

ST. XAVIER'S COLLEGE (AUTONOMOUS)

PALAYAMKOTTAI - 627002

(Recognized as "College with Potential for Excellence" by UGC)
(Accredited by NAAC at "A++" Grade with a CGPA of 3.66 out of 4 in IV Cycle)
(Star College Programme by DBT, Govt. of India.)

Affiliated to Manonmaniam Sundaranar University, Tirunelveli

SYLLABUS



**Preserve this copy of the syllabus until you complete the course, as it is
an important document of your present course of study.**

Name_____

B.COM Banking And Finance

Choice Based Credit System (CBCS)

(w.e.f. June 2025)



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PROGRAMME OUTCOMES (POS) FOR UG PROGRAMME
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Students of all Undergraduate Degree Programmes at the time of graduation will be able to attend the following:

PO 1: Critical thinking: Acquire the knowledge in the respective field and take informed actions

PO 2: Effective communication: Speak, read, write and listen clearly in person and through electronic media in English and in one Indian language, and make meaning of the world by connecting people, ideas, books, media and technology.

PO 3: Social interaction: Apply reasoning informed by the contextual knowledge to assess societal, health, safety, legal and cultural issues and the consequent responsibilities relevant to the professional practice.

PO 4: Effective Citizenship: Demonstrate empathic social concern and equity centered national development, and the ability to act with an informed awareness of issues and participate in civic life through volunteering.

PO 5: Ethics: Recognize different values systems and apply ethical principles and commit to professional ethics and responsibilities and norms of different value systems.

PO 6: Environment and Sustainability: Demonstrate the issues of environmental contexts and sustainable development.

PO 7: Modern tool usage: Create, select, and apply appropriate techniques, resources, and modern IT Tools including prediction and modeling to complex activities with an understanding of the limitations

PO 8: Self directed and lifelong Learning: Recognize the need for and have the preparation and ability to engage in independent and life-long learning in the broadest context of socio-technological changes



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PROGRAMME SPECIFIC OUTCOMES – B.COM BANKING AND FINANCE

Upon completion of the programme, the student would be able to

PSO 1: Demonstrate comprehensive understanding of financial accounting principles through courses like Financial Accounting I & II and Corporate Accounting I & II, enabling accurate recording, reporting, and analysis of financial information. **(Financial Accounting Knowledge)**

PSO 2: Apply specialized knowledge of banking operations, regulations, and practices through courses such as Banking Law and Practice, Fundamentals of Banking, and E-Banking. **(Banking Expertise)**

PSO 3: Analyze the structure and functioning of financial markets and institutions through courses like Financial Market & Services, enabling informed investment and financing decisions. **(Financial Market Understanding)**

PSO 4: Evaluate various investment alternatives, portfolio construction techniques, and risk management strategies through Investment Management and Fundamentals of Investment courses. **(Investment Management Skills)**

PSO 5: Apply marketing principles and strategies specific to financial services through Principles of Marketing and Marketing of Banking Services courses. **(Marketing Proficiency)**

PSO 6: Implement management theories and practices in financial institutions through Principles of Management course and to apply cost and financial information in managerial decision making **(Management Capabilities)**

PSO 7: Interpret and apply business and banking laws and regulations through courses like Business Law and Banking Law and Company Law **(Legal Compliance Understanding)**

PSO 8: Utilize digital banking technologies, platforms, and security protocols through the E-Banking course and prepare and analyse financial statements using Tally and Advanced Excel. **(Digital Competencies)**

PSO 9: Apply principles of financial management in corporate decision-making through Fundamentals of Financial Management course. **(Financial Management Expertise)**

PSO10 :Analyze complex corporate accounting issues, including consolidation, reconstruction, and valuation through Corporate Accounting courses. (**Corporate Accounting Mastery**)



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NOTE FROM THE DEPARTMENT OF B.COM BANKING AND FINANCE

The Bachelor of Commerce in Banking and Finance program of St. Xavier's College is designed to equip students with comprehensive knowledge and practical skills required to excel in the dynamic world of banking, financial services, and related sectors. This specialized program combines core commerce education with focused banking and finance components to develop industry-ready professionals. The curriculum of the programme features a blend of theoretical knowledge and practical applications, with numerous opportunities for students to analyze real-world financial scenarios. The non-major elective courses (NMEs) such as Fundamentals of Banking, Elements of Insurance, Fundamentals of Investment, and Fundamentals of Financial Management provide an opportunity to the students belonging to other disciplines to acquire basic knowledge in the field of banking and finance. The extra credit courses offered by the department enhance the program's versatility and allow students to explore specialised areas of interest.

Further B.Com Banking and Finance students should complete a mandatory Add-on Course "Advanced Excel", and a mandatory Value Added Course "Tally" certified by the Tally Education Private Limited during the second year and one mandatory Extra Credit Course "Bank Management" in the third year. In addition to the above, students should undergo an internship in any Industrial or Commercial organization preferably banking or financial organisations for a minimum period of 21 days during the summer vacation in the second year of the programme. Industrial visits and educational tour are the integral part of the curriculum. The department will initiate necessary arrangements for the conduct of visits and tour which gives an opportunity for the students to observe and learn from the real work environment and field of business.

Graduates of this program are well-positioned for careers in commercial banks, investment banks, insurance companies, mutual funds, financial consulting firms, and corporate treasury departments. The program also provides a solid foundation for further studies in finance, banking, accounting, and business management.

The department takes the pleasure of making the academic life of the students in the campus more fruitful. The earnest cooperation of the students is essential to achieve the same and they should actively involve and participate in all the curricular and co-curricular activities organized by the department.

The students should keep a copy of this syllabus book in safe custody along with other certificates. This would be more useful when the students plan for higher studies especially to receive the eligibility certificate which becomes mandatory for admission to different programmes in Indian and foreign educational institutions.

**B.COM (BANKING AND FINANCE) PROGRAMME PATTERN
WITH EFFECT FROM JUNE 2025**

Sem	Part	Status	Course Code	Title of the Course	Hours	Cdt.
I	I	Lang	23UGTL11	General Tamil – I	6	3
			23UGHL11	Hindi – I		
			23UGFL11	French- I		
	II	Lang	23UGEL11	General English – I	6	3
	III	Core	25UBFC11	Financial Accounting – I	5	5
	III	Core	25UBFC12	Principles of Management	5	5
	III	EC	25UBFE11	Business Mathematics and Statistics	4	3
	IV	SEC1	25UBFN11	Fundamentals of Banking (NME)	2	2
	IV	FC	23UHER11/ 23UHEE11	Foundation Course: Religion: Catholic Doctrine / Ethics	2	2
					30	23
II	I	Lang	23UGTL21	General Tamil – II	6	3
			23UGHL21	Hindi – II		
			23UGFL21	French – II		
	II	Lang	23UGEL21	General English – II	6	3
	III	Core	25UBFC21	Financial Accounting – II	5	5
	III	Core	25UBFC22	Principles of Marketing	5	5
	III	EC	25UBFE21	Financial Market & Services	4	3
	IV	SEC2	25UBFN21	Elements of Insurance (NME)	2	2
	IV	SEC3	23UHEI21	Integrated Personality Development	2	2
					30	23
III	I	Lang	23UGTL31	General Tamil–III	6	3
			23UGHL31	Hindi – III		
			23UGFL31	French – III		
	II	Lang	23UGEL31	General English – III	6	3
	III	Core	25UBFC31	Corporate Accounting – I	5	5
	III	Core	25UBFC32	Business Law	5	5
	III	EC	25UBFE31	Investment Management	4	3
	IV	SEC4	25UHEL31	Life Issues & Coping Skills Development	2	2
	IV	SEC5	25UBFN31	Fundamentals of Investment (NME)	2	2
					30	23
IV	I	Lang	23UGTL41	General Tamil – IV	6	3
			23UGHL41	Hindi – IV		
			23UGFL41	French – IV		
	II	Lang	23UGEL41	General English – IV	6	3
	III	Core	25UBFC41	Corporate Accounting – II	5	5
	III	Core	25UBFC42	Banking Law and Practice	4	4
	III	EC	25UBFE41	E-Banking	3	3
	IV	SEC6	25UBFN41	Fundamentals of Financial Management (NME)	2	2
	IV	SEC7	25UCBS41	Marketing of Banking Services	2	2
	IV	EVS	23UEVS41	Environmental Studies	2	2
					30	24

V	III	Core	25UBFC51	Cost Accounting – I	6	5
	III	Core	25UBFC52	Income Tax Law and Practices	6	5
	III	Core	25UBFC53	Company Law	6	5
	III	EC	25UBFE51	Financial Management	5	4
	III	EC	25UBFE52	Rural Banking	5	3
	IV	VE	25UHEH51	Human Rights and Social Analysis	2	2
	IV	Intern-ship	25UBFI51	Internship	-	2
					30	26
VI	III	Core	25UBFC61	Cost Accounting – II	6	4
	III	Core	25UBFC62	Management Accounting	6	4
	III	Core	25UBFC63	Project with Viva Voce	6	4
	III	EC	25UBFE61	Auditing and Corporate Governance	5	3
	III	EC	25UBFE62	International Banking & FOREX Management	5	3
	IV	SEC8	25UBFS61	Aptitude for Competitive Exams (For Bank Exams)	2	2
	V	Ext.	-	STAND	-	1
					30	21
TOTAL					180	140
Add-on Course – Advanced Excel (25UCBA01)						2
Value Added Course – Tally(25UCBVA1)						2
Extra Credit Course – Bank Management (25UCBEC61)						2
Total						146

FINANCIAL ACCOUNTING - I			
25UBFC11			
SEMESTER: I	CORE	HOURS: 5	CREDITS: 5

LEARNING OBJECTIVES

The following are the learning objectives of the course:

LO 1: To comprehend the fundamental principles and objectives of financial accounting.

LO 2: To apply basic accounting concepts and conventions to record transactions accurately.

LO 3: To analyze financial data and prepare financial statements.

LO 4: To proficiently identify and rectify errors in accounting records.

LO 5: To evaluate different methods of depreciation calculation and their impact on financial statements.

LO 6: To comprehend the features of Bills of Exchange and to apply accounting rules in recording the Bills of Exchange transactions.

Unit I : Fundamentals of Financial Accounting (15 Hours)

Financial Accounting – Meaning, Definition, Objectives, Basic Accounting Concepts and Conventions - Journal, Ledger Accounts– Subsidiary Books — Trial Balance - Classification of Errors – Rectification of Errors – Preparation of Suspense Account – Bank Reconciliation Statement - Need and Preparation of Bank Reconciliation Statement

Unit II : Final Accounts (15 Hours)

Final Accounts of Sole Trading Concern- Capital and Revenue Expenditure / Receipts – Preparation of Trading, Profit and Loss Account and Balance Sheet with Adjustments.

Unit III :Depreciation and Bills of Exchange (15 Hours)

Depreciation - Meaning – Objectives – Accounting Treatments - Types - Straight Line Method – Diminishing Balance method – Conversion method - Units of Production Method – Cost Model vs Revaluation

Bills of Exchange – Definition – Specimens – Discounting of Bills – Endorsement of Bill – Collection – Noting – Renewal – Retirement of Bill under rebate

Unit IV :Accounting from Incomplete Records – Single Entry System (15 Hours)

Incomplete Records -Meaning and Features - Limitations - Difference between Incomplete Records and Double Entry System - Methods of Calculation of Profit - Statement of Affairs Method – Preparation of final statements by Conversion method.

Unit V :Royalty and Insurance Claims

(15 Hours)

Meaning – Minimum Rent – Short Working – Recoupment of Short Working – Lessor and Lessee – Sublease – Accounting Treatment - Insurance Claims –Calculation of Claim Amount-Average clause (Loss of Stock only)

THEORY 20% & PROBLEM 80%

COURSE OUTCOMES

At the end of the course the student will be able to:

- CO 1:** Remember the fundamental principles and process of financial accounting, methods of calculation of depreciation, accounting treatment of Royalty, and insurance claims etc. (K1)
- CO 2:** Apply basic accounting concepts and conventions and rules to record transactions accurately. (K3)
- CO 3:** Analyze financial data effectively and to prepare financial statements of sole proprietorship (K4)
- CO 4:** Proficiently identify errors in accounting records and make entries for correcting them. (K2)
- CO 5:** Evaluate different methods of depreciation calculation and their impact on financial statements. (K5)
- CO 6:** Create accounts under double entry book keeping system from the incomplete records. (K6)

TEXTBOOKS

1. T.S. Reddy and A. Murthy: Financial Accounting, Margham Publications
2. Dr. Arulanandam and Raman: Advanced Accountancy, Himalaya Publications, Mumbai.

REFERENCE BOOKS

1. Tulsian, Advanced Accounting, Tata McGraw Hills, Noida.
2. S. P. Jain and K. L. Narang Financial Accounting- I, Kalyani Publishers, New Delhi.
3. Robert N Anthony, David Hawkins, Kenneth A. Merchant, Accounting: Text and Cases. McGraw-Hill Education, Noida.
4. Shukla Grewal and Gupta, “Advanced Accounts”, volume 1, S.Chand and Sons, New Delhi.
5. Radhaswamy and R.L. Gupta: Advanced Accounting, Sultan Chand, New Delhi.

WEB RESOURCES

1. <https://www.slideshare.net/mcsharma1/accounting-for-depreciation-1>
2. <https://www.accountingtools.com/articles/what-is-a-single-entry-system.html>
3. <https://egyankosh.ac.in/handle/123456789/52493>

PRINCIPLES OF MANAGEMENT			
25UBFC12			
SEMESTER : I	CORE	HOURS: 5	CREDITS: 5

LEARNING OBJECTIVES

The following are the learning objectives of the course:

LO 1: To understand the fundamental concepts, and principles of management.

LO 2: To distinguish between management and administration and identify the levels of management.

LO 3: To explore the planning process, and tools and techniques of planning.

LO 4: To comprehend the concepts of organizing and compare and contrast different types of organization.

LO 5: To identify different sources of recruitment, and recruitment methods and understand the settlement procedure.

LO 6: To evaluate leadership styles, motivational theories, and communication barriers in management

Unit I : Introduction to Management

(15 Hours)

Meaning- Definitions – Nature and Scope - Levels of Management – Importance - Management Vs. Administration – Management: Science or Art –Evolution of Management Thoughts – F. W. Taylor, Henry Fayol, Peter F. Drucker, Elton Mayo - Functions of Management - Trends and Challenges of Management. Managers – Qualification – Duties & Responsibilities.

Unit II : Planning & Organising

(15 Hours)

Planning – Meaning – Definitions – Nature – Scope and Functions – Importance and Elements of Planning – Types – Planning Process - Tools and Techniques of Planning – Management by Objective (MBO). Decision Making: Meaning – Characteristics – Types - Steps in Decision Making – Forecasting.

Organising - Meaning - Definitions - Nature and Scope – Characteristics – Importance – Types - Formal and Informal Organization – Organization Chart – Organization Structure: Meaning and Types - Departmentalization– Authority and Responsibility – Centralization and Decentralization – Span of Management.

Unit III : Staffing & Directing

(15 Hours)

Introduction - Concept of Staffing- Staffing Process – Recruitment – Sources of Recruitment – Modern Recruitment Methods - Selection Procedure – Test- Interview– Training: Need - Types– Promotion –Management Games – Performance Appraisal - Meaning and Methods – 360 degree Performance Appraisal – Work from Home - Managing Work From Home [WFH].

Motivation –Meaning - Theories – Communication – Types - Barriers to Communications – Measures to Overcome the Barriers. Leadership – Nature - Types and Theories of Leadership – Styles of Leadership - Qualities of a Good Leader – Successful Women Leaders – Challenges faced by women in workforce - Supervision.

Unit IV : Coordination and Controlling

(15 Hours)

Co-ordination – Meaning - Techniques of Co-ordination. - Control - Characteristics - Importance – Stages in the Control Process - Requisites of Effective Control and Controlling Techniques – Management By Exception [MBE].

Unit V : Indian Thought of Management

(15 Hours)

Chanakya's Principles of Management – Management concepts in Thirukkural – Indian wisdom in Human Resource Management – Stress Management by Yoga

COURSE OUTCOMES

At the end of the course the student will be able to:

CO 1: Recall the fundamental concepts, and principles of management (K1)

CO 2: Understand the different functions of management (K2)

CO 3: Apply the tools and techniques of planning in planning process. (K3)

CO 4: Compare and contrast different types of organizations and organization structure (K4)

CO 5: Evaluate leadership styles, and theories of leadership and motivations (K5)

CO 6: Design a model recruitment and selection procedure and training method for an organization. (K6)

TEXTBOOKS

1. P.C.Tripathi& P.N Reddy, Principles of Management. Tata McGraw, Hill, Noida.
2. L.M. Prasad, Principles of Management, S.Chand&Sons Co. Ltd, New Delhi.

REFERENCE BOOKS

1. Gupta.C.B, -Principles of Management-L.M. Prasad, S.Chand& Sons Co. Ltd, New Delhi.
2. DinkarPagare, Principles of Management, Sultan Chand & Sons Publications, New Delhi.
3. K Sundhar, Principles Of Management, Vijay Nichole Imprints Limited, Chennai
4. Harold Koontz, Heinz Weirich, Essentials of Management, McGraw Hill, Sultan Chand and Sons, New Delhi.
5. Griffffin, Management principles and applications, Cengage learning, India.

WEB RESOURCES

1. <http://www.universityofcalicut.info/sy1/management>
2. <https://www.managementstudyguide.com/manpower-planning.html>
3. <https://www.businessmanagementideas.com/notes/managementnotes/coordination/coordination>

BUSINESS MATHEMATICS & STATISTICS			
25UBFE11			
SEMESTER: I	EC	HOURS: 4	CREDITS: 3

LEARNING OBJECTIVES

The following are the learning objectives of the course:

- LO 1:** To gain knowledge on the basics of ratio, proportion, indices and proportions
- LO 2:** To learn about simple and compound interest and arithmetic, geometric and harmonic progressions.
- LO 3:** To familiarise with the measures of central tendency
- LO 4:** To conceptualise with correlation co-efficient
- LO 5:** To gain knowledge on time series analysis
- LO 6:** To understand, design and apply Index Numbers

UNIT I :Ratio (12 Hours)

Ratio, Proportion and Variations, Indices and Logarithms. .

Unit II :Interest and Annuity (12 Hours)

Banker's Discount – Simple and Compound Interest - Arithmetic, Geometric and Harmonic Progressions. - Annuity - Meaning - Types of Annuity Applications.

Unit III : Measures of Central Tendency (12 Hours)

Arithmetic Mean, Geometric Mean - Harmonic Mean - Mode and Median – Quartiles – Deciles - Percentiles. Measures of Variation – Range - Quartile Deviation and Mean Deviation - Variance and Standard Deviation & Co-efficient.

Unit IV : Correlation and Regression (12 Hours)

Correlation - Karl Pearson's Coefficient of Correlation – Spearman's Rank Correlation – Regression Lines and Coefficients.

Unit V: Time Series Analysis and Index Numbers

(12 hours)

Time Series Analysis : Secular Trend – Seasonal Variation – Cyclical variations - Index Numbers – Aggregative and Relative Index – Chain and Fixed Index –Wholesale Index – Cost of Living Index.

COURSE OUTCOMES

At the end of the course the student will be able to:

CO 1: Memorise the basics of ratio, proportion, indices and logarithm (K1)

CO 2: Illustrate simple and compound interest and arithmetic, geometric and harmonic progressions. (K2)

CO 3: Identify the various measures of central tendency (K3)

CO 4: Examine the correlation and regression co-efficient. (K4)

CO 5: Assess problems on time series analysis. (K5)

CO 6: Develop and apply the Index Numbers (K3, K6)

TEXTBOOKS

1. Dr. B.N. Gupta, Business Mathematics & Statistics, Shashibhawan publishing house, Chennai
2. P.R. Vittal, Business Mathematics & Statistics, Margham Publications, Chennai

REFERENCE BOOKS

1. Asim Kumar Manna, Business Mathematics & Statistics, McGraw hill education, Noida
2. A.V. Rayarikar and Dr. P.G. Dixit, Business Mathematics & Statistics, Nirali Prakashan Publishing, Pune
3. Dr.S. Sachdeva, Business Mathematics & Statistics, Lakshmi NarainAgarwal, Agra
4. Peter Waxman, Business Mathematics & Statistics, Prentice Hall, New York
5. Aggarwal B M, Business Mathematics & Statistics, Ane Book Pvt. Ltd., New Delhi

WEB RESOURCES

1. <https://www.britannica.com/biography/Henry-Briggs>
2. <https://corporatefinanceinstitute.com/resources/data-science/central-tendency/>
3. <https://www.expressanalytics.com/blog/time-series-analysis/>

FUNDAMENTALS OF BANKING			
25UBFN11			
SEMESTER : I	SEC1(NME)	HOURS: 2	CREDITS: 2

LEARNING OBJECTIVES

The following are the learning objectives of the course:

LO 1: To define, classify and comprehend the banking structure in India

LO 2: To understand the primary and secondary functions of a bank

LO 3: To comprehend the different types of bank accounts and their features.

LO 4: To know and distinguish between various types of banking instruments.

LO 5: To be exposed to the various types of electronic fund transfer methods

LO 6: To adapt to the digital banking system of financial transactions.

Unit I : Meaning and Types of Banking

(6 Hours)

Meaning of Bank and Banking – Commercial Banks – Co-operative Banks – Regional Rural Banks – Development Banks – Payment Banks – Universal Banking – Central Bank – Banking Structure in India.

Unit II : Functions of Banks

(6 Hours)

Primary functions: Accepting Deposits – Types of Accounts – No Frills Account – Flexi Deposit (Auto – Sweeps) – Granting Loans and Advances – Types of Loans and Advances – Lending Principles.

Secondary functions: General Utility Services – Agency Services

Unit III : Opening and Operating of Bank Accounts

(6 Hours)

Procedure for opening Bank Accounts – Joint Account – Minor's Account – KYC Norms – Pay in Slips and Withdrawal Slips – Cheque Book – Pass Book – FDR – Pre-mature encashment of Deposits – Closure of Bank Accounts.

Unit IV : Banking Instruments and Remittances

(6 Hours)

Cheque: Meaning, Characteristics and Types – Crossing: Meaning and Types – Endorsement: Meaning and Types – Demand Draft – Banker's Cheque – Truncated Cheque – Mail and Telegraphic Transfer – Electronic Fund Transfer – RTGS, NEFT and SWIFT.

Unit V : Technology in Banking

(6 Hours)

E-Banking – ATM – Debit Card – Credit Card – Telebanking – Mobile Banking – Net banking – MICR – ECS – Core Banking.

COURSE OUTCOMES

At the end of the course the student will be able to:

CO 1: Recall the definition of bank and banking services. (K1)

CO 2: Comparing the different types of banks and their functions. (K2)

CO 3: Practice the procedure for opening and operating bank accounts. (K3)

CO 4: Distinguish between various types of banking instruments. (K4)

CO 5: Assess the merits and demerits of technology in banking transactions. (K5)

CO 6: Draft instruments used in banking transactions. (K6)

TEXT BOOKS

1. Gordon & Natarajan :Banking: Theory, Law and Practice; Himalaya Publishing House
2. B. Santhanam :Banking Theory, Law and Practice; Margam Publications

REFERENCE BOOKS

1. KPM Sundaram and V L Varsheney:Banking Theory: Law & Practice:
2. Banking and Financial Systems: Aryasri
2. Indian Institute of Banking and Finance: Basics of Banking, Taxman Publication

WEB RESOURCES

1. <https://pwskills.com/blog/banking-fundamentals-overview-how-banks-work-types-bfsi/>
2. <https://testbook.com/banking-awareness/basics-of-banking>
3. https://onlinecourses.swayam2.ac.in/cec25_mg05/preview

FINANCIAL ACCOUNTING-II			
25UBFC21			
SEMESTER : II	CORE	HOURS: 5	CREDITS: 5

LEARNING OBJECTIVES

The following are the learning objectives of the course:

- LO 1:** To understand the concepts and accounting treatment for transactions under Hire Purchase and Instalment Purchase System.
- LO 2:** To analyse the calculation of interest, and calculation of purchase price in the context of Hire Purchase System.
- LO 3:** To comprehend the accounting aspects of branch and departmental accounts, including the basis of expense allocation.
- LO 4:** To write partnership accounts, in the situations of the admission, retirement, and death of partners, and the treatment of goodwill.
- LO 5:** To illustrate the accounting treatment of dissolution of partnership and settlement of accounts regarding losses and assets.
- LO 6:** To understand the objectives and role of accounting standards in financial reporting, including the development of accounting standards in India and the adoption of IFRS and Ind AS.

Unit I : Hire Purchase and Instalment System (15 Hours)

Hire Purchase System – Accounting Treatment – Calculation of Interest - Default and Repossession - Hire Purchase Trading Account - Instalment System - Calculation of Profit

Unit II : Branch and Departmental Accounts (15 Hours)

Branch – Dependent Branches: Accounting Aspects – Debtors system -Stock and Debtors system – Distinction between Wholesale Profit and Retail Profit – Independent Branches (Foreign Branches excluded) – Departmental Accounts: Basis of Allocation of Expenses – Inter- Departmental Transfer at Cost or Selling Price.

Unit III :Partnership Accounts – I (15 Hours)

Partnership Accounts: –Admission of a Partner – Treatment of Goodwill - Calculation of Hidden Goodwill –Retirement of a Partner – Death of a Partner.

Unit IV : Partnership Accounts – II (15 Hours)

Dissolution of Partnership - Methods – Settlement of Accounts Regarding Losses and Assets – Realization account – Treatment of Goodwill – Preparation of Balance Sheet - One or more Partners insolvent – All Partners insolvent – Application of Garner Vs Murray Theory – Accounting Treatment - Piecemeal Distribution – Surplus Capital Method – Maximum Loss Method.

Unit V : Accounting Standards for Financial Reporting (Theory only) (15 Hours)

Objectives and Uses of Financial Statements for Users-Role of Accounting Standards - Development of Accounting Standards in India - Role of IFRS- IFRS Adoption vs Convergence Implementation Plan in India- Ind AS- An Introduction - Difference between Ind AS and IFRS.

THEORY 20% & PROBLEMS 80%

COURSE OUTCOMES

At the end of the course the student will be able to:

- CO 1:** Recall and define the concepts of Hire Purchase, Installment Purchase, Partnership, Branch Accounts and Departmental Accounts. (K1)
- CO 2:** Compare and contrast Hire Purchase and Instalment Purchase System (K4)
- CO 3:** Judge and determine the basis of allocation of expenses between departments (K5)
- CO 4:** Comprehend and explain the accounting treatment for admission, retirement, and death of partners, and the treatment of goodwill (K2)
- CO 5:** Write the accounts of departmental organizations from their financial transactions. (K6).
- CO 6:** To apply the accounting standards in preparation of accounts and in financial reporting. (K3)

TEXTBOOKS

1. Radhaswamy and R.L. Gupta: Advanced Accounting, Sultan Chand, New Delhi.
2. T.S. Reddy & A. Murthy, Financial Accounting, Margam Publishers, Chennai.

REFERENCE BOOKS

1. Dr. S.N. Maheswari: Financial Accounting, Vikas Publications, Noida.
2. M.C. Shukla T.S. Grewal & S.C. Gupta, Advance Accounts, S Chand Publishing, New Delhi.
3. S P Jain and K. L. Narang: Financial Accounting- I, Kalyani Publishers, New Delhi.
4. Dr.Arulanandan and Raman: Advanced Accountancy, Himalaya publications, Mumbai.
5. R.L. Gupta and V.K. Gupta, Financial Accounting – I, Kalyani Publishers, Chennai.

WEB RESOURCES

1. <https://www.slideshare.net/mcsharma1/accounting-for-depreciation-1>
2. <https://www.slideshare.net/ramusakha/basics-of-financial-accounting>
3. <https://www.accountingtools.com/articles/what-is-a-single-entry-system.html>

PRINCIPLES OF MARKETING			
25UBFC22			
SEMESTER: II	CORE	HOURS: 5	CREDITS: 5

LEARNING OBJECTIVES

The following are the learning objectives of the course:

LO 1: To understand the fundamental concepts and functions of marketing.

LO 2: To analyse market segmentation strategies and consumer behavior theories.

LO 3: To explore product development, pricing strategies, and the marketing mix.

LO 4: To identify promotional techniques and distribution channels suitable for different products.

LO 5: To evaluate competitive analysis methods and emerging trends in marketing.

LO 6: To assess the ethical considerations and social responsibility in marketing practice

UNIT I :Introduction to Marketing (15 Hours)

Meaning–Definition and Functions of Marketing– Evolution of Marketing Concepts–**Ancient Marketing System in India: Institutions and Practices – (Mauryan Period – Chola Period -Mughal Period) – Rural Marketing – Ancient Overseas Trade** - Innovations in Modern Marketing. Role and Importance of Marketing - Classification of Markets - Niche Marketing.

Unit II : Market Segmentation (15 Hours)

Meaning and definition – Benefits–Criteria for segmentation–Types of segmentation– Geographic–Demographic–Psychographic–Behavioural–Targeting, Positioning and Repositioning - Introduction to Consumer Behaviour–Consumer Buying Decision Process and Post Purchase Behaviour — Factors Influencing Buying Behaviour - Freud’s Theory of Motivation – Maslow’s Theory of Need Hierarchy.

Unit III : Product & Price (15 Hours)

Marketing Mix– An overview of 4P’s of Marketing Mix–Product– Introduction to Stages of New Product Development–Product Life Cycle – Pricing–Policies – Objectives–Factors Influencing Pricing– Kinds of Pricing.

Unit IV : Promotion & Distribution (15 Hours)

Elements of promotion–Advertising objectives -Kinds of Advertising Media- Traditional vs. Digital Media - Sales Promotion – Types of sales promotion–Personal Selling– Qualities needed for a personal seller- Channels of Distribution for Consumer Goods- Channel

Members – Channels of Distribution for Industrial Goods.

Unit V :Competitive Analysis and Strategies

(15 hours)

Global Market Environment–Social Responsibility and Marketing Ethics – Recent Trends in Marketing –A Basic Understanding of E–Marketing& M–Marketing–E–Tailoring–CRM–Market Research–MIS and Marketing Regulation.

COURSE OUTCOMES

At the end of the course the student will be able to:

CO 1: Recall and define fundamental concepts and functions of marketing. (K1)

CO 2: Analyze the segments of market, identify market segmentation strategies and understand consumer behavior theories. (K4)

CO 3: Explain product development, pricing strategies, and the marketing mix. (K2)

CO 4: Develop promotional techniques and identify appropriate distribution channels in marketing. (K6, K2)

CO 5: Evaluate the global market environment and emerging trends in marketing. (K5)

CO 6: Apply the ethical considerations and social responsibility in marketing practices. (K3)

TEXTBOOKS

1. Dr. C. B. Gupta & Dr. N. Rajan Nair, Marketing Management, Sultan Chand & Sons, New Delhi.
2. Dr. J. Jayasankar, Marketing Management, Margham Publications, Chennai.

REFERENCE BOOKS

1. Philip Kotler, Principles of Marketing: A South Asian Perspective, Pearson Education, New Delhi
2. Dr. Amit Kumar, Principles Of Marketing, Shashi bhawan Publishing House, Chennai
3. Neeru Kapoor, Principles Of Marketing, PHI Learning, New Delhi
4. Prof Kavita Sharma, Dr Swati Agarwal, Principles of Marketing Book, Taxmann, New Delhi
5. Baker, Marketing Management and Strategy, Macmillan Business, Bloomsbury Publishing, India

WEB RESOURCES

1. <https://www.aha.io/roadmapping/guide/marketing/introduction>
2. <https://www.investopedia.com/terms/m/marketsegmentation.asp>
3. <https://www.shiprocket.in/blog/understanding-promotion-and-distribution-management/>

FINANCIAL MARKETS & SERVICES			
25SUBFE21			
SEMESTER: II	EC	HOURS: 4	CREDITS: 3

LEARNING OBJECTIVES

The following are the learning objectives of the course:

LO 1: To be exposed to financial market and institutions.

LO 2: To comprehend functioning of stock exchanges and regulations by SEBI

LO 3: To understand Derivative market and to distinguish between different types of derivatives.

LO 4: To gain knowledge on different financial services.

LO 5: To know different types of mutual funds and functional mechanism of mutual fund organisation.

LO 6: To analyse different credit rating systems and their relative merits and demerits.

Unit I: Introduction to Financial Market (12 hours)

Meaning – Functions – Types – Participants – Role of Financial Intermediaries – Money Market – Instruments of Money Market – Role of RBI in Regulation - Capital Market – Meaning and Classification - Instruments of Capital Market.

Unit II : Stock Exchanges and their Regulations (12 hours)

Meaning and Functions of Stock Exchange – Stock Exchanges in India: BSE, NSE, OTCEI – Trading Mechanisms – Online Trading – Intermediaries in the Stock Market – Regulation of Capital Market in India – SEBI: Powers and Roles.

Unit III: Derivatives Market (12 hours)

Meaning and Types of derivatives-Participants in the derivative markets - Uses of derivatives.

Options: Types of options - Uses of options - Platforms for options trade - Trading mechanics

Futures : Types of futures (Stock Index Futures- Foreign Currency Futures - Interest Rate Futures Commodity Futures) - Uses of Futures - Market Mechanics - Market Participants - Difference Between Options and Futures – Swaps - Interest Rate Swaps - Foreign Currency Swaps.

Unit IV : Financial Services (12 hours)

Concept, Nature and Scope of Financial Services – **Merchant Banking** – Meaning - Types – Responsibilities of Merchant Bankers – Role of Merchant Bankers in Issue Management

Venture Capital - Financing Pattern under Venture Capital – Legal Aspects and Guidelines for Venture Capital, - **Leasing** – Types of Leases - **Factoring, Forfeiting and Bill Discounting** – Types of Factoring Arrangements.

Unit V :Mutual Funds and Credit Rating

(12 hours)

Concept and Objectives of Mutual Funds - Functions and Portfolio Classification - Organization and Management.

Meaning and Functions of Credit Rating – Debt Rating System of CRISIL, ICRA and CARE.

COURSE OUTCOMES

At the end of the course the student will be able to:

CO 1: Recall the meaning financial markets, and various financial products. (K1)

CO 2: Discuss the role of financial system on economic development. (K2)

CO 3: Analyse the features and distinguish between different financial services. (K4)

CO 4: Describe the operational mechanism of capital markets in India. (K2)

CO 5: Critically evaluate various financial market instruments and illustrate the trading mechanism. (K5, K3)

CO 6: Design a credit rating system to evaluate credit risk and worthiness of borrowers. (K6)

TEXT BOOKS

1. Dr. L. Natarajan: Financial Markets & Services, Margham Publications
2. Dr. K. Natarajan, Prof. E. Gordon : Financial Markets & Services, Himalaya Publishing House

REFERENCE BOOKS

1. Bhole L.M. and Mahakud J., Financial Institutions and Markets: Structure, Growth and Innovations (6th Edition). McGraw Hill Education, Chennai, India
2. Saunders, Anthony & Cornett, Marcia Millon (2007). Financial Markets and Institutions (3rd ed.). Tata McGraw Hill
3. Jeff Madura, Financial Institutions and Markets, Cengage Learning EMEA, 2008
4. Meir G. Kohn, Financial Institutions and Markets, Oxford University Press, 2004.
5. Fabozzi, Frank J. and Modigliani, Franco, Capital Markets: Institutions and Markets, Prentice Hall of India, New Delhi, Third edition, 2005

ELEMENTS OF INSURANCE			
25UBFN21			
SEMESTER: II	SEC2(NME)	HOURS: 2	CREDITS: 2

LEARNING OBJECTIVES

The following are the learning objectives of the course:

LO 1: To define the concept of insurance

LO 2: To compare between life and non-life insurance

LO 3: To identify the concept and procedure of life insurance.

LO 4: To analyse non-life insurance such a marine, fire and motor vehicle.

LO 5: To explain the types of warranties

LO 6: To elaborate the procedure of marine and fire insurance.

UNIT I :Introduction Insurances (6 Hours)

Meaning–Definition of Insurances – Importance and Functions – Principles of Insurance – Types of Insurance.

Unit II: Life Insurance (6 Hours)

Meaning – Advantages – Types – Procedure and Characteristics – Life Insurance Policy – Life Insurance Contract – Procedure for the settlement of claims – Nomination and Assignment – Lapse, Revival and Surrender value – Suicide and Payment of Insured amount.

Unit III: Marine Insurance (6 Hours)

Meaning – Types of Marine Policies – Procedure of taking Marine Insurance Policy – Warranties in Marine Insurance – Types of Warranties.

UnitIV:Fire Insurance (6 Hours)

Meaning – Procedure for taking Fire Insurance Policy – Types of Fire Insurance Policies – 12 Perils in Fire Insurance.

Unit V:Motor Vehicle Insurance

(6 hours)

Meaning – Purpose and Scope – Benefits – Types of Vehicle Insurance in India.

COURSE OUTCOMES

At the end of the course the student will be able to:

CO 1: Recall the concept and various principles of insurance. (K1)

CO 2: Classify life and non-life insurance. (K2)

CO 3: Illustrate the procedure of life insurance and settlement of claims. (K3)

CO 4: Analyse the distinctive features of different kinds of insurance. (K4)

CO 5: Assess the different types of warranties in marine insurance. (K5)

CO 6: Create a claim proposal for vehicle insurance.. (K6)

TEXT BOOKS

1. Fundamentals of Insurance by P.K. Gupta, Himalaya Publications.
2. Dr. A. Murthy: Principles & Practice of Insurance, Margham Publications.

REFERENCES BOOKS

1. R.S. Sharma: Insurance Principles and Practice, Vora Publishing House
2. M.N. Mishra: Principles and Practice of Insurance, S.N. Chand Company
3. Vinayakam, M. Radhaswami & Vasudevam, Insurance- Principles & Practice.

WEB RESOURCES

1. <https://irdai.gov.in/evolution-of-insurance>
2. <https://www.bajajfinserv.in/insurance/life-insurance-vs-non-life-insurance>
3. <http://gicouncil.in/news-media/gic-in-the-news/what-is-non-life-insurance>

