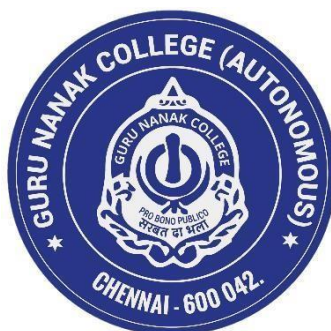


GURU NANAK COLLEGE (AUTONOMOUS)

GURU NANAK SALAI, VELACHERY, CHENNAI-42

(Re-accredited at 'A-Grade' by NAAC) Affiliated to University of Madras



B. Com. (BANK MANAGEMENT)

(SEMESTER PATTERN WITH CHOICE BASED CREDIT SYSTEM)

Syllabus

(For the candidates admitted in the Academic year 2022-23 and thereafter)

PREAMBLE

B.Com. (Bank Management)

The Bachelor of Commerce (Bank Management) is a three-year academic programme designed to provide knowledge and understanding of commerce and management courses with specific emphasis on Banking.

Detailed coverage on Financial accounting, Corporate accounting, Management accounting and Cost accounting are provided. Management subjects such as Principles of Management, Marketing, Entrepreneurial Development and Financial Management provides necessary knowledge and skills with competency to face rapidly growing and changing industry requirements.

The major electives allow the students to develop deeper insight into the related subject areas and the Non-major and Inter-disciplinary electives enables the students to gain an insight into the specific areas of interest.

Exposure is given to the students on various dimensions of Banking through courses like Banking systems, Banking Law and Practice, International Banking, Rural Banking, Corporate and Retail Banking, HRM in Banking Sector, Digital Banking and Cyber Security with the ethics and value system required for the Banking Industry.

Professional Competency is achieved through internship and projects to gain experiential learning.

LEARNING OUTCOME BASED CURRICULUM FRAMEWORK

From the Academic Year (2022- 23) and there after

Vision

- To provide blend of technical, managerial and social skills in the field of banking

Mission

- To elevate and disseminate specialized knowledge in the banking and finance sector
- To lay emphasis on recent trends in banking.

Programme Outcomes

- PO1** : Imparting knowledge on various financial services.
- PO2** : Training students on nuances of banking communication.
- PO3** : Application of the knowledge of accounting fundamentals, and techniques relevant to banking.
- PO4** : Making students understand ethical standards with reference to accounting practices.
- PO5** : Encouragement of entrepreneurship among students.

Programme Specific Outcomes

- PSO1** : Acquiring analytical and problem-solving skills in various disciplines of management, business, accounting, tax, finance and law pertaining to banking.
- PSO2** : Providing practical exposure to practices of banking

COURSE STRUCTURE 2022 -25 BATCH

B.Com. (Bank Management)

Semester	Part	Course	Subject Code	Subject Name	Hours	Credits	Internal	External	Total	
I	I	LANGUAGE		LANGUAGE - I (TAMIL/ SANSKRIT/ HINDI/ FRENCH)	6	3	50	50	100	
	II	ENGLISH		ENGLISH - I	4	3	50	50	100	
	III		CORE PAPER - I		FUNDAMENTALS OF FINANCIAL ACCOUNTING	6	4	50	50	100
			CORE PAPER - II		PRINCIPLES OF MANAGEMENT (COMMON TO B.COM. GEN, A&F, MM, BM, ISM & BBA)	5	4	50	50	100
			ALLIED - I		INTRODUCTION TO BANKING SYSTEMS	5	5	50	50	100
	IV		NME – I		NON-MAJOR ELECTIVE – I : OFFICE MANAGEMENT & ADMINISTRATION	2	2	50	50	100
					BASIC TAMIL - I/ADVANCED TAMIL - I					
		SOFT SKILLS - I		INTRODUCTION TO STUDY SKILLS	2	3	-	100	100	
Total Credits – 24 / Total Hours per week - 30										
II	I	LANGUAGE		LANGUAGE - II (TAMIL -II/SANSKRIT - II/HINDI - II /FRENCH - II)	6	3	50	50	100	
	II	ENGLISH		ENGLISH - II	4	3	50	50	100	
	III		CORE PAPER - III		COST AND MANAGEMENT ACCOUNTING	6	4	50	50	100
			CORE PAPER - IV		BANKING LAW AND PRACTICE	5	4	50	50	100
			ALLIED – II		MONETARY ECONOMICS	5	5	50	50	100
	IV		NME-II		FINANCIAL LITERACY	2	2	50	50	100
					BASIC TAMIL - II/ADVANCED TAMIL - II					
		SOFT SKILLS - II		LIFE SKILLS	2	3	-	100	100	
Total Credits – 24 / Total Hours per week - 30										
III	III	CORE PAPER - V		COMPANY ACCOUNTS	6	4	50	50	100	
		CORE PAPER - VI		INTERNATIONAL BANKING	6	4	50	50	100	
		CORE PAPER - VII		BUSINESS COMMUNICATION (COMMON TO B.COM. GEN, A&F, MM, BM, ISM & BBA)	5	4	50	50	100	
		CORE PAPER - VIII		LEGAL ASPECTS OF BUSINESS (COMMON TO B.COM. MM, BM, GEN, A&F & BBA)	5	4	50	50	100	
		ALLIED - III		BUSINESS STATISTICS I (COMMON TO B.COM. GEN, CS, A&F, MM, BM, ISM & BBA)	6	5	50	50	100	
	IV		SOFT SKILLS - III		JOB-ORIENTED SKILLS	2	3	-	100	100
Total Credits – 24 / Total Hours per week - 30										

COURSE STRUCTURE 2022 -25 BATCH

B.Com (Bank Management)

Semester	Part	Course	Subject Code	Subject Name	Hours	Credits	Internal	External	Total
IV	III	CORE PAPER - IX		CORPORATE AND RETAIL BANKING	6	4	50	50	100
		CORE PAPER - X		FINANCIAL MANAGEMENT (COMMON TO B.COM. GEN, CS, A&F, MM, BM, ISM & BBA)	5	4	50	50	100
		CORE PAPER - XI		INDIRECT TAX	5	4	50	50	100
		CORE PAPER - XII		FINANCIAL SERVICES (COMMON TO B.COM. A&F, BBA & BM)	5	4	50	50	100
		ALLIED - IV		BUSINESS STATISTICS II (COMMON TO B.COM. GEN, CS, A&F, MM, BM, ISM & BBA)	5	5	50	50	100
	IV	SOFT SKILLS - IV		COMPUTING SKILLS	2	3	-	100	100
		EVS		ENVIRONMENTAL STUDIES	2	2	50	50	100
Total Credits – 26 / Total Hours per week - 30									
V	III	CORE PAPER - XIII		DIGITAL BANKING AND CYBER SECURITY	6	4	50	50	100
		CORE PAPER - XIV		ENTREPRENEURIAL DEVELOPMENT (COMMON TO B.COM. GEN, A&F, MM, BM, ISM & BBA)	6	4	50	50	100
		CORE PAPER - XV		DIRECT TAX	6	4	50	50	100
		CORE PAPER – XVI		PRACTICAL AUDITING (COMMON TO B.COM. GEN, A&F & BM)	6	4	50	50	100
		ELECTIVE – I (IDE)		(INTER-DISCIPLINARY ELECTIVE) PERSONAL INVESTMENT PLANNING	5	5	50	50	100
	IV	VALUE EDUCATION		VALUE EDUCATION	1	2	50	50	100
V			INTERNSHIP	-	2				
Total Credits – 25 / Total Hours per week - 30									
VI	III	CORE PAPER - XVII		SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT (COMMON TO B.COM. BM & A&F)	6	4	50	50	100
		CORE PAPER -XVIII		RURAL BANKING	6	4	50	50	100
		CORE PAPER - XIX		MARKETING MANAGEMENT (COMMON TO B.COM. GEN, A&F, BM, MM, ISM & BBA)	6	4	50	50	100
		ELECTIVE - II		HUMAN RESOURCE MANAGEMENT IN BANKING SECTOR	6	5	50	50	100
		ELECTIVE - III		PROJECT	6	5		100	100
	V	EXTENSION ACTIVITIES		COMMUNITY SERVICE	-	1	-	-	-
Total Credits – 23 / Total Hours per week – 30									
Grand Total Credits – 146 / Total Hours -180									

SEMESTER - I

CORE PAPER - I
FUNDAMENTALS OF FINANCIAL ACCOUNTING

SUBJECT CODE:	THEORY & PROBLEMS	MARKS: 100
SEMESTER: I	CREDITS: 4	TOTAL HOURS: 90

Course Framework:

Introduction to fundamental concepts of Depreciation, Departmental, Branch & Hire Purchase Accounting and Partnership Accounts.

Course Outcome:

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

1. Comprehend the basics of Indian Accounting Standards, compute Depreciation and Bank Reconciliation Statement
2. Compute Departmental accounting and Branch accounts
3. Demonstrate Hire purchase and Instalment system
4. Compute the accounting of Admission of partners
5. Compute the accounting of Retirement, Death and insolvency of partners

UNIT I (20 Hours)

Meaning and Scope of Accounting - Branches of Accounting – Objectives of Accounting - Brief outline on Indian Accounting Standards & AI in Accounting -Depreciation - Meaning – Causes – Difference among Depreciation, Amortization and Depletion - Concept of Depreciation – Different Methods of Depreciation-providing depreciation as per Indian Accounting Standard – Straight Line Method and Written Down Value Method (Change in method excluded). Bank Reconciliation statement.

UNIT II (20 Hours)

Departmental Accounting need, features, Basis of Apportionment of Expenses, treatment of Inter - Departmental Transfers at cost or Selling Price-Treatment of Expenses that cannot be apportioned – Preparation of Departmental profit and loss account - Branch Accounts – Dependent Branches – Debtors System - Goods invoiced at cost and Invoice price - Stock & Debtors System – Goods invoiced at cost and Invoice price.

UNIT III (18 Hours)

Hire-purchase and Instalment System – Default and repossession – Installment Purchase System. (Excluding “Hire Purchase Trading A/c”)

UNIT IV (17 Hours)

Partnership Accounts – Admission of a Partner- Adjustment in the profit sharing ratio – Adjustment for Goodwill –Application of Accounting Standard (AS) 10 – Revaluation of assets & Liabilities – Adjustment of capitals.

UNIT V (15 Hours)

Retirement of a Partner – Profit sharing ratio – Treatment of goodwill on retirement/death of a partner - Death of a Partner – mode of payment, Joint Life Policy. Dissolution of partnership – Insolvency of a partner (application of Indian Partnership Act, 1932) – Insolvency of all partners – gradual realization of asset and piecemeal distribution.

THEORY: 20%

PROBLEMS: 80%

PRESCRIBED TEXT BOOKS:

1. Reddy T.S. & Murthy.A, 2007, Financial Accounting, Margham Publications, Chennai, 5thedition.
2. Gupta R.L. and Gupta V.K., 2005, Financial Accounting, Sultan Chand & Sons, New Delhi, 6th edition.
3. Dr. S. Manikandan, Financial Accounting, Scitech Publications, Chennai.

REFERENCE BOOKS:

1. Goel.D.K and Shelly Goel, 2018, Financial Accounting, Arya Publications, 2nd edition.
2. Jain.S.P & Narang.K, 1999, Financial Accounting, Kalyani Publishers, Ludhiana, 4th edition.
3. Rakesh Shankar.R & Manikandan.S, Financial Accounting, SCITECH, 3rd edition.
4. Shukla & Grewal, 2002, Advanced Accounting, Sultan Chand & Sons, New Delhi,15thedition.
5. Tulsian P.C.,2006, Financial Accounting, Pearson Education.

E-LEARNING RESOURCES:

1. <https://www.accountingtools.com/articles/2017/5/15/basic-accounting-principles>
2. https://en.wikipedia.org/wiki/Single-entry_bookkeeping_system
3. <https://www.profitbooks.net/what-is-depreciation/>
4. <https://books.google.co.in/books?isbn=8126909935>
5. <https://books.google.co.in/books?isbn=9966254455>
6. <https://books.google.co.in/books?isbn=0470635290>

GUIDELINES TO THE QUESTION PAPER SETTERS**Question Paper Pattern**

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 2 out of 4 questions	20-23	20	40
TOTALMARKS				100

Break up of questions for theory and problem

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	1	1	-	1
II	2	-	-	1	-	1
III	2	-	-	1	-	1
IV	3	-	1	1	-	-
V	3	-	-	1	-	1
TOTAL	12	-	2	5	-	4
SECTIONA- 12			SECTIONB- 7		SECTIONC- 4	

CORE PAPER - II
PRINCIPLES OF MANAGEMENT

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: I	CREDITS: 4	TOTAL HOURS: 75

(Common to B.Com (GEN), B.Com (AF), B.Com (BM), B.Com (MM), B.Com (ISM), BBA)

Course Framework:

Introduction to fundamental Concepts & Functions of Management.

Course Outcome:

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

1. Get an overview of the fundamentals of management principles
2. Evaluate the applicability of various management theories
3. Evaluate the importance of Planning, types, process and techniques of decision making
4. Demonstrate the Organisation structure of an organisation and its importance
5. Analyse the various coordination and controlling techniques

UNIT I

(20 Hours)

Management- Definition- Importance- Is Management art or science- Functions of Management- Role and Functions of a Manager- Levels of Management- Application of management in various functional areas- Production, Accounting and Finance, Marketing and Human Resource Management.

UNIT II

(15 Hours)

Evolution of Management; Administrative Management: Henry Fayol, Scientific Management: F.W.Taylor, Modern Management – Peter Drucker.

UNIT III

(15 Hours)

Planning- Meaning- Objectives of planning- Importance of planning- Types of planning. Decision Making: Nature and Significance- Process of Decision Making- Types of Decision Making.

UNIT IV

(15 Hours)

Organizing- Meaning and definition of Organizing, Importance of Organizing, and Principles of Organizing. Types of Organizational Structure- Line Organizational Structure, Staff Organizational Structure, Divisional Organizational Structure, Product/Project Organizational Structure, Matrix Organizational Structure and Hybrid Organizational Structure.

UNIT V

(10 Hours)

Introduction to co-ordination- Need for co-ordination, Types of co-ordination and essential requisites for excellent co-ordination. Controlling: Meaning and Importance- Functions of controlling, Process of controlling and types of Control- Introduction to Management Information System (MIS).

PRESCRIBED TEXT BOOKS:

1. C.B.Gupta, Management Theory & Practice, Sultan Chand & Sons, New Delhi, 16th Edition.
2. L.M.Prasad, Principles & Practice of Management, Sulatan Chand & Sons, New Delhi, 8th Edition.

REFERENCE BOOKS:

1. P.C.Tripathi & P.N.Reddy, Principles of Managements, Tata Mc.Graw Hill, New Delhi, 5th Edition
2. Weihrich and Koontz, Management, A Global Perspective, 8th Edition.
3. N.Premavathy, Principles of Mangement, Sri Vishnu Publication, Chennai 8th Edition
4. J.Jayasankar, Business Management, Margham Publications, Chennai

E-LEARNING RESOURCES:

1. <http://www.12manage.com>
2. <http://www.businessballs.com>
3. http://www.tutorialspoint.com/management_principles/management_principlestutorial.pdf
4. https://www.managementstudyguide.com/management_functions.htm
5. https://www.tutorialspoint.com/management_principles/management_principles_organizational_structure.htm
6. <https://www.futurelearn.com/courses/introduction-to-business-management>

GUIDELINES TO THE QUESTION PAPER SETTERS

Question Paper Pattern

Section	Question Component	Number s	Mark s	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEO RY	PROBLE M	THEOR Y	PROBLE M	THEOR Y	PROBLE M
I	2	-	2	-	1	-
II	2	-	1	-	1	-
III	3	-	1	-	2	-
IV	2	-	2	-	1	-
V	3	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B 7		SECTION C 6	

ALLIED - I

INTRODUCTION TO BANKING SYSTEMS

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: I	CREDITS: 5	TOTAL HOURS: 75

Course Framework:

Introduction to fundamental concepts of Banking systems in India

Course Outcome:

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

1. Outline the basics of Banking Regulation Act and the Indian Banking System
2. Discuss the function of RBI, Commercial banks and NBFCs.
3. Analyse the functions and operations of All India Development Banks
4. Explain the objectives, functions and role of State level banks
5. Demonstrate the role of NABARD in agricultural development

UNIT I

(15 Hours)

Banking Regulation Act, 1949 (Definition of Banking, Licensing, opening of branches, Functions of Banks, Inspection) – Importance of Banking, Indian Banking System – Central Banking – Evolution – Definition – Concepts – Reserve Bank of India – Functions – Credit Creation and Credit Control.

UNIT II

(15 Hours)

Commercial Banks – Meaning – Functions – Management and Investment Policies of Commercial Banks – Recent Trends in Indian Commercial Banks – Major difference between common Banking terms – Bank Vs. NBFC – Central Banks Vs Commercial Banks – Bank Rate Vs Repo Rate – CRR.

UNIT III

(15 Hours)

All India Development Banks– Concepts – Objectives and functions of All India Development Banks, Operational and Promotional Activities of All India Development Banks.

UNIT IV

(15 Hours)

State Development Banks – Objectives, Functions and Role of State level banks – State Financial Corporations – Development Banks in Industrial financing

UNIT V

(15 Hours)

Introduction to NABARD - Role of NABARD – SBI and Cooperatives – Commercial Banks and Cooperative Credit – Primary Cooperative Banks – Structure – Constitution – Objectives and functions.

PRESCRIBED TEXT BOOKS:

1. Khan M.Y. Indian Financial System: Theory and Practice, Vikas Publishing House, New Delhi.
2. Kapila, Raj and Kapila, Money, Banking and Financial Sector Reforms in India
3. K.P.M. Sundarm, Money, Banking & International Trade, Sultan Chand & Sons, New Delhi.
4. S.V. Vasudevan, Theory of Banking, S. Chand & Company Ltd., New Delhi

REFERENCE BOOKS:

1. B.S. Raman, 2010, Banking Theory Law and Practice United Publishers First Edition
2. M.C. Vaish, Money, Banking Trade and public Finance, 3rd Updated Edition.

E-LEARNING RESOURCES:

1. [Digital Bank: Strategies to launch or become a digital bank - Google Books](#)
2. [Digital Banking and Cyber Security - Google Books](#)

GUIDELINES TO THE QUESTION PAPER SETTERS
Question Paper Pattern

Section	Question Component	Number s	Mark s	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEOR Y	PROBLE M	THEOR Y	PROBLE M	THEOR Y	PROBLE M
I	2	-	1	-	1	-
II	2	-	1	-	1	-
III	3	-	1	-	2	-
IV	2	-	2	-	1	-
V	3	-	2	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B 7		SECTION C 6	

NON-MAJOR ELECTIVE - I
OFFICE MANAGEMENT AND ADMINISTRATION

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: I	CREDITS: 2	TOTAL HOURS:30

Course Framework:

Introduction to fundamentals of office management

Course Outcome:

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

1. Acquire knowledge on office functioning and procedures.
2. Understand the structure of maintaining the records.
3. Apply the concepts in the preparation of official documents.
4. Apply the basic concepts on usage of Modern office appliances
5. Understand the scientific analysis in office management

UNIT I **(06 Hours)**

Office Organisation: Office Service – Functions of office – The Organisation of an office – The centralization of office service – Typing services – Filing Services – Duplicating Services and Other Services – Accounting & Cost Accounting Services.

UNIT II **(06 Hours)**

Office Location and Layout: Office Working environment and Furniture – Office work measurement and Standardisation – Office work Individual jobs and Control.

UNIT III **(06 Hours)**

Methods of Obtaining Data and Report Writing: Collection of Data, Preparation of Questionnaire – Office Reports – Routine Reports – Special Reports – Report Writing – Style of Report – Essentials of Good Report. Maintenance of Official records and documentation

UNIT IV **(06 Hours)**

Personnel Management: The Office worker and his job – Employment of Clerical workers – Employee Testing – Training of Clerical employees – Scientific Analysis.

UNIT V **(06 Hours)**

Modern Office: Modern Office Management – Office Appliances – Factors in Selecting office Machines – Important Labour saving Appliances.

PRESCRIBED TEXT BOOKS:

1. G. Mills & O. Standingford, 1972, Office Administration, Pitman Paper Works,
2. Dr T. S. Devanarayanan, N.S. Raghunathan, 2008, Office Management, Margham Publications,

REFERENCE BOOKS:

1. B. N. Tandon, (1983) Manual of Office Management & Correspondence, S. Chand & Co., Ltd.
2. Leffingwell and Robinson, (1996) Text book of Office Management, T.M.H. Edition.
3. R.S.N.Pillai & Bagavathi, Commercial Correspondence & Office Management, S. Chand & Company Ltd., New Delhi.

E-LEARNING RESOURCES:

1. https://www.google.co.in/books/edition/Office_Management/uy4rDAAAQBAJ?hl=en&gbpv=1&dq=OFFICE+MANAGEMENT&printsec=frontcover
2. https://www.google.co.in/books/edition/Administrative_Office_Management_Complet/Jbg8AAAAQBAJ?hl=en&gbpv=1&dq=OFFICE+MANAGEMENT&printsec=frontcover
3. https://www.google.co.in/books/edition/Office_Organisation_And_Management/NUppnBmogqUC?hl=en&gbpv=1&dq=OFFICE+MANAGEMENT&printsec=frontcover

GUIDELINES TO THE QUESTION PAPER SETTERS**Question Paper Pattern**

Section	Question Component	Numbers	Marks	Total
A	Descriptive Questions Answer any 5 Questions Out of 10	1-10	10	50
	Total Marks			50

Break up of questions for theory

Sections	Units	No. of Theory Questions
Section A	Unit – 1	2
	Unit – 2	2
	Unit – 3	2
	Unit – 4	2
	Unit – 5	2
Total No of Questions		10

FIRST SEMESTER: Introduction to Study Skills

CREDITS:

2.30hrs.

Objectives

- To help, develop and improve the vocabulary of the learners
- To help the learners develop the skill of inference
- To help the learners to acquire writing skills in English

Use of Dictionary and Dictation

Speech Sounds in English & Right Pronunciation

Stress & Intonation

Vocabulary Building Exercises Listening
and Reading Comprehension Paragraph
and Essay Writing

Books for Reference:

1. Hewings, Martin. 1999. Advanced English Grammar: A Self- study Reference and Practice Book for South Asian Students. Reprint 2003. Cambridge University Press. New Delhi.
2. Lewis Norman. 1991. Word Power Made Easy.
3. Mohan, Krishna & Meenakshi Raman. 2000. Effective English Communication. Tata Mc Graw Hill Publishing Company Ltd.
4. Mohan, Krishna & Meera Banerji. 2001. Developing Communication Skills. Macmillan.
5. Syamala. 2002. Effective English Communication for You. Emerald Publishers, Chennai.
6. Hari Shankar, Bharathi. Ed. Essentials of Language and Communication. University of Madras.
7. Swan, Michael and Catherine Walter. 1990. The Cambridge English Course-2. Cambridge University Press.

SEMESTER - II

CORE PAPER - III
COST AND MANAGEMENT ACCOUNTING

SUBJECT CODE:	THEORY & PROBLEMS	MARKS: 100
SEMESTER: II	CREDITS: 4	TOTAL HOURS: 90

Course Framework:

Introduction to fundamental concepts of Materials, Labour & Overheads, Comparative, Common size, Trend Analysis, Budgets and Marginal Costing

Course Outcome:

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

1. Acquaint with the basic concepts and tools of Cost and Management Accounting
2. Understand Material, Labour and Overheads concepts and its application for decision making
3. Analyse the various types of financial statements
4. Synthesize related information and evaluate options for most logical and optimal solution such that they would be able to predict and control cost incurrence and improve results
5. Understand the concepts of Marginal costing and importance of Ratio analysis

UNIT I (15 Hours)

Management and Cost Accounting: Meaning - Nature, scope and functions of Cost and management accounting - Role of management accounting in decision making; Management Accounting vs. Financial Accounting Vs Cost Accounting- tools and techniques of Cost and Management Accounting. Simple Cost sheets-cost sheet with details of overheads - Stock of work in progress and finished goods, sales price computation-tenders and quotations

UNIT II (20 Hours)

Material Control - Storing of Materials - Issue of Materials. Labour cost - Computation and control. Time keeping, Methods of wage payment –Time rate and piece rate system. Pay roll procedures - Idle time and overtime. Overheads - Classification, Allocation, Apportionment and control of overheads - Manufacturing, Administration, Selling and Distribution (Primary and Secondary Distribution) Computation of Machine Hour Rate.

UNIT III (18 Hours)

Financial statements- meaning and types of financial statements - objectives and methods of financial statements analysis comparative, common size statements and Trend analysis.

UNIT IV (19 Hours)

Budgets and Budgetary Control – Meaning – objectives – advantages – Limitations –Installations of Budgetary control system – Classifications of Budgets based on Time, Functions and Flexibility. Preparation of Budgets (Raw Material Purchase Budget, Production, Sales, Fixed and Flexible, Cash Budget)

UNIT V (18 Hours)

Marginal Costing Techniques – BEP – CVP Analysis. Ratio Analysis – Interpretation, benefits and limitations - Classification of ratios – Liquidity, Profitability and turnover ratios.

THEORY 20%

PROBLEMS 80%

PRESCRIBED TEXT BOOKS:

1. Jain S.P.and Narang K.L., Cost Accounting, Kalyani Publishers, Ludhiana, Eighth Edition
2. Reddy T.S. and Hari Prasad Reddy Y., Cost Accounting, Margham Publications, Chennai, Fourth Edition
3. Maheswari, D.S, “Principles of Management Accounting” Sultan Chand & Sons. Delhi-53, 17th

Edition

4. Reddy,T.S., & Y. Hariprasad Reddy, Management Accounting, Margham Publication, 15th Edition.

REFERENCE BOOKS:

1. Dr.Maheswari S.N, Principles of Cost Accounting, Sultan Chand & Sons, New Delhi
2. Pillai R.S.N.and Bagavathi V.,Cost Accounting, S.Chand, New Delhi
3. Saxena V.K.andVashist C.D, Cost Accounting, Sultan Chand & Sons, New Delhi
4. Shukla M.C., Grewal T.S.and Dr.Gupta M.P., Cost Accounting, S.Chand, New Delhi
5. Gupta,S.K., & Sharma, R. K., Management Accounting: Principles and Practice.
6. Khan, M.Y., & Jain, P.K. (2017). Management Accounting and Financial Analysis.
7. Murthy, A .& Gurusamy, S. Management Accounting Theory and Practice, Vijay Nicole
8. Srinivasan,N.P., & Murugan, M.S,. Accounting for management. S.Chand.

E-LEARNING RESOURCES:

1. <http://www.yourarticlelibrary.com/cost-accounting/cost-accounting-meaning>
2. <http://www.accountingnotes.net/cost-accounting/cost-sheet/cost-sheet-meaning-advantages-andpreparation/7505>
3. http://www.accountingexplanation.com/materials_and_inventory_cost_control.htm
4. <https://www.tutorsonnet.com/introduction-to-labour-remuneration-homework-help.php>
5. <https://www.wallstreetmojo.com/ratio-analysis/>
6. <https://books.google.co.in/books?isbn=0070620237>
7. <https://books.google.co.in/books?isbn=1853963836>
8. <https://books.google.co.in/books?isbn=8131731782>

GUIDELINES TO THE QUESTION PAPER SETTERS

Question Paper Pattern

Section	Question Component	Number s	Mark s	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 2 out of 4 questions	20-23	20	40
TOTAL MARKS				100

Break up of questions for theory and problem

UNITS	SECTION A		SECTION B		SECTION C	
	THEOR Y	PROBLE M	THEOR Y	PROBLE M	THEOR Y	PROBLE M
I	1	1	-	1	-	1
II	1	1	1	1	-	-
III	2	1	1	1	-	1
IV	2	1	-	1	-	1
V	1	1	-	1	-	1
TOTAL	7	5	2	5	-	4
SECTION A - 12			SECTION B - 7		SECTION C - 4	

**CORE PAPER - IV
BANKING LAW AND PRACTICE**

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: II	CREDITS: 4	TOTAL HOURS: 75

Course Framework:

Introduction to fundamental concepts of Banking Laws and operations

Course Outcome:

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

1. Understand the relationship between banker and customer and demonstrate the formalities in opening a bank account
2. Apply the concepts of banking law relating to customer grievance
3. Demonstrate the debt recovery procedure and mechanisms
4. Explain the various types of negotiable instruments and its practical application
5. Comprehend the systems in bank audit, willful defaulters and corporate governance in banking sector

Unit I

(15 Hours)

Definition of Banker and Customer – General Relationship between Banker and Customer – Rights and Duties of Banker – Different types of customers - Account opening – Digital Account– Deposit Account – Demat Account – NRI Account.

Unit II

(15 Hours)

Rights of Customer under Banking Laws – Customer grievance – Grievance Redressal – banking Ombudsman – Scheme – Procedure for Redressal of Grievance – Appointment – Powers – Duties – Grounds of Complaints – Procedure – Appeal – Award – Redressal for customer complaints against banks steps for complaints.

Unit III

(15 Hours)

Customer Identification - Debt Recovery– Definition and Objectives – Establishment of Tribunal and Appellate Tribunal – Jurisdiction, powers and authority of Tribunals – Procedure of Tribunals – Recovery of Debt Determined by Tribunal – Asset Reconstruction Fund - Credit Risk Analysis – Drivers – Credit Analytics Vs Credit Risk Analysis. The Insolvency and Bankruptcy Code 2016

Unit IV

(15 Hours)

Negotiable Instruments Act: Types of Negotiable Instruments - Promissory Note – Bills of Exchange – Cheques Crossing, endorsement, Material Alteration – Paying Banker – Rights and Duties – Statutory Protection – Dishonour of Cheques - Role of Collecting Banker

Unit V

(15 Hours)

Bank Audit – Types of Bank Audit – NPA – Wilful Defaulters. KYC Norms – Cheaper and Secure payments – Trading Platforms – IBC on Banks – Corporate Governance in Banking Sector – Role of Banking Lawyer – Skills required by a Banking Lawyer.

PRESCRIBED TEXT BOOKS:

1. Sundaram and Varshney, Banking Law, Theory and Practice, Sultan Chand Co.
2. B. Santhanam, Banking and Financial Systems, Margham Publishers.

REFERENCE BOOKS:

1. S.N. Maheswari, Banking Law, Theory and Practice, Kalyani Publications.
2. Parameswaran, Indian Banking, S.Chand and Co.
3. Tanon, Banking Law Theory and Practice, Lexis Nexis's
4. Sherlaker & Sherlaker, Banking Law Theory and Practice, Vikas Publishing House Pvt. Ltd., New Delhi.

E-LEARNINGRESOURCES:

1. https://www.google.co.in/books/edition/Banking_Law_and_Practice_4th_Edition/YFizDwAAOBAJ?hl=en&gbpv=1&dq=banking+law+and+practice+pdf&printsec=frontcover
2. https://www.google.co.in/books/edition/Banking_Law_and_Practice/TDJIDwAAOBAJ?hl=en&gbpv=1&dq=banking+law+and+practice+pdf&printsec=frontcover
3. https://www.google.co.in/books/edition/Banking_Law_and_Practice/JaPaC5EEC78C?hl=en&gbpv=1&dq=banking+law+and+practice+pdf&printsec=frontcover

GUIDELINES TO THE QUESTION PAPER SETTERS
Question Paper Pattern

Section	Question Component	Number s	Mark s	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEOR Y	PROBLE M	THEOR Y	PROBLE M	THEOR Y	PROBLE M
I	3	-	1	-	1	-
II	2	-	1	-	1	-
III	2	-	2	-	2	-
IV	2	-	2	-	1	-
V	3	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B 7		SECTION C 6	

**ALLIED II
MONETARY ECONOMICS**

SUBJECT CODE:	THEORY	MARKS :100
SEMESTER: II	CREDITS: 5	TOTAL HOURS: 75

Course Framework:

Introduction to fundamental concepts of Money, Monetary standards, money supply and Business cycles.

Course Outcome:

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

1. Understand the most important theories in monetary economics
2. Analyse the role of monetary policy on the Indian economy
3. Explain the basic concepts of Money supply and price level
4. Exposure to the students on Business Cycle, Inflation and Deflation effects and control
5. Acquaint with the prevailing Monetary standards in the country.

UNIT-I (10 Hours)

Money - Functions and classification - Role of money in capitalist, socialist and mixed economies.

UNIT-II (10 Hours)

Value of money - Fishers equation - Cambridge equation - superiority of Cambridge equation over Cash Transaction.

UNIT-III (15 Hours)

Monetary standards - Paper currency -Systems of note issue - Indian currency system - Development and problems

UNIT-IV (20 Hours)

Factors influencing money supply - Money supply and price level - Keynesian approach - Neutrality of money - Real balance effect - Patinkin - Friedman's Restatement of quantity theory of Money.

UNIT-V (20 Hours)

Business Cycles: - Phases, types and Theories - Inflation : Causes, types and remedies - Effects of inflation on Production, Consumption and distribution - Deflation - effects and control.

PRESCRIBED TEXT BOOKS:

1. Dr. Sankaran .S (2017), MonetaryEconomics, Margham Publication, Chennai, Re-Print 2017
2. Vaish .M.C. (2016), MonetaryTheory, Vikas Publishing House Private Ltd., Noida, Re-Print 2016

REFERENCE BOOKS:

1. Jhingan .M.L. (2011), Monetary Economics, Vrinda Publications Limited,
2. Seth M.L. (1983), Money, Banking and International Trade, Lakshmi Narain Agarwal Publications, First Edition
3. Cauvery and Others, (2003) Monetary Economics, S. Chand Limited, New Delhi.
4. Gupta .S.B., MonetaryEconomics, S. Chand Limited, New Delhi.

E-LEARNINGRESOURCES:

1. https://www.google.co.in/books/edition/Monetary_Theory_and_Policy/eX3n3LSZVrIC?hl=en&gbpv=1&dq=monetary+books&printsec=frontcover
2. https://www.google.co.in/books/edition/Monetary_Economics/GIOiBOAAOBAJ?hl=en&gbpv=1&dq=monetary+economy+books&printsec=frontcover

GUIDELINES TO THE QUESTION PAPER SETTERS Question Paper Pattern

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	1	-	1	-
II	2	-	1	-	1	-
III	3	-	2	-	2	-
IV	2	-	2	-	1	-
V	3	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B 7		SECTION C 6	

**NON MAJOR ELECTIVE - II
FINANCIAL LITERACY**

SUBJECT CODE :	THEORY	MARKS : 100
SEMESTER : II	CREDITS : 2	TOTAL HOURS: 30

Course Framework:

Introduction to fundamentals of financial literacy

Course Outcome:

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

1. Understand the concepts of financial literacy and banking
2. Develop the habit of savings and investments
3. Possess an overview on the financial markets
4. Comprehend the basics of insurance
5. Understand the available tax savings schemes.

UNIT I

(6 Hours)

Introduction to Financial Literacy–Banking – Meaning – Primary functions of the Bank - Deposits – Types – Loans – Types – Other secondary functions of Bank – Role of Banking in Economic upliftment of individual, weaker sections, women and small-scale industrial units.

UNIT II

(6 Hours)

Savings and Investments – Importance – Objectives – Investor’s Age and Assets Allocation. Risk Vs Return – inflation effects on Investments – Time Value of Money – Discounting and Compounding.

UNIT III

(6 Hours)

Financial Markets – Capital Vs Money market – Security and its types – Equity, Debentures or Bonds, IPOs and FPOs, Mutual funds – Types – Brokers.

UNIT IV

(6 Hours)

Protection related Products – Life Insurance, Term, Endowment, Pension, ULIP, Health Insurance.

UNIT V

(6 Hours)

Tax saving schemes – Govt Schemes – NSS/NSC, PPP, Post Office Savings Schemes, ELSS, Retirement Benefits Schemes, New Pension System.

REFERENCE BOOKS:

1. B. Santhanam, Banking Theory, Law & Practice, , Margham Publication
2. Uma Narang, Banking and Insurance Services, , Kalyani Publications
3. Hiriappa, Investment Management (2008), , New Age International Publications,.
4. T.R. Jain and R.L Sharma, Indian Financial System, , VK Global Publisher

E-LEARNING RESOURCES:

1. https://www.google.co.in/books/edition/Personal_Financial_Literacy/wXgIAAAQBAJ?hl=en&gbpv=1&dq=FINANCIAL+LITERACY&printsec=frontcover
2. https://www.google.co.in/books/edition/Financial_Literacy_Education/_GjmCgAAQBAJ?hl=en&gbpv=1&dq=FINANCIAL+LITERACY&printsec=frontcover

GUIDELINES TO THE QUESTION PAPER SETTERS

Question Paper Pattern

Section	Question Component	Numbers	Marks	Total
A	Descriptive Questions Answer any 5 Questions Out of 10	1-10	10	50
	Total Marks			50

Break up of questions for theory

Sections	Units	No. of Theory Questions
Section A	Unit – 1	2
	Unit – 2	2
	Unit – 3	2
	Unit – 4	2
	Unit – 5	2
Total No of Questions		10

SECOND SEMESTER: Life Skills

CREDITS:2

30hrs.

Objectives

- To build the confidence of learners to face the challenges of a globalized society
- To sensitize learners' ethical, moral and social values in their work environment
- To help them understand how to overcome stress- related problems
- To train the learners to use their time effectively

SWOC Analysis

Etiquette

Stress Management

Time Management

Discussion of Success Stories

- i. Auto-suggestions
- ii. Problem solving
- iii. Decision Making
- iv. Presentation Skills-Oral/PPT

Books for Reference:

1. Pease, Allen. 1998. Body Language: How to read other's thoughts by their gestures. Sudha Publications. New Delhi.
2. Powell. In Company. MacMillan
3. <http://www.essentiallifefskills.net/>

SEMESTER - III

**CORE PAPER - V
COMPANY ACCOUNTS**

SUBJECT CODE:	THEORY & PROBLEMS	MARKS: 100
SEMESTER: III	CREDITS: 4	TOTAL HOURS: 90

Course Framework:

Introduction to fundamental concepts of Company Accounts

Course Outcome:

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

1. Prepare Company's Final Accounts as per Schedule VI of the Companies Act
2. Understand the accounting treatment for redemption of preference shares at par, premium and to distinguish capital and revenue profits.
3. Prepare the profit and loss account and Balance sheet of Banking Companies
4. Demonstrate the concepts of Amalgamation, Absorption and External Reconstruction of Companies and its accounting treatment
5. Evaluate the procedure of alteration of share capital and internal reconstruction

UNIT I

(15 Hours)

Company final accounts- Preparation of statement of profit & loss and company balance sheet as per Revised format (Schedule VI) of companies Act.

UNIT II

(20 Hours)

Bank Accounts – Non-Performing Assets (NPA) provision for doubtful debts – Rebate on Bills Discounted - Preparation of Profit and Loss account - Preparation of Balance sheet (as per revised new format)

UNIT III

(17 Hours)

Insurance company accounts - Accounting of Life Insurance Companies - Fire and Marine Insurance - Preparation of financial accounts of insurance companies as per revised new format.

UNIT IV

(20 Hours)

Amalgamation - Meaning - Types - Calculation of Purchase Consideration - Amalgamation in the Nature of Purchase and Nature of merger- Absorption and External Reconstruction of a company.

UNIT V

(18 Hours)

Alteration of Share Capital – Different kinds of Alteration of Share Capital - Internal Reconstruction and Reduction of Share Capital. Liquidation – Meaning – Order of Payment – Liquidator's Remuneration - Liquidator's Final Statement of Receipts and Payments (Statement of Affairs - Excluded)

THEORY: 20%

PROBLEMS: 80%

PRESCRIBED TEXT BOOKS:

1. Gupta R.L and Radhaswamy M., Corporate Accounting, Sultan Chand & Sons, New Delhi. (2013)
2. Reddy T.S & Murthy A, Corporate Accounting, Volume 1 & 2, Sixth Edition, Margham Publications, Chennai. (2014)

REFERENCE BOOKS:

1. Arulanandam M.A. and Raman K.S, Corporate Accounting: -Himalaya Publishing House.
2. Jain S.P, Narang K.L, Agrawal Simmi& Sehgal Monika, Corporate Accounting-I, Ninth Edition , Kalyani Publishers, Ludhiana (2018).
3. Maheswari S.N, Advanced Accountancy, Volume 1,10th Edition; Vikas Publishing.
4. Shukla M.C, Grewal T.S. and.Gupta S.C),Corporate Accounting; S Chand & Sons, New Delhi.;

E-LEARNING RESOURCES

1. <http://www.accounting.pl/en/liquidations>
2. <https://books.google.co.in/books?isbn=8131754510>
3. <https://books.google.co.in/books?isbn=8120346270>
4. <https://books.google.co.in/books?isbn=8126908394>
5. <https://commerceease.com/terms-of-issue-of-shares/>
6. <https://edurev.in/studytube/ICAI-Notes-of-Ch-9-3-Redemption-of-Preference-Shares/>
7. <https://blog.ipleaders.in/rules-share-capital-alteration/>
8. <https://books.google.co.in/books?isbn=8131754510>
9. <https://books.google.co.in/books?isbn=8120346270>
10. <https://books.google.co.in/books?isbn=8126908394>

GUIDELINES TO THE QUESTION PAPER SETTERS**Question Paper Pattern**

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 2 out of 4 questions	20-23	20	40
TOTAL MARKS				100

Break up of questions for theory and problem

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	1	1	-	1
II	2	1	-	2	-	1
III	2	1	-	1	-	1
IV	1	1	-	1	-	1
V	1	1	-	1	-	-
TOTAL	8	4	1	6		4
SECTION A - 12			SECTION B - 7		SECTION C - 4	

CORE PAPER - VI
INTERNATIONAL BANKING

SUBJECT CODE	THEORY	MARKS:100
SEMESTER:III	CREDITS:4	TOTAL HOURS:90

Course Framework:

Introduction to fundamental concepts of Foreign Exchange & Financial Institutions

Course Outcome:

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

1. Understand the concept of international banking and to differentiate with domestic banking
2. Give an outline on the foreign exchange market, rate and currency
3. Analyse the working and operations of various international financial institutions and functions
4. Identify the sources of foreign exchange and role of NRI remittances
5. Understand the current account convertibility and capital account convertibility and the precautions to be followed.

UNIT I **(18 Hours)**

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

UNIT II **(18 Hours)**

Foreign Exchange: Market; 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 **(18 Hours)**

International Financial Institutions and Functions: World Bank: IMF: Asian Development Bank– International Financial Corporation: International Development Association.

UNIT IV **(18 Hours)**

Sources of Foreign Exchange–Export Earnings–Invisible Export Earnings–Role of NRI Remittances– Foreign Direct Investment–Foreign Institutional Investment–External Commercial Borrowings– Global Depositors Receipts(GDR) –Offshore Borrowings.

UNIT V **(18 Hours)**

Foreign Exchange Management – Composition of Foreign Exchange Reserves: Foreign Currencies– Gold and SDR –Current Account Convertibility–Capital Account Convertibility and Precautions. Settlement of Foreign exchange transactions – SWIFT .

PRESCRIBED TEXT BOOK:

1. Dr D Vimala, Dr. Syed Abdul Hameed, Prof. R. Uma Maheswari, Dr. J.K. Kalpana Devi, and Prof. K. Saritha, 2018, International Banking, Excellent Publications, Chennai, First Edition

REFERENCE BOOKS:

1. International Banking–IIB
2. International Corporate Finance–IIB
3. Frederic S. Mishkin, (1996) “Understanding Financial Crisis: A Developing Country Perspective”, In, Michael Bruno,ed. Annual World Bank Conference on Development

Economics”,.

4. Introduction to Foreign Trade, Foreign Exchange Risk Management–IIB

E-LEARNING RESOURCES:

1. https://books.google.com/books?id=9EreCQAAQBAJ&printsec=frontcover&dq=international+banking&hl=en&newbks=1&newbks_redir=1&sa=X&ved=2ahUKEwjau6_kmP_2AhVXzDgGHWHFCCEQ6wF6BAgHEAE
2. https://books.google.co.in/books?id=nCu8oe2i5y0C&printsec=frontcover&dq=international+banking&hl=en&newbks=1&newbks_redir=1&sa=X&ved=2ahUKEwjau6_kmP_2AhVXzDgGHWHFCCEQ6wF6BAgGEAE
3. <https://www.tradecommissioner.gc.ca/development-developpement/mdb-overview-bmd-apercu.aspx?lang=eng>

GUIDELINES TO THE QUESTION PAPER SETTERS

Question Paper Pattern

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	1	-	1	-
II	2	-	2	-	1	-
III	3	-	1	-	2	-
IV	2	-	2	-	1	-
V	3	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B 7		SECTION C 6	

**CORE PAPER VII
BUSINESS COMMUNICATION**

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: III	CREDITS: 4	TOTAL HOURS : 75

(Common to B.Com (GEN), B.Com (A&F), B.Com (BM), B.Com (MM), B.Com (ISM) & BBA)

Course Framework:

Introduction to fundamental concepts of letter writing and report writing

Course Outcome:

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

1. Appreciate the importance and essentials of communication in business activities
2. Draft the various types of business letters.
3. Handle the various types of business enquiries, bank and insurance correspondence.
4. Demonstrate the elements of business presentation through power point mode
5. Posses the skills of report writing, e-mail etiquettes and video conferencing

UNIT I

(15 Hours)

Meaning and Definition of Business Communication – Process – need – Methods: oral or verbal, non-verbal – written Communication – Audio – Video Communication - channels of communication: formal, in-formal – dimensions of communication: upward, downward, horizontal, diagonal – Principles of Effective Communication – Barriers to Communication.

UNIT II

(15 Hours)

Understanding the purpose of writing a Business Letter – 4 C's of Good Communication: correctness – Clarity – Conciseness – Courtesy – Characteristics of a Good Business Letter - Stages of writing Business Letters – Lay out - Kinds of Business Letters.

UNIT III

(15 Hours)

Persuasive Letters – Enquiries – Replies – Orders – Sales Letters – Circulars – Complaints- Bank Correspondence – Insurance Correspondence – Correspondence with shareholders, Directors.

UNIT IV

(15 Hours)

Patterns of Business Presentation – Chronological – Categorical – Cause and Effect – Problem Solution – Elements of presentation- Rules of making effective PowerPoint presentations- Effective Sales Presentation.

UNIT V

(15 Hours)

Importance of Report Writing - Kinds of reports- Business Meetings -Agenda – Minutes of the Meeting – Modern forms of Communication. – Social Media – Email Etiquettes – Video Conferencing

PRESCRIBED TEXT BOOKS:

1. Rajendra Pal and Korlahalli, 2011, Essentials of Business Communication, Sultan Chand & Sons, New Delhi.
2. N.S.Raghunathan, R.Santhanam, Business Communication, Margham Publications

REFERENCE BOOKS:

1. Rajendra Pal and Korlahalli, Essentials of Business Communication, Sultan Chand & Sons, New Delhi.
2. Shirley Taylor, Communication of Business- Pearson Publication, New Delhi
3. K.Sundar, A.Kumararaj, Business Communication, Vijay Nichole Imprints Pvt.Ltd.

E-LEARNING RESOURCES:

1. <https://books.google.co.in/books?isbn=130556023X>
2. <https://books.google.co.in/books?isbn=0618990488>
3. <https://books.google.co.in/books?isbn=0538466251>
4. https://books.google.co.in/books?id=3D4QxKvEejsC&printsec=frontcover&dq=2.%09N.S.Raghunathan,.,Business+Communication-&hl=en&newbks=1&newbks_redir=1&sa=X&ved=2ahUKEwi44oaTpf_2AhVIzTgGHZw5ALoQ6AF6BAGFEAI

GUIDELINES TO THE QUESTION PAPER SETTERS**Question Paper Pattern**

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory and Letter writing

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	LETTER WRITING	THEORY	LETTER WRITING	THEORY	LETTER WRITING
I	2	-	1	-	2	-
II	2	-	1	1	-	1
III	3	-	1	2	-	1
IV	3	-	-	-	-	1
V	2	-	1	-	1	-
TOTAL	12	-	4	3	3	3
SECTION A - 12			SECTION B -7		SECTION C - 6	

CORE PAPER - VIII
LEGAL ASPECTS OF BUSINESS

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: III	CREDITS: 4	TOTAL HOURS : 75

(Common to B.Com (GEN), B.Com (A&F), B.Com (MM), B.Com (BM), B.B.A)

Course Framework:

Introduction to fundamental concepts of Legal aspects in the business

Course Outcome:

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

1. Explain the legal methodology involved in business.
2. Comprehend the rules and regulations regarding performance and discharge of contracts as per Indian Contract Act, 1872.
3. Emphasise the importance of company form of business organization and framing of Memorandum of Association and Articles of Association as per The Companies Act 2013
4. Possess knowledge on the appointment of directors including women directors and on the procedure of conduct of the meetings.
5. Elaborate on the resolutions and procedure of winding up of the company

UNIT I **(12 Hours)**

Law of Contract –Essential elements of a valid contract- Classification of Contracts - Offer and Acceptance – Capacity of parties to Contract – Free Consent – Consideration – Agreements Declared Void.

UNIT II **(21 Hours)**

Contingent Contracts- Performance of Contract - Discharge of Contract -Remedies for breach of contract - Quasi Contracts.

UNIT III **(18 Hours)**

Company – Definition – Characteristics – Kind of Companies – Formation – Incorporation of Company –Memorandum of Association – Contents – Articles of Association – Contents – Prospectus – Contents – Types – Liability in Misstatements of Prospectus. (As per Companies Act, 2013.)

UNIT IV **(12 Hours)**

Company Directors – Appointment – Independent Director – Women Director, Powers – Duties of Director – Meetings – Annual General Meeting – Extra – ordinary General Meeting – Procedure of the conduct of the meetings (Meaning of Notice, Agenda, Quorum, Voting, Proxy, Minutes).

UNIT V **(12 Hours)**

Resolution- Meaning and Types of Resolution – Winding up of companies – Compulsory winding up - Voluntary winding up.

PRESCRIBED TEXT BOOKS:

1. N.D. Kapoor, Business Laws, Sultan Chand Publications, 15th Edition
2. Kapoor N. D, 2019, Elements of Company Law, Sultan Chand Publications.
3. P. Saravanavel , S. Sumathi, (2011) Legal Systems in Business, Himalaya Publishing House,.

REFERENCE BOOKS

1. Murugasen S Dr., Dr. T. K. Avvai Kothai, Dr. G. Ravi and Dr. E. Viswanathan , Business Laws, Himalaya Publishing House.
2. P.C.Tulsian, Business Laws, Tata Mc Graw Hill, 2nd Edition.
3. M.R. Sreenivasan, Business Laws, MarghamPublications , Chennai
4. S.S. Gulshan and G.K. Kapoor, Business Law including Company Law, 12th Edition, New Age International (P) Ltd. Publishers.

E-LEARNING RESOURCES

1. https://www.google.co.in/books/edition/Business_and_Corporate_Laws/MjJIDwAAQBAJ?hl=en&gbpv=1&dq=business+and+corporate+laws&printsec=frontcover
2. https://www.google.co.in/books/edition/Business_Corporate_Laws/5NZGDST7SnoC?hl=en&gbpv=1&dq=business+and+corporate+laws&printsec=frontcover
3. https://onlinecourses.swavam2.ac.in/cec20_hs23/preview
4. https://onlinecourses.nptel.ac.in/noc22_mg52/preview
5. https://ica.nic.in/Forthcoming_Programmes.aspx

GUIDELINES TO THE QUESTION PAPER SETTERS

Question Paper Pattern

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions(each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions(each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	2	-	1	-
II	2	-	2	-	1	-
III	3	-	1	-	2	-
IV	2	-	1	-	1	-
V	3	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B 7		SECTION C 6	

**ALLIED PAPER - III
BUSINESS STATISTICS – I**

SUBJECT CODE:	THEORY & PROBLEM	MARKS: 100
SEMESTER: III	CREDITS: 5	TOTAL HOURS :90

(Common to B.Com (GEN), B.Com (CS), B.Com (AF), B.Com (BM), B.Com (MM), B.Com (ISM), BBA)

Course Framework:

Introduction to fundamental concepts of Measures of Central Tendency, Measures of Dispersion, Measures of skewness & Probability

Course Outcome:

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

1. Discuss quantitative and qualitative data, primary and secondary data, collection of data, census method and sampling method
2. Create the Diagrammatic and graphical representation of data using Simple bar diagram, Multiple bar diagram, sub-divided bar diagram, Deviation bar diagram, Histogram and Pie diagram.
3. Evaluate the Measures of Central tendency – Mean, median and mode for the given data
4. Find the measure of Dispersion - Range, Quartile Deviation, Mean Deviation , Standard Deviation
5. Compute measures of Skewness for various types of data
6. Convert real-world problems into probability models. Discuss the concepts of probability, conditional probability and Baye's theorem and its applications.

UNIT-I

(18 Hours)

Origin Meaning, Definition and Characteristics of Statistics – Uses and Limitations - Sources of Statistical data – Primary and Secondary – Collection of Primary Data – Direct Personal, Indirect Oral, Mailed Questionnaire and Schedule Methods – Editing of Secondary Data-Scatter diagram.

UNIT-II

(18 Hours)

Measures of Central Tendency / Averages – Arithmetic Mean, Median, Quartiles, Deciles, and Percentiles, Mode, Geometric Mean, Harmonic Mean, Combined Mean and Weighted Mean.

UNIT-III

(18 Hours)

Measures of Dispersion – Range, Quartile Deviation, Mean Deviation and Standard Deviation – Co-efficient of Variation.

UNIT-IV

(18 Hours)

Measures of Skewness – Meaning, Definition and Types – Karl Pearson's coefficient of Skewness and Bowley's Coefficient of Skewness.

UNIT-V

(18 Hours)

Probability – Addition and Multiplication Theorem – Conditional probability – Bayer's Theorem (without proof) – Simple problems.

THEORY: 20%

PROBLEMS: 80%

PRESCRIBED TEXT BOOKS:

1. S.P.Gupta, (2011) Statistical Methods ,Sultan Chand & Sons,
2. P.R.Vital, Business Statistics, Margham Publications, Chennai

REFERENCE BOOKS:

1. E.L.Lehmann, Elements of Statistical Hypothesis, Johu Wiley & Sons..
2. R.S.N.Pillai & B.Bhagavathi, Practical Statistics, S.Chand & Company.

E-LEARNING RESOURCES:

1. <https://books.google.co.in/books?isbn=0764142399>
2. <https://books.google.co.in/books?isbn=8122400116>
3. <https://books.google.co.in/books?isbn=8131726029>

GUIDELINES TO THE QUESTION PAPER SETTERS

Question Paper Pattern

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions(each in 300 words)	13-19	6	30
C	Answer any 2 out of 4 questions	20-23	20	40
TOTAL MARKS				100

Break up of questions for theory and problem

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	2	-	-	-
II	2	-	-	1	-	1
III	1	3	-	2	-	1
IV	1	1	-	1	-	1
V	1	1	-	1	-	1
TOTAL	7	5	2	5	-	4
SECTION A - 12			SECTION B - 7		SECTION C - 4	

SOFT SKILLS - III
JOB ORIENTED SKILLS

SUBJECT CODE:	THEORY	MARKS 100
SEMESTER: III	CREDITS: 3	TOTAL HOURS: 30

COURSE FRAMEWORK:

- To prepare the students to be job-ready.
- To help learners use English Language appropriately to the role or situation.
- To develop confidence in them to face Interviews.
- To train them to prepare their own CV/Resume

Different kinds of Interviews Letter of Application
and CV

Technical Writing - Circulars, Memos, Agenda and Minutes Group

Discussion

Review

1. Books
11. Films

BOOKS FOR REFERENCE:

1. Harishankar, Bharathi. ed. Essentials of Spoken and Presentation Skills. University of Madras.
2. John, Seely. 1998. The Oxford Guide to writing and speaking. Oxford UP, 1998, Delhi.
3. The Princeton Language Institute and Lanny Laskowski.2001. 10 days to more confident Public Speaking. Warner Books.
4. <http://jobsearch.about.com/cs/curriculumvitae.html//>
5. <http://www.cvtips.com//>

QUESTION PAPER PATTERN

Section	Question Component	Numbers	Marks	Total
A	Answer any 5 out of 7	1-7	2	10
B	Answer any 4 out of 6	8-13	5	20
C	Answer Internal Choice	14 & 15	10	20
TOTAL MARKS				50

SEMESTER - IV

CORE PAPER - IX
CORPORATE AND RETAIL BANKING

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: IV	CREDITS: 4	TOTAL HOURS: 90

Course Framework:

Introduction to fundamental concepts of corporate and retail Products and Micro finance

Course Outcome:

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

1. Understand the basic concepts of Corporate and Retail Banking Products
2. Gain exposure in working of the Corporate and Retail Banking operations in India
3. Understand the basic banking products available for the development of weaker sections and women in the society
4. Gain practical knowledge in availing the bank loan and impart the importance of maintaining CIBIL Score
5. Gain knowledge about micro financing institutions

UNIT I

(18 Hours)

History and Definition of Corporate and Retail Banking: Corporate & Retail Banking – Meaning and Importance – Role of Corporate & Retail Banking – Difference between Retail and Corporate Banking – Services offered by Corporate Banking and Retail Banking. Applicability of Retailing Concepts. Wealth Management Banking, Private Banking, Transaction banking.

UNIT II

(18 Hours)

Corporate Banking Products: Corporate Deposits & Corporate Finance - Short-term funding: working capital finance- Asset Management -Trade Finance- Underwriting Services-book building-Currency Exchange-Mortgage Finance - Import/Export Bills of Collection- Letter of Credit (LC)-Letter of Guarantee on Shipment and Bill of Lading- Insurance for Goods in Transit - Corporate Advisory Services

UNIT III

(18 Hours)

Retail Banking Products: Retail Banking Products – Home Loans – Auto/Vehicle Loans – Personal Loans – Educational Loans & Other Short Term Loans & Long Term Loans: Seed Capital, Working Capital, Bills of Exchange and loans for Land and Buildings, expansion of Business and so on – Credit/Debit Cards – Other Products / Remittances / Fund Transfer. Central / State Govt Loan Scheme and Subsidy for MSME, Women, SC/ST and Home loan Borrowers – Pradhan Mantri Awas Yojana, Mahila Udyam Nidhi Scheme 2021.

UNIT IV

(18 Hours)

Loan Approval Process: Approval process for retail Loans – Eligibility of Applicant and Co-Applicant – Purpose – Amounts – Margin – Security – Documentation - Disbursement – Moratorium, Prepayment issues – Repayments – Collections – CIBIL Score. Customer Requirements – Product Development Process – Description of Assets and Liability Products.

UNIT V

(18 Hours)

Micro Finance – Concepts – Nature – Scope – Evolution – Benefits – Challenges. Micro Finance Model – Need for Micro Finance Institutions – Role of NABARD, NGOs – Commercial Banks –

Self Employed Women Associations (SEWA) – Cooperatives and Micro Insurance - Financial Literacy – MUDRA finance.

REFERENCE BOOKS:

1. CAIIB study Materials.
2. Indian Institute of Bankers, Indian Financial System and Commercial Banking, IIB
3. Vasant Desai, Banking & Financial system, Himalaya Publishing House,
4. B. Santhanam, Banking and Financial Systems, Margham Publishers, Chennai
5. Bhole, L.M. “Financial Markets and Institutions” Tata McGraw-Hill Publishing Company, New Delhi.
6. Dr.D.D.Mukherjee, Credit Appraisal, Risk Analysis and Decision making, Snow White Publications, Chennai.
7. Dr S Gurusamy, Financial Services and System; M/S Tata McGraw Hill, New Delhi in 2009.
8. Das S K Micro Finance and Rural Development in India, DVS Publishers New Delhi.

E-LEARNING RESOURCES:

1. https://books.google.com/books?id=M5DXMgEACAAJ&dq=CORPORATE+AND+RETAIL+BANKING&hl=en&newbks=1&newbks_redir=1&sa=X&ved=2ahUKEwiqoqror_2AhWsyzgGHbFSCLYQ6AF6BAgEEAI
2. https://www.google.co.in/books/edition/Retail_Banking_2020/YxO5BwAAQBAJ?hl=en&gbpv=1&dq=CORPORATE+AND+RETAIL+BANKING&printsec=frontcover

GUIDELINES TO THE QUESTION PAPER SETTERS

Question Paper Pattern

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions(each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions(each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	1	-	1	-
II	2	-	2	-	1	-
III	3	-	1	-	2	-
IV	2	-	2	-	1	-
V	3	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B 7		SECTION C 6	

CORE PAPER - X
FINANCIAL MANAGEMENT

SUBJECT CODE:	THEORY & PROBLEMS	MARKS: 100
SEMESTER: IV	CREDITS: 4	TOTAL HOURS: 75

(Common to B.Com (GEN), B.Com (CS), B.Com (AF), B.Com (BM), B.Com (MM), B.Com (ISM) & BBA)

Course Framework:

Introduction to fundamental concepts of Cost of Capital, Capital Structure, Dividend policy and Working Capital management.

Course Outcome:

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

1. Gain insight into wealth maximization and profit maximization.
2. Compute and analyse the cost of capital of the firm.
3. Demonstrate the Theories of capital structure.
4. Comprehend dividend policy and formulate dividend decisions in a firm.
5. Select and apply techniques for short term financial needs of the firm using working capital management concepts.

UNIT I

(12 Hours)

Financial Management – Introduction – Scope – Finance and other related disciplines –Function of Finance – Functions of Finance Manager in 21st Century. Financial Goals: Profit Maximization Vs Wealth Maximization – Time value of money-perpetuity –CMI Amortization.

UNIT II

(17 Hours)

Cost of Capital – Significance of the cost of Capital – Determining Component costs of Capital – Cost of Equity - Cost of Preference share capital – Cost of Debt - Cost of Retained Earnings – Weighted Average cost of capital.

UNIT III

(17 Hours)

Capital structure – Importance – Factors affecting Capital structure - Determining Debt – Equity proportion – Theories of capital structure –Net Income Approach – Net Operating Income Approach – M.M Approach & Traditional Approach - Leverage concept –Operating Leverage – Financial Leverage and Combined Leverage.

UNIT IV

(12 Hours)

Dividend policy – Objective of Dividend Policies - Types of Dividend Policies - Factors Affecting Dividend Policy – Dividend Theories: Walter’s - Gordons’s – M.M Hypothesis – Forms of Dividend

UNIT V

(17 Hours)

Working Capital – Components of working Capital – Operating Cycle – Factors influencing working capital – Determining working capital requirements. Capital Expenditure Capital Budgeting Techniques: Discounted Cash flow technique: Net Present Value - Internal Rate of Return- Profitability Index, Non – Discounted Cash flow Techniques: Pay back methods – Accounting Rate of Return

THEORY: 20%

PROBLEMS: 80%

PRESCRIBED TEXT BOOKS:

1. M.Y.Khan and P.K.Jain Basic Financial Management, Tata McGraw-Hill Education
2. Dr. A. Murthy, Financial Management, Margham Publications

REFERENCE BOOKS:

1. Pandey I.M.: Financial Management, Vikas Publishing House Pvt. Ltd.
2. Maheswari . S.M., Financial Management, Sultan Chand & Sons
3. Prasanna Chandhra, Financial management theory and practice, McGraw-Hill Education
4. Dr. Rustagi P R, Fundamentals of Financial management, Taxman's publication, 14th edition
5. Paramasivan C & Subramanian T, Financial Management, New Age International Publishers

E-LEARNING RESOURCES:

1. <https://www.managementstudyguide.com/financial-management.htm>
2. <https://corporatefinanceinstitute.com/resources/knowledge/finance/cost-of-capital/>
3. <https://www.investopedia.com/terms/c/capitalbudgeting.asp>
4. <https://efinancemanagement.com/dividend-decisions>
5. <https://cleartax.in/s/working-capital-management-formula-ratio>
6. <https://books.google.co.in/books?isbn=812591658X>
7. <https://books.google.co.in/books?isbn=8174465863>

GUIDELINES TO THE QUESTION PAPER SETTERS**Question Paper Pattern**

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 2 out of 4 questions	20-23	20	40
TOTAL MARKS				100

Break up of questions for theory and problem

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	1	1	-	-	-
II	2	1	-	1	-	1
III	1	1	1	1	-	1
IV	1	1	-	1	-	1
V	1	1	-	2	-	1
TOTAL	7	5	2	5	-	4
SECTION A 12			SECTION B 7		SECTION C 4	

CORE PAPER - XI
INDIRECT TAX

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: IV	CREDITS: 4	TOTAL HOURS : 75

Course Framework:

Introduction to fundamental concepts of Registration, Levy and Collection of GST & Customs duty.

Course Outcome:

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

1. Outline the Concepts, Definitions and Types of GST
2. Demonstrate the provisions and rules relating to Supply, Types of goods, and Input Tax credit under GST.
3. Demonstrate the applicability and non-applicability of GST, Exemptions, role of GST Council
4. Compile the various provisions and Importance for Registration, Cancellation of GST
5. Understand the Prohibition of Importation and exportation of goods under Customs Act, powers of various customs officers.

UNIT I

(10 Hours)

Introduction of GST - Need for GST - Dual GST Model - Definitions - Section 2(17) Business - Section 2(13) Consideration - Section 2(45) Electronic Commerce Operator - Section 2(52) Goods - Section 2(56) India - Section 2(78) Non taxable Supply - Section 2(84) Person - Section 2(90) Principal Supply - Section 2(93) Recipient - Section 2(98) Reverse charge - Section 2(102) Services - Section 2(105) Supplier -Section 2(107) Taxable Person - Section 2(108) Taxable Supply Goods & Services Tax Network (GSTN)

UNIT II

(20 Hours)

Levy and Collection of Tax - Time, Place and Value of Supply - Time of Supply - Place of Supply - Value of Supply - Scope of Supply - Non taxable Supplies - Composite and Mixed Supplies - Composition Levy III -Levy and Collection of tax -Exemption from tax

UNIT III

(20 Hours)

Input Tax Credit & Payment of Tax - Eligibility for taking Input Tax Credit - Input Tax Credit in Special Circumstances - Computation of Tax Liability and payment of tax

UNIT IV

(10 Hours)

Registration under GST Law - Persons not liable registration - Compulsory registration - Procedure for registration - Deemed registration - Cancellation of registration – Tax Audit.

UNIT V

(15 Hours)

Customs Act 1962 – Definition, Concepts and Scope – Levy and Collection of Customs Duty – Classification of Goods – Assessment of Duty – Valuation of Goods under Customs Act – Prohibition on Importation & Exportation of Goods – Demand and Recovery of Customs Duty – Clearance of Goods – Baggage.

PRESCRIBED TEXT BOOK:

1. T.S.Reddy & Y.Hariprasad Reddy (2018), Business Taxation , Margham Publications.

REFERENCE BOOKS :

1. Dr.Vinod K Singhania, Monica Singhania, Students Guide to Income Tax, Taxmann Publications Pvt Ltd., New Delhi.
2. Girish Ahiya, Dr. Ravi Gupta, Systematic Approach to Income Tax and CST, Bharat Law House Pvt. Ltd. New Delhi.
3. Dr.Sanjeev Kumar, Systematic Approach to Indirect Taxes with Practical problems and solutions, Bharat Law House Pvt. Ltd., New Delhi.

E-LEARNING RESOURCES:

1. <http://www.idtc.icai.org/gst.html>
2. <http://idtc.icai.org/gst-topic-wise-study-material-list.html>

GUIDELINES TO THE QUESTION PAPER SETTERS**Question Paper Pattern**

Section	Question Component	Number s	Mark s	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	3	-	2	-	1	-
II	3	-	1	-	2	-
III	2	-	2	-	1	-
IV	2	-	1	-	1	-
V	2	-	1	-	1	-
TOTAL	12	-	7	-	6	-
	SECTION-A 12		SECTION-B 7		SECTION -C 6	

CORE PAPER - XII
FINANCIAL SERVICES

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: IV	CREDITS: 4	TOTAL HOURS: 75

(Common to B.COM (A&F), BBA, B.Com (BM))

Course Framework:

Introduction to fundamental concepts of Merchant Banking, Leasing, Venture Capital and Mutual funds

Course Outcome:

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

1. Analyse the importance of Financial Services and economic environment
2. Analyse the players in financial service sector and to assess the types of markets and issue management
3. Explain the types of leasing and various outline of factoring and hire purchase
4. Plan and discuss about the features and functions, modes of VC, CRISIL, ICRA & CARE
5. Analyse the various types of mutual funds

UNIT – I

(15 Hours)

Meaning and importance of **financial services** – Types of financial services – Financial services and economic environment – Players in Financial Services Sector.

UNIT- II

(20 Hours)

Merchant Banking: Meaning, Functions – **Issue management:** Pre Issue management and Post issue activities – Managing of new issues – **Underwriting:** meaning, types of underwriting – **Capital market:** Meaning, Definition, Capital market instruments: equity shares, Preference shares and Debentures. Types of capital market: Primary market and Secondary market – **Stock Exchange:** Meaning and definition, Characteristics of stock exchange, Operators at stock exchange, BSE, NSE and OTCEI – Listing: Meaning, objectives and advantages – Types of speculators - Role of SEBI.

UNIT-III

(10 Hours)

Leasing: Meaning, types of lease, features of lease agreement - **Hire purchase:** Concepts and features – Distinguishing features between hire purchase and leasing. **Factoring:** Definition and meaning, Functions of Factor, types of factoring.

UNIT-IV

(15 Hours)

Venture Capital: Meaning, Features, Functions, Modes or Forms of venture capital – **Credit Rating:** Meaning, Advantages and disadvantages, CRISIL, ICRA, CARE Consumer Finance: Meaning and types of consumer finance.

UNIT – V

(15 Hours)

Mutual Funds: Meaning – Types: Based on Ownership, Operation, Objectives and Location – Advantages and Disadvantages of mutual fund – Institutions Involved – UTI.

PRESCRIBED TEXT BOOKS:

1. M.Y.Khan, Financial Services (2004), 3rdEdition,Tata McGraw Hill Publications.
2. B.Santhanam, Financial Services, Margham Publications.
3. K.S. Dinesh Kumar, Financial Services (2014), ShriSai Publishers' Distributors.

REFERENCE BOOKS:

1. Dr.M.N. Mishra, Law of Insurance (2014), Sultan Chand Publications.
2. H.R.Machiraju, Indian Financial System (2010), 4thEdition Vikas Publications.
3. S.K. Basu, A Review of Current Banking Theory and Practice, 2nd Edition, Mac Millan Publications, London.

E-LEARNING RESOURCES:

1. https://www.google.co.in/books/edition/Financial_Services_2E/hd-y8FG8c4C?hl=en&gbpv=1&dq=FINANCIAL+SERVICES&printsec=frontcover
2. https://www.google.co.in/books/edition/Financial_Services_and_Markets/NYXzDwAAQBAJ?hl=en&gbpv=1&dq=FINANCIAL+SERVICES&printsec=frontcover

Question Paper Pattern

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions(each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions(each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	3	-	2	-	1	-
II	3	-	1	-	2	-
III	2	-	2	-	1	-
IV	2	-	1	-	1	-
V	2	-	1	-	1	-
TOTAL	12	-	7	-	6	-
	SECTION-A 12		SECTION-B 7		SECTION -C 6	

**ALLIED PAPER - IV
BUSINESS STATISTICS – II**

SUBJECT CODE:	THEORY & PROBLEMS	MARKS: 100
SEMESTER: IV	CREDITS: 5	TOTAL HOURS: 75

(Common to B.Com (GEN), B.Com (CS), B.Com (AF), B.Com (BM), B.Com (MM),
B.Com(ISM), BBA)

Course Framework:

Introduction to fundamental concepts of Business Statistics

Course Outcome:

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

1. Outline Index Numbers: Simple aggregative, simple average of price relative method, weighted average of price relative method and weighted aggregative method, Fixed and Chain base Index, Cost of Living Index
2. Do Analysis of sampling method, sampling error, central limit theorem and estimating population parameters, computing mean population for large sample and small sample
3. Evaluate correlation between two variables and identify its types with use of rank correlation.
4. Formulate the simple linear regression equation for a set of data, uses of regression, and difference between correlation and regression.
5. Discuss about the Time Series Analysis using Secular trend: Graphic or free hand method, Method of semi average, Moving average and least square
6. Explain Method of least squares to fit a straight line-Seasonal variation: Method of simple average..

UNIT I

(15 Hours)

Correlation Analysis – Meaning, Definition, Significance and Types of Correlation, Karl Pearson’s Coefficient of Correlation – Spearman’s Rank Correlation.

UNIT II

(15 Hours)

Regression Analysis- Meaning and Importance – Regression Lines and Regression equations- X on Y, Y on X, and Properties of Regression Coefficients – Uses of Regression – Difference between Correlation & Regression.

UNIT III

(15 Hrs)

Time Series Analysis – Meaning, Need and Components of Time Series – Different Methods – Simple Average Method- Free Hand, Semi Average, Moving Average and Least Square Method- Seasonal Indices.

UNIT IV

(15 Hours)

Index Numbers – Definition Usage, Methods of Construction of Index Numbers – Types – Unweighted and weighted Index Numbers Simple, Aggregate, Price Relative Methods- Laspeyres, Paasche’s, Bowley’s and Fisher’s Index Numbers – Time and Factor Reversal Tests – Cost of Living Index.

UNIT V

(15 Hours)

Meaning of Sampling - Probability sampling Methods : Simple Random Sampling -Stratified sampling-Systematic sampling-Cluster Sampling-Multi stage Sampling, Non-probability sampling methods: Convenience Sampling -Judgmental Sampling-Quota Sampling -Snowball Sampling- Sampling error and standard error relationship between sample size and standard error.

THEORY: 20%

PROBLEMS: 80%

PRESCRIBED TEXTBOOKS:

1. S. P. Gupta, Statistical Methods, Sultan Chand & Sons
2. P.R.Vittal, Business Statistics, Margham Publications.

REFERENCE BOOKS

1. E.L.Lehmann, Elements of Statistical Hypothesis — Johu Wiley & Sons.
2. R.S.N.Pillai & B.Bhagavathi, Practical Statistics — S.Chand & Company.

E-LEARNING RESOURCES

1. <https://books.google.co.in/books?isbn=8122415229>
2. <https://books.google.co.in/books?isbn=8131301362>
3. <https://books.google.co.in/books?isbn=8122415229>

GUIDELINES TO THE QUESTION PAPER SETTERS**Question Paper Pattern**

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 2 out of 4 questions	20-23	20	40
TOTAL MARKS				100

Break up of questions for theory and problem

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	1	1	1	-	1
II	1	1	-	1	-	1
III	1	1	-	2	-	1
IV	1	1	-	1	-	1
V	2	1	1	-	-	-
TOTAL	7	5	2	5	-	4
SECTION A 12			SECTION B 7		SECTION C 4	

**SOFT SKILLS IV
COMPUTING SKILLS**

SUBJECT CODE:	PRACTICAL	MARKS :100
SEMESTER : IV	CREDIT :2	NO.OF.HOURS PER WEEK:3

(For the following UG Departments)

SHIFT-I:

B.A. (Economics), B.A. (Defence and Strategic Studies), B.Sc. Mathematics, B.Sc. Physics, B.Sc. Chemistry, B.Sc. Zoology, B.Sc. Plant Biology and Plant Biotechnology, B.Com (General), B.Com (Corporate Secretaryship)

SHIFT-II:

BBA, B.Sc. Visual Communication, B.Com (General), B.Com (Accounting & Finance), B.Com (Corporate Secretaryship), B.Com (Information System Management), B.Com (Banking Management) and B.Com (Marketing Management)

COURSE OBJECTIVES

- The major objective in introducing the Computer Skills course is to impart training for students in Microsoft Office which has different components like Ms word, MS Excel, Ms Access, Power point etc., at two levels based on their knowledge and exposure.
- It provides essential skills for the user to get adapted to any work environment, as most of the systems in any workplace have Ms Office installed for their day to day activities. The course is highly practice oriented rather than regular class room teaching

Unit I : *Word Processing* - Open, Save and close word document; Editing text- tools, formatting, bullets; Spell Checker; Navigating in word - keyword, Mouse; document formatting- paragraph alignment, indentation, headers and footers, numbering; printing• preview, options

Unit II : *Spreadsheets* - MS Excel- opening, entering text and data, formatting, navigating; Formulas - entering, handling and copying; Charts -creating, formatting and printing, header and footer, centering data, printing.

UNIT III: *Presentations* - Power point - exploring, creating and editing slides, inserting tables and charts - Special effects - Clip Art, creating and drawing shapes, inserting multimedia content - Presentations - planning, animation, handouts, slideshow.

Unit VI: *Networks-Internet Explorer*- components; www-working, browsing, searching, saving
- Bookmark - favorite, create, delete - Printing a web page; email- creating, receiving, reading and sending messages

Unit V: *HTML* - Defining HTML paragraph and spacing - HTML styles, that include Background color
- Text color - Text Fonts - Text that includes Bold, Italic, Underline, Superscript and Subscript.

Note: *Unit II to Unit V needs exposure thru Practicals*

REFERENCE BOOKS:

Introduction to Computers - Peter Norton, Tata McGraw Hill Microsoft 2003 - Jennifer Ackerman
Kettell, Guy Hat-Davis, Curt Simmons, Tata McGraw Hill

SEMESTER - V

CORE PAPER - XIII

DIGITAL BANKING AND CYBER SECURITY

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: V	CREDITS: 4	TOTAL HOURS: 90

Course Framework:

Introduction to fundamental concepts of Digital Banking and Cyber Security

Course Outcome:

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

1. Be conversant with e-banking products in terms of delivery, security and controls.
2. Gain knowledge in the field of Digital Banking and the delivery systems in the banking
3. Understand Cyber Security and measures to control the data threats
4. Analyse the Cyber Security law and other related laws in India
5. Evaluate the various kinds of cyber crimes in India

UNIT I

(18 Hours)

Introduction to Information Technology in Banking and its Impact – Difference between traditional and digital banking-Advantages and Disadvantages – Changing Financial Environment and IT as a strategic tool. Basel guidelines for E-Banking - RBI Committee Reports on Information Systems - A Ghosh Committee – Janakiraman Committee. Blockchain Technology in Banking - Fraud Reduction-Physical currency, Digital currency, Crypto currency crypto Assets- Banking platform-on print and cloud

UNIT II

(18 Hours)

Software Applications used in Banking- Decentralized Vs Centralized Banking System/Core Banking System Delivery Channels-ATM, EFTPOS, Phone Banking, Internet Banking, SMS Banking, Mobile Banking, Credit/Debit Cards, Smart Cards E-Commerce-Secure Electronic Transfer (SET) – NEFT/RTGS/IMPS – Wire Transfer – Exchange Rates. Payment Gateways (Credit card/Debit cards), Authentication of payments.E-Wallets

UNIT III

(18 Hours)

Cyber Security – Meaning- Types of security – Computer Security – E-Security – Password Security – Reporting and Internet fraud.Security Controls and Guidelines- Threats to Information System: i)Physical (Insiders/outside) ii) Viruses, Worms, Trojan horse, Malwares, Software bombs, Phishing, Spoofing, Spamming, denial of service attacks, etc., Information System Security Measures, policy, controls - Hacking - Common Hacking Terminologies - Ethical Hacking – Types - Legality of Ethical Hacking, IOT and API Securities

UNIT IV

(18 Hours)

Cyber World: An Overview - Conceptual and theoretical perspective of cyber law - An Overview of Cyber Law - Cyber law in India with special reference to Information Technology Act, 2000 - Scope of Cyber laws – e-commerce; online contracts; IPRs (copyright, trademarks and software patenting); e-taxation; e-governance and cyber-crimes - Introduction about the cyber space -Regulation of cyber space – Introducing cyber law- Digital signature - Procedure to obtain Digital Signature – Types of Digital Signature -Importance of e-KYC – Role of Ministry of Corporate Affairs.GDPR-PDPO 2019, DPA 2021

UNIT V**(18 Hours)**

Computer crime and cybercrimes; Classification of cyber-crimes – SMS forging, E-mail related crimes, Hacking, online shopping frauds, credit card frauds-National Cyber Crime Reporting Portal

PRESCRIBED TEXT BOOKS:

1. Uppal RK, Banking with Technology, New Century Publications, New Delhi
2. Murdick RG, Ross JHE and Clagget JR, Information System for Modern Management, Prentice Hall of India, New Delhi

REFERENCE BOOKS:

1. Kaptan SS, Indian Banking in Electronic Era, New Century Publications, New Delhi
2. Khan M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
3. Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai.
4. Uppal RK, Pooja, Transformation in Indian Banks-Search for Better tomorrow, Sarup Book Publishers Private Ltd., New Delhi

E-LEARNING RESOURCES:

1. <https://cybercrime.gov.in/Webform/CrimeCatDes.aspx>

GUIDELINES TO THE QUESTION PAPER SETTERS
Question Paper Pattern

Section	Question Component	Number s	Mark s	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory and problem

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	2	-	2	-
II	3	-	1	-	1	-
III	2	-	2	-	1	-
IV	3	-	1	-	1	-
V	2	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B 7		SECTION C 6	

CORE PAPER - XIV
ENTREPRENEURIAL DEVELOPMENT

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: V	CREDITS: 4	TOTAL HOURS: 90

(Common to B.Com (GEN), B.Com (AF), B.Com (BM), B.Com (MM), B.Com (ISM) & BBA)

Course Framework:

Introduction to fundamental concepts of Entrepreneurial Development in India

Course Outcome:

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

1. Discuss about the basic concepts and functions of entrepreneurship, various types and classification of entrepreneurs and factors influencing entrepreneurship.
2. Gain deeper insight into the various Entrepreneurial Development Agencies, MSMEs and financial institutions prevailing in India and the schemes to develop entrepreneurship.
3. Create and demonstrate the complete Project management from Business idea generation, to appraisal and preparation of project report.
4. Explain the various Entrepreneurial development programmes and to elaborate on the role, relevance and achievements of EDII.
5. Communicate about the various roles of entrepreneur in entrepreneurial growth with respect to Economic development (special mention to Women entrepreneurs)

UNIT I

(16 Hours)

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

UNIT II

(23 Hours)

Entrepreneurial Development Agencies - Commercial Banks – District Industries Centre – National Small Industries Corporation – Small Industries Development Organisation – Ministry of Micro, Small & Medium Enterprises (MSME)- Prime Minister Employment Generation Programme -Pradhan Mantri Yuva Yojana - All India Financial Institutions – IDBI – IFCI – ICICI – IRDBI.

UNIT III

(18 Hours)

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 IV

(15 Hours)

Entrepreneurial Development Programmes (EDP) – Role, relevance and achievements – Entrepreneurship Development Institute of India (EDII), Role of Government in organizing EDPs – Critical evaluation.

UNIT V

(18 Hours)

Economic development and entrepreneurial growth – 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 - problems – steps taken by government- Women and Self Help Groups. (SHGs)

PRESCRIBED TEXT BOOKS:

1. Gupta, D. C., & Srinivasan, D. N. 2001, Entrepreneurship Development in India Sultan Chand & Sons.
2. Khanka, S. S. 2006, Entrepreneurial development. S. Chand Publishing.

REFERENCE BOOKS:

1. DesinguSetty, E., & Krishna Moorthy, P. 2010, Strategies for developing women entrepreneurship. Akansha Pub. House.
2. Drucker, P. F. 1986, Innovation and Entre-preneurship: Practice and Principles. Harper & Row.
3. Gupta, M. 2006, Entrepreneurial Development, Raj Publishing House.
4. Shankar, R. Entrepreneurship Theory & Practice Vijay Nicole Imprints Private Ltd
5. Suresh, J. 2002, Entrepreneurial Development Margham Publications.

E-LEARNING RESOURCES:

1. <http://www.yourarticlelibrary.com/entrepreneur/entrepreneurshipcharacteristicsimportancetyp-s-and-functions-of-entrepreneurship/5228>
2. <https://landor.com/thinking/eight-principles-of-innovation>
3. <http://www.simply-strategic-planning.com/innovation-and-entrepreneurship.html>
4. <https://www.slideshare.net/sahilkamdar1/institutional-support-in-entrepreneurship>
5. <https://www.businessmanagementideas.com/entrepreneurship-2/institutional-supportsystem-for-entrepreneurs/18184>
6. <https://www.entrepreneur.com/article/323660>
7. <https://www.entrepreneur.com/article/314723>

GUIDELINES TO THE QUESTION PAPER SETTERS
Question Paper Pattern

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEOR Y	PROBLE M	THEOR Y	PROBLE M	THEOR Y	PROBLE M
I	3	-	2	-	1	-
II	3	-	2	-	2	-
III	2	-	1	-	1	-
IV	2	-	1	-	1	-
V	2	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B 7		SECTION C 6	

**CORE PAPER - XV
DIRECT TAX**

SUBJECT CODE:	THEORY & PROBLEMS	MARKS: 100
SEMESTER: V	CREDITS: 4	TOTAL HOURS: 90

Course Framework:

Introduction to fundamental concepts of heads of Incomes, Salary, House Property, Capital gains, and income from other sources.

Course Outcome:

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

1. Understand the basic concepts & definitions under the Income Tax Act, 1961
2. Compute salary income under the head salaries
3. Learn the concepts of Annual value associated deductions and the calculation of income from House property.
4. Compute Income from Capital Gains.
5. Compute Income from Other Sources.

UNIT- I

(18 Hours)

Definitions – (S.2) Person, Assessee, Income. - Basis of Charge (S. 3 to 9) Previous Year, Assessment Year, Residential Status, Scope of Total Income, Deemed income. Exclusions from Total Income (S.10) Exemptions related to specified Heads of incomes to be covered with the relevant provisions such as Salary, Income from Other Sources. Agricultural Income Sum received from HUF by a member Share of a profit from Firm Income from Minor Child Dividend

UNIT- II

(18 Hours)

Heads of Income (Including relevant items from S 2 and S 10) Salary (S. 15 to S. 17) – Allowances – Gratuity – Pension – Provident Fund – Calculation of Gross Salary and Net Taxable Salary.

UNIT- III

(18 Hours)

Income from house Property (S. 22 to S. 27) – Exemptions – Calculation of Taxable Income from House Property – Self Occupied House – Deductions from House Property Income. Profits and Gains from Business, Profession & Vocation (S. 28 to 32 35, 36, 37, 40, 40A, 43B) – Disallowed expenses – Calculation of Income from Business, Profession.

UNIT –IV

(18 Hours)

Capital Gains (S. 45 to S 50C) – Exemptions – Deductions – Calculation of Income from Capital Gains.

UNIT- V

(18 Hours)

Income from Other Sources (S.56 to S. 59) – Calculation of Income from Other Sources - Deduction U/s 80, 80C, 80CCF: 80D, 80DD, 80DDB, 80E, 80U: - Computation of Income and tax for Individual. Advance Tax payment- S 208 - Provisions for filing of returns (Including forms of Return) Sec-139(1), 139(5).

THEORY: 20%

PROBLEMS: 80%

PRESCRIBED TEXT BOOKS:

1. Singhania, V. K., (2018) Students Guide to Income Tax, Taxman. Publication, New Delhi.
2. Reddy T.S., HariPrasad Y Reddy, Income Tax Theory Law and Practice, Margham Publication, Chennai.

REFERENCE BOOKS:

1. Manoharan T.N & Hari.G.R,(2018) Students' Hand Book on Taxation ,Snow White Publications Pvt. Ltd .
2. Gaur V.P., Narang D.B, Income Tax Law and Practice, Kalyani Publications.
3. Murthy A, Income Tax Law And Practice, Vijay Nicole Publishers
4. Lal B.B., Direct Taxes, Konark Publishers Pvt.Ltd, New Delhi.
5. Vinod K.Singhania,Monica Singhania, Direct Taxes, Taxmann publications Pvt.Ltd. New Delhi.
6. Mehrotra H.C., Goyal. S.P, Income Tax Law And Practice, Sahitya Bhawan Publications,Agra.

E-LEARNING RESOURCES:

- 1) <https://lawtimesjournal.in/introduction-and-basic-concept-of-income-tax/>
- 2) <https://sol.du.ac.in/mod/book/view.php?id=1259&chapterid=924>
- 3) <http://incometaxmanagement.com/Pages/Gross-Total-Income/Salaries/SalariesContents.html>
- 4) <https://www.hrblock.in/guides/house-property-deductions>
- 5) <https://books.google.com/books?isbn=1584773855>
- 6) <https://books.google.com/books?id=ijQKAAAAMAAJ>
- 7) <https://books.google.com/books?isbn=813172191>

GUIDELINES TO THE QUESTION PAPER SETTERS**Question Paper Pattern**

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	40
C	Answer any 2 out of 4 questions	20-23	20	40
TOTAL MARKS				100

Break up of questions for theory and problem

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	1	1	1	-	1
II	1	2	-	2	-	1
III	1	1	-	1	-	1
IV	1	1	-	1	-	1
V	2	-	1	-	-	-
TOTAL	7	5	2	5	-	4
SECTION A 12			SECTION B 7		SECTION C 4	

**CORE PAPER - XVI
PRACTICAL AUDITING**

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: V	CREDITS: 4	TOTAL HOURS: 90

(Common to B.Com (GEN), B.Com (AF) & B.Com (BM))

Course Framework:

Introduction to fundamental concepts of Practical Auditing

Course Outcome:

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

1. Demonstrate the features of auditing and the evidences associated with auditing-audit programme, audit note book and audit working papers.
2. Understand the concepts of vouching and verification of assets and liabilities
3. Outline the differences between provision and reserve and explain the audit regarding the above.
4. Illustrate the provisions relating to appointment and removal of auditors.
5. Give an outline on EDP audit and the procedure regarding the same.

UNIT I

(23 Hours)

Meaning and definition of auditing – Distinction between auditing and accounting – objectives – Advantages and limitations of audit – scope of audit – classification of audits – Audit planning, meaning – Audit Programme, meaning, objectives and contents – audit note book, contents, usefulness of audit note book – Audit working papers, meaning. Ownership and custody – Test checking and Routine checking, meaning- Internal control - meaning , definition, objectives.

UNIT II

(18 Hours)

Vouching, meaning and definitions, objectives – Trading transactions – audit of ledger- Scrutinizing of ledgers - vouching of cash receipts and payments. Vouching of outstanding assets and liability – verification, meaning objectives and process – valuation of assets and liabilities- Distinction between verification and valuation.

UNIT III

(13 Hours)

Depreciation and reserves – meaning – Auditor’s duty with regard to depreciation – Reserves and provisions- Difference between reserves and provision – Depreciation of wasting Assets.

UNIT IV

(18 Hours)

Appointment of auditors – appointment of first auditor – appointment by central government – filling of casual vacancy – Appointment by special resolution – Re-appointment and compulsory re-appointment – ceiling on the number of Auditorship - Removal of auditor – Remuneration – auditor’s lien – qualification and disqualification – Duties of the company auditor – Rights and powers of auditors – different classes of auditors – Audit Report – Preparation and Presentation.

UNIT V

(18 Hours)

EDP audit – meaning - procedure of audit under EDP system – specialized Audits – points to be considered while auditing Educational Institutions – Hotels – Banking and Insurance companies.

PRESCRIBED TEXTBOOKS:

1. Pardeep Kumar, Baldev Sachdeva and Jagwant Singh, Auditing Theory and Practice, Kalyani Publishers, 15th Revised Edition, 2019
2. Dinkar Pagare, Principles and Practice of Auditing, Sultan Chand and Sons.

REFERENCE BOOKS

1. Auditing – D.P. Jain Konark Publishers Pvt. Ltd.
2. Ravinder Kumar and virender Sharma, Auditing, Principles and practice, Eastern economy edition.
3. B.N. Tandon, Practical Auditing –Sultan Chand and Co.,
4. Kamal Gupta, Contemporary Auditing, Tata MC Graw Hill.

E-LEARNING RESOURCES

1. <https://books.google.co.in/books?isbn=8121920418>
2. <https://books.google.co.in/books?isbn=5877373412>
3. <https://books.google.co.in/books?isbn=8170231868>

GUIDELINES TO THE QUESTION PAPER SETTERS Question Paper Pattern

Section	Question Component	Number s	Mark s	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	2	-	2	-
II	3	-	2	-	1	-
III	2	-	1	-	-	-
IV	3	-	1	-	2	-
V	2	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 1 - 12			SECTION B - 7		SECTION C - 6	

**INTER-DISCIPLINARY ELECTIVE - I (IDE)
PERSONAL INVESTMENT PLANNING**

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: V	CREDITS: 5	TOTAL HOURS: 75

Course Framework:

Introduction to fundamental concepts of financial assets, stock exchange functions and analyzing the investment opportunities.

Course Outcome:

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

1. Understand the meaning and necessity of investment.
2. Identify the investment opportunities in various sectors
3. Demonstrate the stock exchange operations in India
4. Understand the various financial investment avenues in Banking operations
5. Experience the developing of personal investment pattern for the individuals

UNIT I **(15 Hours)**

Introduction about investment, Difference between investment, speculation and gambling-Features of investment- Importance of Investments- Types of Investors.

UNIT II **(15 Hours)**

Meaning – Non- marketable financial assets, equity shares, preference shares, Debentures, Gilt Edged Securities, Post office savings deposits (Term deposits, MIS, KVP, NSC, NSS)

UNIT III **(15 Hours)**

Meaning and definition of stock exchange- Introduction & Functions of SEBI– Listing of securities – Stock brokers – Sub brokers, Types of brokers – Types of speculators (Bull, Bear, Stag)- Meaning of NSE , BSE , OTCEI- Steps for opening a Demat Account.

UNIT IV **(15 Hours)**

Provident fund, Types of PF, Features of PPF, Unit trust of India - Bank deposits (Current, SB account, FD, RD) – Investment in precious objects- Investment based Insurance policies – Real estate- Mutual Funds, Definition, Types.- Investment in commodity trading.

UNIT V **(15 Hours)**

Analysing the opportunities of investment applicable to the current scenario- Developing personal investment pattern for individuals.

PRESCRIBED TEXT BOOKS

1. L.Natarajan, (2007), Investment Management, Margham publications,
2. V.K.Bhalla, (2014), Investment Management, S.Chand Publications,

REFERENCE BOOK:

1. Hiriappa, 2008, Investment Management, New Age International Publications.

E-LEARNING RESOURCES :

1. www.personalfinance.byu.edu
2. www.halifax.co.uk./investments/pdfs/sw51813.pdf
3. www.occ.gov/publications/publications-by-type/comptrollers-handbook/invmgt.pdf

GUIDELINES TO THE QUESTION PAPER SETTERS**Question Paper Pattern**

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	2	20
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	1	-	1	-
II	2	-	1	-	1	-
III	3	-	2	-	1	-
IV	3	-	2	-	2	-
V	2	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B - 7		SECTION C - 6	

SEMESTER - VI

CORE PAPER - XVII
SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: VI	CREDITS: 4	TOTAL HOURS: 90

(COMMON TO A&F and BM)

Course Framework:

Introduction to fundamental concepts of Investment environment, company analysis, portfolio management & Capital Market Theory.

Course Outcome:

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

1. Demonstrate the scope of Investment Management
2. Equip them with advanced tools and techniques for making profitable investment decisions
3. Analyse the financial statements of the company
4. Equip them with nuances of portfolio management
5. Demonstrate the Capital Asset Pricing Model

UNIT I

(18 Hours)

Nature and Scope of Investment Management – Objectives, Constraints – Investment factors – Gambling – nature and Scope – Distinguish between Investment and Gambling – Role of capital markets.

UNIT II

(17 Hours)

Investment environment – Sources of Investment Information – Approaches of Security analysis - Market Indicators – Security price movements – Fundamental analysis – technical analysis – Dow theory, Random walk theory – efficient market hypothesis.

UNIT III

(20 Hours)

Company analysis – Components of company analysis - Financial analysis – Financial Statement – Ratio analysis - EPS, DPS – dividend yield ratio – ROI, ROCE, Risk – return – measurement of risk.

UNIT IV

(15 Hours)

Portfolio management – portfolio theory – objectives – Traditional and modern portfolio theory – portfolio management process – portfolio planning – portfolio selection - Evaluation – Portfolio reversion - Portfolio analysis – Morkowitz's Approach.

UNIT V

(20 Hours)

Capital Market Theory – Assumptions – Capital Asset Pricing Model (CAPM) – Estimating Betas Securities market line arbitrage pricing theory – Derivatives options – Futures – Swaps.

PRESCRIBED TEXT BOOKS

1. V.K. Bhalla, 2008, "Investment Management", S.Chand Publishing,
2. L.Natarajan, 2007, Investment Management, Margham Publications.
3. Punithavathy Pandian, Security analysis and portfolio management, 2nd Edition, Vikas Publishing House Pvt. Ltd.

REFERENCE BOOKS

1. Preeti Singh, "Investment Management", Himalaya Publishing House
2. Donald E. Fischer, Ronald J. Jordan, Security analysis and Portfolio Management, 7th Edition, Pearson Publications
3. Hiriappa, 2008, Investment Management, New age international Publications.

E-LEARNING RESOURCES :

1. www.halifax.co.uk/investments/pdfs/sw51813.pdf<http://www.ns>
2. eindia.com/education/content/nse_rapid_series.htm
3. www.occ.gov/publications/publications-by-type/comptrollers-hand

GUIDELINES TO THE QUESTION PAPER SETTERS

Question Paper Pattern

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions(each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions(each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	-	2	-	1	-
II	3	-	1	-	1	-
III	3	-	1	-	2	-
IV	2	-	2	-	1	-
V	2	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A - 12			SECTION B - 7		SECTION C - 6	

CORE PAPER - XVIII
RURAL BANKING

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: VI	CREDITS: 4	TOTAL HOURS : 90

Course Framework:

Introduction to fundamental concepts of financing agriculture and allied activities & Financing of MSMEs.

Course Outcome:

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

1. Understand the rural infrastructure and development in India
2. Analyse the rural credit structure in India and financing of rural development
3. Gain knowledge in the Agri financing and support by the banks
4. Understand the Rural Non-Farm sector financing
5. Understand the problems and prospects of rural banking

UNIT I

(18 Hours)

Rural India: Demographic Features-Economic Features-Rural poverty -Rural Infrastructure-Rural Development Policy-Govt. policies and programmes-Economic Reforms and its impact on rural economy function and policies of RBI in Rural Banking.

UNIT II

(18 Hours)

Financing Rural Development-Rural Credit Institutions-Role and functions- Co-operative Credit Societies and Banks, Land Development Banks, Regional Rural Banks, Commercial Banks -Role of Information and Communication Technologies in rural banking- Regulation of Rural Financial Services. Informal Lending: Pawn Broker- Money Lenders.

UNIT III

(18 Hours)

Financing agriculture/ allied activities – Crop Loans Assessment, Sanction, Disbursement, replacement. Term loans for irrigation, farm mechanization, Godowns/ cold-storage facilities, etc. Financing allied agriculture activities like Horticulture, Fisheries, Social forestry, etc. Finance against Warehouse/ cold storage receipts

UNIT IV

(18 Hours)

Financing Rural Non-Farm Sector (RNFS) – Importance of RNFS, Segments in RNFS, Role of Development and Promotional Institutions in RNFS-SME Finance, Definition of SME. Importance to the Indian economy. Financing of SME and small enterprise Refinance from SIDBI

UNIT V

(18 Hours)

Problems and prospects of Rural Banking: Problems of rural branches of commercial banks and regional rural banks-emerging trends in rural banking-financing poor as bankable opportunity- Self Help Groups/ NGOs, linkages with banking, latest guidelines of GOI and RBI.

REFERENCES BOOKS:

1. Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai
2. Khan, M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
3. Pai Panandikar & NC Mehra, Rural Banking, National Institute of Bank Management, Pune
4. Guruswamy, S., Banking in the New Millenium, New Century Publications, New Delhi

5. Uppal RK, &Rimpi Kaur, Banking Sector Reforms in India, New Century Publications, New Delhi
6. Indian Institute of Banking & Finance, Rural Banking, Mumbai
7. Uppal RK & Pooja, Transformation in Indian Banks-Search for better tomorrow, Sarup Book Publisher Private Ltd., New Delhi
8. Shyam Ji Mehrotra, New Dimensions of Bank Management, Skylark Publications, New Delhi

E-LEARNING RESOURCES :

1. https://www.google.co.in/books/edition/Rural_Banking_And_Overdues_Management/dJBW8U3gXXUC?hl=en&gbpv=1&dq=RURAL+BANKING&printsec=frontcover
2. https://www.google.co.in/books/edition/Rural_Banking_in_India/3X4aAAAAMAAJ?hl=en&gbpv=1&bsq=RURAL+BANKING&dq=RURAL+BANKING&printsec=frontcover
3. https://www.google.co.in/books/edition/Rural_Banking_in_India/t0QRTwEACAAJ?hl=en

GUIDELINES TO THE QUESTION PAPER SETTERS

Question Paper Pattern

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions(each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	3	-	2	-	1	-
II	2	-	1	-	1	-
III	3	-	2	-	2	-
IV	2	-	1	-	1	-
V	2	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 1 - 12			SECTION B - 7		SECTION C - 6	

**CORE PAPER - XIX
MARKETING MANAGEMENT**

SUBJECT CODE:	THEORY	MARKS: 100
SEMESTER: VI	CREDITS: 4	TOTAL HOURS: 90

(Common to B.Com (GEN), B.Com (A&F), B.Com (BM), B.Com (MM),
B.Com (ISM) & BBA)

Course Framework:

Introduction to fundamental concepts of consumer behavior, Product, Price, Physical distribution and promotion.

Course Outcome:

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

1. Understand the fundamentals of marketing and relationship of marketing with other functional areas
2. Analyse the concept of buyer behaviour and market segmentation
3. Understand the characteristics of product and pricing.
4. Elaborate on the channels of distribution
5. Understand the impact of promotion and advertising

UNIT I

(18 Hours)

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

(18 Hours)

Consumer – Customer – Buying Process – Introduction to Buyer Behavior – Factors influencing buyer Behaviour, Market segmentation – Need and basis of Segmentation – Targeting – Positioning – CRM and Customer Satisfaction.

UNIT III

(18 Hours)

The Product – Goods - Services – Ideas - Characteristics – benefits – Classifications – Consumer goods – Industrial goods- Difference between Consumer goods and Industrial goods New Product Development process – Product life Cycle – Introduction, Growth , Maturity, Decline. Branding – Packaging & Labeling – Pricing – Meaning, Objectives and Types of Pricing.

UNIT IV

(18 Hours)

Physical Distribution: Importance – Channels of Distribution of consumer goods, Distribution of industrial goods and Distribution of Agricultural goods – Levels of channels: Zero level, one level, two levels and three level channel- Distribution issues-online Marketing-Green Marketing.

UNIT V

(18 Hours)

Promotion – Meaning, Objective, Types – A brief overview of Advertising – Different types of Advertising - Publicity – Public Relations – personal selling – Direct selling and Sales promotion – Dealer Promotion –Customer Promotion

PRESCRIBED TEXT BOOKS:

1. Kotler, P. (2007). Marketing Management–The Millennium Edition, Prentice Hall of India Private Limited, New Delhi.
2. Pillai & Bagavathi, R. S. N. (1999). Marketing Management, S. chand & Co. Ltd.

REFERENCE BOOKS:

1. Joshi, G. (2009), Information Technology for retail, Oxford University Press, Inc..
2. Mullins, J., Walker, O. C., & Boyd Jr, H. W. (2012), Marketing management: A strategic decision-making approach, McGraw-Hill Higher Education.
3. Pradhan, S. (2011). *Retailing management: Text and cases*, Tata McGraw-Hill Education.
4. Ramaswamy, V. S., & Namakumari, S. (2009), *Marketing management: Global perspective, Indian context*, Macmillan.
5. Withey, F. (2006), *Marketing Fundamentals, The Official CIM Coursebook 06/07*, Taylor & Francis.

E-LEARNING RESOURCES:

1. <https://iedunote.com/marketing-definition-functions-importance-process>
2. <http://www.yourarticlelibrary.com/marketing/top-10-advantages-of-marketing/53152>
3. <http://www.notesdesk.com/notes/marketing/the-marketing-mix-4-ps-of-marketing/>
4. <https://www.enotesmba.com/2013/03/marketing-notes-marketing-mix.html>
5. <https://www.marketingtutor.net/consumer-decision-making-process-stages/>
6. <https://courses.lumenlearning.com/boundless-marketing/chapter/ethics-in-marketing/>
7. <https://www.youtube.com/watch?v=Mco8vBAwOmA>

GUIDELINES TO THE QUESTION PAPER SETTERS**Question Paper Pattern**

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	3	-	2	-	1	-
II	2	-	1	-	1	-
III	2	-	2	-	2	-
IV	2	-	1	-	1	-
V	3	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B 7		SECTION C 6	

ELECTIVE - II
HUMAN RESOURCE MANAGEMENT IN BANKING SECTOR

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: VI	CREDITS: 5	TOTAL HOURS: 90

Course Framework:

Introduction to fundamental concepts of Human Resource management in Banking Sector

Course Outcome:

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

1. Elucidate the concepts of HRM and emerging challenges of HRM in banking sector
2. Demonstrate various training and development of bankers and its effectiveness.
3. Understand the HRIS and technology in Banking
4. Gain an insight on the types and rewards offered to bank employees
5. Understand the grievance management system in Banking in India

Unit I

(15 Hours)

Human Resource Management – Introduction, Functions, Scope and Importance of HRM in Banking Sector – Recent Trends in HRM in Banking Sector

Unit II

(18 Hours)

Human Resource Planning – Need and importance – Types of Recruitment and Selection in Banking, background verification – Training and Induction of Bankers – Role of Government in Recruitment & Training – Job Analysis: Job Satisfaction, Job Description and Job Evaluation – Mentoring.

Unit III

(18 Hours)

Banking Systems Approach – Strategic Role of Information in HRM in Today's Technology Banking – Concepts and Issues. HRIS implementation - Benefits, Challenges – Resistance to Change by Employees and customer – Overcome to Resistance.

Unit IV

(18 Hours)

Types and Rewards for Employees – Monetary and Non-Monetary Performance Award and Incentives – Leave management– Individual, group task-oriented Incentives – Fixed and variable pay structures – Performance Appraisal – Types – Potential Appraisal: Meaning, Features, Purpose, Mechanisms, Process, Parameters, Methods, Techniques – Public Sector and Private Sector Banks.

Unit V

(21 Hours)

Bank Employee Grievance Management System – HR policies applicable to Bank Employees – Promotions-Demotions and Transfers- Employee Discipline-Grievance handling Procedures – Organization Culture Vs Work Culture.

PRESCRIBED TEXT BOOK:

1. K. Aswathappa, Human Resource Management: Text & Cases | 8th Edition
2. Gary Dessler, 2005, Human Resource Management, 15th Edition, Pearson/Prentice Hall.
3. Arun Monappa, Ranjeet Nambudiri, Patturaja Selvaraj, 2012, Industrial Relations and Labour Laws, Tata McGraw-Hill Education,

REFERENCE BOOKS:

1. DeCenzo, D. A., Robbins, S. P., & Verhulst, S. L. (2016). Fundamentals of Human Resource Management, John Wiley & Sons.
2. Dessler, G., & Varrkey, B. (2005). Human Resource Management, 15e. Pearson Education India.
3. Durai, P. (2009). Human Resource Management (Publisher: Dorling Kindersley (India) Pvt. Limited:
4. Prasad, L. M. (2006). Human Resource Management (Sultan Chand & Sons.
5. Rao, P. S. (2009). Personnel and human resource management (pp. 236-345). Himalaya Publishing House.

E-LEARNING RESOURCES:

1. <https://bohatala.com/impact-of-internal-and-external-environment-on-human-resource-management>
2. <https://studiousguy.com/human-resource-planning/>
3. <https://corehr.wordpress.com/2013/12/04/transfer-and-promotion/>
4. <https://hrmpractice.com/employee-welfare/>
5. <https://www.mbaskool.com/business-concepts/human-resources-hr-terms/2390-quality-ofwork-life-qwl.html>

GUIDELINES TO THE QUESTION PAPER SETTERS
Question Paper Pattern

Section	Question Component	Numbers	Marks	Total
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions(each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions(each in 1200 words)	20-25	10	40
TOTAL MARKS				100

Break up of questions for theory

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	3	-	2	-	1	-
II	2	-	1	-	1	-
III	2	-	2	-	2	-
IV	2	-	1	-	1	-
V	3	-	1	-	1	-
TOTAL	12	-	7	-	6	-
SECTION A 12			SECTION B 7		SECTION C 6	

ELECTIVE - III

PROJECT

SUBJECT CODE:	THEORY & PRACTICAL	100 MARKS
SEMESTER: VI	CREDITS: 5	TOTAL HOURS: 90

Course Framework:

Introduction to research based project work

Course Outcome:

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

1. Have an experiential learning through outside classroom activity.
2. Learn life values such as learning from others, listening to others, teamwork, commitment, co-ordination, meeting deadlines, sharing, adapting etc. as the project is done in groups.
3. Add value to the knowledge acquired through practical experience in the relevant field of project .

Modus Operandi:

1. A group of 3 students will be assigned a project in the beginning of the final year in the field of banking, finance, insurance or related areas.
2. The students would be asked to prepare the theoretical content and practical component(Questionnaire).
3. The Questionnaire would be corrected by the respective faculty-in-charge.
4. The same will be administered to the employees of the organisation in the relevant field of project work.
5. Based on the filled-in questionnaire, the students would do data entry, classify, tabulate and analyse the results to conclude on the findings in the area chosen for study.
6. The project report shall be submitted to the college before the due date prescribed by the Programme and the college has to certify the same and submit to the OCOE 15 days prior to the commencement of the End Semester Examinations.
7. The project shall be evaluated through internal project(50 marks) and external Viva-voce examination(50 marks).
8. The external examination shall be conducted by the panel of examiners suggested by the Controller of Examinations from time to time.
9. Those who fail to present the project report will have to redo the project work and submit to the college for the next external examination.