIT-3 - FUNCTIONS OF BANKS

Principles of lending - various credit Products/ Facilities - working capital and term loans - Credit Appraisal Techniques - Approach to lending; - credit management - credit monitoring - NPA Management - Different types of documents; Documentation Procedures; Stamping of documents Securities - Different modes of charging - types of collaterals and their characteristics Priority Sector Lending - sectors - targets - issues/problems - recent developments - Financial Inclusion Agriculture/SMEs/SHGs/SSI/Tiny Sector financing New Products & Services -

Factoring, Securitisation, bancassurance, Mutual Funds etc Credit Cards/Home Loans/Personal Loans/Consumer Loans-Brief outline of procedures and practices Ancillary Services: Remittances, Safe Deposit lockers etc.

UNIT-4 BANKING TECHNOLOGY

Electronic Banking- Core Banking -Electronic products- Core Banking Banking Technology - Distribution channels- - Teller Machines at the Bank Counters - Cash dispensers - ATMs - Anywhere Anytime Banking - Home banking (Corporate and personal) Electronic Payment systems On line Banking - Online enquiry and update facilities - Personal identification numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, microfiche, note and coin counting devices. Electronic funds transfer systems - plain messages (Telex or data communication) - structured messages (SWIFT, etc...) - RTGS Information Technology - Current trends - Banknet, RBI net, Datanet, Nicnet, I-net, Internet, E-mail, etc...- Role and uses of technology up gradation - Global developments in Banking Technology - Information Technology in finance and service delivery Impact of Technology on Banks - Protecting the confidentiality and secrecy of data - effect on customers and service quality - Computer Audit - Information System Audit Information System Security and Disaster Management.

UNIT-5 -SUPPORT SERVICES - MARKETING OF BANKING SERVICES/PRODUCTS

Marketing Management - Meaning, Importance and Functions - Marketing of Services - Product Research & Development - Test marketing of bank products - Product Life Cycle - Product Modification - New Product Development - Packaging and Branding of bank products - Diversification - Pricing of bank products and services - Objectives, Strategies and Methods - Factors Influencing the Pricing Decisions, Importance of Pricing. Distribution - Factors Influencing - Direct and Indirect Channels of bank products - Physical Distribution - Channel Functions and Services - Promotion - Promotion Mix and Role of Promotion in Marketing - Marketing Information Systems.Role of DSA/DMA in Bank Marketing Channel Management Selling function in a bank Portfolio and Wealth Management Tele marketing/Mobile Phone banking

35 - PRINCIPLES OF INSURANCE

Unit-1

The Conceptual Framework – What Is Insurance – Brief History of Insurance – Perils and Risks – Classification of Risks- Hazards – How Insurance Works – Classes of Insurance – Assumptions – Importance of Insurance Industry.

Unit-2

The Business of Insurance – Managing Risk Retention – Life Insurance – Managing Insurance – Funds of An Insurer – Trustee- Reinsurance – Role of Insurance in Economic Development – Insurance and Social Security. The Insurance Contract – Utmost Good Faith or Uberrima Fides – Insurable Interest – Insurer's Insurable Interest – Criminal Acts – Indemnity – Subrogation and Contribution – Proximate Cause – Personal and Non-Personal Contracts.

Unit-3

Insurance Products – Life Insurance Products, Non-Life Insurance – Fire – Loss of Profits – Marine – Marine Cargo – Marine Hull – Motor – Miscellaneous – Personal Accident – Health – Liability – Engineering – Aviation Etc.

Unit-4

Insurance Terminology – Common For Both Life and Non-Life Insurance –Life Insurance – First Premium – Renewal – Mode – Limited Payment – Policies – Single Premium – Convertible – Days of Grace – Lapse – Paid Up Policy – Revival – Deferment Period – Nomination – Assignment – Bonus – With Profit – Participating – Non-Participating or Without Profit – Surrender Value – Non-Life Insurance – Market Agreements – Cover Notes – Certificates of Insurance – Open Policy – Floater – Excess – Franchise – Claims – Salvage – Coinsurance – Loss – Total Loss – Actual or Constructive Loss – Bonus – Malus – Replacement – Valued Policy – Agreed Value – Full Value – First Loss – Increased Value – Insurance Time or Institute Cargo Clauses – Solatium Fund – Hit and Run Cases – Arbitration.

Unit-5

The Insurance Market – Life and Non-Life Insurers – Reinsurers – Individual and Corporate Agents – Brokers – Surveyors – Medical Examiners – Third Party Administrators – Regulator IRDA – Insurance Councils – Ombudsmen – Educational Institutes – Councils – Tariff Advisory Committee. Regulations – The Insurance Act, 1938 – Insurance Regulatory and Development Act, 1999 – Life Insurance Corporation Act, 1956 – General Insurance Business (Nationalization) Act, 1972 – Consumer Protection Act, 1986 (COPA) – Income Tax Act – Other Laws. The Insurance Customer – Customers Are Different – Different Mind Sets, Their Satisfactions – Ethical Behavior – Risk Management – Avoidance or Prevention – Reduction – Retention – Transfer – The Techniques, Separation – Duplication Diversification – Retention and The Individual. Appendix – 1 – History of Insurance – From IRDA’s Website.

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36 - STATISTICAL PACKAGE PRACTICALS

Business models studied in theory to be practiced using Spreadsheet / Analysis Software

S.No	Details of experiments
1	Descriptive Statistics
2	Hypothesis - Parametric
3	Hypothesis – Non-parametric
4	Correlation & Regression
5	Forecasting
6	Portfolio Selection
7	Risk Analysis & Sensitivity Analysis
8	Revenue Management
9	Transportation & Assignment
10	Networking Models
11	Queuing Theory
12	Inventory Models

- Spreadsheet Software and
- Data Analysis Tools

TEXTBOOKS

1. David M. Levine et al, “Statistics for Managers using MS Excel’ (6th Edition) Pearson, 2010
2. David R. Anderson, et al, ‘An Introduction to Management Sciences: Quantitative approachesto Decision Making, (13th edition) South-Western College Pub, 2011.
3. William J. Stevenson, Ceyhun Ozgur, ‘Introduction to Management Science with Spreadsheet’,Tata McGraw Hill, 2009.

4. Wayne L. Winston, Microsoft Excel 2010: Data Analysis & Business Modeling, 3rd edition, Microsoft Press, 2011.
5. Vikas Gupta, Comdex Business Accounting with Ms Excel, 2010 and Tally ERP 9.0 Course Kit, Wiley India, 2012
6. Kiran Pandya and Smriti Bulsari, SPSS in simple steps, Dreamtech, 2011.

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IV Semester

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41 - ACCOUNTING & FINANCE FOR BANKERS

UNIT-1 - BASICS OF BUSINESS MATHEMATICS

Calculation of simple Interest and compound interest -Fixed and Floating interest rates - calculation of EMIs - Calculation of front end and back end interest -Calculation of Annuities - Calculation of provisions for NPA and risk weights for Basel II - Interest calculation using products /balances. Amortization and Sinking Funds Bonds - Calculation of YTM - Duration - Bond Pricing - Premium and Discount - Bond valuation rules preliminary method, definition of debt, rules on compounding in respect of loan accounts, penal interest etc. Capital Budgeting - Discounted cash flow - net present value - pay back methods Depreciation - different types - methods of calculation Foreign Exchange Arithmetic for beginners

UNIT-2 - ACCOUNTING IN BANKS/BRANCHES

Definition & Scope and Accounting Standards - Nature and purpose of accounting; historical perspectives - Origins of accounting principles - accounting standards and its definition and Scope. Generally Accepted Accounting Principles - USA Transfer Price mechanism. Basic Accountancy Procedures - Concepts of accountancy - entity going concern - double entry systems, Principles of conservatism - revenue recognition and realization - accrual and cash basis. Record keeping basics -account categories - debit and credit concepts - journalizing - Maintenance of Cash/ Subsidiary books and Ledger -Trial Balance - Adjusting and Closing entries - Day Book and General Ledger Posting

UNIT-3 BANK ACCOUNTING AND BALANCE SHEET

Rules for bank accounts, cash/clearing/transfer vouchers/system - subsidiary book and main day book - General Ledger -Branch v/s Bank Accounts Bank Balance Sheet Structure - accounts - categories -Assets, Liabilities and Net Worth Components. Accounting for NPA /Provisioning/Suit Filed Accounts Preparation of Final Accounts - Final Accounts of Banking Companies - . Disclosure requirements

UNIT-4 OTHER ACCOUNTS

Partnership accounts - partner's fixed capital accounts - Current accounts - loan accounts - treatment of intangibles like goodwill - admission / retirement / death of partner - Company accounts - classes of Share Capital - issue/ forfeiture of Shares -issue of Bonus Shares Bank reconciliation statement - Capital & Revenue Expenditure/Depreciation/Inventory Valuation/Bill of Exchange / Consignment Account / Joint Venture - Special accounts - Leasing and Hire - Purchase Company accounts - Accounts of Non - Trading Concerns - Accounting from incomplete records - Receipts and Payments Account - Income and Expenditure Account. Ratio Analysis

UNIT-5 - COMPUTERIZED ACCOUNTING

Accounting in electronic environment - methods - procedures - security - rectification Core banking environment is to be highlighted. Standard books maintained for different accounts are to be shown as model.

42 - COST AND MANAGERIAL ACCOUNTING

UNIT - I

Nature and scope of Cost Accounting. Cost analysis, concepts and Classifications. Installation of costing systems, cost centers and profit centers. Cost sheets, tenders and quotations. Reconciliation of cost and financial accounts.

UNIT - II

Material purchase control, Level, aspects, need and essentials of material control. Stores control - Stores Department, EOQ, Stores records, ABC analysis, VED analysis. Material costing - Issue of materials - FIFO, LIFO, HIFO. Labour cost - Computation and control. Time keeping, Methods of wage payment - Time rate and Piece rate system. Payroll procedures. Idle time and over time. Labour turnover. Overheads - Classification, Allocation, Apportionment and Absorption.

UNIT - III

Management Accounting - Meaning, scope, importance and limitations – Management Accounting vs. Cost Accounting. Management Accounting vs. Financial Accounting.

UNIT – IV

Ratio Analysis - Interpretation, benefits and limitations. Classification of ratios - Liquidity, profitability, turnover, Cash flow statements.

UNIT - V

Budgets and budgetary control - Concept - Types of Budgets - Production, Cash and Flexible Budgets. Standard Costing and Variance Analysis – Concepts and simple Problems. Marginal costing - CVP analysis - Break Even Analysis - Break Even Chart.

REFERERNC E BOOKS

1. Jain S.P., and Narang K.L. - Cost Accounting.
2. Khanna B.S., Pandey I.M., Aherjia G.K. and Arora M.N. - Practical Costing.

3. Reddy and Murthy - Cost Accounting.
4. N.K. Prasad and V.K. Prasad - Cost Accounting.
5. Dr. S.N. Maheswari - Management Accounting.
6. Chadwick - The Essence of Management Accounting.

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43 - FUNDAMENTALS OF CAPITAL MARKETS

UNIT 1

- **An Overview of the Indian Securities Market**
Market segments, Key indicators of securities market, Products and participants, Market segments and their products, Reforms in Indian securities markets

UNIT 2

- **Trading Membership**
Stock brokers, NSE membership, Surrender of trading membership, Suspension & expulsion of membership, Declaration of defaulter, Authorised persons, Sub-brokers, Broker-clients relations, Sub-broker-clients relations, Investor service cell and arbitration, Code of advertisement

UNIT 3

- **Trading**
Introduction, NEAT system, Market types, Trading system users hierarchy, Local database, Market phases, Logging on, Log off/exit from the application, Neat screen, Invoking an inquiry screen, Order management, Trade management, Limited physical market, Block trading session, Retail debt market (RDM), Trading information downloaded to members, Internet broking, Wireless application protocol (wap), Computer to computer link (ctcl) facility

UNIT 4

- **Clearing and Settlement**
Introduction, Key terminologies used in clearing and settlement process, Transaction cycle, Settlement agencies, Clearing and settlement process, Securities and funds settlement, Shortages handling, Risks in settlement, Risk management, International securities identification number, Data and report downloads

UNIT 5

- **Legal Framework**
SEBI (intermediaries) regulations, 2008, SEBI (prohibition of insider trading) regulations, 1992, SEBI (prohibition of fraudulent and unfair trade practices relating to, Securities market) regulations, 2003, The depositories act, 1996, Indian contract act, 1872, Income tax act, 1961
- **Fundamental Valuation Concepts**
Time value of money. Understanding financial statements.

44 - ACCOUNTING PACKAGE PRACTICALS

UNIT 1

Tally: Introduction – Getting started – Creating and configuring the new company

UNIT 2

Accounts and Inventory Management System: Accounts Masters Maintenance – Account Vouchers Maintenance-Inventory Masters Maintenance – Inventory Vouchers Maintenance

UNIT 3

Reports, Business Management and Advanced Usage: Accounting and Inventory Report- MIS reports- Budget & Scenario management- Forex management- Manufacturing Group Company-Payroll-Tax

UNIT 4

Tally ERP 9 – Creation of a Company – Alter Company – Pre-Defined Groups in Tally - Creating the Group - Alteration of Group - Deletion of Group, Creating the ledger Account - Alteration of Ledger Account - Multiple Ledger Creation, Balance Sheet, Accounting with Tally using Inventory - Creating Stock Group - Creating Stock categories - Creating Units of Measures - Creating Stock Items, Voucher - Creating new Voucher Type

UNIT 5

Introduction to VAT -VAT Classification – Creating Tax Ledger Input VAT @ 12.5 % - Creating Tax Ledger Output VAT @ 4%, Cost Centers, Cost Categories, Bank Reconciliation, Order Processing - Price List, Tally of Excel, Cheque Printing – TDS (Tax Deducted at Source), e-TDS Returns, Service Tax, Sales Voucher Entry, Receipt Voucher Entry, Purchase Voucher Entry, Payment Voucher Entry, Payroll, Attendance Creation, Salary Detail Creation, Short Function Keys

Books for reference:

1. Tally. ERP 9 Training Guide, Kitabmahal
2. Tally ERP 9 Learning Manual, Tally ERP Support Center

45 - VALUE EDUCATION

The learning and practice of facts which have eternal value is what is contemplated by value education. It can also be the process by which a good citizen is moulded out of a human being. The evolution of a good human being is when he realises that his conscience shows to him the rightness of his action.

Objective

To create an awareness to values among learners and help them adopt them in their lives.

Unit I

Definition – Need for value Education – How important human values are – humanism and humanistic movement in the world and in India – Literature on the teaching of values under various religions like Hinduism, Buddhism, Christianity, Jainism, Islam, etc. Agencies for teaching value education in India – National Resource Centre for Value Education – NCERT– IITs and IGNOU.

Unit II

Vedic Period – Influence of Buddhism and Jainism – Hindu Dynasties – Islam Invasion – Moghul invasion – British Rule – culture clash – Bhakti cult – social Reformers – Gandhi – Swami Vivekananda – Tagore – their role in value education.

Unit III

Value Crisis – After Independence

Independence – democracy – Equality – fundamental duties – Fall of standards in all fields – Social, Economic, Political, Religious and Environmental – corruption in society.

Politics without principle – Commerce without ethics – Education without Character – Science without humanism – Wealth without work – Pleasure without conscience – Prayer without sacrifice – steps taken by the Governments – Central and State – to remove disparities on the basis of class, creed, gender.

Unit IV

Value Education on College Campus

Transition from school to college – problems – Control – free atmosphere – freedom mistaken for license – need for value education – ways of inculcating it – Teaching of etiquettes – Extra-Curricular activities – N.S.S., N.C.C., Club activities – Relevance of Dr.A.P.J. Abdul Kalam's efforts to teach values – Mother Teresa.

Unit V

Project Work

1. Collecting details about value education from newspapers, journals and magazines.
2. Writing poems, skits, stories centering around value-erosion in society.
3. Presenting personal experience in teaching values.
4. Suggesting solutions to value – based problems on the campus.

Recommended Books

1. Satchidananda. M.K. (1991), “Ethics, Education, Indian unity and culture” – Delhi, Ajantha publications.
2. Saraswathi. T.S. (ed) 1999. Culture”, Socialisation and Human Development: Theory, Research and Application in India” – New Delhi Sage publications.
3. Venkataiah. N (ed) 1998, “Value Education” New Delhi Ph. Publishing Corporation.
4. Chakraborti, Mohit (1997) “Value Education: Changing Perspectives” New Delhi: Kanishka Publications.
5. “Value Education – Need of the hour” Talk delivered in the HTED Seminar – Govt. of Maharashtra, Mumbai on 1-11-2001 by N.Vittal, Central Vigilance Commissioner.
6. “Swami Vivekananda’s Rousing call to Hindu Nation”: EKnath Ranade (1991) Centenary Publication
7. Radhakrishnan, S. “Religion and culture” (1968), Orient Paperbacks, New Delhi.

V Semester

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51 - LEGAL & REGULATORY ASPECTS OF BANKING OPERATIONS

Unit-1 - Regulations and Compliance:

The questions in this section will be with reference to legal issues and problems

A. Provisions of RBI Act 1935, Banking Regulation Act 1949 Banking Companies [Acquisition and transfer of undertakings Act 1970 & 1980]

B. Government and RBI's powers

- Opening of new banks and branch licensing - Constitution of board of directors and their rights
- Banks share holders and their rights - CRR/SLR concepts - Cash/currency management - winding up - amalgamation and mergers - powers to control advances - selective credit control - monetary and credit policy - Audit and Inspection - supervision and control - board for financial supervision - its scope and role - disclosure of accounts and balance sheets - submission of returns to RBI etc Corporate Governance

Unit-2 - Legal aspects of banking operations

Case laws on responsibility of paying /collecting banker Indemnities/guarantees - scope and application - obligations of a banker - pre cautions and rights-laws relating to bill finance, LC and Deferred Payments - Laws relating to securities - valuation of securities - modes of charging securities - lien, pledge, mortgage, hypothecation etc - registration of firms/companies - creation of charge and satisfaction of charge

Unit-3 - Banking Related Laws

Law of limitation Provisions of Bankers Book Evidence Act Special features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993 TDS Banking Cash Transaction tax Service Tax Asset Reconstruction Companies The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 The Consumer Protection Act, 1986 Banking Ombudsman Lok Adalats Lender's Liability Act

Unit-4 - Commercial Laws with reference to banking operations

Indian Contract Act, 1872 (Indemnity, Guarantee, Bailment, Pledge and Agency etc) The Sale of Goods Act, 1930 (Sale and Agreement to Sell, Definitions, Conditions and Warranties, Express and Implied, Right of unpaid Seller etc) The Companies Act, 1956 Definition, features of company, Types of Companies, Memorandum, Articles of Association, Doctrines of Ultravires,

indoor management and constructive notice, membership of company - acquisition - cessation, rights and duties of members and register of members. Prospects and directors.

Unit – 5 Indian Partnership Act

Indian Partnership Act, 1932 Definition and types of partnership, relation of partners to one another - Relation of partners to third parties, Minor admitted to the benefits of Partnership, Dissolution of firm, Effect of non - registration Foreign Exchange Management Act 2000.Prevention of Money Laundering Act Right to Information Act Information Technology Act

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52 - PRACTICE OF LIFE INSURANCE

Unit-1

Life Insurance Organization – Introduction – Organizing – Important Activities – The Indian Context – Internal Organization – The Distribution System – Appointment of Agent-Functions of The Agent – Continuance of Agency – Remuneration To Agents – Trends in Life Insurance – Distribution Channels – Premiums and Bonuses

Unit-2

What Is Premium – Risk – Net and Pure Premium – Premium Calculation -Actuarial Valuation – Bonus – Simple Reversionary Bonus – Compound Reversionary Bonus – Interim Bonus. Plans of Life Insurance – Death Cover – Survival Benefit – Term Assurance – Pure Endowment – Linked – Some Popular Plans- Common Variations – With Profit and Without Profit Policies – Joint Life Policies – Children’s Plans – Variable Insurance Plans– Riders – Postal Life Insurance.

Unit-3

Annuities – The Nature of Annuity – Immediate Annuity – Deferred Annuity. Group Insurance – Introduction – Meaning of Group Insurance – Types of Group Insurance Schemes – Group Gratuity Schemes – Ways To Meeting Gratuity Liability – Group Superannuation Scheme – Group Leave Encashment Scheme (GLES) – Other Group Schemes – Social Security Schemes. Other Special Need Plans – Industrial Life Insurance – Married Women’s Property (MWP) Act Policies – Key Man Insurance – Plans Covering Handicapped.

Unit-4

Health Products – Types of Products – Indemnity, Fixed Benefits, ULIPS, Pure Health Covers, Linked Insurance Plans – What Is Linked Policy – Equity Funds – Debt Funds – Money Market Funds – Liquid Funds – Balanced Funds – Flexibility – Top-Up-Premium Holiday – Net Assets Value (NAV) – Annuities and Pensions – IRDA Guidelines. Application and Acceptance – Principle of Utmost Good Faith – Insurable Interest – Prospectus – Proposal Forms and Other Related Documents Alterations – Duplicate Policy. Premium Payment – Lapse and Revival – Age – Premium – Where To Pay – Surrender Values – Non-Forfeiture Option – Revival – Special Revival Scheme – Installment Revival Scheme – Loan – Cum – Revival Scheme.

Unit-5

Assignment, Nomination, Loans, Surrenders, Foreclosure Policy Claims – Maturity Claims – Survival Benefit Payments – Death Claims – Waiver of Evidence of Title – Early Claims – Claims Concession – Presumption of Death – Accident Benefit and Disability Benefit – Permanent Disability Benefit – Post Maturity Options – Settlement Options – Precautions. Miscellaneous – Reinsurance – Exchange Control Regulations – Payment of Premiums – Payment of Claims Etc. – Assignment in Favour of Non-Residents – Deposits – Export of Policies – Information Technology – Intranet and Internet - Benefits To Agents – Benefits To Policy Holders/ Prospects – Kiosks – It in The Rural Areas – Internal Processing – IRDA Regulations. Annexure – Financial Market – Capital Market – Stock Technical's – Authorized Capital – Issued Capital – Float Outstanding – Shares Market – Capitalization –Or Earnings Per Share (EPS) –(Price Earning Ratio (PE) – Beta. Simple Economics – Risk Premium – Relationship Between Interest Rates and Stock Prices – Relationship Between Inflation Rates and Stock Prices – Evaluating Unit Linked Policies – Policy Fund.

53 - E-COMMERCE & SOCIAL MEDIA MARKETING

UNIT I

Internet and Commerce: Business operations; E-commerce practices vs. traditional business practices; Concepts b2b, b2c, c2c, b2g, g2h, g2c; Benefits of ecommerce to organization, consumers, and society; Limitation of e-commerce; Management issues relating to e-commerce.

UNIT II

Operations of E-commerce: Credit card transaction; Secure Hypertext Transfer Protocol (SMTP); Electronic payment systems; Secure electronic transaction(SET); SET's encryption; Process; Cyber cash; Smart cards; Indian payment models.

UNIT III

Applications in Governance: EDI in governance; E-government; E-governance; applications of the internet, Concept of government-to-business, business-to government and citizen-to-government; E-governance models; Private sector interface in e-governance.

UNIT IV

What Is Social Media Marketing? Big Brands and Social Media, Small Business and Social Media, Social Media and Blogging, History, Platforms, Content Strategies, Building an Audience, Takeaway Tips

UNIT V

Twitter and Micro blogging, Introduction, History, Protocol, SocialNetworking, Introduction, History, Facebook, LinkedIn , Media Sharing, YouTube, Flickr, SlideShare

Suggested Readings:

1. Agarwala Kamlesh N. and Agarwala Deeksha: Bridge to the Online Storefront; Macmillan India NewDelhi.
2. Agarwala Kamlesh N. and Agarwala Deeksha: Business on the Net-Introduction to the E-commerce;Macmillan India New Delhi.
3. Agarwala Kamlesh N. and Agarwala Deeksha: Bulls, Bears and The Mouse: An Introduction to OnlineStock Market Trading; Macmillan India New Delhi.
4. Tiwari Dr. Murli D.: Education and E-Governance; Macmillan India New Delhi.
5. Dan Zarrella, The Social Media Marketing Book, O'Reilly Media; 1 edition, 2009
6. Tim Kitchen, Tashmeem Mirza, Profitable Social Media Marketing: Growing your business using Facebook, Twitter, Google+, LinkedIn and more, Exposure Publishing; 1 edition, 2013
7. Liana Li Evans, Social Media Marketing : Strategies for Engaging in Facebook, Twitter & Other Social Media, Que Press; First edition, 2010
8. Barker, Social Media Marketing: A Strategic Approach, Cengage; 01 edition, 2013

54 - AUDITING

UNIT I: Introduction to Auditing

Auditing: Meaning-Definition-Evolution-Objectives-Importance.

Types of audit: Based on ownership (Proprietorship, Partnership, Companies, Trusts, Cooperative Societies, Government Departments) -Based on time (Interim, Final, Continuous, Balance Sheet)- Based on objectives (Independent, Financial, Internal, Cost, Tax, Government, Secretarial).

UNIT II: Planning of Audit and Control

Auditor: Qualifications and disqualifications – Qualities - Appointment and Reappointment – Remuneration – Removal – Rights – Duties – Liabilities.

Audit planning: - Engagement letter - Audit programme - Audit note book - Audit papers - Audit work book - Audit contents - Audit markings - Internal check- Internal control –(Sales- Purchases-Fixed assets-Cash-Bank-Pay Roll) - Accounting controls and Sampling in audit.

Lab Work: Preparation of Audit programme for an organization.

UNIT III: Vouching and Audit of Financial Statements

Vouching: Meaning- Vouching of cash and trading transactions –Investigation, Verification and Valuation of assets and liabilities- Differences between vouching, investigation, verification and valuation.

Audit of Financial Statements: Receipts – Payments – Sales – Purchases -Fixed assets– Investments - Personal ledger – Inventories - Capital and Reserves - Other assets -Other liabilities.

Lab Work: Vouching of cash book of a local business unit.

UNIT IV: Audit of Institutions

Audit of institutions: Partnership - Manufacturing and Other Companies -Non-trading concerns.

Audit Report: Contents - Preparation of audit report – Fair report - Qualified report.

Lab Work: Collection of Model Audit Reports from Local Auditor and Preparation of similar reports.

UNIT V: Report Writing

Business Correspondence and Report writing: Basic principles – Business letters. Business reports: Structure – Preparation of Routine reports and special reports.

Lab Work: Drafting of model business letters and Preparation of business reports.

Reference Books:

1. Contemporary Auditing : Kamal Gupta
2. Practical auditing : Spicer & Pegler
3. Principles and practices of Auditing : Jagdish Prakash
4. Principles of Auditing : Ghatalia
5. Business correspondence and Report Writing : Tata Mc Graw Hill
6. Business correspondence & Report writing : Urmila Rai & S.M. Rai
7. Business communications and Report writing : Kalyani Publications
8. Auditing : N.D.Kapoor
9. Practical Auditing : T.N.Tandon
10. Auditing : Dinkar Pagare

55 - PROJECT (8 WEEKS)

Summer Training –

The training report along with the company certificate should be submitted within the two weeks of the reopening date of 5th semester.

The report should be around 40 pages containing the details of training undergone, the departments wherein the student was trained with duration (chronological diary), along with the type of managerial skills developed during training.

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56 - CAREER / EMPLOYABILITY SKILLS- 1

UNIT I INTRODUCTION

Need for Creative and innovative thinking for quality – Essential theory about directed creativity, components of Creativity, Methodologies and approaches, individual and group creativity, organizational role in creativity, types of innovation, barriers to innovation, innovation process, establishing criterion for assessment of creativity & innovation.

UNIT II MECHANISM OF THINKING AND VISUALIZATION

Definitions and theory of mechanisms of mind heuristics and models: attitudes, Approaches and Actions that support creative thinking - Advanced study of visual elements and principles- line, plane, shape, form, pattern, texture gradation, color symmetry. Spatial relationships and compositions in 2 and 3 dimensional space - procedure for genuine graphical computer animation– Animation aerodynamics – virtual environments in scientific Visualization – Unifying principle of data management for scientific visualization – Visualization benchmarking

UNIT III CREATIVITY

Methods and tools for Directed Creativity – Basic Principles – Tools that prepare the mind for creative thought – stimulation – Development and Actions: - Processes in creativity ICEDIP – Inspiration, Clarification, Distillation, Perspiration, Evaluation and Incubation – Creativity and Motivation – The Bridge between man creativity and the rewards of innovativeness – Applying Directed Creativity.

UNIT IV CREATIVITY IN PROBLEM SOLVING

Generating and acquiring new ideas, product design, service design – case studies and hands-on exercises, stimulation tools and approaches, six thinking hats, lateral thinking – Individual activity, group activity, contextual influences.

UNIT V INNOVATION

Achieving Creativity – Introduction to TRIZ methodology of Inventive Problem Solving – the essential factors – Innovator's solution – creating and sustaining successful growth – Disruptive Innovation model – Segmentive Models – New market disruption - Commoditization and DE33commoditization – Managing the Strategy Development Process – The Role of Senior Executive in Leading New Growth – Passing the Baton

Note: Students will undergo the entire programme similar to a Seminar. It is activity based course.

Students will undergo the programme with both theoretical and practical content. Each student will be required to come out with innovative products or services. This will be evaluated by the faculty member(s) handling the course and the consolidated marks can be taken as the final mark. No end semester examination is required for this course

VI Semester

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61 - CORPORATE TAX MANAGEMENT & PRACTICES

UNIT- 1

Introduction to Tax Management: Concept of tax planning; Tax avoidance and tax evasions; corporate taxation and dividend tax.

UNIT - 2

Tax Planning for New Business: Tax planning with reference to location, nature and form of organization of new business.

UNIT - 3

Tax Planning and Financial Management Decisions: Tax planning relating to capital structure decision, dividend policy, inter-corporate dividends and bonus shares.

UNIT - 4

Tax Planning and Managerial Decisions : Tax planning in respect of own or lease, sale of assets used for scientific research, make or buy decisions; Repair, replace, renewal or renovation, and shutdown or continue decisions.

UNIT - 5

Special Tax Provisions: Tax provisions relating to free trade zones, infrastructure sector and backward areas; Tax incentives for exporters.

References

1. Ahuja G.K. and Ravi Gupta: Systematic Approach to Income Tax and Central Sales Tax, Bharat Law House, New Delhi.
2. Circulars issued by C.B.D.T.
3. Income Tax Act, 1961.
4. Income Tax Act, 1962.
5. Lakhotia, R.N: Corporate Tax Planning, Vision Publications, Delhi.
6. Sanghania, V.K: Direct Taxes: Law and Practice, Taxman's Publication, Delhi.
7. Sanghia Vindo K: Direct Tax Planning and Management, Taxman's Publication, Delhi.

62 - MARKETING OF FINANCIAL PRODUCTS & SERVICES

UNIT I : INTRODUCTION TO FINANCIAL SERVICES

- a. Meaning of Financial Services, Structure of Indian Financial System Importance of Financial system for the economic development. (Financial and Banking system charts)
- b. Definition of Bank, Functions of Commercial Banks and Reserve Bank of India. (Forms of various accounts and deposits)
- c. Definition/ Meaning of Insurance and reinsurance, Principles of Insurance, kinds of Insurance, advantages of insurance, globalization of insurance and insurance sector reforms in India.

UNIT II: BANKING SYSTEMS AND ITS REGULATION

- a. Banking Systems – Branch banking, Unit Banking, Correspondent banking, Group banking, Deposit banking, mixed banking and Investment banking. An overview of banking; Banking Sector Reforms with special reference to Prudential Norms: capital adequacy norms, income recognition norms, classification of assets and NPAs;
Innovations in Banking-ATMs, E-Banking, Credit cards, Online & Offshore Banking, etc. (working and operations) Regional Rural banks, Cooperative banks, Micro Finance, Priority Sector Lending, Indigenous banking, Role of NABARD, Development Financial institutions – SFC, SIDBI.

UNIT III: BANKER AND CUSTOMER, LOANS AND ADVANCES:

- a. Banker and customer definition and their relationship, types of customers and modes of operations, procedure and precaution for opening an account, pass book & its features, Rights, duties and obligations of the banker. (Application forms for opening accounts, Cheque Books, pass books, requisition slips for withdrawals and deposits, bank statements, etc)
- b. Promissory Note and Bills of Exchange and Cheque, differences between them, types of crossing the cheque, payment of cheque and consequences of wrongful dishonor, collection of local and upcountry cheques, responsibilities and liabilities of collecting banker and statutory protection to the collecting banker. (Promissory notes, B/E, Crossed cheques-various modes)

c. Types of loans and advances, principles of sound lending policies, credit appraisals of various forms of loans and advances- modes of creating charges lien, pledge, mortgage and hypothecation (Documents required for sanction of loans and advances)

UNIT IV. FINANCIAL MARKETS & SERVICES:

a Indian Money Market- Characteristics, Structure, composition (call and notice money, market, treasury bills market, CDs, CPs, short term bill market, MMMF sand DFHI) problems and reforms in Indian money markets (CDs,CPs,TreasuryBills)

b. Indian capital market-composition and growth of primary and secondary markets, differences between primary and secondary markets, capital market reforms and NBFCs in capital markets; Stock Exchanges, NSE, OTCEI,Online Trading and role of SEBI.

c. Financial intermediaries and services : Merchant bankers, Mutual funds, Leasing companies, Venture Capital Funds, Forfaiting, Loan Syndication, Factoring, Custodial Services, Depository Services, and Depository Participants.(Documentation)

UNIT V: TYPES OF INSURANCE AND ITS REGULATION

a. Life Insurance – Practical aspects of Life Insurance, procedure for issuing a life insurance policy, issue of duplicate policies, nomination, surrender value, policy loans, assignment, revivals and claim settlement. (Formats of types of Insurance)

b. Non-Life Insurance- Types of products and scope of Fire Insurance, Marine Insurance, Health Insurance, Social Insurance and Rural Insurance. Regulation of Insurance in India- Insurance Act, 1938 and IRDA 1999. (Formats of types of Non-Life Insurance)

Books Recommended:

- 1 Maheshwari and Paul R.R... Banking theory law and practice
- 2.Sundaram and Varsheney... Banking theory law and practice
3. Tannans-- Banking law and practice in India
4. Aryasri.. Banking and Financial system
5. M.Y.Khan.. Indian Financial System

6. P.K.Gupta.. Insurance and risk management
- 7.Vijaya Raghavan Iyengar Introduction to Banking
8. Guruswamy: Banking Theory Law and Practice, Tata
9. Aryasri &Murty: Banking and Financial Systems, Tata
- 10.Guruswamy: Merchant Banking and Financial Services, Tata
- 11.Murthy and Venugopal: Indian Financial System, IK International
12. Paul Suresh: Management of Banking and Financial Services, Pearson

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63 FUNDAMENTALS OF DERIVATIVES MARKET

UNIT 1

- **Introduction to Derivatives**
Types of Derivative Contracts, History of Financial Derivatives Markets, Participants in a Derivative Market, Economic Function of The Derivative Market .
- **Understanding Interest Rates and Stock Indices**
Understanding Interest rates, Understanding the Stock Index, Economic Significance of Index Movements, Index Construction Issues, Desirable Attributes of an Index, Applications of Index.

UNIT 2

- **Futures Contracts, Mechanism and Pricing Forward Contracts**
Limitations of forward markets, Introduction to Futures, Distinction between Futures and Forwards Contracts, Futures Terminology, Trading Underlying vs. Trading Single Stock Futures, Futures Payoffs, Pricing Futures, Pricing Stock Futures.
- **Application of Futures Contracts**
Understanding Beta, Numerical illustration of Applications of Stock Futures

UNIT 3

- **Options Contracts, Mechanism and Applications**
Option Terminology, Comparison between Futures and Options, Options Payoffs, Application of Options
- **Pricing of Options Contracts and Greek Letters**
Variables affecting Option Pricing, The Black Scholes Merton Model for Option Pricing (BSO), The Greeks

UNIT 4

- **Trading of Derivatives Contracts**
Futures and Options Trading System, The Trader Workstation, Futures and Options Market Instruments, Criteria for Stocks and Index Eligibility for Trading, Charges
- **Clearing and Settlement**
Clearing Entities, Clearing Mechanism, Settlement Procedure, Risk Management, Margining System

UNIT 5

- **Regulatory Framework**
Securities Contracts (Regulation) Act, 1956, Securities and Exchange Board of India Act, 1992, Regulation for Derivatives Trading, Adjustments for Corporate Actions
- **Accounting for Derivatives**
Accounting for futures, Accounting for options, Taxation of Derivative Transaction in Securities

64 - PRACTICES OF GENERAL INSURANCE

Unit-1

Insurance Legislation – The Insurance Act, 1938 – Registration – Accounts and Returns – Investments – Limitation On Expenses of Management – Prohibition of Rebates – Powers of Investigation – Other Provisions – Insurance Regulatory and Development Authority Act, 1999- General Insurance Council – Amendment of Insurance Act – Amendments of The Life Insurance Corporation Act, 1956 – Amendments of General Insurance Business (Nationalization) Act, 1972- The Insurance (Amendment) Act, 2002. Insurance Co-Operative Society – Motor Vehicles Act, 1988 Solatium Fund – The Inland Steam-Vessels (Amendment) Act 1977 – Marine Insurance Act, 1963 – The Carriage of Goods By Sea Act, 1925 – The Merchant Shipping Act, 1958 – The Bill of Lading Act, 1855 – The Indian Ports (Major Ports) Act, 1963 – Indian Railways Act, 1989 – The Carriers Act, 1865- The Indian Post Office Act, 1898 – The Carriage By Air Act, 1972- Multi Modal Transportation Act, 1993 – Workmen’s Compensation Act, 1923 – Employee’s State Insurance Act, 1948- Public Liability Insurance Act, 1991 – The Indian Stamp Act, 1899- Exchange Control Regulations – The Consumer Protection Act 1986 – Insurance Ombudsman.

Unit-2

The Insurance Market – The Insurance Market – Historical – Present Scenario – The Agents – Corporate Agents – Brokers Remuneration – Functions of Reinsurance Broker – The Limits of Indemnity – Third Party Administrators – Health Services – Surveyors/ Loss Assessors – Code of Conduct – Tariff Advisory Committee – Bombay Salvage Corps – Overseas Market – United Kingdom – U.S.A. Insurance Forms – Proposal Forms – Cover Notes – Certificate of Insurance – Renewal Notice IRDA Regulations 2002 (Protection of Policy Holders’ Interests)

Unit-3

Fire and Marine Coverages – Standard Policies – Specified Perils Vs. All Risks – Fire Insurance Coverages – Reinstatement Value Policies – Declaration Policy – Floating Policies – Long Term Policies – Consequential Loss (Fire) Insurance – Marine Insurance Coverages – Hull Insurance – Marine (Cargo) Insurance – Institute Cargo Clauses (C) - Institute Cargo Clauses (B) – Institute Cargo Clauses (A) – General Exclusions Clause – Inland Vessels and Sailing Vessels – Postal Consignment – Air Consignment – Types of Losses – Types of Marine Policies – Specific Policy. Miscellaneous Coverages – Motor Insurance – Third Party Liability Insurance For Mechanized Vessels Operating in Inland Waters – Personal Accident Insurances – Group Policies – Medi claim Insurance – Aviation Insurance – Engineering Insurance – Rural Insurance – Micro-Insurance.

Unit-4

Specialized Insurances – Industrial All Risks Insurance – Advance Loss of Profit Cover (ALOP) – Oil and Energy Risks Insurance – Satellite Insurance – Underwriting – Underwriting Policy – Class Rated Products – Individual Rated Products – Filing of Products – Role of Actuary – Compliance Officer – Underwriting Practice – Physical Hazard – Underwriting of Physical Hazard – Underwriting of Moral Hazard – Acceptance of Risks Subject To Underwriting Safeguards – Declined Risks - Fire – Marine – Miscellaneous – Risk-Inspection – Re-Insurance - Facultative – Treaty – Quota Share – Surplus Treaty – Pool – Non – Proportional Treaty - Excess of Loss Treaty – Stop Loss Treaty – Risk Management – Insurer's Role in Risk Management – Documentation Procedure – Renewal Procedure – Customer Service.

Unit-5

Rating and Premium – Classification of Risk – Discrimination – Bonus/ Malus- Past Loss Experience – Claims Costs – Acquisition Costs – Management Expenses – Agreement in The Policy – Advance Payment of Premium – Policies Relating To Co-Insurance - Policies of Reinsurance. Claims – Claims Forms – Investigation and Assessment – Surveyors and Loss Assessors – Claims Documents – Arbitration – Limitation - Settlement – Discharge Vouchers – Post Settlement Action – Recoveries – Salvage – Loss Minimization and Salvage – In House

Settlements – Practice in The U.K. – Practice in The U.S. Investment & Accounting – Accounting - Reserves For Outstanding Claims – Unexpired Risk Reserves – Other Reserves – General Ledger – The Trial Balance – Revenue Account – Profit and Loss Account – The Balance Sheet – Statutory Returns – Returns For Management Control – Claims and Underwriting and General Administration – Database On Computer – IRDA (Investment) Regulations.

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65 - FUNDAMENTALS OF DEPOSITORY OPERATIONS

UNIT 1

- **Overview of the Capital Market**
Overview of relevant laws and regulations; the primary and the secondary market and the capital market intermediaries

UNIT 2

- **Overview of NSDL**
Organizational structure of NSDL, Features of the depository system, Legal framework; Bye-Laws & business rules of NSDL, NSDL system & connectivity

UNIT 3

- **Business Partners of NSDL**
The different business partners of NSDL, Joining procedure/steps, services; Records and reconciliation, rights & obligations; NSDL application software, the hardware requirements of business partners, the service standards, Benefits & safety

UNIT 4

- **Services Offered by Depository**

Account opening of beneficiaries; Clearing members and intermediaries; Transmission & nomination; Dematerialization and rematerialization; Trading & settlement; Off-market transfers; Pay-in and pay-out procedures; Settlement of trades and precautions; Internet initiatives by NSDL.

UNIT 5

- **Special Services**

Pledging/ Hypothecation; Securities Lending & Borrowing; Corporate actions; Public issues; Debt instruments and G-Securities; NSC/KVP in Demat form; MAPIN and TIN

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66 - CAREER / EMPLOYABILITY SKILLS – II

UNIT I PERSONAL COMMUNICATION

Day-to-day conversation with family members, neighbours, relatives, friends on various topics, context specific – agreeing/disagreeing, wishing, consoling, advising, persuading, expressing opinions, arguing.

UNIT II SOCIAL COMMUNICATION

Telephone calls (official), colleagues in the work spot, discussing issues (social, political, cultural) clubs (any social gathering), answering questions, talking about films, books, news items, T.V. programmes, sharing jokes.

UNIT III GROUP/MASS COMMUNICATION

Group discussion (brainstorming), debate, panel discussion, anchoring/master of ceremony, welcome address, proposing vote of thanks, introducing speakers, conducting meetings, making announcements, Just-a-minute (JAM), Block and tackle, shipwreck, spoof, conducting quiz, negotiations, oral reports.

UNIT IV INTEGRATED SPEAKING AND PRESENTATION SKILLS

Listening to speak (any radio programme/lecture), reading to speak, writing to speak, watching to speak, (any interesting programme on TV) Reading aloud any text/speech, lecturing, PowerPoint presentation, impromptu, Interviews of different kinds (one to one, many to one, stress interview, telephonic interview)

UNIT V EMPLOYABILITY AND CORPORATE SKILLS

Interview skills – Types of interview, preparation for interview, mock interview. Group Discussion –Communication skills in Group Discussion, Structure of GD, GD process, successful GD techniques, skills bought out in GD – leadership and co-ordination. Time management and effective planning – identifying barriers to effective time management, prudent time management techniques, relationship between time management and stress management.

Stress management – causes and effect, coping strategies – simple physical exercises, simple Yoga and Meditation techniques, Relaxation techniques, stress and faith healing, positive forces of nature, relaxation by silence and music. Decision making and Negotiation skills, People skills, Team work, and development of leadership qualities.

Note: Students will undergo the entire programme similar to a Seminar.

It is an activity based course. Student individually or as a group can organize event(s), present term papers etc. This will be evaluated by the faculty member(s) handling the course and the consolidated marks can be taken as the final mark. No end semester examination is required for this course.

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