**15CBI01 FINANCIAL ACCOUNTING-I**

**Semester I**

**Learning Objective:** To enable the students to know the principles and practice of Financial accounting.

**UNIT-I: Introduction and Final Accounts**

**UNIT-II: Rectification of Errors and Bank Reconciliation Statement**

**UNIT-III: Account Current, Average Due Date and Bill of Exchange**
Account Current – Average Due Date – Bill of Exchange – Accounting Entries in the Books of Drawer and Acceptor - Renewal and Retiring of a Bill – Accommodation Bill.

**UNIT-IV: Accounting for Consignment and Joint ventures**

**UNIT-V: Depreciation and Royalty Accounts**

**Distribution of Marks:** 80% Problems and 20% Theory

**Text Book**

**Reference Books**

Dr. D. GOMATHI, 1°
M.Com., MBA., MPhil., PGDCA, Ph.D., NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
PSG College of Arts & Science
Coimbatore - 641014.
Learning Objective: To enable the students to know the basic concepts of money and legal aspects of banking.

UNIT I: Money and Banking

UNIT II: Banker and Customer

UNIT III: Loans and Advances

UNIT IV: Negotiable Instruments
Characteristics - Types - Cheque - Material Alteration - Crossing of Cheque - Endorsement - Paying Banker - Statutory Protection to a Paying Banker - Payment in Due course - Holder in Due course - Collecting Banker - Statutory Protection to Collecting Banker - Duties of Collecting Banker.

UNIT V: Reserve Bank of India (RBI)
Reserve Bank of India - Functions - Regulatory Powers - Organizational set up - Credit Control Measures - Qualitative and Quantitative control.

Texts Books:

References Books:
1. Vasant Desai, "Indian banking", Bookwell Publishers, New Delhi, 1997 Mathur, Indian Banking,
2. Varshney and Sundaram, "Banking and financial system of India", Sultan Chand Publishers, 2000

Dr. D. GOMATHIL, M.Com., MBA, MPhil, PGDCA, Ph.D., NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance),
PSG College of Arts & Science,
Coimbatore - 641014.
Learning Objective: To understand the accounting system adopted in the Partnership Firms, Branch and Hire purchase.

UNIT- I: Branch Accounts
Branch not keeping full System of Accounting - Debtors System - Stock and Debtors System - Branches keeping full System of Accounting (excluding Foreign Branches)

UNIT –II: Accounting for Hire Purchase System
Entries In The Books Of Hire Purchaser And Hire Vendor-Default And Repossession Hire Purchase Trading Account – Installment System

UNIT- III : Admission and Retirement of Partners

UNIT- IV: Death of Partners and Sale of Partnership Firms
Death of partners – Mode of Payment – Ascertainment of Deceased Partner Share of Profits- Joint Life Policy -Sale of Partnership Firm to a Company.

UNIT –V: Dissolution
Dissolution – Simple Dissolution – Insolvency of one or more Partners – Decision in Garner Vs Murray - Insolvency of All Partners – Piecemeal Distribution – Proportionate Capital Method – Maximum Loss Method

Distribution of Marks: 80% Problems and 20%Theory

Text Book

Reference Books
3. iyengar S.P,“ Advanced Accountancy ”, Sultan Chand and Sons, New Delhi.

Dr.D. GOMATHI,
M.Com.,MBA.,MPHI.,PGDCA.,Phd.,NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
PSC College of Arts & Science
Coimbatore - 641014.
Learning Objective: To enable the students to know the concepts of Insurance System and its types

UNIT I: Introduction to Insurance
- Definition of Insurance
- Premium
- Claims
- Cost and Benefit of Insurance
- Elements of insurable risk
- Principles of Insurance
- Kinds of Insurance
- Globalization of Insurance
- Functions of Insurance

UNIT II: Life Insurance
- Practical aspects of Life Insurance
- Life Insurance Basics
- Life Insurance in India
- Life Insurance demand and outlook
- Issue of Life Insurance Policy
- Insurance Documents
- Surrender value
- Claim and Settlements

UNIT III: An overview of General Insurance
- Historical Framework
- Kinds of General Insurance
- Industry structure
- Practice of non-Life Insurance
- Fire Insurance
- Automobile Insurance
- Marine Insurance
- Health Insurance
- Social Insurance

UNIT IV: Insurance Sector in India
- Indian Insurance Industry
- Legal Framework and Insurance Business
- Registration and Licensing of Insurance
- Insurance Intermediaries, Agents, Brokers, Surveyors, and Loss Assessors
- Third Party Administrators
- Corporate Agents
- Bancassurance
- Insurance Sector reforms (IRDA Act)

UNIT V: Rural insurance and Miscellaneous Insurance
- Introduction to Rural Insurance
- Regulatory, Requirements and Funding schemes
- Kinds of policies
- Claim Settlement Procedures for Rural Insurance
- Miscellaneous insurance
- ground scope
- Features underwriting consideration and rating aspects of Miscellaneous Insurance

Text Book

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M.Com., MBA, M.Phill., PGDCA., Phd., NET
Head & Associate Professor
Department of Commerce (Banking & Insurance)
PSG College of Arts & Science
Coimbatore - 641014.
Exercises have been developed on the practical aspects of business and the same have been taught to the students in the Practice Workshop classes. Examination is conducted for three hours at the end of the second semester and marks are awarded.

Dr. D. Gomathi,
M.Com, MBA, MPhil, PGDCA, Phd, NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
PSG College of Arts & Science
Coimbatore - 641014.
Learning Objective: To learn the concepts of Cost ascertainment.

UNIT-I: Introduction

UNIT-II: Material Control
Material Control – Meaning – Need - Techniques of Material Control – Purchase and Inventory Control of Material – Methods of Valuing Material Issues – FIFO – LIFO – Simple Average – Weighted Average

UNIT-III: Accounting for Labour Cost and Overheads

UNIT-IV: Methods of Costing, Cost Reports and Cost Audit


Distribution of Marks: Problem 80% and Theory 20%

Text Book

Reference Books
15CBI09 INCOME TAX Semester III

**Learning Objective:** To enable the students to acquire practical knowledge in Income Tax

**UNIT-I: Introduction to Income Tax**

**UNIT-II: Salary and House Property**

**UNIT-III : Business Income and Capital Gain**

**UNIT IV: Income from Other Sources and Gross Total Income**
Income from Other Sources – Income u/s 56(1), Income u/s 56(2), Expenses u/s 57 - Set off and Carry Forward Losses – Aggregation of Income – Deductions under Section 80.

**UNIT V: Tax Administration**

**Distribution of Marks:** Problem 60% and Theory 40%

**Text Book**

**Reference Books**

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M.Com.,MBA.,MPhil.,PGDCA.,Phd.,NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
PSG College of Arts & Science
Coimbatore - 641014.
Objectives: To provide working knowledge in Office Automation tools and Statistical Data analysis.

**MS Word**

1. Draft a Chairman Speech of a Company.

2. Preparation of Wage Sheet (With Assumed Values)
   [Table – Sorting – Text Box – Text Direction – Auto Format – Auto Sum]

3. Draft a Letter to the Share Holder for Annual General Meeting
   Mail Merge – Mailing Labels

**MS Excel**

4. Prepare a Flexible Budget using the following information
   The cost of an article at a capacity level of 5000 units is given under. For a valuation of 2% in capacity above and below this level the individual items vary as indicated below

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Material Cost</td>
<td>25,000</td>
</tr>
<tr>
<td>Labour Cost</td>
<td>15,000</td>
</tr>
<tr>
<td>Power</td>
<td>1,250</td>
</tr>
<tr>
<td>Repairs And Maintenance</td>
<td>2,000</td>
</tr>
<tr>
<td>Stores</td>
<td>1,000</td>
</tr>
<tr>
<td>Inspection</td>
<td>500</td>
</tr>
<tr>
<td>Depreciation</td>
<td>10,000</td>
</tr>
<tr>
<td>Administration Overheads</td>
<td>5,000</td>
</tr>
<tr>
<td>Selling Overheads</td>
<td>3,000</td>
</tr>
</tbody>
</table>

Cost Per Unit Is Rs.12.55
Find The Cost of Production at Levels of 4,000 and 6,000 Units.

5. Prepare a Chart using Chart Wizard for the Sales of a Manufacturing Company Made During 2009 – 2014 – Types of Chart
Logical Functions:
6. Use IF Function to assign letter grade to numbers referred by the Name, Average Score for the Marks Scored by the Students.
   Then Return
   If Average Score is
   Greater Than 89
   From 80 To 89
   From 70 To 79
   From 60 To 69
   Less Than 60
   A
   B
   C
   D
   F

7. Financial Functions
   Future value
   Calculate future value from the following information suppose you want to save money for a special project occurring a year from now. How much money will be in the account at the end of 12 months?
   a. You deposit ₹1,000 into a savings account that earns 6% annual interest compounded monthly (monthly interest of 6%, 12%, or 0.5%).
   b. You plan to deposit ₹100 at the beginning of every month for the next 12 months.
   Present value
   Suppose you are thinking of buying an insurance annuity that pays ₹500 at the end of every month for the next 20 years. The cost of annuity is ₹60,000 and the money paid out will earn %. Using the PV function determine whether this would be a good investment.
   EMI
   Calculate the EMI for ₹10,000 loan at an annual rate of 8% that you must pay off in 10 months.
   Using table
   Forecast values with what if analysis
   Interest at 10%
   Number of months 120 Amount of loan ₹1,00,000
   The EMI is (₹xxxxxxx)
   Calculate the EMI at 9% 9.5% 10% 10.25%
   Number of months being
   60
   120
   180
   240
   Scenario
   The following is the Total cost for direct wages being ₹10,000. Calculate the total under the following circumstances
   If the direct wages is (1) ₹12,000 (2) ₹14,000 (3) ₹16,000. Prepare the Scenario
Summary:

- Direct Material: 50,000
- Direct Wages: 10,000
- Prime cost: 60,000
- Add: Factory Expenses - 20% of Direct wages: 2,000
- Factory cost: 62,000
- Add: Distribution expenses 5% of Direct wages: 500
- Total cost: 62,500

11. **Data**

   i) Auto filter  
   ii) Advanced Filter  
   iii) Validation  
   iv) Subtotal

The following are the database relating to employees.

<table>
<thead>
<tr>
<th>Name</th>
<th>Designation</th>
<th>Departments</th>
<th>Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Akshay</td>
<td>Manager</td>
<td>Accounts</td>
<td>20,000</td>
</tr>
<tr>
<td>Ramya</td>
<td>Officer</td>
<td>Accounts</td>
<td>5,000</td>
</tr>
<tr>
<td>Deepa</td>
<td>Manager</td>
<td>Finance</td>
<td>20,000</td>
</tr>
<tr>
<td>Pinky</td>
<td>Officer</td>
<td>Finance</td>
<td>6,000</td>
</tr>
<tr>
<td>Ram</td>
<td>Manager</td>
<td>Marketing</td>
<td>25,000</td>
</tr>
</tbody>
</table>

Sort on the basis of department and then on the basis of the name.

Auto Filter to filter the following:

1. Employees of account Department
2. Designation being Manager
3. Salary >5000 or <25000.

Advanced filter to filter:

1. Department Accounts and Finance
2. Department Accounts and Finance with salary > ₹5000 or < ₹20000

Validation

Salary entered should be ≥ ₹5000 and ≤ ₹25000.

Subtotal - Calculate the total salary of each department

**POWER POINT**

12. Create a Slide Show Showing about the Activities of the Commerce Department.
13. Create a Slide Show Presentation for the Advertisement of a Company’s Product.

**MS ACCESS**

14. Prepare a Table in Access for

   i) Book (Book_id, Title, Pub_Name, Price)
   ii) Author (Book_id, Author_Name, Phone, Address)
   iii) Borrower (Card_No, Book_id, Issue_Date, Due_Date)
15. Make a Query to the following list and Present in the form of Report
Query Title Of Goods Whose Price Is Greater Than 1000
Query Title Of Books Written By Sultan
Update Price By 5%
Delete Books Of Kalyani Publishers
Query Borrower Card Number Of Those Who Borrowed From 1-1-07 To 31-1-07

**SPSS PACKAGE**

16 Creating and Editing a Data file
Enter the Data in the Variable view, label the values and measure the data as Nominal, Ordinal and Ratio Scale. Export the data from Excel and save it for analysis in SPSS.

17 Managing Data
Compute and recode the variables and calculate the frequencies with imaginary figures.

18 The following data sheet has been related to the personal factors relating to a study of the population who are at the risk of accidents.

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Age Category</th>
<th>Gender</th>
<th>Accidents</th>
<th>Population at Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Under 21</td>
<td>Female</td>
<td>57997</td>
<td>198522</td>
</tr>
<tr>
<td>2</td>
<td>Under 21-25</td>
<td>Female</td>
<td>57113</td>
<td>203200</td>
</tr>
<tr>
<td>3</td>
<td>Under 26-30</td>
<td>Female</td>
<td>54123</td>
<td>200744</td>
</tr>
<tr>
<td>4</td>
<td>Under 21</td>
<td>Male</td>
<td>63936</td>
<td>187791</td>
</tr>
<tr>
<td>5</td>
<td>Under 21-25</td>
<td>Male</td>
<td>64835</td>
<td>195714</td>
</tr>
<tr>
<td>6</td>
<td>Under 26-30</td>
<td>Male</td>
<td>66804</td>
<td>208239</td>
</tr>
</tbody>
</table>

Calculate the Mean, Median and Standard Deviation for the above study.

19 Calculate the Correlation for the following data relating to the sales of different types of Firm.

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Sales (in ₹‘000)</th>
<th>Size of the Firm</th>
<th>Type of the Firm</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>65.00</td>
<td>Large</td>
<td>Computer</td>
</tr>
<tr>
<td>2</td>
<td>28.00</td>
<td>Medium</td>
<td>Finance</td>
</tr>
<tr>
<td>3</td>
<td>134.00</td>
<td>Large</td>
<td>Marketing</td>
</tr>
<tr>
<td>4</td>
<td>58.00</td>
<td>Large</td>
<td>Others</td>
</tr>
<tr>
<td>5</td>
<td>7.50</td>
<td>Very Small Firm</td>
<td>Computer</td>
</tr>
<tr>
<td>6</td>
<td>7.00</td>
<td>Very Small Firm</td>
<td>Others</td>
</tr>
<tr>
<td>7</td>
<td>9.00</td>
<td>Very Small Firm</td>
<td>Finance</td>
</tr>
<tr>
<td>8</td>
<td>35.50</td>
<td>Medium</td>
<td>Marketing</td>
</tr>
<tr>
<td>9</td>
<td>6.00</td>
<td>Very Small Firm</td>
<td>Marketing</td>
</tr>
<tr>
<td>10</td>
<td>248.00</td>
<td>Large</td>
<td>Finance</td>
</tr>
<tr>
<td>11</td>
<td>296.00</td>
<td>Large</td>
<td>Others</td>
</tr>
<tr>
<td>12</td>
<td>38.50</td>
<td>Medium</td>
<td>Computer</td>
</tr>
<tr>
<td>13</td>
<td>9.00</td>
<td>Very Small Firm</td>
<td>Computer</td>
</tr>
</tbody>
</table>
Calculate the Regression for the following study relating to the treatment cost of diabetics and the patients income level.

<table>
<thead>
<tr>
<th>Age (years)</th>
<th>Glucose Level</th>
<th>Income Level (₹)</th>
<th>Treatment Cost(₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>43</td>
<td>6.3</td>
<td>31,477</td>
<td>2,630</td>
</tr>
<tr>
<td>44</td>
<td>7.6</td>
<td>32,390</td>
<td>7,706</td>
</tr>
<tr>
<td>27</td>
<td>7.2</td>
<td>42,748</td>
<td>1,430</td>
</tr>
<tr>
<td>29</td>
<td>6.2</td>
<td>45,230</td>
<td>6,397</td>
</tr>
<tr>
<td>20</td>
<td>8.7</td>
<td>28,689</td>
<td>9,112</td>
</tr>
<tr>
<td>51</td>
<td>6.1</td>
<td>36,796</td>
<td>3,562</td>
</tr>
<tr>
<td>25</td>
<td>6.4</td>
<td>28,953</td>
<td>3,165</td>
</tr>
<tr>
<td>27</td>
<td>5.9</td>
<td>35,815</td>
<td>5,621</td>
</tr>
<tr>
<td>38</td>
<td>8.2</td>
<td>33,551</td>
<td>16,179</td>
</tr>
<tr>
<td>53</td>
<td>7.5</td>
<td>51,080</td>
<td>3,852</td>
</tr>
<tr>
<td>42</td>
<td>5.7</td>
<td>76,640</td>
<td>12,616</td>
</tr>
<tr>
<td>43</td>
<td>6.3</td>
<td>31,477</td>
<td>2,630</td>
</tr>
<tr>
<td>44</td>
<td>7.6</td>
<td>32,390</td>
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M.Com., MBA, MPhil, PGDCA, Phd., NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
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Coimbatore - 641014.
Learning Objective: To enable the students to know the concepts of Bank Management

UNIT I: Banking System in India

UNIT II: Management of Deposits and Advances

UNIT III: Investment in Banks

UNIT IV: Analysis of assets and liabilities
Analysis of Assets and Liabilities of Scheduled Commercial Banks - Efficiency of Commercial Banks - Internal Performance and Appraising of Banks Condition - NPA - Management of Capital in Commercial Banks. Audit and Inspection: Introduction, Objectives of Audit and Inspection, Types of Inspection and Audit Inspection by RBI.

UNIT V: Retailing and CRM in Banks
Retail banking - Technological Retail Products offered to the Customers - Card Business of Banks. CRM: Underwriting Principles of Customers - Relationship Building Strategies - Underwriting Strategies to Prevent Defection and Recover Customer - e-CRM.

Text book
Learning objective: To learn the Principles and Practices of Management.

UNIT I Introduction to Management

UNIT II Planning

UNIT III Organization

UNIT IV Staffing and Leadership

UNIT V Motivation, Co-ordination and Controlling

Text Book

Reference Books
15CBI13 CORPORATE ACCOUNTING - I   Semester IV

Learning objective: To learn the Principles and Practices of Company Accounts and Double accounts.

UNIT I: Issue of Shares
Issue of Securities – Equity Shares – Preference Shares – Debentures Accounting Entries – Over Subscription – Pro-rata Allotment – Issue at Premium and at Discount

UNIT II: Redemption of Shares
Redemption of Preference Shares and Debentures – Redemption at Par and Premium Sources of Redemption – Capital Redemption Reserve – Issue of Bonus Shares Profit Prior to Incorporation

UNIT III: Final Accounts of Companies
Company Final Accounts – Profit and Loss Account – Balance Sheet - Calculation of Managerial Remuneration.

UNIT IV: Valuation of Goodwill and Shares

UNIT V: Double Account System
Double Accounts System – Accounts of Electric Companies – Revenue, Net Revenue of Accounts - Receipts and Expenditure of Capital Accounts General Balance Sheet - Replacement of an Asset - Accounting For Human Resources (Theory Only)

Distribution of Marks: Problem – 80 % and Theory – 20%

Text Book


Reference Books


Dr. D. GOMATHI,
M.Com.,MBA.,MPhil.,PGDCA.,Phd.,NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
PSG College of Arts & Science
Coimbatore - 641014.
Learning objective: To understand the Business Laws and Concepts

UNIT-I: Introduction

UNIT-II: Law Relating To Agreements

UNIT-III: Bailment And Pledge

UNIT-IV: Sale of Goods Act

UNIT-V: Cyber Law

Text Book

Reference Books
15CBI15 BUSINESS COMMUNICATION Semester IV

Learning Objectives: To develop the Business Communication Skills

UNIT I: INTRODUCTION

UNIT II: Oral and Written Communication

UNIT III: Internal Communication

UNIT IV: External Communication

UNIT V: Channels of Communication
Tele and Video conferencing – Telephone – Pager – Mobile phone – FAX Voice mail e-mail – Advantages – Role of Computers in Management Real-time processing, Online file enquiry system, DBMS, Graphics, Distributed Data Processing.

Text Book:

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M.Com., MBA, MPhil., PGDCA., Phd., NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
PSG College of Arts & Science, Coimbatore – 641 004.
Learning objective: To understand the concepts of Insurance Management and its products.

UNIT I: Insurance and Economic Development
Insurance and Economic Development: Growth and potential in General Insurance, Contemporary Issues in Insurance.

UNIT II: Computation of Premium
Computation of premium/bonus - Premium calculation including rebates, mode of rebate large sum assured policies rebate - Extra premium - Under premium - Computation of benefits - Surrender value - paid-up-value.

UNIT III: Insurance Documents
Insurance documents including proposal forms and other relevant forms - First premium receipt/renewal premium receipt - Policy contract - Endorsement - Renewal notice/bonus notice - Other insurance documents related to receipts.

UNIT IV: Life Insurance Products
Life insurance products - Traditional unit linked policies - Individual and group policies - with profits and without policies - Different type’s insurance product. Valuation of assets and Liabilities with particular reference to unexpired risk - Impact of tariff to non-tariff regime in non-Life business - Distribution of profits.

UNIT V: Group Insurance
Group insurance and Pension plan – Options and guarantees-rating practices, premium payment regulations, claim procedure and management, survey and management (types, methods and functions involved) – Physical and Moral hazards loss prevention, loss survey, loss investigation and claim settlement, no claim bonus and renewal of policy.

Text Book

Exercises have been developed on the practical aspects of business and the same have been taught to the students in the Practice Workshop classes. Examination is conducted for three hours at the end of the fourth semester and marks are awarded.

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M.Com., MBA., MPhil., PGDCA., Phd., NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
PSG College of Arts & Science
Coimbatore - 641014.
Learning objective: To impart the knowledge on e-Commerce and m-Commerce.

UNIT I: Introduction

UNIT II: Network Security

UNIT III: Electronic Data Interchange
Electronic Data Interchange – EDI Application in Business Internet - Internet Service Provider (ISP) – Internet Topology (Concepts Only) Interactive Marketing Process on the Internet.

UNIT IV: Mobile Commerce

UNIT V: Mobile Computing

Text Book

Reference Books
15CBI19  CORPORATE ACCOUNTING – II  Semester V

Learning Objectives: To learn the accounting procedures for reconstruction of companies and principles of the bank and insurance accounts

UNIT I: Amalgamation and Absorptions 15
Amalgamation and Absorption – Meaning – Accounting Treatment – Purchase Consideration – Methods of Calculating Purchase Consideration – Accounting Entries.

UNIT II: Reconstructions of Companies 14
Reconstruction – External and Internal – Accounting Treatment.

UNIT III: Accounts of Banking Companies 14
Bank Accounts (New Format) – Profit And Loss Account – Balance Sheet.

UNIT IV: Accounts of Insurance Companies 14
Accounts of Insurance Companies – Life Insurance Company Accounts Revenue Account and Balance Sheet – Valuation Balance Sheet – Accounts of Fire and Marine Insurance.

UNIT V: Accounts of Holding Companies 15
Accounts of Holding Company – Minority Interest - Cost of Control/ Goodwill or Capital Reserve - Capital Profit, Revenue Profit (Excluding Chain Holding) - Consolidated Balance Sheet.

Distribution of Marks: Problems– 80% and Theory – 20%

Text Book

Reference Books

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M.Com., MBA, MPhil., PGDCA., PhD., NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
PSG College of Arts & Science
Coimbatore - 641014.
Learning objective: To understand the various provisions of Companies Act 2013.

UNIT-I: Introduction to Company

UNIT-II: Prospectus and Allotment of Securities

UNIT-III: Share Capital and Debentures

UNIT-IV: Company Management and Meetings

UNIT-V: Winding Up and Limited Liability Partnership

Text book

References:
15CBI21A CORE ELECTIVE - I  Semester V

E-BANKING TECHNOLOGY

Learning objective: To understand the concepts of E-Banking Technology.

UNIT I: Networking of Computers

UNIT II: Electronic Payment System
Automatic Teller Machine - Merits and Demerits - Installation and Security Aspects of ATM, MICR Equipment - Precautions in Handling MICR Instrument - Benefits and Limitations

UNIT III: e-Cash

UNIT IV: Electronic Clearing Services

UNIT V: E-Banking Strategies

Text Book
2. R.Parameswaran, "Computer application in Business", S. Chand Publisher, 2008

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Department of Commerce (Banking & Insurance)
PSG College of Arts & Science
Coimbatore - 641014.
DEVELOPMENT BANKING

Learning objective: To understand the concepts of Development Banking.

UNIT I: Introduction and Need for Rural Credit
Problems of Rural indebtedness - Need for Rural Credit, Role of Credit Objectives of the Credit - Sources of the Rural Credit, Institutional and Non-Institutional Credit - Credit Delivery Mechanism in Rural Finance.

UNIT II: Rural Credit and Regional Rural Banks
Types of Rural Credit - Short term and Long term credit-Terms and Conditions of Finance - Repayment Conditions – Lead Banks Scheme and Rural Credit: -Service Area Approach - New Strategy for Rural Credit. Regional Rural Banks - Role of RRBs in Rural Credit - Aims Objectives and Functions RRBs Progress of RRBs - Financing and Re-payment procedure of RRBs.

UNIT III: Co-operative Credit Movement in India
Importance and Role of Cooperatives in Rural Development –Growth and Progress of Cooperatives – Cooperative Movement in India and Evolution – Principles of Cooperatives – Aims, objectives and Functions of Cooperatives – Organizational Structure

UNIT IV: Co-operative Credit Societies
The Structure of Cooperative Credit Societies – PACs, DCCBs, and APSCB - Their Aims, Objectives and Functions - Terms and Conditions of Finance - Re-payment Procedure - progress and problems of Finance - NABARD and Rural Credit - Objectives and Functions of NABARD - Achievements and Performance of NABARD - Problems.

UNIT V: Regional Rural Banks Act, 1976

Text Book
15CBI22  MARKETING AND MARKETING RESEARCH  Semester V

Learning Objective: To gain basic knowledge on Marketing and Marketing Research.

UNIT I: Marketing Concept

UNIT II: Pricing, Channels and Consumer Behavior
Pricing - Policies - Types of Pricing - Pricing Strategies - Channels of distribution Factors - Types of Channels - Consumer Behavior- Rights of Consumer.

UNIT III: Promotional Strategies and Rural Marketing

UNIT IV: Marketing Research
Marketing Research - Definition - Sources of Marketing Research - Research Problems - Trends in Marketing Research - Basic Concepts and Methods of Marketing research - Techniques of Marketing Research - Sampling Methods-Data Collection - Qualitative and Quantitative research - Primary and Secondary Data Methods of Data Collection — Questionnaire Design - Pre-testing of Questionnaire Interviewing - Observation - Pilot study.

UNIT V: Data Analysis and Report Writing
Data Analysis - Coding, Editing and Processing - Statistical Tools for Analysis Interpretation of Data - Report Writing- Types - Layout- Steps -Precautions taken while writing report.

Text Book

Reference Books
1. Gupta C.B. and Rajan Nair, “Marketing Management”, Sultan Chand and Sons New Delhi,
Learning objectives: To provide working knowledge in accounts using Tally software.

Exercise:


5. Inventory Accounting: Creation of Stock Item, Units of Measure, Multiple Stock Group, Multiple Stock Categories.


10. Statutory obligations: Value Added Tax (VAT) - Enable VAT - Ledger and Assigning Tax - Voucher entry - VAT reports.

Dr. D. GOMATHI,
M.Com., MBA, MPhil., PGDCA, PhD., NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
PSG College of Arts & Science
Coimbatore - 641014.
Students shall undergo practical training in industries and business establishment during the II year summer holidays for a period of one month. They should maintain a work diary during the training programme and submit a report of the training they underwent. This is evaluated for 100 marks.

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M.Com., MBA, MPhil., PGDCA., Ph.D., NET
Head & Associate Professor,
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15CBI25 MANAGEMENT ACCOUNTING Semester VI

Learning Objective: To learn the applications of accounting techniques for Management.

UNIT I: Introduction to Management Accounting

UNIT II: Financial Statements

UNIT III: Funds Flow and Cash Flow Statements

UNIT IV: Budgetary Control

UNIT V: Marginal Costing and Standard Costing

Distribution of Marks: Theory 20% and Problem 80%.

Textbooks

Reference Books
1. Pillai .R.S.N. and Bagavathi, “Management Accounting”, Sultan Chand and Sons, New Delhi

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M.Com., MBA., MPhil., PGDCA., Phd., NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
PSG College of Arts & Science
Coimbatore - 641014.
Learning Objectives: To understand the principles and concepts of General Insurance

UNIT I: Introduction

UNIT II: Marine and Fire Insurance

UNIT III: Motor Insurance
Motor Vehicle Insurance (both heavy and light vehicle) - Various plans - Third party, personal accident etc. Property Insurance - Burglary, Building, Engineering Insurance and health Insurance

UNIT IV: Miscellaneous Insurance

UNIT V: New Insurance Schemes

Text Books
3. Inderjit Singh, Ravish Katyal, Sanjay Arora, “Insurance principles and practices”, Kalyani Publishers,
15CBI26BCORE ELECTIVE II  Semester VI

INSURANCE ENVIRONMENT

Learning Objective: To enable the students to acquire knowledge on insurance environment.

UNIT I : Insurance Act and Insurance Policies

UNIT II: Insurance Agency for Life & General Insurance
Fundamentals of Agency Law-Agent- Function- Powers of Agent-Types of Agent Procedure for becoming an Agent- Remuneration of an Agent- Agent’s Regulation- Code of Conduct

UNIT III: Reinsurance

UNIT IV: Underwriting

UNIT V: Claim Management

Text Book

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M.Com., MBA, MPHIL, PGDCA, Phd., NET  
Head & Associate Professor,  
Department of Commerce (Banking & Insurance)  
PSG College of Arts & Science  
Coimbatore - 641014.
Learning Objective: To enable the students to acquire knowledge on international finance and Banking

UNIT I: International Banking

UNIT II: International Financial Institutions

UNIT III: Foreign Exchange

UNIT IV: Foreign Exchange Management
Foreign Exchange Management – Composition of Foreign Exchange Reserves – Foreign currencies - Foreign currency dealing and Foreign Currency Risk – Currency Derivatives - Gold and SDR foreign exchange control in India.

UNIT V: Exchange Arithmetics

Text Books

Dr. D. Gomathi,
M.Com., MBA, MPhil, PGDCA, Ph.D., NET
Head & Associate Professor,
Department of Commerce(Banking & Insurance)
P.S.G. College of Arts & Science,
Coimbatore - 641014.
Learning objective: To understand the basic concepts of Risk Management.

UNIT I: Introduction to Risk

UNIT II: Risk Identification and Risk Control

UNIT III: Risk Financing and Market Risk

UNIT IV: Risk Management and Credit Risk

UNIT V: Operational Risk Management

Text Book

Dr. D. GOMATHI,
M.Com., MBA, MPhil., PGDCA, PhD., NET
Head & Associate Professor,
Department of Commerce (Banking & Insurance)
PSG College of Arts & Science
Coimbatore - 641014.
Learning objective: To enable the students to acquire knowledge on Investment management

UNIT I: Introduction

UNIT II: Financial Markets

UNIT III: Investment in Govt. Securities, Shares, Insurance and others

UNIT IV: Investment Analysis

UNIT V: Financial Derivatives

Text Book
Exercises have been developed on the practical aspects of business and the same have been taught to the students in the Practice Workshop classes. Examination is conducted for three hours at the end of the sixth semester and marks are awarded.
Project work will be assigned to the students on the basis of group under the supervision and guidance of the faculty members in the areas of Marketing, Finance, Banking, Insurance etc. The grouping may be done in such a way that it has minimum three and maximum five students. The project report shall be submitted jointly by the group, evaluated by the internal and external examiners but the marks will be awarded to each student separately by conducting viva-voce examination.

Dr. D. Gomathi, M.Com., M.B.A., M.F.I.M., P.G.D.C.A., Ph.D., NET
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