



**PSG College of Arts & Science**  
*An Epitome of Quality Learning*

**B.Com**  
**(BANKING AND INSURANCE)**

**2017 - 2020**

**BCom (BANKING & INSURANCE)  
SCHEME OF EXAMINATIONS**

(For Students admitted from the Academic year 2015 - 2016 and onwards)

| CODE NO.                      | SUBJECT  | EXAM DURATION (Hrs) | Max. Marks |    |       | Credit points |
|-------------------------------|--|---------------------|------------|----|-------|---------------|
|                               |  |                     | CA         | CE | Total |               |
| <b>First Semester</b>         |  |                     |            |    |       |               |
|                               | <b>Part – I</b>  |                     |            |    |       |               |
| 14LAU01<br>15LAU01<br>14LAU01 | Tamil – I OR<br>Hindi – I OR<br>French-I                 | 3                   | 25         | 75 | 100   | 3             |
|                               | <b>Part – II</b>   |                     |            |    |       |               |
| 14EU01                        | Communicative English – I<br>Interpersonal Communication | 3                   | 25         | 75 | 100   | 3             |
|                               | <b>Part – III</b>  |                     |            |    |       |               |
| 15CBI01                       | Financial Accounting – I                                 | 3                   | 25         | 75 | 100   | 5             |
| 15CBI02                       | Banking Law  | 3                   | 25         | 75 | 100   | 4             |
| 15CBI03/<br>14COC04           | Mathematics (Allied – MA)                                | 3                   | 25         | 75 | 100   | 5             |
|                               | Practice Workshop – I*                                   | -                   | -          | -  | -     | -             |
|                               | * Examination at the end of second semester              |                     |            |    |       |               |
| <b>Second Semester</b>        |  |                     |            |    |       |               |
|                               | <b>Part – I</b>  |                     |            |    |       |               |
| 14LAU02<br>15LAU02<br>14LAU02 | Tamil – II OR<br>Hindi – II OR<br>French-II              | 3                   | 25         | 75 | 100   | 3             |
|                               | <b>Part – II</b>   |                     |            |    |       |               |
| 14EU02                        | Communicative English – II<br>Academic Communication     | 3                   | 25         | 75 | 100   | 3             |
|                               | <b>Part- III</b>   |                     |            |    |       |               |
| 15CBI04                       | Financial Accounting – II                                | 3                   | 25         | 75 | 100   | 5             |
| 15CBI05                       | Insurance System   | 3                   | 25         | 75 | 100   | 4             |
| 15CBI06                       | Practice Workshop – I                                    | 3                   | 40         | 60 | 100   | 1             |
| 15CBI07/<br>14COC08           | Statistics for Business (Allied –COM)                    | 3                   | 25         | 75 | 100   | 5             |
|                               | <b>Part- IV</b>  |                     |            |    |       |               |
| 14VEU01                       | Value Education  | -                   | 100        | -  | 100   | 2             |

| CODE NO.               | SUBJECT  | EXAM DURATION (Hrs) | Max. Marks |    |       | Credit points |
|------------------------|--|---------------------|------------|----|-------|---------------|
|                        |  |                     | CA         | CE | Total |               |
| <b>Third Semester</b>  |  |                     |            |    |       |               |
|                        | <b>Part- III</b>   |                     |            |    |       |               |
| 15CBI08                | Cost Accounting  | 3                   | 25         | 75 | 100   | 5             |
| 15CBI09                | Income Tax   | 3                   | 25         | 75 | 100   | 5             |
| 15CBI10                | Business Data Processing – Practical                         | -                   | 100        | -  | 100   | 3             |
|                        |  |                     |            |    |       |               |
| 15CBI11                | Bank Management  | 3                   | 25         | 75 | 100   | 3             |
| 15CBI12                | Principles of Management [Allied - COM ]                     | 3                   | 25         | 75 | 100   | 5             |
|                        | Practice Workshop – II **                                    | -                   | -          | -  | -     | -             |
|                        | <b>Part-IV</b>   |                     |            |    |       |               |
| 14ESU01                | Environmental Studies  | -                   | 100        | -  | 100   | 2             |
|                        | ** Examination at the end of fourth semester                 |                     |            |    |       |               |
| <b>Fourth Semester</b> |  |                     |            |    |       |               |
|                        | <b>Part – III</b>  |                     |            |    |       |               |
| 15CBI13                | Corporate Accounting – I                                     | 3                   | 25         | 75 | 100   | 5             |
| 15CBI14                | Business Law   | 3                   | 25         | 75 | 100   | 4             |
| 15CBI15                | Business Communication                                       | 3                   | 25         | 75 | 100   | 3             |
| 15CBI16                | Insurance Management   | -                   | 100        | -  | 100   | 3             |
| 15CBI17                | Practice Workshop –II  | 3                   | 40         | 60 | 100   | 1             |
| 15CBI18                | Fundamentals of e - commerce and m – commerce (Allied - COM) | 3                   | 25         | 75 | 100   | 5             |
|                        | <b>Part – IV</b>   |                     |            |    |       |               |
| 14SBU01                | <b><u>Skill Based Subject:</u></b><br>Internet Security      | -                   | 100        | -  | 100   | 2             |

| CODE NO.   | SUBJECT   | EXAM DURATION (Hrs) | Max. Marks |     |       | Credit points |
|--|---|---------------------|------------|-----|-------|---------------|
|  |   |                     | CA         | CE  | Total |               |
| <b>Fifth Semester</b>  |   |                     |            |     |       |               |
|  | <b>Part- III</b>  |                     |            |     |       |               |
| 15CBI19  | Corporate Accounting – II   | 3                   | 25         | 75  | 100   | 5             |
| 15CBI20  | Company Law   | -                   | 100        | -   | 100   | 3             |
| 15CBI21A<br>(OR)<br>15CBI21B   | <b>Core Elective - I</b><br>E-Banking Technology<br>(OR)<br>Development Banking | 3                   | 25         | 75  | 100   | 4             |
| 15CBI22  | Marketing and Marketing Research  | 3                   | 25         | 75  | 100   | 3             |
| 15CBI23  | Computerized Accounting (Tally)   | -                   | 100        | -   | 100   | 3             |
| 15CBI24  | Institutional Training ****   | -                   | 100        | -   | 100   | 2             |
|  | Practice Workshop III ***   | -                   | -          | -   | -     | -             |
|  | <b>Part – IV</b>  |                     |            |     |       |               |
| 14NME01  | <b>Non – Major Elective – (1):</b><br>Extra Departmental Course                 | -                   | 100        | -   | 100   | 2             |
| 14NME02  | <b>Non – Major Elective – (2):</b><br>General Awareness (Online Test)           | 1½                  | -          | 100 | 100   | 2             |
| ***Examination at the end of sixth semester                              |   |                     |            |     |       |               |
| ****Training to be undergone at the end of fourth semester for one month |   |                     |            |     |       |               |
| <b>Sixth Semester</b>  |   |                     |            |     |       |               |
|  | <b>Part – III</b>   |                     |            |     |       |               |
| 15CBI25  | Management Accounting   | 3                   | 25         | 75  | 100   | 5             |
| 15CBI26A<br>(OR)<br>15CBI26B   | <b>Core Elective – II</b><br>General Insurance<br>(OR)<br>Insurance Environment | 3                   | 25         | 75  | 100   | 4             |
| 15CBI27  | Banking and International Finance   | 3                   | 25         | 75  | 100   | 3             |
| 15CBI28  | Risk Management   | 3                   | 25         | 75  | 100   | 3             |
| 15CBI29  | Investment Management   | 3                   | 25         | 75  | 100   | 4             |
| 15CBI30  | Practice Workshop –III  | 3                   | 40         | 60  | 100   | 1             |
| 15CBI31  | Project Work  | -                   | 40         | 60  | 100   | 3             |
| <b>TOTAL CREDITS</b>   |   |                     |            |     |       | <b>136</b>    |

| PART – V  |                |            |
|---|----------------|------------|
| <b>Extension Activity:</b><br>NSS / NCC / Sports / Department Extension Activity  | I-VI Semesters | 2          |
| <b>Competence Enhancement:</b><br>Add-on Course / Women's Studies / Extra paper/Diploma in Yoga for Youth Empowerment (offered by WCSC) | I-VI Semesters | 2          |
| Typewriting / office management   |                | 3          |
| <b>Grand Total</b>  |                | <b>143</b> |



Since - 1947

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

|   | <b>Hours</b> |
|---|--------------|
| <b>UNIT- I: Introduction and Final Accounts</b>   | <b>14</b>    |
| Accounting – Meaning, Concepts and Conventions – Final Accounts of Sole Trading Concern – Trading and Profit and Loss Account – Balance Sheet - Opening and Closing Entries - Adjustment Entries. |              |
| <b>UNIT- II: : Rectification of Errors and Bank Reconciliation Statement</b>  | <b>14</b>    |
| Rectification of Errors – Types of Errors – Suspense Account - Bank Reconciliation Statement – Meaning – Need – Preparation of Bank Reconciliation Statement.                                     |              |
| <b>UNIT –III: Account Current , Average Due Date and Bill of Exchange</b>   | <b>14</b>    |
| 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.                             |              |
| <b>UNIT- IV: Accounting for Consignment and Joint ventures</b>  | <b>15</b>    |
| Accounting for Consignments – Stock Valuation – Normal and Abnormal Losses - Joint Venture Accounts - Own Books – Separate Set of Books.  |              |
| <b>UNIT -V: Depreciation and Royalty Accounts</b>   | <b>15</b>    |
| Depreciation – Straight Line Method - Diminishing Balance Method- Change in Method of Depreciation Account – Provision for Depreciation Account – Royalty Accounts(Including Sub Lease)           |              |

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

**Text Book**

1.Jain S.P. and Narang K.L, “Advanced Accountancy” Volume I , Kalyani Publishers, New Delhi.

**Reference Books**

1. Gupta R.L.and Gupta V.K, “Financial Accounting”, Sultan Chand and Sons, New Delhi.
2. Gupta R.L.and Radhasamy, “Advanced Accountancy”, Sultan Chand and Sons , New Delhi.
3. Iyengar S.P, “Advanced Accountancy” Sultan Chand and Sons, New Delhi.
4. Reddy T.S. and Murthy A, “Financial Accounting”, Margham Publications, Chennai.
5. Tulsian P.C,“ Financial Accounting”, Tata McGraw- Hill Publishing Company Ltd, New Delhi.

**Learning Objective:** To enable the students to know the concepts of money and banking.

**Hours****Unit: I Money and Banking****10**

Introduction to Money - Kinds of Money – Functions of Money – Significance of Money - Defects of Money – Introduction to Banking - Origin, Growth and Development of Banking – Role And Functions of Banks –Types of Banking – Banking Structure – Indigenous Bankers – Commercial Banks – Cooperative Banks – Regional Rural Banks – Foreign Banks - Banking Regulation Act – 1949.

**Unit: II Banker and Customer****10**

Banker – Customer – Relationship Between Bank And Customer – Types Of Deposits – Account Opening – Know Your Customer Guidelines – Pass Book – Special Types Of Customers.

**Unit: II Loans and Advances****10**

Secured and Unsecured Advances – Principles of Sound Lending – Modes of Charging Security Lien – Pledge – Mortgage – Assignment - Hypothecation – Unsecured Advances - Advances against Goods, Titles and Stock Exchange Securities.

**Unit: IV Negotiable Instruments****10**

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)****8**

Reserve Bank of India – Functions – Regulatory Powers – Organizational set up – Credit Control Measures – Qualitative and Quantitative control.

**Texts Books:**

- 1.Gordon, Natrajan – Banking Law Theory and Practices : Himalaya Publishing House
- 2.Varshney and Sundaram, Banking and financial system of India, Sultan Chand Publishers, 2000
- 3.Sekar, Banking theory & practice, Vikas Publishing House, 1999

**References Books:**

- 1.Vasant Desai, Indian banking, Bookwell Publishers, New Delhi, 1997 Mathur, Indian Banking,

**15CB I03**

**MATHEMATICS**

**Unit I (Chapter2)**

**12hrs**

**Mathematics of Finance:** Simple and Compound Interest - Effective Rate and Nominal rate of Interest – Depreciation – Annuities - Present Value – Sinking fund - True Discount - Banker’s Discount - Banker’s Gain.

**UnitII (Chapter4)**

**10hrs**

**Matrices :** Basic Concepts - Addition and Multiplication of Matrices - Inverse of a Matrix - Solution of Simultaneous Equations (Cramer’s Rule and Matrix Inverse Method) – Input - Output Analysis.

**Unit III (Chapter6-7)**

**12hrs**

**Differentiation:** Simple Differentiation of Algebraic Function- Exponential Function- Logarithmic Function - Certain Rules of Differentiation – Multiplication -Quotient Rule - Function of a Function Rule - Logarithmic Differentiation - Implicit Functions - Successive Differentiation-Use of the Derivative – Elasticities - Maxima and Minima.

**UnitIV (Chapter8)**

**11hrs**

**Integration:** Elementary Integral Calculus - Determining Indefinite and Definite Integrals of Simple Functions - Integration by Parts - Uses in Economics.

**UnitV (Chapter9)**

**10hrs**

**Linear Programming Problem – Formation - Solution by Graphical Method -Solution by Simplex Method (Slack Variable Method Only).**

**Text Book:**

**PA.Navaneetham , “Business Mathematics and Statistics” , Jai Publishers, April 2012.**



**Learning Objective:** To understand the accounting system adopted in the Partnership Firms.

**Hours**

**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) **14**

**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 **14**

**UNIT- III : Admission and Retirement of Partners**

Admission of a Partner – Calculation of New Profit Sharing Ratio and Sacrificing Ratio – Revaluation of Assets and Liabilities – Treatment of Goodwill - Adjustment of Capital. Retirement - Calculation of New Profit Sharing Ratio and Gaining Ratio-Revaluation of Assets and Liabilities Treatment of Goodwill - Settlement of Dues in Case of Retirement of Partners Admission Cum Retirement of Partners. **14**

**UNIT- IV: Death of Partners and Sale of Partnership Firms**

Death of partners – Mode of Payment – Ascertainment of Deceased Partner Share of profits Profits- Joint Life Policy -Sale of Partnership Firm to a Company. **15**

**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 **15**

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

**Text Book**

Jain S.P. and Narang K.L, “Advanced Accountancy” Volume I , Kalyani Publishers, New Delhi

**Reference Books**

1. Gupta R.L. and Gupta V.K “Financial Accounting”, Sultan Chand and Sons, New Delhi.
2. Gupta R.L. and Radhasamy M, “Advanced Accountancy”, Sultan Chand and Sons, New Delhi.
3. Iyengar S.P,“ Advanced Accountancy ”, Sultan Chand and Sons, New Delhi.
4. Reddy T.S. and Murthy A, “Financial Accounting”, Margham Publications, Chennai
5. Tulsian P. C. “Financial Accounting ”,Tata McGraw-Hill Publishing Company Limited, New Delhi.

**Learning Objective:** To enable the students to know the concepts of Insurance System

**Hours**

**UNIT I: Introduction to Insurance**

**8**

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**

**10**

Practical aspects of Life Insurance - Issue of Life Insurance Policy - 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**

**10**

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**

**10**

Indian Insurance Industry - Legal Frame work and Insurance Business - Registration and Licensing of Insurance - Insurance Intermediaries, Agents, Brokers, Surveyors and Loss Assessors - Third Party Administrators - Corporate Agents - Bancassurance - Insurance Sectors reforms IRDA Act - Globalization and its Impact in India.

**UNIT V: Rural insurance and Miscellaneous Insurance**

**10**

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**

1. Dr. Gupta.P.K., "Insurance and Risk Management", Himalaya Publishing House, Mumbai.
2. Kapoor.N.D. "Mercantile Law", Sultan Chand and Sons, New Delhi.
3. Periyasamy.P, "Insurance principle and practices", Himalaya Publishing House, Mumbai.

**15CBI06  
II**

**PRACTICE WORKSHOP – I**

**Semester -**

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.



**Learning Objective:** To Promote the knowledge of applying statistical techniques in business.

**Unit – I Introduction about the statistics for business** **12**

**Statistics:** Origin, Meaning, Characteristics, Functions, Uses and Limitations of Statistics - Statistical Investigation - **Questionnaire:** Meaning – Preparation of Questionnaire – Data Collection - Primary and Secondary Data – Merits and Demerits.

**Unit – II Procedure for selection and methods of presentation of data** **12**

**Sampling:** Meaning and Methods of Sampling. **Tabulation:** Meaning - Formation of Frequency Tables – Grouped and Ungrouped data – Simple Problems. **Diagrams and Graphs:** Diagrammatic representation of Statistical Data - Types of Diagrams – Graphical representation of Statistical Data - Histograms – Frequency polygon - Frequency curve – Ogives – Simple Problems.

**Unit – III Averages including business averages** **12**

**Measures of Central Tendency:** Mean, Median and Mode – Merits and Demerits - **Measures of Dispersion:** Absolute and Relative measures – Merits and Demerits - Simple Problems.

**Unit - IV Tools for business analysis** **12**

**Measures of Skewness:** Karl Pearson's and Bowley's co-efficient of skewness. **Correlation analysis:** Definitions - Scatter diagram - Karl Pearson's and Spearman's Rank correlation.- Simple Problems. **Regression analysis:** Definition – Uses – Methods of Least square - Difference between Correlation and Regression analysis - Simple Problems.

**Unit - V Index numbers for business applications** **12**

Index Numbers - Meaning – Characteristics and Uses - Laspeyre's, Paasche's, and Fisher's ideal index numbers - Fixed base index number - Chain base index number - Cost of living index numbers - Method of constructions of index numbers - Simple Problems.

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

**Reference Books:**

1. Statistical Methods - Gupta S.P., Sultan Chand and Son's, New Delhi.
2. Elements of Business Statistics - Gupta S.P., Gupta P.K., and Man Mohan,  
and Operation Research Sultan Chand and Son's, New Delhi.
3. Business Mathematics and Statistics - Navnitham P.A., Jai Publishers, Trichy.

**Learning Objective:** To learn the concepts of Cost ascertainment.

|   | <b>Hours</b> |
|---|--------------|
| <b>UNIT-I : Introduction</b>  |              |
| Cost Accounting – Meaning, Scope and Objectives – Cost Concepts and Classifications – Cost unit – Cost Centre – Financial Accounting and Cost Accounting – Advantages – Limitations – Methods of Costing – Elements of Cost – Cost Statement.                     | <b>12</b>    |
| <b>UNIT-II : Material Control</b>   |              |
| 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  | <b>15</b>    |
| <b>UNIT-III : Accounting for Labour Cost and Over heads</b>   |              |
| Labour – Computation of Labour Cost – Accounting for Overtime – Idle Time and Labour Turnover – Good Wage System – Methods of Remuneration - Time Rate – Piece Rate- Incentive Schemes – Overheads Allocation – Apportionment and Absorption – Machine Hour Rate. | <b>15</b>    |
| <b>UNIT-IV : Methods of Costing, Cost Reports and Cost Audit</b>  |              |
| Operating Costing – Unit Costing – Job and Contract Costing – Cost Reports, Cost Audit.   | <b>15</b>    |
| <b>UNIT-V : Process Costing and Reconciliation of Cost and Financial Accounts.</b>  |              |
| Process Costing –Normal Loss – Abnormal Loss – Abnormal Gain - Inter Process Profit – Accounting of By Products and Joint Products – Reconciliation of Cost and Financial Accounts.   | <b>15</b>    |

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

**Text Book**

1. Jain S.P and Narang K.L, “ Cost Accounting”, Kalyani Publishers, New Delhi.

**Reference Books**

1. Pillai R.S.N and Bagavathi. V, “Cost Accounting”, Sultan Chand and Sons, New Delhi.
2. Iyengar .S.P, “Cost Accounting”, Sultan Chand and Sons, New Delhi.
3. Maheswari.S.N, “Cost and Management Accounting”, Sultan Chand and Sons, New Delhi.
4. Prabhu dev, “Cost accounting”, Himalaya Publishing House, Mumbai.

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

**Hours**

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

Income Tax Act 1961 – Definitions- Agricultural Income, Assessee, Person, Income, Gross Total Income, Assessment Year, Previous year Capital and Revenue – Capital and Revenue Receipts, Capital and Revenue Expenses- Basis of charge – Resident- Ordinary Resident, Not Ordinarily Resident- Non Resident - Incidence of Taxation – Exempted Incomes.

**12**

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

Different Heads of Income – Salaries – Allowances, Perquisites, Profit in lieu of Salary- Income from House Property – Annual Value, Determination of Annual Value in Different Situations, Deduction u/s 24.

**15**

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

Profit and Gains of Business or Profession – Admissible Deductions, Deduction u/s 36, General Deductions, Expenses Expressly Disallowed Depreciation – Capital gains – Short Term Capital Gains, Long term Capital gains - Exempted Capital gains - Tax on Capital Gains.

**15**

**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.

**15**

**UNIT V: Tax Administration**

Income Tax Authorities – CBDT – Powers – Assessing Officer – Powers Provisions Relating to Search And Seizure, Procedure for Assessment Self Assessment - Best Judgment Assessment.

**15**

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

**Text Book**

Gaur. V.P and Narang D.B, “Income Tax Law and Practice”, Kalyani Publishers, New Delhi.

**Reference Books**

1. Dinkar Pagare, “Law and Practice of Income Tax”, Sultan Chand and Sons, New Delhi
2. Dr.Mehrotra H.C, “Income Tax Law and Accounts”, Sahitya Bhawan Publications, Agra.

**Learning Objectives:** To provide working knowledge in Office Automation tools.

### MS WORD

1. Draft a Chairman Speech of a Company.  
[Format – Font – Paragraph – Bullet – Border and Shading – Page Setup – Header and Footer – Insert – Comment – Hyperlink – Bookmark – Page Break – Page Number – Tools – Auto Text.]
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 under below.

| Particulars              | Rs.    |              |
|--------------------------|--------|--------------|
| Material Cost            | 25,000 | 100% Varying |
| Labour Cost              | 15,000 | 100% Varying |
| Power                    | 1,250  | 80% Varying  |
| Repairs And Maintenance  | 2,000  | 75% Varying  |
| Stores                   | 1,000  | 100% Varying |
| Inspection               | 500    | 20% Varying  |
| Depreciation             | 10,000 | 100% Varying |
| Administration Overheads | 5,000  | 25% Varying  |
| Selling Overheads        | 3,000  | 25% Varying  |

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 the Chart Wizard for the Sales of a Manufacturing Company Made During 2009 – 2014 – Types of Chart
6. **Logical Functions:**  
Use IF Function to assign letter grade to numbers referred by the Name Average Score for the Marks Scored by the Students.

| If Average Score is | Then Return |
|---------------------|-------------|
| Greater Than 89     | A           |
| From 80 To 89       | B           |
| From 70 To 79       | C           |
| From 60 To 69       | D           |
| Less Than 60        | 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 Rs.1000 into a savings account that earns 6 % annual interest compounded monthly (monthly interest of 6% 12, or 0.5 %).
- b. You plan to deposit Rs.100 at the beginning of every month for the next 12 months.

**Present value**

Suppose you are thinking of buying and insurance annuity that pays Rs.500 at the end of every month for the next 20 years. The cost of annuity is Rs.60000, and the money paid out will earn 8%. Using the PV function, determine whether this would be a good investment.

**EMI**

Calculate the EMI for Rs.10000 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 Rs.100000

The EMI is (Rs.xxxxxxx)

|   |                        |     |      |     |        |
|---|------------------------|-----|------|-----|--------|
| 8 | Calculate the EMI at   | 9%  | 9.5% | 10% | 10.25% |
|   | Number of months being |     |      |     |        |
|   |                        | 60  |      |     |        |
|   |                        | 120 |      |     |        |
|   |                        | 180 |      |     |        |
|   |                        | 240 |      |     |        |

9. **Scenario**

The following is the Total cost for direct wages being Rs 10000. Calculate the total cost under the following circumstances

If the direct wages is (1) 12,000 (2) 14,000 (3) 16,000. Prepare the Scenario

|   |       |
|---|-------|
| Summary Direct Material                       | 50000 |
| Direct Wages                                  | 10000 |
| Prime cost                                    | 60000 |
| Add: Factory Expenses- 20% of Direct wages    | 2000  |
| Factory cost                                  | 62000 |
| Add: Distribution expenses 5% of Direct wages | 500   |
| Total cost                                    | 62500 |

10. **Data**

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

From the following database relating to employees.

| Name   | Designation | Departments | Salary |
|--------|-------------|-------------|--------|
| Akshay | Manager     | Accounts    | 20000  |

|       |         |           |       |
|-------|---------|-----------|-------|
| Ramya | Officer | Accounts  | 5000  |
| Deepa | Manager | Finance   | 20000 |
| Pinky | Officer | Finance   | 6000  |
| Ram   | Manager | Marketing | 25000 |

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  $\geq 5000$  and  $\leq 25000$ .

Subtotal - Calculate the total salary of each department

### POWER POINT

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

### MS ACCESS

13. 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)
14. 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
15. 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

### 16 SPSS PACKAGE

#### 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.

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.

| Respondents | Age Category | Gender | Accidents | Population at R |
|-------------|--------------|--------|-----------|-----------------|
| 1           | Under 21     | Female | 57997     | 198522          |
| 2           | Under 21-25  | Female | 57113     | 203200          |
| 3           | Under 26-30  | Female | 54123     | 200744          |
| 4           | Under 21     | Male   | 63936     | 187791          |
| 5           | Under 21-25  | Male   | 64835     | 195714          |
| 6           | Under 26-30  | Male   | 66804     | 208239          |

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

- 18 Calculate the Correlation for the following data relating to the sales of different

types of Firm.

| Respondents | Sales (in ₹ '000) | Size of the Firm | Type of the Firm |
|-------------|-------------------|------------------|------------------|
| 1           | 65.00             | Large            | Computer         |
| 2           | 28.00             | Medium           | Finance          |
| 3           | 134.00            | Large            | Marketing        |
| 4           | 58.00             | Large            | Others           |
| 5           | 7.50              | Very Small Firm  | Computer         |
| 6           | 7.00              | Very Small Firm  | Others           |
| 7           | 9.00              | Very Small Firm  | Finance          |
| 8           | 35.50             | Medium           | Marketing        |
| 9           | 6.00              | Very Small Firm  | Marketing        |
| 10          | 248.00            | Large            | Finance          |
| 11          | 296.00            | Large            | Others           |
| 12          | 38.50             | Medium           | Computer         |
| 13          | 9.00              | Very Small Firm  | Computer         |

- 19 Calculate the Regression for the following study relating to the treatment cost of diabetics and the patients income level.

| Age (years) | Glucose Level | Income Level (₹) | Treatment Cost(₹) |
|-------------|---------------|------------------|-------------------|
| 43          | 6.3           | 31,477           | 2,630             |
| 44          | 7.6           | 32,390           | 7,706             |
| 27          | 7.2           | 42,748           | 1,430             |
| 29          | 6.2           | 45,230           | 6,397             |
| 20          | 8.7           | 28,689           | 9,112             |
| 51          | 6.1           | 36,796           | 3,562             |
| 25          | 6.4           | 28,953           | 3,165             |
| 27          | 5.9           | 35,815           | 5,621             |
| 38          | 8.2           | 33,551           | 16,179            |
| 53          | 7.5           | 51,080           | 3,852             |
| 42          | 5.7           | 76,640           | 12,616            |
| 43          | 6.3           | 31,477           | 2,630             |
| 44          | 7.6           | 32,390           | 7,706             |
| 44          | 7.6           | 32,390           | 7,706             |

Since - 1947

**Learning Objective:** To enable the students to know the concept of Bank Management.

**Hours****Unit I Banking System in India****12**

Commercial Banking System in India: Brief History – Functions – Evolution & Commercial Banking – Privatization in Banking Sector - Management Principles in Banks - Managerial Functions in Banks, Management of Personnel - Functions of Manager - Inspector, Local Advisory Committee, Recruitment, Selection, Training, Promotion, Control of Staff.

**Unit II Management of Deposits and Advances****12**

Management of Deposits and Advances: Deposit Mobilization - Classification and Nature of Deposit Accounts – Advances - Lending Practices - Types of Advances - Principles of Sound Lending - Preparation of Reports, Credit Plans - Limits of Credit - Security. Letter of credit: Introduction, Parties, types, negotiation of credit, standard documents required in a letter of credit.

**Unit III Investment in Banks****12**

Investment in Banks: Nature of Bank Investment, Safety, Liquidity and Profitability - Investment in Government Securities. Management of Finance: Bank accounts, Records, Reports, Statement of Advance, Profit and Loss account, Balance Sheet, Statutory Report regarding Cash Reserve – Recent trends in Bank Investment – Mutual Funds – Insurance Schemes.

**Unit I Analysis of assets and liabilities****12**

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****12**

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**

1. Reed.E.N., Commercial Bank Statement, Harper & Row-UK.
2. Shroff.T.F., Retail Banking, Nathan book center, New Delhi
3. Khanna P.K, Management of Banks, Himalaya Publishing House, Mumbai

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

### Hours

#### UNIT I Introduction to Management

Management – Definition – Meaning – Management is a Science or Art -Theories of management – Henry Fayol, F.W.Taylor – Principles of Management - Administration Vs Management - Levels of management - Managerial Skills. **8**

#### UNIT II Planning

Planning – Definition – Features – Process – Importance – Types – Forecasting  
Planning Premises – MBO - Meaning – Characteristics- Advantages - Limitations – Decision Making. **10**

#### UNIT III Organization

Nature and Importance of Organization – Theories of Organization- Organization Process – Principles of Organization -Types of Organization Authority and Responsibility – Centralization - Decentralization Departmentation. **10**

#### UNIT IV Staffing and Leadership

Staffing - Meaning – Significance – Elements of Staffing Process - Recruitment – Selection - Training- Appraisal - Promotion - Leadership – Need for Leadership – Qualities of a Leader – Types of Leadership. **10**

#### UNIT V Motivation, Co-ordination and Controlling

Motivation – Theories of Motivation – Maslow’s Theory and Herzberg Theory Types of Motivation – Co-ordination – Control - Nature - Process of Control, Characteristics of Ideal Control System -Control techniques. **10**

#### Text Book

1. Dinkar Pagare , “Principles of Management ”, Sultan Chand and Sons , New Delhi.

#### Reference Books

1. Moshal B.S, “Management Theory and Practice”, Galgotia Publishing Company, New Delhi.
2. Gupta C.B, “Business Management”, Sultan Chand and Sons, New Delhi.
3. Gupta R.N, “Principles of Management ”, S.Chand and Company Ltd, New Delhi.
4. Wehrich, Koontz and Aryasri .A, “Principles of Management ”, Tata McGraw Hill Publishing Co. Ltd, New Delhi

**Learning objective:** To learn the Principles and Practices of Company Accounts

**Hours**

**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 **15**

**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 **15**

**UNIT III : Final Accounts of Companies**

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

**15**

**UNIT IV : Valuation of Goodwill and Shares**

Valuation of Shares and Goodwill - Valuation of Goodwill – Average Profit Method - Super Profit Method – Capitalization Method - Valuation of Shares Net Asset Method – Yield Method – Fair Value Method - Liquidation of Companies – Statement of Affairs - Liquidator's Final Statement of Account .

**15**

**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)

**12**

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

**Text Book**

1. Jain SP and Narang KL, “Advanced Accountancy” Volume II, Kalyani Publications, New Delhi.

**Reference Books**

1. Gupta R.L and Radhasamy, “Advanced Accountancy”, Sultan Chand and Sons, New Delhi.
2. Iyengar.S.P, “Advanced Accountancy”, Sultan Chand and Sons, New Delhi.
3. Ganeson.S and Kalavathi S.R, “Corporate Accounting”, Thirumalai Publications.
4. Reddy.T.S and Murthy.A , “Corporate Accounting”, Margham Publications, New Delhi.

**Learning objective:** To understand the Business Laws and Concepts

**Hours**

**UNIT-I: Introduction**

Law – Meaning – Sources – Contract – Definition –Essential Elements - Types Offer and Acceptance – Legal Rules – Communication of Offer, Acceptance and Revocation – Modes of Revocation of an Offer – Consideration – Legal Rules as to Consideration – Contract without Consideration – Stranger to a Contract – Free Consent – Coercion – Undue Influence - Misrepresentation – Fraud – Mistake.

12

**UNIT-II: Law Relating To Agreements**

Legality of Object – Unlawful and Illegal Agreements – Effects of Illegality Wagering Agreements – Agreements Opposed to Public Policy – Performance of Contracts – Discharge of Contracts – Quasi Contracts – Remedies for Breach of Contract.

12

**UNIT-III : Bailment And Pledge**

Bailment and Pledge – Meaning – Rights and Duties of the Bailor And Bailee Pledger And Pledgee – Law of Agency – Creation of Agency – Classification of Agents – Rights and Duties of Principal and Agent – Delegation of Authority - Relations of Principal with Third Parties – Personal Liability of Agent – Termination of Agency.

12

**UNIT-IV: Sale of Goods Act**

Contract of Sale – Agreements to Sell and Sale – Essentials of Contract of Sale Conditions and Warranties - Caveat Emptor – Exceptions – Transfer of Property - Performance of the Contract of Sale – Sale by Non-Owners- Unpaid Sellers Rights Against Goods and the Buyer Personally.

12

**UNIT-V: Cyber Law**

The Information Technology Act 2000 – Object of the Act – Definitions Electronic Form – Electronic Record – Private and Public Key – Digital Signature – Certifying Authority – Electronic Contracts – Public Key Infrastructure – Procedural Aspects of The PKI – Cyber Regulations - Appellate Tribunal – Information Technology Offences – Confiscation.

12

**Text Book**

1. Kapoor N.D, “Elements of Mercantile Law”, Sultan Chand and sons, New Delhi.
2. Nandan Kamath, “Guide to Information Technology Act”, Universal Law Publishers.

**Reference Books**

1. Kapoor N.D, “Business Law”, Sultan Chand and Sons, New Delhi.
2. Shukla M.C, “A Manual of Mercantile Law”, Sultan Chand and Sons, New Delhi.
3. Dr.Sreenivasan M.R, “Commercial and Industrial Law”, Margham Publications.
4. Tulsian P.C, “Business Law”, Tata McGraw – Hill Publishing Co. Ltd, New Delhi.

**Learning Objectives:** To develop the Business Communication Skills

**Hours**

**UNIT I: Introduction**

Communication – Meaning – Objectives – Process – Importance - Types - Problems of Communication – Characteristics of Good Communication System.

12

**UNIT II: Oral and Written Communication**

Verbal Communication – Forms – Group Discussion, Interview Methods, Public Speaking - Non-Verbal, Written Communication – Business Letter Needs and Functions of a Business Letter – Effectiveness and Lay-out of a Business Letter.

12

**UNIT III: Internal Communication**

Office orders – Memo – Proposal – Solicited, Unsolicited – Report writing – Importance – Types of Report – Circulars – Agenda – Resolution – Minutes.

12

**UNIT IV: External Communication**

Enquiries – Offers – Quotation – Circular Letter – Sales Letter – Complaints and Adjustments – Bank and Insurance Correspondence

12

**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, On-line file enquiry system, DBMS, Graphics, Distributed Data Processing.

12

**Text Book:**

1. Rajendra Pal and Korlahalli J.S, “Essentials of Communication”, Sultan Chand and Sons, New Delhi.

**Reference Books:**

1. Raymond V. Lesikar , “Basic Business Communication”, Tata McGrawhill Public Company Ltd, New Delhi.
2. Sehgal M.K. and Vandana Khalar Pal, “Business Communication”, Excel Books, New Delhi.
3. Gartside L, “Modern Business Correspondence”, MacDonald and Evans, London.
4. Dinkar Pagare, “Principles of Management”, Sultan Chand and Sons, New Delhi.

**Learning objective:** To understand the Concepts of Insurance Management

**Hours**

**UNIT-I: Insurance and Economic Development**

**12**

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

**UNIT-II: Computation of Premium**

**12**

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**

**12**

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**

**12**

Life insurance products – Traditional unit linked policies – Individual and group policies – with profits and without policies – Different types 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**

**12**

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 Books**

1. Mishra .M.M, “Insurance Principles and Practice”, S.Chand, New Delhi.
2. Murthy .A, ” Insurance Principles and Practice”, Margham Publication, Chennai.

**15CBI17**

**PRACTICE WORKSHOP – II**

**Semester - IV**

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.



Since - 1947



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

### Hours

#### UNIT I: Amalgamation and Absorptions

Amalgamation and Absorption – Meaning – Accounting Treatment – Purchase Consideration – Methods of Calculating Purchase Consideration – Accounting Entries. **15**

#### UNIT II: Reconstructions of Companies

Reconstruction – External and Internal – Accounting Treatment.

**14**

#### UNIT III: Accounts of Banking Companies

Bank Accounts (New Format) – Profit And Loss Account – Balance Sheet.

**14**

#### UNIT IV: Accounts of Insurance Companies

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

**14**

#### UNIT V: Accounts of Holding Companies

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

**15**

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

#### Text Book

1. Jain S.P. and Narang K.L, “Advanced Accountancy” Volume II, Kalyani Publications, New Delhi.

#### Reference Books

1. Gupta R.L. and Radhasamy M, “Advanced Accountancy”, Sultan Chand and Sons, New Delhi.
2. Iyengar.S.P, “Advanced Accountancy”, Sultan Chand and Sons, New Delhi.
3. Ganesan.S. and Kalavathi S.R, “Corporate Accounting”, Thirumalai Publications, Nagercoil.
4. Reddy T.S. and Murthy A, “Corporate Accounting”, Margham Publications, Chennai

**Learning objective:** To understand the various provisions of Companies Act 2013.

**Hours**

**UNIT-I: Introduction to Company**

Company – Definition – Characteristics – Types – Formation of a company – Procedure – Certificate of Incorporation – Certificate of Commencement - Effects of registration – Promoters – Memorandum of Association – Articles of Association -Contents – Alteration – Legal effects.

14

**UNIT-II: Prospectus and Allotment of Securities**

Public offer and Private placement –Prospectus- Deemed prospectus – Matters to be stated in prospectus – Variation in terms of contract or objects in prospectus – Advertisement of prospectus – Shelf prospectus – Red- herring prospectus – Civil and criminal liability for misstatement in prospectus – Allotment of securities by company : Securities - Global Depository Receipt.

14

**UNIT-III: Share Capital and Debentures**

Nature of shares and debentures - Kinds of share capital – Issue of equity shares - Numbering of shares – Certificate of shares – Voting rights – Variation of share holders rights – Issue of sweat equity shares , Bonus shares – Issue and redemption of preference shares – Transfer and transmission of shares – Reduction of share capital – Debentures.

14

**UNIT-IV: Company Management and Meetings**

Company Management – Board of Directors – Managing Director – Qualification, appointment, vacation of office – Position – Powers, duties and liabilities – Board of Director’s Meetings - General Meetings – Kinds of meetings and resolutions – Procedure relating to convening and proceedings in general meetings - Voting – Demand for poll.

15

**UNIT-V: Winding Up and Limited Liability Partnership**

Winding up - Definition – Modes of winding up - Official liquidator – Appointment, powers and functions - Limited Liability Partnership - Definition- Features- Registration - E-filing.

15

**References:**

1. Companies Act, 2013 Bare Act.
2. Companies Act, 2013 – Taxmann’s Publications Private Ltd, New Delhi.

**Learning objective:** To understand Concepts E-Banking Technology.

**Unit I Networking of Computers**

**15**

Types – LAN – WAN – Internet and Intranet – E-Mail – E-Banking - Core Banking - Electronic Products - Electronic Payment System - Online Banking - Electronic Fund Transfer System: RTGS, NEFT & SWIFT etc.- Information Technology - Current trends - Global Developments in Banking Technology.

**Unit II Electronic Payment System**

**14**

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**

**14**

Features – Benefits of e-cash – Limitations of electronic data interchange – Electronic fund transfer credit card – Debit card – Payment through bank network – Payment by smart card - Electronic pass book – Home banking.

**Unit IV Electronic Clearing Services**

**14**

SWIFT – Types and message in SWIFT (Society for Worldwide Interbank Financial Telecommunication) – Message format in SWIFT – Bank Information Code – Message Flow in SWIFT System – Advantages and Structure of SWIFT.

**Unit V E-Banking Strategies**

**15**

Services offered through e-banking – Strengths of e-banking – Weakness of e-banking – Opportunities - Theories of e-banking. Computer Audit - Information System Audit - Information System Security and Disaster Management.

**Text Book:**

1. Knowledge based system in banking sector – R.V.Kulkarni
2. Computer application in Business, Commerce and Banking – R.S.Viramani
3. Computer application in Business – R.Parameswaran
4. Ravi Kalkota, Andrew B. Whinston, Electronic Commerce A Manager's Guide - Pearson Education 2006.

Since - 1947

**Learning objective:** To understand the concepts of Development Banking.

**Unit – I Introduction and Need for Rural Credit**

**14**

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**

**15**

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**

**14**

Importance and Role of Co-operatives 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 Cooperative Credit Societies**

**14**

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**

**15**

History – Background – Objectives – Features - Gramin Bank - Regulatory Control - Organizational Structure- - Accounts and Audit- Amalgamation of regional rural banks- Performance of Regional Rural Banks. Channel of Rural Credit- Long Term Agricultural Credit Institutions.

**Text Book**

- 1.S.K.Mistra & V.K.Puri – Indian Economy- Himalaya Publishing House, Mumbai- 400004, 2008.
2. I.C.Dingra: Rural Banking in India- S.cand & Co. Limited, New Delhi-110055, 1994
- 3.Dr.B.S.Mathur – Co-operation in India – Sahitya Bhawan, Agra – 282003, 1988.

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

**Hours**

**UNIT I: Marketing Concept**

Marketing – Meaning - Concepts – Functions – Marketing Mix - Modern Marketing Features- Classification of Products -Product Mix – New product decision – Product cycle – Product Port Folio Matrix – Market Targeting – Market Segmentation.

**14**

**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.

**14**

**UNIT III: Promotional Strategies and Rural Marketing**

Advertising – Objectives- Kinds - Benefits - Media Planning – Advertising Copy – Pre and Post Testing – Sales Promotion -Types and Techniques – Personal Selling Branding- Brand Decision - Rural Marketing – Problems in Rural Marketing – Product development in rural marketing.

**14**

**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.

**15**

**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.

**15**

**Text Book**

1. Rajan Nair N, “Marketing”, Sultan Chand and Sons, NewDelhi.

**Reference Books**

1. Gupta C.B.and Rajan Nair, “Marketing Management”, Sultan Chand and Sons NewDelhi,.
2. Rajan Nair.N and Sanjith, R. Nair, “Marketing”, Sultan Chand and Sons, NewDelhi.
3. Sherlekar S.A, “Marketing Management”, Himalaya Publishing House, Mumbai.
4. Sharma D.D, “Marketing Research”, Sultan Chand and Sons, NewDelhi.

**Learning objectives:** To provide working knowledge in accounts using Tally software.

**Exercise:**

- 1. Fundamentals:** Company Creation – Name, Address, e-mail, Income Tax, Local Sales Tax and Inter-state Sales Tax Numbers – Currency Symbol – Maintaining Accounts – Selection, Closure and Alteration of Company.
- 2. Chart of Accounts:** Group of Accounts – Pre-defined Group – Primary Group, Sub-Group - Ledger - Creation - Single Ledger, Multiple Ledger – Addition, Alteration and Deletion of Ledger.
- 3. Accounting Vouchers** – Types – Contra, payment, Receipt, Journal, Sales Voucher, Credit note, Debit note, Purchase Voucher.
- 4. Statement of Accounts** – Balance Sheet, Profit and Loss Account, Trial Balance, Sales Register, Purchase Register, Cash Book, Bank Book and Ledgers.
- 5. Inventory Accounting:** Creation of Stock Item, Units of Measure, Multiple Stock Group, Multiple Stock Categories.
- 6. Inventory Report** – Types – Inventory Report – Stock summary – MIS Report – Stock item – Stock Group Summary – Stock Transfer Register.
- 7. Bank Reconciliation Statement:** Bank Data entry, List of Reconciled Entries.
- 8. Calculation of Interest:** Interest Receivable, Interest payable – Ledger – Group.
- 9. Preparation of Ratio Analysis.**
- 10. Statutory obligations:** Value Added Tax (VAT) - Enable VAT - Ledger and Assigning Tax - Voucher entry - VAT reports.

Since - 1947

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.



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

### Hours

#### **UNIT I : Introduction to Management Accounting**

Management accounting – Nature and Scope – Objectives – Functions – Importance  
Limitations - Management Accounting and Financial Accounting - Management  
Accounting and Cost accounting – Installation of Management Accounting System.

14

#### **UNIT II: Financial Statements**

Financial Statement Analysis – Types of Financial Analysis – Techniques Comparative  
Financial Statements – Common Size Statements – Ratio Analysis Significance -  
Limitations – Liquidity, Solvency, Activity and Profitability ratios

14

#### **UNIT III: Funds Flow and Cash Flow Statements**

Fund Flow Statement – Concepts – Importance and Limitations – Preparation of Fund Flow  
Statement – Schedule of Changes in Working Capital – Statement of Sources and Application  
of Funds – Cash Flow Statement– Uses, Significance and Limitations – Preparation of Cash  
Flow Statement (New format).

15

#### **UNIT IV: Budgetary Control**

Budgetary Control – Meaning - Objectives – Requisites for a Successful Budgetary Control  
System – Fixed and Flexible budget – Functional Budgets.

14

#### **UNIT V: Marginal Costing and Standard Costing**

Marginal Costing – Meaning – Characteristics - Contribution – P/V ratio – Break Even  
Analysis – Margin of safety- Application of marginal costing – Standard costing – Meaning  
– Steps involved in standard costing – Variance analysis – Material, Labour.

15

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

#### **Textbooks**

1. Sharma.R.K and S.K. Gupta, “Management Accounting”, Kalyani Publishers, New Delhi.

#### **Reference Books**

1. Pillai .R.S.N. and Bagavathi, “Management Accounting”, Sultan ChandandSons, NewDelhi
2. Jain.S.P and K.L. Narang, “Elements of Management Accounting”, Kalyani Publishers, NewDelhi.
3. Maheswari S.N, “Principles of Management Accounting”, Sultan Chand and Sons, New Delhi.
4. Khan M.Y. and Jain P.K, “Management Accounting”, Tata McGraw – Hill Publishing Company, New Delhi

**Learning Objectives:** To understand the principles and concepts of General Insurance

**Hours**

**UNIT I: Introduction**

**14**

General Insurance: Introduction – Principles of General Insurance - Insurance legislation: The Insurance Act 1938 – General Insurance business (Nationalization) Act 1972 – General Insurance Corporation – Insurance Regulatory and Development Authority [IRDA] – Constitution, objectives, duties and powers of IRDA – Insurance counsels other laws relating to insurance business

**UNIT II: Marine and Fire Insurance**

**15**

Marine Insurance: Introduction – Nature of Marine Insurance contract – Kinds of Marine Insurance policies – Premium Calculation – Important clauses in Marine Policy – Marine losses and Abandonment Fire Insurance: Introduction – Nature and uses of Fire Insurance Contract – Types of Fire Insurance policies – Fire Insurance Claims – Rate Fixation in Fire Insurance – case studies related to fire insurance-Specialized classes of General Insurance: Industrial all risk insurance – Aviation Insurance – Airline Insurance – (Oil and gas Insurance.)\*

**UNIT III : Motor Insurance**

**14**

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**

**15**

Miscellaneous Insurance :- Cattle Insurance – Public Liability Insurance – Jeweler’s Block policies – Blood stock (horse) Insurance – Sports Insurance – Fidelity Guarantee Insurance – Money Insurance – Baggage Insurance – Pedal Cycle Insurance – Neon Sign Insurance – (Householder’s Insurance – Banker’s Blanket policies) – Special Contingency policy – Executive Travel policy – Employer’s Liability policy – Natural and Agricultural Insurance Schemes.

**UNIT V: New Insurance Schemes**

**14**

New Insurance Schemes – Income bonds-Terrorism Insurance- Single premium bonds-Building, Society Linked Saving Plans, ULIP Plans- Mutual Fund Plans along with Insurance-Contingent Business- Interpretation Insurance.

**Text Books**

1. Alka Mittal , S.L.Gupta,S. Principles of Insurance and Risk Management S. Chand & Sons
2. Inderjit Singh, Ralvest Katyal, Sanjay Arora, Insurance principles and practices, Kalyanin Publsihers,
3. M.N. Mishra, Principles of Insurance, S. Chand & Sons.

**Learning Objective:** To enable the students to acquaint to insurance environment.

**UNIT-I: Insurance Act and Insurance Policies**  
15 Insurance Act-Features-Scope-Licensing-Registration-Core Insurance –Policy Document: Need and Format Policy preamble -Schedule attestation-conditions and privileges-Alteration. Duplicate policy.

**UNIT-II: Insurance Agency for Life & General Insurance**  
14 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**  
15

Reinsurance- Meaning- History- Function- Nature & Types of Reinsurance- Laws & Documents of Reinsurance- Special Factors Related to Different Kinds of Insurance- Setting Retention- Reinsurance Program Design-Negotiation & Placement of Reinsurance- Reinsurance Clauses-Reinsurance Accounting- Reinsurance Market- Reinsurance Financial Security- Alternative to Reinsurance- Inward-Reinsurance Business- Processing of Information for Reinsurance

**UNIT-IV: Underwriting**  
15

Underwriting Management- Meaning & Fundamentals of Underwriting- Underwriting Policy- Sources of Underwriting Information- Classes of Business- Product Design- Underwriting of Life Insurance- Underwriting of General Insurance-Underwriting & Pricing of Product- Assessment & Management of Exposure- Perils & Clause of Insurance Policies- Operational Control.

**UNIT V Claim Management**  
14

Claim Management – Concept & Classification of Claim- Essential elements of Claim- Claim procedure-Role of Insured & Insurer in Claim Management-Nature of Claim for Various Classes of Insurance- Dispute- Litigation & Arbitration.

**Text Books**

1. Kaninika Mishra “ Life Insurance Underwriting” Deep & Deep Publishers Pvt Ltd, New Delhi.
2. Chris Pain “ Reinsurance” Ane Books Pvt Ltd, New Delhi.
3. Anand Ganguly “ Insurance Management” New Age International Publishers Ltd. New Delhi.

**BANKING AND INTERNATIONAL FINANCE**

**Learning Objective:** To enable the students to acquaint to international finance.

**UNIT – I : International Banking****12**

International banking – Nature and Background of international banks – global trends and developments in International banking ; International Finance ; Investment Techniques. International Finance Centres, Cross Border Finance, Off Shore Market, International Banking Services.

**UNIT – II : International Financial Institutions****12**

International Financial Institutions – IMF, IBRD, BIS, IFC, ADB, WTO, IDA, NRI Accounts – Indian Rupee and Foreign Currency Accounts, RFC (Domestic Accounts) – EEFC Accounts.

**UNIT – III : Foreign Exchange****12**

Foreign Exchange – Concepts and Significance of Foreign Exchange – Functions of Foreign Exchange Department – Foreign Exchange Revaluation – Foreign Exchange Markets – Foreign Exchange Services – Role of RBI in Foreign Exchange – FEMA.

**UNIT – IV : Foreign Exchange Management****12**

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****12**

Exchange Arithmetics – Foreign Exchange Transactions – Exchange quotations, Spot and Forward rates – Cross rates. Exchange rates determination under Foreign Exchange rate and Floating exchange regims – Forward Sloap – Arbitrage.

**Text Book:-**

1. Jeevanandham.C., “Foreign Exchange and Risk Management”, Sultan Chand & Sons, New Delhi.
2. Jeff Madura, “International Financial Management”, India edition
3. Rajwade.A.V., “Foreign Exchange International Finance Risk Management”, Academy of Business Studies edition.
4. Richard M.Levich. “International Financial Markets”, Tata McGraw Hill, New Delhi.
5. Avadhani V.A., “International Finance Theory and Practice”, Himalaya Publishing House, New Delhi.

**RISK MANAGEMENT**

**Learning objective:** To understand the Concepts of Risk Management.

**Hours****UNIT I : Introduction to Risk****12**

Risk- Uncertainty-Peril- Hazard- Subjective risk- Acceptable risk versus Unacceptable risk- Classification of risk- Classification of Pure risk- The cost of risk- Degree of risk. Risk Management-Meaning- Scope & Objective of Risk Management- Personal risk management- Corporate risk management- Risk Management Process- The Administration of Risk- Management Process- Influencing Factors- Constrains- Monitoring & Review.

**UNIT II: Risk Identification and Risk Control****12**

Risk Identification- Perception of risk- Operative cause/perils- Safety Audit. Risk Evaluation - Presentation of Data- Probability Concepts- Risk and Law of large number. Risk Control- Risk avoidance- Risk reduction- Classifications-Evaluation of risk reduction measures.

**UNIT III : Risk Financing and Market Risk****12**

Risk Financing- Retention—Determination of retention levels- Captive Insurer- Self Insurance-Risk retention group. Transfer—Non-insurance transfer-Insurance Market Risk.

**UNIT IV : Risk Management and Credit Risk****12**

Risk Management- Importance- Exposure in financial markets- Methods to handle & control Market risk. Credit Risk Management: Need- Securitization for credit risk- Credit derivatives-Methods for credit risk management.

**Unit V: Operational Risk Management****12**

Operational Risk Management: Importance- Measurement of Operational risk- Stages of Operational Risk Management. Strategic Risk Management-Strategic out look to Risk Management- Strategic Planning to Manage Risk -Managing risk in Merger & Acquisitions

**Text Book:-**

1. Dr. Gupta .P.K – Insurance and Risk Management,Sultan Chand and Sony, New Delhi.
2. Emmelt J.Vaughum and Therese Vaughan, Fundamentals of Risk and Insurance, Wiley, E-Text US.

**INVESTMENT MANAGEMENT**

**Learning objective:** To enable the students to acquaint to Investment management

**Hours****UNIT I: Introduction****14**

Investment Management- Definition-Concepts of Investment- Elements of Investment- Nature of Investment-Factors Influencing Investment- Need for Investment- Investment Environment- Investment Media. Speculation- Gambling- Investment Principles- Sources of Investment Information- Analysis of Risk in Investment – Return in Investment.

**UNIT II : Financial Markets****14**

Financial Markets-Definition – Role- Functions- Constituents of Financial Markets- Primary Market, Secondary Market, Money Market, Capital Market- Debt Market- Eurobond Market- Equity Market- Financial Services Market- Depository Market- Non Depository Market – Commodity market – Forex market - Financial Instruments - Capital Market Instruments.

**UNIT III: Investment in Govt. Securities, Shares, Insurance and others****14**

Investment in Government Securities- Shares-Investment in Insurance Policies-LIC-and other Private Insurance Companies. Investment in UTI Schemes-Mutual Funds- Advantages- Investment in Bank Deposits - Provident Fund- Post Office Schemes- Fixed Deposit in Companies- Investment in Private Finance Companies- Chit Funds- Merits and Demerits - Real Estate- Gold-Silver- Coins & Stamp Collection- Diamonds and Antiques.

**UNIT IV: Investment Analysis****15**

Concept of Fundamental Analysis - Analysis of Country's Economic Condition, Study and Analysis of State of the Industry and the Company – Concept of Industries, Lifecycle, Characteristics, Company Analysis –Analysis of Financial Statements. Technical Analysis- Dow's Theory- Charts and Technical Indicators-Random Walk Model- Efficient Market Hypothesis (EMH).

**UNIT V: Financial Derivatives****15**

Concept- Forward Contract – Features- Advantages and Disadvantages- Future Contracts – features- Advantages and Disadvantages- Long and Short Positions- Margin System- Options – Call Options- Put Options- Uses of Options. Traditional Investment Management- Introduction to Modern Portfolio Management- Markowitz Portfolio Model- Sharpe Model- CAPM- APT Model- Portfolio Management process- Portfolio Management Strategies- Portfolio Revision & Evaluation.

**Text book**

1. Investment & Portfolio Management, Prasanna Chandra, Tata McGraw Hill 2012
2. Security Analysis & portfolio Management, S Kevin, PHI Learning 2009
3. Security Analysis and Portfolio Management, Punithavathy Pandian, Vikas Publishing 2010
4. Security Analysis and Portfolio Management, Fischer & Jordan, PHI Learning 2010

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.



**15CBI31****PROJECT WORK****Semester - VI**

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.



**16CMA21A FINANCIAL MARKETS AND SERVICES IN INDIA Semester V  
(Core Elective –I)**

**Learning Objective:** To enable the students to understand the Financial Markets and Services in India.

|  | <b>Hrs</b> |
|--|------------|
| <b>UNIT I Financial System in India</b>  | <b>14</b>  |
| Financial System in India – Functions – Concepts – Financial Instruments – Financial intermediaries – Financial Markets - Financial Rates of Return - Development of Financial System in India.  |            |
| <b>UNIT II Money market in India</b>   | <b>14</b>  |
| Money Market – Structure- Features – Objectives- Importance Composition of Money Market – Call money Market – Commercial Bill Market – Treasury Bill Market – Money Market Instruments Commercial Papers – Certificate of Deposit – Inter Bank Participation Certificates – Repo Instruments – Recent Developments . Money Market Vs Capital Market. |            |
| <b>UNIT III Capital markets (New Issue Market) in India</b>  | <b>14</b>  |
| Capital Markets in India – Importance – New Issue Market – Functions Methods of floating New Issues – Public Issue – IPO - Book Building Process – Offer for Sale – Private Placement – Rights Issue – Principle Steps in a Public Issue - Players in The New Issue Market.  |            |
| <b>UNIT IV Secondary Market in India</b>   | <b>15</b>  |
| Stock Exchange –Functions – Stock exchanges in India – National Stock Exchange of India – Bombay Stock Exchange –. Stock Market Index- Nifty & Sensex - Listing of securities in Stock Exchanges- Registration of stock Brokers – Types of Brokers.  |            |
| <b>UNIT V Depository System and Security Trading</b>   | <b>15</b>  |
| Depository System in India – Meaning – Objectives – Activities Interacting Institutions - Depository Process – NSDL- CDSL- Steps in Security Trading - Online Trading – Types of Orders - Settlement Procedure of Trading Transactions.  |            |

**Text book**

Gordon E and Natarajan K, “ Financial Market and Services ”, Himalaya Publishing House, New Delhi.

**Reference Books**

1. Gurusamy S, “Capital Markets”, Vijay Nicole Imprints Pvt., Ltd, New Delhi.
2. Sanjeev Agarwal, “Guide to Indian Capital Market”, Bharat Law House, New Delhi.
3. Shanmugham R, “ Financial Services”, Wiley India Pvt Ltd, New Delhi.
4. Gupta N.K and Chopra S, “ Financial Markets, Institutions and Services”, Ane Books Pvt., Ltd, New Delhi.

**Learning Objective:** To enable the students to understand the techniques of Working Capital Management.

|                 |  | <b>Hrs</b> |
|-----------------|--|------------|
| <b>UNIT I</b>   | <b>Introduction to Working Capital Management</b><br>Working Capital Management – Meaning – Objectives – Working Capital Policies- Factors Affecting Working Capital Requirements – Forecasting of Working Capital Requirements.- Working Capital Management Theories and Approaches.                            | <b>14</b>  |
| <b>UNIT II</b>  | <b>Financing of Working Capital</b><br>Financing of working capital – Determining the Working Capital Financing Mix – New trends in Financing of Working Capital by Banks – Measuring the Working Capital.   | <b>14</b>  |
| <b>UNIT III</b> | <b>Receivables Management</b><br>Receivables Management – Meaning – Objectives -Cost of Maintaining Receivables Factors Influencing Size of Receivables - Forecasting the Receivables – Dimensions of Receivables Management.  | <b>14</b>  |
| <b>UNIT IV</b>  | <b>Cash and Inventory Management</b><br>Cash management – Managing cash flows – Determining optimum cash balances. Inventory Management – Meaning, nature, benefits, risk and cost of inventory management – Tools and techniques of inventory management.   | <b>15</b>  |
| <b>UNIT V</b>   | <b>Working Capital Control</b><br>Working Capital Control and Banking policy – Committee Recommendations on Working Capital – New System Of Assessment Of Working Capital Finance. - Money Market Instruments – Bank Finance- Assessment and Appraisal – Managing Corporate liquidity and Financial Flexibility. | <b>15</b>  |

**Distribution of Marks:** 60% Theory and 40% Problems (simple problems only) theory

**Text Book**

Bhalla, V.K. “Working Capital Management,” Anmol Publications Pvt. Ltd. New Delhi.

**Reference Books**

1. Prasanna Chandra, “Financial Management, Theory and Practice”, Tata McGraw-Hill Publishing Company Limited, New Delhi.
2. Pandey I.M., ‘Financial Management’, Vikas Publications, New Delhi.
3. Khan and Jain, Financial Management, Tata McGraw- Hill Publishing Company Limited, New Delhi.
4. Agrawal, N.K. (2003) Management of Working Capital, Sterling Publishers Pvt, Ltd, New Delhi.

The students shall undergo practical training in industries and Business establishments during the Second Year Summer Holidays for a Period of Twenty one Days .They should maintain a Work Dairy during the training Programme and submit a report of the training they underwent. This is evaluated for 100 marks as per the components approved in the Board.



Since - 1947

## 16CMA23 MANAGEMENT INFORMATION SYSTEM Semester VI

**Learning objective:** To familiarize the concepts of Management Information System

|   | <b>Hrs.</b> |
|---|-------------|
| <b>UNIT I Introduction</b><br>Management Information System – Definitions – Importance – Concepts of MIS- Structure of MIS – Classification of MIS  | <b>14</b>   |
| <b>UNIT II Information and System Concept</b><br>Information – Definitions – Types of Information – Dimensions of Information – System – Definitions – Kinds of Systems – Elements of Systems – Tele communication and networks – Types of Signals – Communication Channels and its characteristic – Communication Networks.  | <b>15</b>   |
| <b>UNIT III Database Management System</b><br>Introduction – Database Hierarchy – Database Structure – Data Base Management System – Types of Database Structure or data Models. Decision making and Decision Support System – Decision Making – Simon’s model and decision making – Decision making and MIS – Need ofr decision support system – DSS:A Frame work – Characteristics and Capabilities of DSS. | <b>15</b>   |
| <b>UNIT IV Development of MIS</b><br>System Development stage – System development approaches – System analysis – Introduction – Requirement determination – Strategies for requirement determination – System analysis tools – System Design – Design objectives – Conceptual designs – Design methods – Detailed System Designs.  | <b>14</b>   |
| <b>UNIT V Management of information Resources</b><br>Implementation Process – Hardware and Software selection – System Maintenance – Evaluation of MIS – IS Security – Protecting Information Systems – IS Controls.  | <b>14</b>   |

### **Text Books**

1. Gordon B.Davis and Margrethe H.Olson,”Management Information System”,McGraw Hill Publishing,New Delhi.
2. Kenneth C Laudon “ Management Inofrmation System” Pearson Publication, New Delhi.

### **Reference Books**

1. Amal Jindal,” Management Information System”,Kalyani Publishers,New Delhi
2. Dr.S.P.Rajagopalan,”ManagementInformationSystem”,Margham publications,Chennai,
3. Gerald V.Post David L.Anderson,” Management Information System- Solving Business Problems with information technology”,McGraw Hill Publishing Company, Noida.
4. Sadagopan S “Management Information System” PHI Learning Private Limited,New Delhi.

**Learning Objective:** To enable the students to understand the corporate laws relevant for compliance.

**Hrs.**

|                 |   |           |
|-----------------|---|-----------|
| <b>UNIT I</b>   | <b>Banking Regulation Act 1949</b><br>Banking Regulation Act 1949 – Objectives – Definitions – Business Carried Out by Banking Companies – Reserve fund – Restrictions on Loans and Advances  | <b>14</b> |
| <b>UNIT II</b>  | <b>Securities Contract Regulation Act 1956 &amp; Securities Exchange Board of India Act 1992</b><br>Securities Contract Regulation Act 1956 – Objectives – Definitions Recognition of Stock Exchanges – Corporatization and Demutualization Clearing corporation – Securities Exchange Board of India Act 1992 Objectives – Management – Functions – Powers Guidelines on Primary Market – Issue of New Securities – Eligibility Norms - Promoters Contribution and Lock-in Requirements – Pricing of Issues. | <b>15</b> |
| <b>UNIT III</b> | <b>Competition Act</b><br>Competition Act – Objectives - Extent and Applicability Definitions – Agreement- Consumer Enterprise – Goods - Service – Anti Competitive Agreements - Competition Commission of India Establishment – Powers, Duties and Functions - MRTP Act vs. Competition Act.   | <b>14</b> |
| <b>UNIT IV</b>  | <b>Foreign Exchange Management Act,1999</b><br>Foreign Exchange Management Act,1999 Definitions – Currency – Foreign Currency – Foreign Exchange – Indian Currency – Authorized Persons - Duties – Current Account Transaction Capital Account Transaction - Prohibition of Certain Transactions Export of Goods and Services – Realization and Repatriation of Foreign Exchange – Exemptions.  | <b>15</b> |
| <b>UNIT V</b>   | <b>Prevention of Money Laundering Act 2002 , Insurance Act 1938 &amp; Insurance Regulatory and Development Authority Act 1999</b><br>Money Laundering Act 2002- Objectives - Money Laundering – Meaning Process – Definition – Offences – Punishments– Insurance Regulatory and Development Authority Act 1999 – Objectives Definition Composition, Appointment and Removal of Authority – Duties, Powers and Functions of Authority – IRDA Fund – Accounts and Audit.  | <b>14</b> |

**Text book**

Tejpal Sheth, “Corporate and Allied Laws”, Taxmann publications (p) ltd –New Delhi

**Reference books**

1. Ravindra Kumar, Legal aspects of Business, Cenage Learning India Pvt., Ltd, New Delhi.
2. Corporate Laws, Taxmann publications (p) ltd –New Delhi
3. Companies Act, 2013 Bare Act
4. Tulasians, “Business and Corporate Laws”, S.Chand & Company Ltd, New Delhi

16CMA25

**STRATEGIC MANAGEMENT**

**Semester VI**

**Learning objective:** To enable the students to understand the concept of Strategic Management and Techniques

|   | <b>Hrs.</b> |
|---|-------------|
| <b>UNIT I: Framework for Business Policy</b><br>Nature of Business Policy – Evolution of Business Policy – Business Policy education – Objectives of Business Policy education – Significance of Business policy Course –Conceptual framework for Strategic management policy – Strategy – Tactics benefits of Strategic Management – Limitations of Strategic Management – Strategic Management process. | <b>14</b>   |
| <b>UNIT II Strategic formulation</b><br>Organizational Mission and Objectives – Environmental Analysis – Industry and Competition analysis – Techniques of Environmental Analysis – Organizational analysis. Competitive Advantages – types of competitive advantages – Approaches for competitive advantages – Generic Competitive Strategy  | <b>15</b>   |
| <b>UNIT III Strategy Implementation</b><br>Grand strategies -Growth Strategies – Choice of Strategies – Frame work for Strategy Implementation – Structural Implementation – Functional Implementation. Behavioral Implementation – Leadership – Strategic Leadership – Role of leadership in Strategic Implementation – Leadership Styles – Effective Leadership.  | <b>15</b>   |
| <b>UNIT IV Organizational change and Innovation</b><br>Nature of Organizational Change – Process of Management of Change – Resistance to change – Factors in resistance to change – Overcoming resistance to change innovation – Innovation generation – Innovation Diffusion – Learning Organization.  | <b>14</b>   |
| <b>UNIT V Strategy Evaluation and Control</b><br>Framework for Strategy Evaluation and Control – Concept of Strategic Evaluation and Control – Barriers in Strategic Evaluation and Control – Stages of Control – Control Process – Criteria of Business Success – Techniques of Strategic Evaluation and Control.  | <b>14</b>   |

**Text Books**

1. Prasad L.M., "Business Policy Strategic management", Sultan Chand and Sons, New Delhi

**Reference Books**

1. Ghosh P.K., "Business Policy, Strategic Planning and Management", Sultan Chand and Sons, New Delhi
2. Vipin Gupta, "Business Policy and Strategic Management Concepts", Kamala Gollakota and Application Eastern Economy Edition.
3. Srinivasan.R "Strategic Management" Prentice Hall of India, New Delhi.
4. Ravi M. Kishore .., "Strategic Management", Taxmann Publications, New Delhi

## 16CMA26 SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

Semester VI

**Learning Objective:** To Equip the students with the Knowledge of portfolio risk and return analysis.

|   | <b>HRS</b> |
|---|------------|
| <b>UNIT I      Management of Investments</b>  | <b>14</b>  |
| Investments – Meaning – Features – Objectives - Investments vs. Speculation - Types of Investors – Portfolio Management – Meaning Phases – Evolution.   |            |
| <b>UNIT II      Investment Avenues</b>  | <b>14</b>  |
| Corporate Securities – Corporate Bonds – Features – Types – Preference Shares – Equity Shares – Government Securities – Mutual Funds – Types Benefits – Real Estate – Gold and Silver.  |            |
| <b>UNIT III     Risk Analysis</b>   | <b>15</b>  |
| Risk – Elements of Risk – Systematic Risk – Unsystematic Risk Business Risk – Financial Risk – Measurement of Risk – Fundamental Analysis – Economy Analysis – Industry and Company Analysis Technical Analysis - Dow Theory – Principles of Technical Analysis Chart Patterns. |            |
| <b>UNIT IV     Portfolio Analysis and Selection</b>   | <b>15</b>  |
| Portfolio Analysis – Reduction of Portfolio Risk – Portfolio Selection Feasible Set of Portfolios – Capital Asset Pricing Model – Capital and Security Market Line – Pricing of Securities with CAPM.   |            |
| <b>UNIT V      Portfolio Revision and Evaluation</b>  | <b>14</b>  |
| Portfolio Revision – Need – Constraints and Strategies – Portfolio evaluation – Need – Evaluate Perspective – Measuring Portfolio Return Risk Adjusted Return – Decomposition of Performance.   |            |

### **Text Book**

1. Preeti Singh, “Investment Management”, Himalaya Publishing House, New Delhi.

### **Reference books**

1. Kevin S., “Security Analysis and Portfolio Management”, PHI Learning Pvt., Ltd. New Delhi.
2. Dhanesh Kumar Khatri, “ Investment management & Security Analysis Text and cases”, Macmillan India Ltd.
3. Punithavathy Pandian, “Security Analysis and Portfolio Management”, Vikas Publishing House Pvt. Ltd, New Delhi.
4. Sasidharan and Alex K Mathews, “Security Analysis and Portfolio Management”, Tata McGraw Hill Education (India) Pvt., Ltd. New Delhi

**Learning objective:** To enable the students understand the framework of International Business.

|   | <b>Hrs</b> |
|---|------------|
| <b>UNIT I      International Business Environment</b>   | <b>14</b>  |
| Evolution of International Business – Drivers of Globalisation – Influences of International Business – Stages of Internationalisation – Differences between Domestic business and International Business – International Business approaches – Modes of entry – Goals of International Business – Advantages – Problems – International Business Environment – Introduction – Social, Cultural, Technological, Economic and Political Environment  |            |
| <b>UNIT II      Modes of entering International Business and Foreign Direct Investment</b>  | <b>14</b>  |
| International Business analysis – Modes of entry – Comparison of different Modes of entry – Functional alliances – Managing conflicts situations – Break up of alliances – FDI – Meaning – Factors influencing FDI – Reasons for FDI – Costs and Benefits of FDI – Trends in FDI – FDI in India   |            |
| <b>UNIT III     WTO and International Trade Policies</b>  | <b>14</b>  |
| General Agreement on Tariffs and Trade – Establishment of WTO – The Uruguay Round Package – Organizational structure of the WTO – WTO and anti-dumping measures – WTO and the third pillar in the Global Business – Ministerial Conferences of WTO – India and the WTO – International Trade Policies – Introduction – Tariff – Subsidies – Import quotas – Voluntary export restraints – Local content requirement – Administrative policies – Government interventions in formulating trade policies. |            |
| <b>UNIT IV     International Finance and Foreign Exchange</b>   | <b>15</b>  |
| International Finance – International Financial environment – Global capital structure – Foreign exchange – The Foreign exchange market – Convertibility of the Rupee and its implications – Foreign Institutional investors – Global Depository receipts – Capital expenditure analysis – International risk management.   |            |
| <b>UNIT V      Foreign Trade Procedures and Ethics in International Business</b>  | <b>15</b>  |
| Export procedure- Import procedures – Financial Techniques – Import procedures simplified – Export promotion – Ethics in Global Business.   |            |

**Text Book**

Subba Rao P, “ International Business Text & Cases “, Himalaya Publishing house, New Delhi

**Reference Books**

1. Bhalla V K, “International Business”, S.Chand & Sons Publications, New Delhi.
2. Rajendra P.Maheshwari, International Book House Pvt. Ltd, New Delhi.
3. Daniels, John D“International Business” Pearson Publication, New Delhi.
4. Aswathappa.K, “International Business”, A & A Publications, Meerut.

**Learning Objective:** To enable the students to understand the various phases and activities of project management.

|  | <b>Hrs</b> |
|--|------------|
| <b>UNIT I Introduction to Project Management</b><br>Project Management – Nature - Project Management System - Process<br>The Project Life Cycle, Phases of Project Management Life Cycle<br>Essentials of Project Management Philosophy, Project Management Principles.  | <b>14</b>  |
| <b>UNIT II Project Identification and Formulation</b><br>Types of Projects – Generation of Ideas and Scouting for Ideas<br>Preliminary Screening - Pre feasibility Report – Evaluation of Technical Feasibility – Manufacturing Process – Technical Arrangements – Techno Economic Feasibility Report – Plant Location And Capacity Planning<br>Civil Structure Machinery and Raw Materials Planning - Social and Environmental Feasibility – Social Cost Benefit Analysis | <b>15</b>  |
| <b>UNIT III Project Financing</b><br>Evaluation of Financial Feasibility – Estimation of Cost and Benefits in a Project – Discounting and Non Discounting Techniques – Inflation in Financial Appraisal – Project Financing – Depth and Equity Options<br>Venture Capital – International Sources – Public Private Partnerships<br>Financing Infrastructure Projects.  | <b>15</b>  |
| <b>UNIT IV Project Cost Systems and Risk Analysis</b><br>Project Cost Accounting and Monitoring – Accounting, Codification, Development of Cost Data – Labour Time Reporting, Labour Cost Analysis - Productivity Budgeting Techniques – project risk Sources, Measures, Risk Management Process – Project Selection Under Risk.   | <b>14</b>  |
| <b>UNIT V Project Review and Project Performance Evaluation</b><br>Project Review and Control – Progress Measurement Technique<br>Performance Monitoring Technique- Updating, Reviewing and Reporting Techniques – Project Review Report – Project Performance Evaluation<br>Performance Indicators – Cost and Time Overruns.  | <b>14</b>  |

**100% Theory only)**

**Text book**

Nagarajan.K , “Project management”, New Age International (P)Ltd, New Delhi.

**Reference books**

1. Choudhury S. , “Project Management” Tata McGraw Hill Publishing Co.Ltd, New Delhi.
2. Goel.B.B., “Project Management Principles & Techniques.” Deep & Deep Publications Pvt Ltd, New Delhi.
3. Prasanna Chandra, “Project Planning, Analysis, Selection, Implementation and Review,” Tata McGraw Hill Publishing Company Ltd, New Delhi
4. Joy P.K ., “Total Project Management” Macmillan Publishers India Ltd, New Delhi.