

ALAGAPPA UNIVERSITY

(Accredited with A+ Grade by NAAC (CGPA: 3.64) in the Third Cycle,
Graded as Category-I University and granted autonomy by MHRD-UGC)

DIRECTORATE OF COLLABORATIVE PROGRAMMES



B.Com - Banking Finance Services and Insurance

Regulations and Syllabus

[For those who join the Course in July 2023 and after]

CHOICE BASED CREDIT SYSTEM

GENERAL INSTRUCTIONS AND REGULATIONS

B.Com - Banking Finance Services and Insurance (BFSI) conducted by Alagappa University, Karaikudi, Tamil Nadu through its Collaborative Institution
Applicable to all the candidates admitted from the academic year **2023** onwards.

1. Eligibility:

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

2. For the Degree:

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

3. Admission:

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

4. Duration of the course:

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

5. Standard of Passing and Award of Division:

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

6. Continuous internal Assessment:

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

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

7. Attendance:

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

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

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

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

8. Examination:

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

9. Question Paper pattern:

Maximum: 75 Marks	Duration: 3Hours
Part A - Short answer questions with no choice	: 10 x 02=20
Part B – Brief answer with either or type	: 05 x 05=25
Part C- Essay – type questions of either / or type	: 03 x 10=30

10. Miscellaneous

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

1. Fee structure

Course fee shall be as prescribed by the University and 50% of the course fee should be disbursed to the University. Special fees and other fees shall be as prescribed by the Institution and the fees structure must be intimated to the University. Course fees should be only by Demand draft / NEFT and AU has the right to revise the fees accordingly.

Semester Pattern

Course Fee payment deadline
Odd semester Fee must be paid before 30 th October of the academic year
Even semester Fee must be paid before 30 th April of the academic year

12. Other Regulations:

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

MODEL SYLLABUS UNDER CBCS PATTERN (w.e.f.2023-24)
UG B.Com Banking Finance Services and Insurance PROGRAMME STRUCTURE

Sem.	Part	CourseCode	Courses	Title of the Paper	T/P	Cr.	Hrs./Wk	Max. Marks		
								Int.	Ext.	Total
I	I	96111T/11H/11F	T/OL	Tamil/ Other Languages-I	T	3	6	25	75	100
	II	96112	E	General English-I	T	3	6	25	75	100
	III	96113	CC	Financial Accounting I	T	5	5	25	75	100
		96114	CC	Business Economics	T	4	4	25	75	100
	IV	96115	Allied	Marketing I	T	5	5	25	75	100
		96116	SEC -I	Value Education	T	2	2	25	75	100
				Library			2			
				Total		22	30	150	450	600
II	I	96121T/H/F/M/A/S/TU	T/OL	Tamil/ Other Languages-II	T	3	6	25	75	100
	II	96122	E	General English-II	T	3	6	25	75	100
	III	96123	CC	Financial Accounting II	T	5	5	25	75	100
		96124	CC	Principles of Management	T	4	4	25	75	100
		96125	Allied	Principles & Practices of Banking	T	5	5	25	75	100
	IV	96126	SEC -II	Environmental Studies	T	2	2	25	75	100
				Library		--	2	--	--	--
				Total		22	30	150	450	600
III	I	96131T/H/F/TU/A/S/M	T/OL	Tamil/ Other Languages-III	T	3	6	25	75	100
	II	96132	E	General English-III	T	3	6	25	75	100
	III	96133	CC	Business Statistics	T	5	5	25	75	100
		96134	CC	Corporate Tax Management & Practices	T	4	4	25	75	100
		96135	Allied	Principles of Insurance	T	5	5	25	75	100
	IV	96136	SEC -III	Entrepreneurship	T	2	2	25	75	100
		96137A 96137B 96137C	NME-I	1.Adipadai Tamil 2.Advance Tamil 3. IT skills for Employment	P T T	2	2	25	75	100
				Total		24	30	175	525	700
IV	I	96141T/H/F/TU/A/S/M	T/OL	Tamil/ Other Languages-IV	T	3	6	25	75	100
	II	96142	E	General English-IV	T	3	6	25	75	100
	III	96143	CC	Accounting and Finance for Bankers	T	5	5	25	75	100
		96144	CC	Fundamentals of Depository Operations	T	4	4	25	75	100
		96145A/ 96145B/ 96145C	CC	Practice of Life Insurance/ Industry Visit report/ Mini Project	P/ I/ PR	2	2	25	75	100
		96146	Allied	Fundamentals of Capital Markets	T	5	5	25	75	100
	IV	96147A 96147B 96147C	NME-II	1.Adipadai Tamil 2.Advance Tamil 3. Small Business Management 4. MOOC'S	P T T T	2	2	25	75	100
					Total		24	30	175	525

V	III	96151	CC	Cost and Managerial Accounting	T	5	6	25	75	100
		96152	CC	Legal and Regulatory aspects of Banking Operations	T	5	6	25	75	100
		96153	DSE	Auditing	T	4	5	25	75	100
		96154	DSE	Marketing of Financial Products and Services	T	4	5	25	75	100
		96155	DSE	HRM	T	4	5	25	75	100
			others	Library //Yoga etc		-	3	-	-	-
				Total		22	30	125	375	500
VI	III	96161	CC	Service Marketing	T	5	6	25	75	100
		96162	CC	Fundamentals of Derivatives Markets	T	5	6	25	75	100
		96163	CC	Business Law	T	4	4	25	75	100
		96164	DSE	Advanced Corporate Accounting	T	4	4	25	75	100
		96165A 96165B		Project/ Internship	PR/ I	8	10	25	75	100
						Total		26	30	125
				Grand Total		140	180	900	2700	3600

T-Theory

1 cr = 1 hr

P-

Project/Field

1 cr = 2 hrs Minimum credit = 90

- MIL-Modern Indian Language, E – English
- CC-Core course –Core competency , critical thinking, analytical reasoning ,research skill &team work
- Allied / GEC -Exposure beyond the discipline
- AECC- -Ability Enhancement Compulsory Course (Professional English & EnvironmentalStudies) - Additional academic knowledge, psychology and problem solving etc.,
- SEC-Skill Enhancement Course - Exposure beyond the discipline (Value Education ,Entrepreneurship Course, Computer application for Science, etc.,
- NME -Non Major Elective – Exposure beyond the discipline
- DSE – Discipline specific elective –Additional academic knowledge, critical thinking, and analytical reasoning-Student choice - either Internship or Theory papers or Project + 2 theory paper. If internship – Marks = Internal (150 (75+75) two midterm evaluation through Viva voce + Report 150+ External Viva voce 100 = 400, If Project Marks = Internal - 25
+Thesis -+ Viva voce = 75=100 and + 3 theory paper = 300 = 400
- Extension activity & MOOCs – Voluntary basis

**B.COM BANKING FINANCE SERVICES AND INSURANCE
SEMESTER I**

**பொதுத்தமிழ்-1
தமிழ் இலக்கிய வரலாறு -1
முதலாம் ஆண்டு – முதற் பருவம்**

Course Code	பொதுத்தமிழ் -1	T/P	Credits	Hours
96111T	தமிழ் இலக்கிய வரலாறு -1	T	3	6
Pre-Requisite	பன்னிரெண்டாம் வகுப்பில் தமிழை ஒரு பாடமாகப் பயின்றிருக்க வேண்டும்		SV 2023	

Learning Objectives

- முதலாமாண்டுப் பட்ட வகுப்பு மாணவர்களுக்குத் தமிழ் மொழி இலக்கியங்களை அறிமுகம் செய்தல்
- தமிழ் இலக்கியப் போக்குகளையும், இலக்கணங்களையும் மாணவர் அறியுமாறு செய்து அவர்களின் படைப்பாற்றலைத் தூண்டுதல்
- தமிழ் இலக்கியம் சார்ந்த போட்டித் தேர்வுகளுக்கு ஏற்ப கற்பித்தல் நடைமுறைகளை மேற்கொள்ளுதல்

Expected Course Outcomes

On the Successful completion of the Course, Students will be able to

இப்பாடத்தைக் கற்பதால் பின்வரும் பயன்களை மாணவர் அடைவர்

CO 1	சங்க இலக்கியத்தில் காணப்பெறும் வாழ்வியல் சிந்தனைகளை அறிந்து கொள்வர்	K4
CO 2	அற இலக்கியம் மற்றும் தமிழ் காப்பியங்களின்வழி வாழ்வியல் சிந்தனையைப் பெறுவர்	K5, K6
CO 3	பக்தி இலக்கியங்களைக் கற்பதன் மூலம் பக்தி நெறியினையும், பகுத்தறிவு இலக்கியங்களைக் கற்பதன் வழி நல்லிணக்கத்தையும் தெரிந்து பின்பற்றுவார்	K3
CO 4	மொழியறிவோடு சிந்தனைத்திறனைப் பெறுவர்	K3
CO 5	மொழிப்பயிற்சிக்குத் தேவையான இலக்கணங்களைக் கற்பார்.	K2

K1 - Remember; K2 - Understand; K3 - Apply; K4 - Analyze; K5 - Evaluate; K6 - Create

அலகு-1 தமிழ் இலக்கிய, இலக்கண வரலாறு அறிமுகம்.

1. இலக்கணம்;

அ.தொல்காப்பியம், இறையனார் களவியல் உரை, நம்பியகப் பொருள், புறப்பொருள் வெண்பா மாலை, நன்னூல், தண்டியலங்காரம், யாப்பருங்கலக்காரிகை- நூல்கள்

ஆ.மொழிப் பயிற்சி- ஒற்றுப்பிழை தவிர்த்தல்

- வல்லினம் மிகும் இடங்கள்
- வல்லினம் மிகா இடங்கள்
- ஈரொற்று வரும் இடங்கள்
- ஒரு, ஓர் வரும் இடங்கள்
- அது, அஃது வரும் இடங்கள்
- தான், தாம் வரும் இடங்கள்

பயிற்சி : வல்லினம் மிகும் இடங்கள், மிகா இடங்கள் தவறாக வரும்வகையில் ஒரு பத்தி கொடுத்து ஒற்றுப் பிழை திருத்தி எழுதச் செய்தல்.

2. சங்க இலக்கியம் - எட்டுத்தொகை, பத்துப்பாட்டு
3. அற இலக்கியம்-பதினெண்கீழ்கணக்கு நூல்கள்
4. காப்பிய இலக்கியம் - ஐம்பெருங் காப்பியங்கள், ஐஞ்சிறு காப்பியங்கள், சமயக் காப்பியங்கள்
5. பக்தி இலக்கியமும் (பன்னிரு திருமுறைகள், நாலாயிர திவ்வியப் பிரபந்தம் -- பகுத்தறிவு இலக்கியமும் (சித்தர் இலக்கியங்கள், புலவர் குழந்தையின் இராவண காவியம்)

அலகு-2 | சங்க இலக்கியம்

எட்டுத்தொகை ;எ

1. நற்றிணை-முதல் பாடல் -நின்ற சொல்லர்
2. குறுந்தொகை 3 ஆம் பாடல் -நிலத்தினும் பெரிதே
3. ஐங்குறுநூறு -நெல் பல பொலிக! பொன் பெரிது சிறக்க!' (முதல் பாடல்)-வேட்கைப் பத்து
4. கலித்தொகை- 51 - சுடர்த்தொடிக் கேளாய் -குறிஞ்சிக் கலி
5. புறநானூறு -189 தெண்கடல் வளாகம் பொதுமையின்றி, நாடா கொன்றோ -187

பத்துப்பாட்டு;

1. முல்லைப்பாட்டு (முழுவதும்)

அலகு-3 | அற இலக்கியம்

- 1.திருக்குறள் -அறன் வலியுறுத்தல் அதிகாரம்
- 2.நாலடியார்-பாடல்: 131 (குஞ்சியழகும்)
- 3.நான்மணிக்கடிகை-நிலத்துக்கு அணியென்ப
- 4.பழமொழி நானூறு- தம் நடை நோக்கார்
- 5.இனியவை நாற்பது- 37. இளமையை மூப்பு என்று

அலகு-4 | காப்பிய இலக்கியம்

1. சிலப்பதிகாரம் - வழக்குரைகாதை
2. மணிமேகலை- பாத்திரம் பெற்ற காதை
3. பெரியபுராணம் - பூசலார் நாயனார்புராணம்
4. கம்பராமாயணம்- குகப் படலம்
5. சீறாப்புராணம் - மானுக்குப் பிணை நின்ற படலம்
6. இயேசு காவியம் -ஊதாரிப்பிள்ளை

அலகு-5 | பக்தி இலக்கியமும், பகுத்தறிவு இலக்கியமும்

பக்தி இலக்கியம்;

1. திருநாவுக்கரசர் தேவாரம் - நாமார்க்கும் குடியல்லேம் எனத் தொடங்கும் பாடல் மட்டும்
2. மாணிக்கவாசகர் திருவாசகம் - நமச்சிவாய வாஅழக நாதன்தாள் வாழ்க முதல் சிரம்குவிவார் ஓங்குவிக்கும் சீரோன் கழல் வெல்க வரை
3. பொய்கையாழ்வார்-வையந் தகளியா வர்கடலே
4. பூதத்தாழ்வார்-அன்பே தகளியா
5. பேயாழ்வார்-திருக்கண்டேன் பொன்மேனி கண்டேன்
6. ஆண்டாள் - திருப்பாவை மார்கழித் திங்கள் (முதல் பாடல்)

பகுத்தறிவு இலக்கியம்;

- திருமூலர் - திருமந்திரம் (270,271, 274, 275 285)
- பட்டினத்தார் -திருவிடை மருதூர் (காடே திரிந்து - எனத் தொடங்கும் பாடல் பா.எண் ;,279, 280)
- கடுவெளி சித்தர் - பாபஞ்செய் யாதிரு மனமே (பாடல் முழுவதும்)
- இராவண காவியம் - தாய்மொழிப் படலம் - 18. ஏடுகை யில்லா ரில்லை முதல் - 22. செந்தமிழ் வளர்த்தார். வரை

Text books

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Reference Books

- மு. வரதராசன், தமிழ் இலக்கிய வரலாறு, சாகித்ய அக்காதெமி, புதுடெல்லி.
- மது. ச. விமலானந்தன், தமிழ் இலக்கிய வரலாறு, மீனாட்சி புத்தக நிலையம், மதுரை.
- தமிழண்ணல், புதிய நோக்கில் தமிழ் இலக்கிய வரலாறு, மீனாட்சி புத்தக நிலையம், மதுரை.
- தமிழ் இலக்கிய வரலாறு –முனைவர்.சிற்பி பாலசுப்ரமணியம், முனைவர்.சொ.சேதுபதி
- புதிய தமிழ் இலக்கிய வரலாறு– முனைவர்.சிற்பி பாலசுப்ரமணியம்,நீல.பத்மநாபன்
- தமிழ் இலக்கிய வரலாறு - டாக்டர்.அ.கா.பெருமாள்
- தமிழ் இலக்கிய வரலாறு –முனைவர். ப.ச.ஏசுதாசன்
- தமிழ் இலக்கிய வரலாறு – ஸ்ரீ குமார்
- வகைமை நோக்கில் தமிழ் இலக்கிய வரலாறு–பாக்கியமேரி
- தமிழ் பயிற்றும் முறை, பேராசிரியர் ந. சுப்புரெட்டியார் - மணிவாசகர் பதிப்பகம், சிதம்பரம்

Related Online Contents [MOOC, SWAYAM, NPTEL, Websites etc.]**Web Sources**

- <https://www.chennaiLibrary.com/>
- <https://www.sirukathaigal.com>
- <https://www.tamilvirtualuniversity.org>
- <https://www.noolulagam.com>
- <https://www.katuraitamilblogspot.com>

1.

Mapping with Programme Outcomes:

	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9	PO 10	PSO 1	PSO 2
CLO1	3	2	3	3	3	2	2	2	3	2	3	2
CLO2	3	3	2	2	2	3	2	3	3	2	2	2
CLO3	3	2	3	3	2	2	2	3	2	3	3	2
CLO4		3	3	2	2	2	3	2	3	2	3	3
CLO5	3	3	2	2	2	3	3	2	2	2	3	3

Strong -3,Medium-2,Low-1

SEMESTER -I
OTHER LANGUAGES- FRENCH
FRENCH-I
96111F

I - Semester					
E	Course code: 96112	GENERAL ENGLISH- I	T	Credits: 3	Hours: 6
Course Objectives	<p>To enable learners to acquire self awareness and positive thinking required in various life situations. To help them acquire the attribute of empathy. To assist them in acquiring creative and critical thinking abilities To enable them to learn the basic grammar To assist them in developing LSRW skills</p>				
Unit I	<p>SELF-AWARENESS(WHO)&POSITIVE THINKING(UNICEF) (9) Hours Life Story 1.1 Chapter 1 from Malala Yousafzai, I am Malala An Autobiography or The Story of My Experiments with Truth (Chapters 1, 2 & 3) M.K.Gandhi Poem 1.3 Where the Mind is Without Fear – Gitanjali 35 – Rabindranath Tagore 1.4 Love Cycle – Chinua Achebe</p>				
Unit II	<p>EMPATHY (9) Hours Poem 2.1 Nine Gold Medals – David Roth 2.2 Alice Fell or poverty – William Wordsworth Short Story 2.3 The School for Sympathy – E.V. Lucas 2.4 Barn Burning – William Faulkner</p>				
Unit III	<p>CRITICAL & CREATIVE THINKING (9) Hours Poem 3.1 The Things That Haven't Been Done Before – Edgar Guest 3.2 Stopping by the Woods on a Snowy Evening – Robert Frost Readers Theatre 3.3 The Magic Brocade – A Tale of China 3.4 Stories on Stage – Aaron Shepard (Three Sideway Stories from Wayside School" by Louis Sachar)</p>				
Unit IV	<p>Part of Speech (9) Hours 4.1 Articles 4.2 Noun 4.3 Pronoun 4.4 Verb 4.5 Adverb 4.6 Adjective 4.7 Preposition</p>				

Unit V	Paragraph and Essay Writing (9) Hours 5.1 Descriptive 5.2 Expository 5.3 Persuasive 5.4 Narrative Reading Comprehension	
	Total : (45) Hours	
References MalalaYousafzai. I am Malala, Little, Brown and Company, 2013. M.K. Gandhi. An Autobiography or The Story of My Experiments with Truth(Chapter – I), Rupa Publications, 2011. Rabindranath Tagore. "Gitanjali 35" from Gitanjali (Song Offerings): A Collection of Prose Translations Made by the Author from the Original Bengali. MacMillan, 1913. N.Krishnasamy. Modern English: A Book of Grammar, Usage and CompositionMacmillan, 1975. Aaron Shepard. Stories on Stage, ShepardPublications, 2017. J.C. Nesfield. English Grammar Composition and Usage, Macmillan, 2019.		
Course Outcomes		
	Knowledge level	
CO-1	Acquire self awareness and positive thinking required in various life situations	PO1,PO7
CO-2	Acquire the attribute of empathy.	PO1,PO2,PO10
CO-3	Acquire creative and critical thinking abilities.	PO4,PO6,PO9
CO-4	Learn basic grammar	PO4,PO5,PO6
CO-5	Development and integrate the use of four language skills i.e., listening, speaking, readingand writing.	PO3,PO8

Mapping with Programme Outcomes:

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	3	3	3	3	3	2	3	2
CO2	2	3	3	3	2	3	3	2	2	2
CO3	3	3	3	2	3	3	3	2	3	2
CO4	3	3	3	3	3	3	3	2	2	2
CO5	3	2	3	3	3	3	3	2	2	3

Mapping with Programme Specific Outcomes:

CO /PO	PSO1	PSO2	PSO3	PSO4
CO1	3	3	3	3
CO2	3	3	3	3
CO3	3	3	3	3
CO4	3	3	3	3
CO5	3	3	3	3
Weightage	15	15	15	15
Weighted percentage of Course Contribution toPOS	3.0	3.0	3.0	3.0

3 – Strong, 2 – Medium, 1 - Low

SEMESTER -1
Sub code- 96113
FINANCIAL ACCOUNTING – I
Credits: 5
Hours: 5

Objectives:

1. Understanding Fundamental Accounting Principles.
2. Proficiency in Recording Financial Transactions.
3. Error Identification and Rectification.
4. The course will equip students with the skills to reconcile bank statements with cash books.
5. Understand these complex accounting areas and be able to apply them in real-world scenarios

UNIT I

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

UNIT II

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

UNIT III

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

UNIT IV

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

UNIT V

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

Books for Reference:

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

Course Outcome:

CO1	To demonstrate an understanding of double-entry bookkeeping principles and their application..	K2
CO2	Proficient in preparing and recording financial transactions in journals, ledgers, and subsidiary books	K3
CO3	To reconcile financial statements in both favorable and unfavorable balance scenarios and after adjusting entries	K3
CO4	To prepare accounts for consignment and joint ventures accurately	K4
CO5	Apply accounting procedures involved in processing insurance claims, particularly those related to the loss of stock.	K5

SEMESTER -1
Sub code- 96114
BUSINESS ECONOMICS
Credits: 4
Hours: 4

Objectives:

1. Foundational understanding of economics, including different views on economics (wealth, welfare, and scarcity), the distinction between positive and normative economics, and the scope and importance of business economics.
2. Analyse demand and supply functions, including the determinants of demand, the law of demand, elasticity of demand, and concepts related to supply and equilibrium.
3. Learn about production concepts, including the law of variable proportion, returns to scale, and producer's equilibrium
4. The course will enable students to analyse and determine prices and outputs under various market structures, including perfect competition, monopoly, monopolistic competition, and oligopoly.
5. Gain knowledge about national income measurement, per capita income, and economic welfare. Additionally, they will learn about the nature and principles of public finance, public expenditure, and indirect taxes.

UNIT I

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

UNIT II

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

UNIT III

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

UNIT IV

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

UNIT V

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

Reference Books:

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

Course Outcome:

CO1	Able to differentiate between various views on economics, including wealth, welfare, and scarcity, and understand the positive and normative aspects of economic analysis	K2
CO2	Demonstrate an understanding of the scope and importance of business economics	K3
CO3	To analyze demand and supply functions, including the determinants of demand, the law of demand, and elasticity of demand.	K3
CO4	To apply production concepts such as the law of variable proportion, returns to scale, and producer's equilibrium to analyze production processes	K4
CO5	To calculate and understand national income, per capita income, and assess economic welfare	K5

SEMESTER
Subcode- 96115
MARKETING – I
Credits: 5
Hours: 5

Objectives:

1. Foundational understanding of marketing principles, including the meaning, definition, and functions of marketing.
2. To analyse the marketing environment, both micro and macro factors, and understand how these factors affect marketing decisions.
3. Gain knowledge of consumer behaviour, including the consumer buying decision process, buying motives, and the importance of pricing decisions in marketing.
4. Understand the components of the marketing mix, including product development, product life cycle, pricing policies and methods, distribution channels, and promotion.

UNIT – I

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

UNIT - II

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

UNIT - III

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

UNIT - IV

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

UNIT - V

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

Reference Books:

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

Course Outcome:

CO1	To define marketing and explain its functions, demonstrating a comprehension of its role in business and society	K2
CO2	Classify different types of markets, showcasing their understanding of market diversity.	K2
CO3	Understand the concept of marketing segmentation, identify its benefits, and classify segmentation bases and levels, demonstrating an ability to apply these concepts.	K3
CO4	Analyze the micro and macro marketing environments, identifying factors affecting both internal and external environments.	K4
CO5	Evaluate the importance of market research and management information systems (MIS)	K5

SEMESTER -1
Sub code- 96116
SEC -I
VALUE EDUCATION
Credits: 2
Hours: 2

Objectives:

1. To impart humanism values among the student under various religious thoughts
2. To make them awareness of ethics and civil rights
3. To familiarities the students with basic features of extracurricular activities such NSSandNCC and relevance of Abdul Kalam and Mother Teresa efforts to teach values
4. To impart skills by preparing project works such as writing poems and stories

Unit -I Definition – Need for Value Education – How Important Human Values are – Humanism and Humanistic Movement in the World and in India – Literature on the Teaching of Values Under Various Religions Like Hinduism, Buddhism, Christianity, Jainism, Islam, Etc. Agencies for Teaching Value Education in India – National Resource Centre for Value Education – NCERT– IITS and IGNOU.

Unit-II Vedic Period – Influence of Buddhism and Jainism – Hindu Dynasties – Islam Invasion – Moghul Invasion – British Rule – Culture Clash – Bhakti Cult – Social Reformers – Gandhi – Swami Vivekananda – Tagore – Their Role in Value Education.

Unit- III Value Crisis – After Independence: Independence – Democracy – Equality – Fundamental Duties – Fall of Standards in All Fields – Social, Economic, Political, Religious and Environmental – Corruption in Society. Politics Without Principle – Commerce Without Ethics – Education Without Character – Science Without Humanism – Wealth Without Work– Pleasure Without Conscience – Prayer Without Sacrifice – Steps Taken by TheGovernments – Central and State – To Remove Disparities on the Basis of Class, Creed, Gender.

Unit -IV Value Education on College Campus: Transition from School to College – Problems – Control – Free Atmosphere – Freedom Mistaken for License – Need for Value Education – Ways of Inculcating It – Teaching of Etiquettes – Extra-Curricular Activities – N.S.S., N.C.C., Club Activities – Relevance of Dr.A.P.J. Abdual Kalam’s Efforts to Teach Values – Mother Teresa.

Unit -V Project Work

Collecting Details about Value Education from Newspapers, Journals and Magazines.

Writing Poems, Skits, Stories Centering on Value-Erosion in Society.Presenting Personal Experience in Teaching Values.

Suggesting Solutions to Value – Based Problems on the Campus.

Reference and Textbooks: -

1. **Chakrabarti, M. (1997).** Value education: changing perspectives. Kanishka Publishers.

2. **Eknath Ranade (1991).** Swami Vivekananda's Rousing Call to Hindu Nation. 3. Centenary

Publication Karabi Kakoti, Value Education – Need of the Hour.

4. **Radhakrishnan, S. (1968).** Religion and culture. Orient Paperbacks, New Delhi

5. **Satchidananda, M. K. (1991).** Ethics, education, Indian unity and culture. Ajanta

6. **Publications, Delhi. Venkataiah, N. (Ed.). (1998).** Value education. APH Publishing, New Delhi.

SEMESTER -II
பொதுத்தமிழ்- 2
தமிழ் இலக்கிய வரலாறு -2
முதலாம் ஆண்டு – இரண்டாம் பருவம்

Course Code: 96121T	பொதுத்தமிழ் -2 தமிழ் இலக்கிய வரலாறு -2	T	Credits: 3	Hours: 6
Pre-Requisite	பன்னிரெண்டாம் வகுப்பில் தமிழை ஒரு பாடமாகப் பயின்றிருக்க வேண்டும்	SV 2023		

Learning Objectives

- முதலாமாண்டுப் பட்ட வகுப்பு மாணவர்களுக்குத் தமிழ் மொழி இலக்கியங்களை அறிமுகம் செய்தல்
- தமிழ் இலக்கியப் போக்குகளையும், இலக்கணங்களையும் மாணவர் அறியுமாறு செய்து அவர்களின் படைப்பாற்றலைத் தூண்டுதல்
- தமிழ் இலக்கியம் சார்ந்த போட்டித் தேர்வுகளுக்கு ஏற்ப கற்பித்தல் நடைமுறைகளை மேற்கொள்ளுதல்

Expected Course Outcomes

On the Successful completion of the Course, Students will be able to

இப்பாடத்தைக் கற்பதால் பின்வரும் பயன்களை மாணவர் அடைவர்

CO 1	சிற்றிலக்கியங்களின்வழி இலக்கியச் சுவையினையும் பண்பாட்டு அறிவினையும் பெறுவர்	K4
CO 2	புதுக்கவிதை வரலாற்றினை அறிந்து கொள்வர்	K5, K6
CO 3	திராவிட இயக்க இலக்கியங்களைக் கற்பதன் மூலம் மொழி உணர்வு , இன உணர்வு, சமத்துவம் சார்ந்த சிந்தனைகளைப் பெறுவர்	K3
CO 4	தமிழ்மொழியைப் பிழையின்றி எழுதவும், புதிய கலைச்சொற்களை உருவாக்கவும் அறிந்து கொள்வர்	K3
CO 5	போட்டித் தேர்வுகளில் வெற்றி பெறுவதற்குத் தமிழ்ப் பாடத்தினைப் பயன்கொள்ளும் வகையில் பயிற்சி பெறுவர்.	K2

K1 - Remember; K2 - Understand; K3 - Apply; K4 - Analyze; K5 - Evaluate; K6 - Create

அலகு-1 தமிழ் இலக்கிய வரலாறு அறிமுகம்.

1. சிற்றிலக்கியம்; குறவஞ்சி, கலம்பகம், உலா, பரணி, பள்ளு, பிள்ளைத்தமிழ், தூது, அந்தாதி.
2. தனிப்பாடல் அறிமுகம்
3. இக்கால இலக்கியம் ;கவிதை, சிறுகதை,நாடகம், உரைநடை. , திராவிட இயக்கம் வளர்த்த தமிழ்.

அலகு-2 சிற்றிலக்கியக்கமும்,தனிப்பாடலும்

சிற்றிலக்கியம்;

- கலிங்கத்து பரணி- விருந்தினரும் வறியவரு நெருங்கி யுண்ணரும் - முதல் - கேட்பாரைக் காண்மின் காண்மின் - வரை
- திருக்குற்றாலக் குறவஞ்சி - வானரங்கள் கனிகொடுத்து
- முக்கூடற் பள்ளு - ஆற்று வெள்ளம் நாளை வரத்
- அபிராமி அந்தாதி- கலையாத கல்வியும் குறையாத வயதும் (பதினாறு செல்வங்கள்)
- திருவரங்கக் கலம்பகம் - மறம் -பிள்ளைப் பெருமாள் ஐயங்கார்-பேசவந்த தூத செல்லரித்த ஓலை செல்லுமோ

• தமிழ்விடு தூது முதல் பத்து கண்ணிகள்
தனிப்பாடல்;

• வான்குருவி யின்கூடு -ஒளவையார்

• ஆமணக்குக்கும் யானைக்கும் சிலேடை ;முத்திருக்கும் கொம்பசைக்கும் மூரித்தண் டே -
காளமேகப் புலவர்

• இம்பர் வான் எல்லை இராமனையே பாடி -வீரராகவர்

• நாராய் நாராய் -சத்தி முத்தப் புலவர்

அலகு-3 இக்கால இலக்கியம்- 1

1. பாரதியார் பாரத சமுதாயம் வாழ்கவே

2. பாரதிதாசன் - சிறுத்தையே வெளியில் வா

3. நாமக்கல் கவிஞர்-கத்தியின்றி

4. தமிழ் ஒளி - மீன்கள் (அந்தி நிலா பார்க்க வா)

5. ஈரோடு தமிழன்பன் - எட்டாவது சீர் (வணக்கம் வள்ளுவ)

சிறுகதைகள்;_

1. புதுமைப்பித்தன் - கடிதம்

2. ஜெயகாந்தன் -வாய்ச் சொற்கள் (மாலை மயக்கம் தொகுப்பு)

3. ஆர். சூடாமணி - அந்நியர்கள்

உரைநடை ;

1. மு வ கடிதங்கள் - தம்பிக்கு நூலில் முதல் இரண்டு கடிதங்கள்

அலகு-4 இக்கால இலக்கியம்- 2

1. தந்தை பெரியார் - திருக்குறள்(மாநாட்டு) உரை

2. பேரறிஞர் அண்ணா - இரண்டாம் உலகத் தமிழ் மாநாட்டு உரை

3. கலைஞர் மு. கருணாநிதி - தொல்காப்பிய பூங்கா -எழுத்து -முதல் நூற்பா கட்டுரை

நாடகம் / திரைத்தமிழ் :

1. வேலைக்காரி -திரைப்படம்

2. ராஜா ராணி -சாக்ரடீஸ் -ஓரங்க நாடகம்

இதழியல் தமிழ் ;

முரசொலி கடிதம்

1. செம்மொழி வரலாற்றில் சில செப்பேடுகள்

அலகு-5 மொழிப் பயிற்சி

சொல் வேறுபாடு / பிழை தவிர்த்தல்

• வாசிப்பது - வாசிப்பவர்

• சுவர்- சுவரில்

• வயிறு - வயிற்றில்

• கோயில்- கோவில்

• கறுப்பு - கருப்பு

• இயக்குநர்-இயக்குனர்

• சில்லறை-சில்லரை

• முறித்தல் - முரித்தல்

• மனம்-மனசு- மனது

• அருகில்-அருகாமையில்

• அக்கரை- அக்கறை

• மங்கலம்- மங்களம்.

பயிற்சி :

- பிழையான சொற்களை ஒரு பத்தியில் கொடுத்து அந்தப் பிழையான சொற்களைச் சரியாக எழுதச் செய்தல்
- சிறிய பத்தி ஒன்றை ஆங்கிலத்தில் கொடுத்து அதனைத் தமிழில் மொழிபெயர்க்க வைத்தல்.

Text books

- .

Reference Books

- மு. வரதராசன், தமிழ் இலக்கிய வரலாறு, சாகித்ய அக்காதெமி, புதுடெல்லி.
- மது. ச. விமலானந்தன், தமிழ் இலக்கிய வரலாறு, மீனாட்சி புத்தக நிலையம், மதுரை.
- தமிழண்ணல், புதிய நோக்கில் தமிழ் இலக்கிய வரலாறு, மீனாட்சி புத்தக நிலையம், மதுரை.
- தமிழ் இலக்கிய வரலாறு – முனைவர். சிற்பி பாலசுப்ரமணியம், முனைவர். சொ. சேதுபதி
- புதிய தமிழ் இலக்கிய வரலாறு – முனைவர். சிற்பி பாலசுப்ரமணியம், நீல. பத்மநாபன்
- தமிழ் இலக்கிய வரலாறு - டாக்டர். அ. கா. பெருமாள்
- தமிழ் இலக்கிய வரலாறு – முனைவர். ப. ச. ஏசுதாசன்
- தமிழ் இலக்கிய வரலாறு - ஸ்ரீ குமார்
- வகைமை நோக்கில் தமிழ் இலக்கிய வரலாறு – பாக்கியமேரி
- தமிழ் பயிற்றும் முறை, பேராசிரியர் ந. சுப்புரெட்டியார் - மணிவாசகர் பதிப்பகம், சிதம்பரம்

Related Online Contents [MOOC, SWAYAM, NPTEL, Websites etc.]

Web Sources

- <https://www.chennailibrary.com/>
- <https://www.sirukathaigal.com>
- <https://www.tamilvirtualuniversity.org>
- <https://www.noolulagam.com>
- <https://www.katuraitamilblogspot.com>

2.

Mapping with Programme Outcomes:

	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9	PO 10	PSO 1	PSO 2
CLO1	3	2	3	3	3	2	2	2	3	2	3	2
CLO2	3	3	2	2	2	3	2	3	3	2	2	2
CLO3	3	2	3	3	2	2	2	3	2	3	3	2
CLO4		3	3	2	2	2	3	2	3	2	3	3
CLO5	3	3	2	2	2	3	3	2	2	2	3	3

Strong -3, Medium-2, Low-1

SEMESTER –II
ENGLISH -II
FIRST YEAR- SEMESTER II
PAPER II
GENERAL ENGLISH-II

Course Code	GENERAL ENGLISH-II	T/P	Credits	Hours
96122		T	3	6
Learning Objectives				
LO1	To make students realize the importance of resilience			
LO2	To enable them to become good decision makers			
LO3	To enable them to imbibe problem-solving skills			
LO4	To enable them to use tenses appropriately			
LO5	To help them use English effectively at the work place.			
Unit No.	Unit Title & Text	No. of Periods for the Unit		
I	RESILIENCE Poem 1.1 Don't Quit – Edgar A. Guest 1.2 Still Here – Langston Hughes Short Story 1.3 Engine Trouble – R.K. Narayan 1.4 Rip Van Winkle – Washington Irving	20		
II	DECISION MAKING Short Story 2.1 The Scribe – Kristin Hunter 2.2 The Lady or the Tiger - Frank Stockton Poem 2.3 The Road not Taken – Robert Frost 2.4 Snake – D. H Lawrence	20		
III	PROBLEM SOLVING Prose life Story 3.1 How I taught My Grandmother to Read – Sudha Murthy Autobiography 3.3 How frog Went to Heaven – A Tale of Angolo 3.4 Wings of Fire (Chapters 1,2,3) by A.P.J Abdul Kalam	20		

IV	Tenses 4.1 Present 4.2 Past 4.3 Future 4.4 Concord	15
V	English in the Workplace 5.1 E-mail – Invitation, Enquiry, Seeking Clarification 5.2 Circular 5.3 Memo 5.4 Minutes of the Meeting	15

Course Outcomes

Course Outcomes	On completion of this course, students will;	
CO1	Realize the importance of resilience	PO1,PO7
CO2	Become good decision-makers	PO1,PO2,PO10
CO3	Imbibe problem-solving skills	PO4,PO6,PO9
CO4	Use tenses appropriately	PO4, PO5,PO6
CO5	Use English effectively at the work place.	PO3,PO8

TextBooks (Latest Editions)

References Books

1	Martin Hewings. Advanced English Grammar. Cambridge University Press, 2000
2	SP Bakshi, Richa Sharma. Descriptive English. Arihant Publications (India) Ltd., 2019.
3.	Sheena Cameron, Louise Dempsey. The Reading Book: A Complete Guide to Teaching Reading. S & L. Publishing, 2019.
4	Barbara Sherman. Skimming and Scanning Techniques, Liberty University Press, 2014.
5.	Phil Chambers. Brilliant Speed Reading: Whatever you need to read, however. Pearson, 2013.
6.	Communication Skills : Practical Approach Ed. Shaikh Moula
	Ramendra Kumar. Stories of Resilience, Blue Rose Publications, 2020.

Web Sources

1	Langston Hughes. Still Here https://poetryace.com/im-still-here
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2	R. K. Narayan. Engine Trouble http://www.sbioaschooltrichy.org/work/Work/images/new/8e.pdf
3	Washington Irving. Rip Van Winkle https://www.gutenberg.org/files/60976/60976-h/60976-h.htm
4	Frank Stockton. The Lady or the Tiger https://www.gutenberg.org/ebooks/396

Mapping with Programme Outcomes:

	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	3	3	3	3	3	2	3	2
CO2	2	3	3	3	2	3	3	2	2	2
CO3	3	3	3	2	3	3	3	2	3	2
CO4	3	3	3	3	3	3	3	2	2	2
CO5	3	2	3	3	3	3	3	2	2	3

3 – Strong, 2 – Medium , 1 - Low

Mapping with Programme Specific Outcomes:

CO /PO	PSO1	PSO2	PSO3	PSO4
CO1	3	3	3	3
CO2	3	3	3	3
CO3	3	3	3	3
CO4	3	3	3	3
CO5	3	3	3	3
Weightage	15	15	15	15
Weighted percentage of Course Contribution toPos	3.0	3.0	3.0	3.0

SEMESTER II
Sub code- 96123
FINANCIAL ACCOUNTING – II
Credits: 5
Hours: 5

Course Objective:

1. Understand the procedures and implications of admitting a new partner, retiring a partner, and dealing with the death of a partner in a partnership firm.
2. Analyze the processes involved in amalgamating firms, dissolving firms, and the legal implications of partner insolvency.
3. Evaluate the financial implications and reporting requirements of selling to a company.
4. Preparing profits prior to incorporation, and finalizing accounts for companies.

UNIT I

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

UNIT II

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

UNIT III

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

UNIT IV

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

UNIT V

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

Course Outcome:

CO1	Understand the procedures and implications of admitting a new partner.	K1
CO2	Analyze the processes involved in amalgamating firms	K3
CO3	Evaluate the financial implications and reporting requirements of selling to a company	K3
CO4	Apply the concepts of issuing, forfeiting, and reissuing shares, along with understanding the processes of issuing and redeeming debentures and preference shares	K4
CO5	Explain the procedures and accounting treatment for amalgamations, absorption, external and internal reconstruction	K5

Books for Reference:

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

SEMESTER II
Sub code- 96124
PRINCIPLES OF MANAGEMENT
Credits: 4
Hours: 4

Course Objective:

1. Understand the meaning, nature, and importance of management
2. Analyze the functions of management including planning, organizing, staffing, directing, and controlling.
3. Evaluate the concepts of organization, centralization, decentralization, staffing, and motivation theories,
4. Recognizing their significance in creating efficient and motivated work environments.

Unit –I Management- Meaning, Nature and Importance, Functions and Principles of Management, Management V/S Administration. Development of Managerial Thought, Contribution by Taylor and Fayol Management by Exception and Management by objectives social responsibility of management.

Unit – II Planning: Meaning-Nature and Importance, Elements, Concept, Process and Techniques, Barriers to effective planning, Forecasting, Decision Making, Concept and Process, Co-ordination

Unit III Organisation – Concept, Nature, Principles and Significance. Centralization and Decentralization, Staffing, Man Power Planning, Selection and Training, Performance Appraisal, Delegation of Authority Motivation: Concept – Theories, Classification, Characteristics of Motivation.

Unit IV Leadership – Concept and Leadership styles, Theories. Direction – Concept, Nature, Process and Methods

Unit V Controlling – Concept, Nature, Process and Techniques

Course outcome:

CO1	Understand the evolution of managerial thought through the contributions of Taylor and Fayol.	K1
CO2	Analyze the functions of management including planning, organizing, staffing, directing, and controlling.	K3
CO3	Apply various techniques of planning, including forecasting and decision making, to overcome barriers and achieve effective organizational goals.	K3
CO4	Evaluate the concepts of organization	K4
CO5	Apply theories of motivation, and the process of controlling to ensure organizational success and adaptability.	K5

References:

1. C. B. Gupta (2004) 'Business Management' Sultan Chand & Sons, New Delhi.
2. S. C. Saxena (2006) 'Principles & Practice of Management' SahityaBhawan Publications, Agra.
3. Lele R.K and Mahajan J.P (1994) 'Principles of Management' Pitambar Publishing Company, New Delhi.
4. C. N. Sontakki (2003) 'Principles of Management' Kalyani Publishers, New Delhi.
5. R. D. Agarwal (2004) 'Organization and Management' Tata McGraw-Hill Publishing Company Limited. New Delhi.

SEMESTER II
Sub code- 96125
PRINCIPLES AND PRACTICES OF BANKING
Credits: 5
Hours: 5

Course Objective:

1. Understand the origin and evolution of banking, the relationship between banker and customer, and the types of customers banks serve.
2. Analyze the functions of banks, including the various types of deposits, services offered, and legal aspects.
3. Apply knowledge of banking functions in handling payment and collection of cheques, understanding duties and responsibilities.
4. Evaluate principles of lending, credit products, credit appraisal techniques and credit management

UNIT 1: Introduction - Origin of Banking - Banker A Customer Relationship - General and Special Types of Customers - Origin and Growth Of Commercial Banks In India - Financial Services Offered By Banks - Changing Role Of Commercial Banks - Types Of Banks -

UNIT-2 - FUNCTIONS OF BANKS

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

UNIT-3 - FUNCTIONS OF BANKS

Principles of lending - various credit Products/ Facilities - working capital and term loans - Credit Appraisal Techniques - Approach to lending; - credit management - credit monitoring - NPA Management - Different types of documents; Documentation Procedures; Stamping of documents Securities - Different modes of charging - types of collaterals and their characteristics Priority Sector Lending - sectors - targets - issues/problems - recent developments - Financial Inclusion Agriculture/SMEs/SHGs/SSI/Tiny Sector financing New Products & Services -Factoring, Securitisation, bancassurance, Mutual Funds etc Credit Cards/Home Loans/Personal Loans/Consumer Loans-Brief outline of procedures and practices Ancillary Services: Remittances, Safe Deposit lockers etc.

UNIT-4 BANKING TECHNOLOGY

Electronic Banking- Core Banking -Electronic products- Core Banking Banking Technology - Distribution channels- - Teller Machines at the Bank Counters - Cash dispensers - ATMs - Anywhere Anytime Banking - Home banking (Corporate and personal) Electronic Payment systems On line Banking - Online enquiry and update facilities - Personal identification numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, microfiche, note and coin

counting devices. Electronic funds transfer systems - plain messages (Telex or data communication) - structured messages (SWIFT, etc...) - RTGS Information Technology - Current trends - Banknet, RBI net, Datanet, Nicnet, I-net, Internet, E-mail, etc...- Role and uses of technology up gradation - Global developments in Banking Technology - Information Technology in finance and service delivery Impact of Technology on Banks - Protecting the confidentiality and secrecy of data - effect on customers and service quality - Computer Audit - Information System Audit Information System Security and Disaster Management.

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

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

Course outcome

CO1	Understand the functions and legal aspects of banking, including the rights and responsibilities of bankers and customers.	K2
CO2	Analyze the lending principles, credit products, and credit management techniques employed by banks, and evaluate the importance of NPA management and documentation procedures.	K3
CO3	Apply knowledge of banking technology, including electronic banking systems, core banking, and online payment methods, in the context of customer service and security measures.	K3
CO4	Students will be able to explain the relationship between banks and customers, describe the various types of deposits	K4
CO5	Students will evaluate and formulate effective marketing strategies for banking products, including pricing strategies.	K5

Reference Books:

- 1."Banking Theory, Law and Practice" by Sundaram&Varshney:
- 2.Modern Banking: Theory and Practice" by S. S. Gupta
- 3.Principles and Practices of Banking" by Indian Institute of Banking and Finance (IIBF)
- 4.Bank Management" by Timothy W. Koch and S. Scott MacDonald

SEMESTER -II
Sub code- 96126
SEC -II Environmental Studies
Credits: 2
Hours: 2

OBJECTIVE:

- 1.To understand the multidisciplinary nature of environmental studies such as forest, water, mineral and energy and land resources.
- 2.To portray the eco system bio diversity and its conservation.
- 3.To impart the knowledge of environmental pollution.
- 4.To know the importance of field work to study common plants, insects and birds and visit local areas to document environmental assets.

Unit 1 The Multidisciplinary Nature of Environmental Studies

The Multidisciplinary Nature of Environmental Studies: Definition, Scope and importance- Need for public awareness.

Unit 2: Natural Resources

Natural Resources: Renewable and non-renewable resources

- A). **Forest Resources:** Use and Over-Exploitation, Deforestation, Case Studies, Timber Extraction, Mining, Dams and Their Effect on Forests and Tribal People.
- B). **Water Resources:** Use and Over-Utilization of Surface and Ground Water, Floods, Drought, Conflicts over Water, Dams- Benefits and Problems.
- C). **Mineral Resources:** Use and Exploitation, Experimental Effects of Extracting and Using Mineral Resources, Case Studies.
- D). **Food Resources:** World Food Problems, Changes Caused by Agriculture and Overgrazing, Effects of Modern Agriculture, Fertilizer-Pesticide Problems, Water Logging, Salinity, Case Studies.
- E). **Energy Resources:** Growing Energy Needs, Renewable and Non-Renewable Energy Sources, Use of Alternate Energy Resources, Case Studies.
- F). **Land Resources:** Land as a Resource, Land Degradation, Man Induced Landslides, Soil-Erosion and Desertification.
 - Role of Individual in Conservation of Natural Resources
 - Equitable Use of Resources for Sustainable Life style

Unit 3: ECOSYSTEMS, BIO-DIVERSITY AND ITS CONSERVATION

Ecosystems: Concept of an Ecosystem, Structure and Function of an Ecosystem, Energy Flow in The Ecosystem, Food Chains, Food Webs and Ecological Pyramids.

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

Unit 4: Environmental Pollution

Environmental Pollution: Causes, Effects and Control Measures of: A). Air Pollution, B). Water

Pollution, C). Soil Pollution, D). Marine Pollution, E). Noise Pollution, F). Thermal Pollution, G). Nuclear Hazards.

Unit 5: Field Work

- Visit to a Local Area to Document Environmental Assets–River/ Forest/ Grassland/ Hill/ Mountain
- Visit to a Local Polluted Site-Urban/Rural/Industrial/Agricultural
- Study of Common Plants, Insects,Birds
- Study of Simple Ecosystem-Pond, River, Hill Slopes,etc.,

SEMESTER III
Sub Code: 96133
BUSINESS STATISTICS
Credits: 5
Hours: 5

UNIT I

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

UNIT II

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

Rank Correlations –Regression

UNIT III

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

UNIT IV

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

UNIT V

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

Reference Books:

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

Sub Code: 96134
CORPORATE TAX MANAGEMENT & PRACTICES
Credits: 4
Hours: 4

UNIT- 1

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

UNIT - 2

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

UNIT - 3

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

UNIT - 4

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

UNIT - 5

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

References

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

Sub Code: 96135
PRINCIPLES OF INSURANCE
Credits: 5
Hours: 5

Unit-1

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

Unit-2

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

Unit-3

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

Unit-4

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

Unit-5

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

SEMESTER IV

Sub Code: 96143

ACCOUNTING & FINANCE FOR BANKERS

Credits:5

Hours:5

UNIT-1 - BASICS OF BUSINESS MATHEMATICS

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

UNIT-2 - ACCOUNTING IN BANKS/BRANCHES

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

UNIT-3 BANK ACCOUNTING AND BALANCE SHEET

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

UNIT-4 OTHER ACCOUNTS

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

UNIT-5 - COMPUTERIZED ACCOUNTING

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

Sub Code: 96144
FUNDAMENTALS OF DEPOSITORY OPERATIONS
Credits: 4
Hours: 4

UNIT 1

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

UNIT 2

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

UNIT 3

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

UNIT 4

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

UNIT 5

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

**96145A - PRACTICE OF LIFE INSURANCE /
96145B - INDUSTRY VISIT REPORT /
96145C- MINI PROJECT**

Credit: 2

Hours: 2

Course Objectives:

1. Understand the structure and functions of life insurance organizations, including their internal organization, distribution systems, and agent functions.
2. Explain the concepts of premium calculation, actuarial valuation, and bonus distribution in life insurance policies, including different types of plans and variations.
3. Explore the various aspects of annuities, group insurance, and special need plans in life insurance, including their types, schemes, and regulatory frameworks.
4. Analyze health insurance products, including types, features, and IRDA guidelines, as well as application and acceptance procedures, premium payments, and policy revival options.

Unit-1

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

Unit-2

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

Unit-3

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

Unit-4

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

Unit-5

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

Unit-4

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

Unit-5

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

Reference Books:

1. "Life Insurance: Basics and Beyond" by Harold D. Skipper Jr., J. Harold Mulherin, and William T. Moore
2. "Insurance Principles and Practices" by M. N. Mishra
3. "Life Insurance" by Dr. B. D. Garg
4. "Handbook on Life Insurance" by H. Venkatachalam
5. "Principles of Life Insurance" by G. M. Pinto and L. C. Goyal

Course Outcome

CO1	definitions, concepts, and basic procedures related to life insurance organization, premium calculation, types of policies, and claims processes.	K2
CO2	Understand the structure, functions, and distribution channels of life insurance organizations, as well as premium calculation methods, actuarial valuation principles, and various types of insurance plans.	K3
CO3	Apply premium calculation techniques, actuarial valuation methods, and bonus distribution principles to practical scenarios in life insurance.	K3
CO4	Analyze the complexities of annuities, group insurance schemes, and special need plans, as well as health insurance products and policy claims processes.	K4
CO5	Evaluate the effectiveness and efficiency of policy claims	K5

Sub Code: 96146
FUNDAMENTALS OF CAPITAL MARKETS
Credits: 5
Hours: 5

UNIT 1

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

UNIT 2

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

UNIT 3

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

UNIT 4

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

UNIT 5

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

SEMESTER V
Sub Code: 96151
COST AND MANAGERIAL ACCOUNTING
Credits: 5
Hours: 6

UNIT - I

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

UNIT - II

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

UNIT - III

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

UNIT – IV

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

UNIT - V

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

REFERERNC E BOOKS

1. Jain S.P., and Narang K.L. - Cost Accounting.
2. Khanna B.S., Pandey I.M., Aherjia G.K. and Arora M.N. - Practical Costing.
3. Reddy and Murthy - Cost Accounting.
4. N.K. Prasad and V.K. Prasad - Cost Accounting.
5. Dr. S.N. Maheswari - Management Accounting.
6. Chadwick - The Essence of Management Accounting.

Sub Code: 96152
LEGAL & REGULATORY ASPECTS OF BANKING OPERATIONS
Credits: 5
Hours: 6

Unit-1 - Regulations and Compliance:

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

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

B. Government and RBI's powers

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

Unit-2 - Legal aspects of banking operations

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

Unit-3 - Banking Related Laws

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

Unit-4 - Commercial Laws with reference to banking operations

Indian Contract Act, 1872 (Indemnity, Guarantee, Bailment, Pledge and Agency etc) The Sale of Goods Act, 1930 (Sale and Agreement to Sell, Definitions, Conditions and Warranties, Express and Implied, Right of unpaid Seller etc) The Companies Act, 1956 Definition, features of company, Types of Companies, Memorandum, Articles of Association, Doctrines of Ultravires, indoor management and constructive notice, membership of company - acquisition - cessation, rights and duties of members and register of members. Prospects and directors.

Unit – 5 Indian Partnership Act

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

Sub Code: 96153

AUDITING

Credits: 4

Hours: 5

UNIT I: Introduction to Auditing

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

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

UNIT II: Planning of Audit and Control

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

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

Lab Work: Preparation of Audit programme for an organization.

UNIT III: Vouching and Audit of Financial Statements

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

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

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

UNIT IV: Audit of Institutions

Audit of institutions: Partnership - Manufacturing and Other Companies -Non-trading concerns. Audit Report: Contents - Preparation of audit report – Fair report - Qualified report.

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

UNIT V: Report Writing

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

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

Reference Books:

1. Contemporary Auditing : Kamal Gupta
2. Practical auditing : Spicer & Pegler
3. Principles and practices of Auditing : Jagdish Prakash

4. Principles of Auditing : Ghatalia
5. Business correspondence and Report Writing : Tata Mc Graw Hill
6. Business correspondence & Report writing : Urmila Rai &S.M. Rai
7. Business communications and Report writing : Kalyani Publications
8. Auditing : N.D.Kapoor
9. Practical Auditing : T.N.Tandon
10. Auditing : Dinkar Pagare

Sub Code: 96154
MARKETING OF FINANCIAL PRODUCTS & SERVICES
Credits: 4
Hours: 5

UNIT I: INTRODUCTION TO FINANCIAL SERVICES

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

UNIT II: BANKING SYSTEMS AND ITS REGULATION

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

UNIT III: BANKER AND CUSTOMER, LOANS AND ADVANCES:

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

UNIT IV: FINANCIAL MARKETS & SERVICES:

- a. Indian Money Market- Characteristics, Structure, composition (call and notice money, market, treasury bills market, CDs, CPs, short term bill market, MMMF and DFHI) problems and reforms in Indian money markets (CDs, CPs, Treasury Bills)
- b. Indian capital market- composition and growth of primary and secondary markets, differences between primary and secondary markets, capital market reforms and NBFCs in capital markets; Stock Exchanges, NSE, OTCEI, Online Trading and role of SEBI.
- c. Financial intermediaries and services : Merchant bankers, Mutual funds, Leasing companies, Venture Capital Funds, Forfaiting, Loan Syndication, Factoring, Custodial Services, Depository Services, and Depository Participants. (Documentation)

UNIT V: TYPES OF INSURANCE AND ITS REGULATION

- a. Life Insurance – Practical aspects of Life Insurance, procedure for issuing a life insurance policy, issue of duplicate policies, nomination, surrender value, policy loans, assignment, revivals and claim settlement. (Formats of types of Insurance)
- b. Non-Life Insurance- Types of products and scope of Fire Insurance, Marine Insurance, Health Insurance, Social Insurance and Rural Insurance. Regulation of Insurance in India- Insurance Act, 1938 and IRDA 1999. (Formats of types of Non-Life Insurance)

Books Recommended:

- 1 Maheshwari and Paul R.R... Banking theory law and practice
 - 2.Sundaram and Varsheney... Banking theory law and practice
 3. Tannans-- Banking law and practice in India
 4. Aryasri.. Banking and Financial system
 5. M.Y.Khan.. Indian Financial System
 6. P.K.Gupta.. Insurance and risk management
 - 7.Vijaya Raghavan Iyengar Introduction to Banking
 8. Guruswamy: Banking Theory Law and Practice, Tata
 9. Aryasri &Murty: Banking and Financial Systems, Tata
 - 10.Guruswamy: Merchant Banking and Financial Services, Tata
 - 11.Murthy and Venugpoal: Indian Financial System, IK International
- Paul Suresh: Management of Banking and Financial Services, Pearson

Sub code: 96155

HRM

Credits: 4

Hours: 5

Course objective:

1. Define Human Resource Management (HRM) and explain its importance in organizational success.
2. Describe the functions of HRM, including managerial and operative functions.
3. Identify the nature and scope of HRM and the role of HR managers.
4. Explain the importance of HRM in achieving organizational goals.

Unit 1: Introduction to Human Resource Management

Meaning - definitions, objectives and importance of HRM, functions of HRM—managerial functions – operative functions – nature and scope of HRM – HR manager. Role, qualification and qualities.

Unit 2: Human resource planning, Recruitment and Selection

Meaning and importance of human resource planning, benefits of human resource planning, Meaning of recruitment, selection, placement and training Methods of Recruitment and Selection - Uses of tests in selection, Problems involved in placement.

Unit 3: Training, Induction and HRM Strategies

Meaning of Training and Induction, Objective and purpose of induction, Need for training, benefits of training, Identification of training needs, methods of training. HRM Strategies - Human capital – emotional quotient – mentoring.

Unit 4: Promotion and Transfers

Meaning of promotion-Purposes and types – promotion policy – bases of promotion – seniority v/s merit– transfer, need –purposes –types of transfers- demotion –causes of demotion.

Unit 5: Performance Appraisal and compensation

Meaning - objectives of performance appraisal, 360-degree appraisal, other methods of performance appraisal and limitations. Principles - techniques of wage fixation, job evaluation, compensation -meaning of compensation, objectives and importance of compensation.

Course Outcome:

CO1	Define HRM and its significance.	K1
CO2	Describe HRM functions and differentiate between managerial and operative functions.	K2
CO3	Identify and discuss the nature and scope of HRM and the role of HR managers.	K3
CO4	Discuss the qualifications and qualities needed for effective HR management.	K4
CO5	Evaluate the effectiveness of mentoring in employee development.	K5

Reference Books

1. P. SubbaRao. (2009). *Personnel and Human Resource Management*. Himalaya Publishing House.
2. C.B.Gupta. (2014). *Human Resource Management*. Sultan chand and sons.
3. P. N. Reddy and H. R. Appannaiah. (2012). *Personnel Management*. Himalaya Publishing House.
4. Aswathappa. (2010). *Human Resource Management*. Tata McGraw Hill Education.
5. Edwin Flippo. *Personnel Management and industrial relations*. McGraw Hill.

SEMESTER VI
Sub code: 96161
SERVICE MARKETING
Credits: 5
Hours: 6

Unit I: Introduction to Services Economy, Nature and Importance, Characteristics of Services, Service Marketing Triangle, Goods - Services Continuum, Service Classifications

Unit II: Customer expectations - Perceptions, Managing Service Quality, Gap Analysis, Quality Tools, Role of Information in Services

Unit III: Effective Management of Service Marketing, New Service Development - Design Elements, Service Blueprinting, Approaches to Service System Design, Employees role in services, Customers role, Service Encounter Triad

Unit IV: Service recovery, Building Service relationship, Managing capacity and Demand- Strategies, Managing Waiting Lines- Features of Queuing Systems

Unit V: STP in Services, Physical Evidence- the Supporting Facility, Services capes, Pricing, Technology in Services, Globalization of Services

Textbook:

1. Christopher H. Lovelock, Services Marketing, Prentice hall International Editions, 1996

Reference Books:

1. Valarie A. Zenithal, Mary Jo Bitner, Dwayne D Gremler, Ajay Pandit, Services Marketing: Integrating Customer focus across the firm, Tata McGrawHill.
2. James A. Fitzsimmons Mona J. Fitzsimmons, Service Management - Operations, Strategy, Information Technology, Tata McGrawHill.
3. Essentials of Services Marketing, Adrian Payne, PrenticeHall.

Sub Code: 96162
FUNDAMENTALS OF DERIVATIVES MARKETS
Credits: 5
Hours: 6

UNIT 1

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

UNIT 2

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

UNIT 3

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

UNIT 4

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

UNIT 5

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

Sub Code:96163
BUSINESS LAW
Credits: 4
Hours: 4

UNIT I

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

UNIT II: Discharge of a Contract:

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

UNIT III. - Sale of Goods Act:

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

UNIT IV - Consumer Protection Act

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

UNIT V: Intellectual Property Rights

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

Reference Books:

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

Sub Code:96164
ADVANCED CORPORATE ACCOUNTING
Credits: 4
Hours: 4

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

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

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

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

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

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

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

UNIT-III: Amalgamation and internal Reconstruction

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

Internal Reconstruction - Accounting Treatment– Preparation of final statements after reconstruction.

Recording of transactions relating to Internal Reconstruction using computers Holding Companies – consolidation of Balance sheet – treatment of mutual Owings, contingent liabilities –unrealized profit – revaluation of assets – bonus issue and payment of dividend

UNIT-IV: Bank Accounts

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

UNIT-V: Accounts of Insurance Companies

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

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

Suggested Readings:

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

Sub code: 96165A PROJECT
96165B INTERNSHIP
Credits: 8
Hours: 10

UG Programme

Passing minimum

- A candidate shall be declared to have passed in each course if he/she secures not less than 40% marks in the End Semester Examinations and 40% marks in the Internal Assessment and not less than 40% in the aggregate, taking Continuous assessment and End Semester Examinations marks together.
- The passing minimum for CIA shall be 40% out of 25 marks (i.e.10 marks) in Theory/ Practical Examinations.
- The passing minimum for University Examinations shall be 40% out of 75 marks (i.e. 30 marks) for Theory /Practical papers.
- The candidates not obtain 40% in the Internal Assessment are permitted to improve their Internal Assessment marks in the subsequent semesters (2 chances will be given) by writing the CIA tests or by submitting assignments.
- Candidates, who have secured the pass marks in the End-Semester Examination and in the CIA but failed to secure the aggregate minimum pass mark (E.S.E + C I.A), are permitted to improve their Internal Assessment mark in the following semester and/or in University examinations.
- A candidate shall be declared to have passed in the Dissertation/Project report/Internship report if he/she gets not less than 40% marks in the Internal Assessment and End Semester Examinations and not less than 40% in the aggregate, taking Continuous assessment and End Semester Examinations marks together.
- A candidate who gets less than 40% in the Dissertation / Internship/ Project Report must resubmit the thesis. Such candidates need to take again the Viva-Voce on the resubmitted report/thesis.

18.2 Grading of the Courses

The following table gives the marks, Grade points, Letter Grades, and classifications meant to indicate the overall academic performance of the candidate.

Conversion of Marks to Grade Points and Letter Grade (Performance in Course / Paper)

RANGE OF MARKS	GRADE POINTS	LETTER GRADE	DESCRIPTION
90 - 100	9.0 – 10.0	O	Outstanding
80 - 89	8.0 – 8.9	D+	Excellent
75 - 79	7.5 – 7.9	D	Distinction
70 - 74	7.0 – 7.4	A+	Very Good
60 - 69	6.0 – 6.9	A	Good
50 - 59	5.0 – 5.9	B	Average
40 - 49	4.0 – 4.9	C	Satisfactory
00 - 39	0.0	U	Re-appear
ABSENT	0.0	AAA	ABSENT

- a) Successful candidates passing the examinations and earning a GPA between 9.0 and 10.0 and marks from 90 – 100 shall be declared to have Outstanding (O).
- b) Successful candidates passing the examinations and earning GPA between 8.0 and 8.9 and marks from 80 - 89 shall be declared to have Excellent (D+).
- c) Successful candidates passing the examinations and earning GPA between 7.5 – 7.9 and marks from 75 - 79 shall be declared to have Distinction (D).
- d) Successful candidates passing the examinations and earning GPA between 7.0 – 7.4 and marks from 70 - 74 shall be declared to have Very Good (A+).
- e) Successful candidates passing the examinations and earning GPA between 6.0 – 6.9 and marks from 60 - 69 shall be declared to have Good (A).
- f) Successful candidates passing the examinations and earning GPA between 5.0 – 5.9 and marks from 50 - 59 shall be declared to have Average (B).
- g) Successful candidates passing the examinations and earning GPA between 4.0 – 4.9 and marks from 40 - 49 shall be declared to have Satisfactory (C).
- h) Candidates earning GPA between 0.0 and marks from 00 - 39 shall be declared to have Re-appear (U).
- i) Absence from an examination shall not be taken as an attempt.

From the second semester onwards the total performance within a semester and continuous performance starting from the first semester are indicated respectively by Grade Point Average (GPA) and Cumulative Grade Point Average (CGPA).

These two are calculated by the following formulae

$$\text{GRADE POINT AVERAGE (GPA)} = \frac{\sum_i C_i G_i}{\sum_i C_i}$$

$$\text{GPA} = \frac{\text{Sum of the multiplication of grade points by the credits of the courses}}{\text{Sum of the credits of the courses in a Semester}}$$

18.3 Classification of the final result

The final result of the candidate shall be based only on the CGPA earned by the candidate.

- a) Successful candidates passing the examinations and earning CGPA between 9.5 and 10.0 shall be given Letter Grade (O+) and those who earned CGPA between 9.0 and 9.4 shall be given Letter Grade (O) and declared to have First Class –Exemplary*.
- b) Successful candidates passing the examinations and earning CGPA between 7.5 and 7.9 shall be given Letter Grade (D), those who earned CGPA between 8.0 and 8.4 shall be given Letter Grade (D+) and those who earned CGPA between 8.5 and 8.9 shall be given Letter Grade (D++) and declared to have First Class with Distinction*.
- c) Successful candidates passing the examinations and earning CGPA between 6.0 and 6.4 shall be given Letter Grade (A), those who earned CGPA between 6.5 and 6.9 shall be given Letter Grade (A+), and those who earned CGPA between 7.0 and 7.4 shall be given Letter Grade (A++) and declared to have First Class.
- d) Successful candidates passing the examinations and earning CGPA between 5.0 and 5.4 shall be given Letter Grade (B) and those who earned CGPA between 5.5 and 5.9 shall be given Letter Grade (B+) and declared to have passed in the Second Class.
- e) Successful candidates passing the examinations and earning CGPA between 4.0 and 4.4 shall be given Letter Grade (C) and those who earned CGPA between 4.5 and 4.9 shall be given Letter Grade (C+) and declared to have passed in the Third Class.
- f) Absence from an examination shall not be taken as an attempt.

Final Result

CGPA	Grade	Classification of Final Result
9.5 – 10.0	O+	First Class – Exemplary*
9.0 and above but below 9.5	O	
8.5 and above but below 9.0	D++ D+ D	First Class with Distinction*
8.0 and above but below 8.5		
7.5 and above but below 8.0		

7.0 and above but below 7.5 6.5 and above but below 7.0 6.0 and above but below 6.5	A++ A+ A	First Class
5.5 and above but below 6.0 5.0 and above but below 5.5	B+ B	Second Class
4.5 and above but below 5.0 4.0 and above but below 4.5	C+ C	Third Class
0.0 and above but below 4.0	U	Re-appear

CUMULATIVE GRADE POINT AVERAGE (CGPA) = $\frac{\sum_n \sum_i C_{ni} G_{ni}}{\sum_n \sum_i C_{ni}}$

CGPA = Sum of the multiplication of grade points by the credits of the entire programme

Sum of the credits of the course for the entire Programme

Where 'Ci' is the Credit earned for Course i in any semester; 'Gi' is the Grade Point obtained by the student for Course i and 'n' refers to the semester in which such courses were credited.

CGPA (Cumulative Grade Point Average) = Average Grade Point of all the Courses passed starting from the first semester to the current semester.

Note: * The candidates who have passed in the first appearance and within the prescribed Semesters of the UG Programme (Major, Allied, and Elective courses alone) are eligible for this classification.