

SCHEME OF EXAMINATION,  
REGULATIONS  
AND  
SYLLABUS

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

*(For the Students admitted from the Academic year 2016-2017 and onwards)*

**Hindusthan College of Arts and Science (Autonomous)**  
**(Affiliated to Bharathiar University,**  
**Accredited by NAAC**  
**ISO Certified)**  
**Coimbatore - 28**

**HINDUSTHAN COLLEGE OF ARTS & SCIENCE (AUTONOMOUS)**

**COIMBATORE- 641 028**

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

**SCHEME OF EXAMINATIONS - CBCS PATTERN**

*(For the Students admitted from the Academic year 2016-2017 and onwards)*

| CODE NO.                                    | SUBJECT  | LECTURE HOURS/ WEEK | EXAM DURATION (HOURS) | MAX. MARKS |    |       | CREDIT POINTS |
|---|--|---------------------|-----------------------|------------|----|-------|---------------|
|   |  |                     |                       | IE         | EE | TOTAL |               |
| <b>First Semester</b>                       |  |                     |                       |            |    |       |               |
| <b>Part - I</b>                             |  |                     |                       |            |    |       |               |
| 16LAT01/<br>16LAH01/<br>16LAM01/<br>16LAF01 | Tamil-I/<br>Hindi-I/<br>Malayalam – I/<br>French-I   | 6                   | 3                     | 25         | 75 | 100   | 3             |
| <b>Part - II</b>                            |  |                     |                       |            |    |       |               |
| 16ENG01                                     | English – I  | 6                   | 3                     | 25         | 75 | 100   | 3             |
| <b>Part - III</b>                           |  |                     |                       |            |    |       |               |
| 16BAU01                                     | Financial Accounting - I                             | 6                   | 3                     | 25         | 75 | 100   | 5             |
| 16BAU02                                     | Indian Banking system                                | 6                   | 3                     | 25         | 75 | 100   | 4             |
| 16BAU03                                     | Allied :Business Economics (Com)                     | 6                   | 3                     | 25         | 75 | 100   | 4             |
| <b>Second Semester</b>                      |  |                     |                       |            |    |       |               |
| <b>Part - I</b>                             |  |                     |                       |            |    |       |               |
| 16LAT02/<br>16LAH02/<br>16LAM02/<br>16LAF02 | Tamil-II/<br>Hindi-II/<br>Malayalam-II/<br>French-II | 6                   | 3                     | 25         | 75 | 100   | 3             |
| <b>Part - II</b>                            |  |                     |                       |            |    |       |               |
| 16ENG02                                     | English – II   | 6                   | 3                     | 25         | 75 | 100   | 3             |
| <b>Part - III</b>                           |  |                     |                       |            |    |       |               |
| 16BAU04                                     | Financial Accounting - II                            | 6                   | 3                     | 25         | 75 | 100   | 5             |
| 16BAU05                                     | Principles of Insurance                              | 5                   | 3                     | 25         | 75 | 100   | 4             |
| 16BAU06                                     | Allied : Business Communication (Com)                | 5                   | 3                     | 25         | 75 | 100   | 4             |
| <b>Part – IV</b>                            |  |                     |                       |            |    |       |               |
| 16GSU01                                     | Value Education – Human Rights                       | 2                   | -                     | 100        | -  | 100   | 2             |
| <b>Third Semester</b>                       |  |                     |                       |            |    |       |               |
| <b>Part - III</b>                           |  |                     |                       |            |    |       |               |
| 16BAU07                                     | Higher Financial Accounting                          | 6                   | 3                     | 25         | 75 | 100   | 5             |
| 16BAU08                                     | Banking Theory Law & Practice                        | 6                   | 3                     | 25         | 75 | 100   | 4             |
| 16BAU09                                     | Practical – I Computer Application - MS Office       | 5                   | 3                     | 40         | 60 | 100   | 3             |
| 16BAU10                                     | Insurance Law and Regulation                         | 6                   | 3                     | 25         | 75 | 100   | 4             |
| 16BAU11                                     | Allied:Mathematics(Mat)                              | 5                   | 3                     | 25         | 75 | 100   | 4             |
| <b>Part – IV</b>                            |  |                     |                       |            |    |       |               |
| 16GSU02                                     | Environmental Studies                                | 2                   | -                     | 100        | -  | 100   | 2             |

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| Fourth Semester   |   |   |   |     |    |     |            |
|-------------------|---|---|---|-----|----|-----|------------|
| <b>Part - III</b> |   |   |   |     |    |     |            |
| 16BAU12           | Corporate Accounting - I  | 6 | 3 | 25  | 75 | 100 | 5          |
| 16BAU13           | Marketing of Insurance Services   | 5 | 3 | 25  | 75 | 100 | 4          |
| 16BAU14           | Insurance Risk Management   | 6 | 3 | 25  | 75 | 100 | 4          |
| 16BAU15           | Foreign Exchange Management   | 6 | 3 | 25  | 75 | 100 | 5          |
| 16BAU16           | Allied : Statistics(Mat)  | 5 | 3 | 25  | 75 | 100 | 4          |
| <b>Part - IV</b>  |   |   |   |     |    |     |            |
| 16GSU03           | <b>Skill Based Subject</b><br>Internet Security   | 2 | - | 100 | -  | 100 | 2          |
| <b>Part - V</b>   |   |   |   |     |    |     |            |
| 16GSU04           | Extension Activity  | - | - | 100 | -  | 100 | 2          |
| Fifth Semester    |   |   |   |     |    |     |            |
| <b>Part - III</b> |   |   |   |     |    |     |            |
| 16BAU17           | Cost Accounting   | 6 | 3 | 25  | 75 | 100 | 5          |
| 16BAU18           | Corporate Accounting-II   | 6 | 3 | 25  | 75 | 100 | 5          |
| 16BAU19           | Income Tax Law & Practice   | 6 | 3 | 25  | 75 | 100 | 5          |
| 16BAU20           | Practical – II Computer Application - Tally & Internet                                    | 6 | 3 | 40  | 60 | 100 | 4          |
| 16BAU21           | <b>Elective I</b><br>(a) Banking Technology Management<br>(OR)<br>(b) Development Banking | 6 | 3 | 25  | 75 | 100 | 4          |
| <b>Part - IV</b>  |   |   |   |     |    |     |            |
| 16GSU05           | <b>Non-Major Elective</b><br>General Awareness  | - | - | 100 | -  | 100 | 2          |
| <b>Part - V</b>   |   |   |   |     |    |     |            |
| 16GSU06           | Law of Ethics   | - | - | 100 | -  | 100 | 2          |
| Sixth Semester    |   |   |   |     |    |     |            |
| <b>Part - III</b> |   |   |   |     |    |     |            |
| 16BAU22           | Management Accounting   | 6 | 3 | 25  | 75 | 100 | 5          |
| 16BAU23           | International Banking   | 6 | 3 | 25  | 75 | 100 | 4          |
| 16BAU24           | Financial Markets and Institutions  | 6 | 3 | 25  | 75 | 100 | 5          |
| 16BAU25           | Indirect Tax  | 6 | 3 | 25  | 75 | 100 | 5          |
| 16BAU26           | <b>Elective II</b><br>(a) General Insurance<br>(OR)<br>(b) Insurance Environment          | 5 | 3 | 25  | 75 | 100 | 4          |
| 16BAU27           | Project Work (Group)  | 1 | - | 40  | 60 | 100 | 2          |
|                   |   |   |   |     |    |     | <b>140</b> |

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## REGULATIONS

### Components for Evaluation:

#### 1. Internal Examination Marks (For Part III theory papers)

| Components                 | Marks     |
|----------------------------|-----------|
| Test –I & II (Best of Two) | 10        |
| Model Exam                 | 10        |
| Assignment                 | 5         |
| <b>Total</b>               | <b>25</b> |

### QUESTION PAPER PATTERN FOR I.E TEST I and II

(2 HOURS TEST)

MAXIMUM: 50 Marks

#### SECTION - A (20 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks

(10 x 2 = 20 marks)

Short answers 10

#### SECTION - B (10 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks

(2 x 5 = 10 marks)

Either or Type

#### SECTION - C (20 Marks)

Answer any TWO Questions out of THREE questions

ALL Questions Carry EQUAL Marks

(2 x 10 = 20 marks)



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**QUESTION PAPER PATTERN FOR IE Model Examination**

**(3 HOURS TEST)**

**MAXIMUM: 75 Marks**

**SECTION - A (20 Marks)**

Answer **ALL** Questions

**ALL** Questions Carry **EQUAL** Marks

(10 x 2 = 20 marks)

**TWO** questions from each unit

**SECTION - B (25 Marks)**

Answer **ALL** Questions

**ALL** Questions Carry **EQUAL** Marks

(5 x 5 = 25 marks)

Either or Type.

**ONE** question from each unit with internal choice

**SECTION - C (30 Marks)**

Answer any **THREE** Questions out of **FIVE** questions

**ALL** Questions Carry **EQUAL** Marks

(3 x 10 = 30 marks)

**ONE** question from each unit

**2 a) Components for Practical I.E.**

| <b>Components</b> | <b>Marks</b> |
|-------------------|--------------|
| Test -I           | 20           |
| Test - II         | 20           |
| <b>Total</b>      | <b>40</b>    |

  
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2 b) Components for Practical E.E.

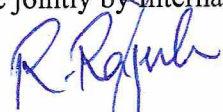
| Components                | Marks     |
|---------------------------|-----------|
| Completion of Experiments | 50        |
| Record                    | 5         |
| Viva                      | 5         |
| <b>Total</b>              | <b>60</b> |

3. Institutional/ Industrial Training, Mini Project and Major Project Work

| <u>Institutional /Industrial Training</u> |            | <u>Mini Project</u> | <u>Major Project Work</u> |            |
|---|------------|---------------------|---------------------------|------------|
| Components                                | Marks      | Marks               | Components                | Marks      |
| <b>I.E</b>                                |            |                     | <b>I. E</b>               |            |
| Work Diary                                | 25         | -                   | a) Attendance             | 10 Marks   |
| Report                                    | 50         | 50                  | b) Review /               |            |
| Viva –voce                                | 25         | 50                  | Work Diary* <sup>1</sup>  | 30 Marks   |
| Examination                               |            |                     |                           |            |
| <b>Total</b>                              | <b>100</b> | <b>100</b>          | <b>E.E*<sup>2</sup></b>   |            |
|   |            |                     | a) Final Report           | 40 Marks   |
|   |            |                     | b) Viva-voce              | 20 Marks   |
|   |            |                     | <b>Total</b>              | <b>100</b> |

\*<sup>1</sup> Review is for Individual Project and Work Diary is for Group Projects

\*<sup>2</sup>Evaluation of report and conduct of viva voce will be done jointly by Internal and External Examiners.

  
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#### 4. Components for Value Education (Part IV):

| S.No. | Components  | Marks            |
|-------|---|------------------|
| a)    | Attendance<br>96% and above - 30 marks<br>91% to 95% - 25 marks<br>86% to 90% - 20 marks<br>76% to 85% - 10 marks | 30 marks         |
| b)    | Participation in group activity   | 30 marks         |
| c)    | Assignment (2 x 10)   | 20 marks         |
| d)    | Test<br>(1 hr for 20 marks)<br>2 out of three questions, 10 marks each  | 20 marks         |
|       | <b>Total</b>  | <b>100 marks</b> |

On completion of the above components students will be remarked as follows:

| Range of marks | Equivalent remarks               |
|----------------|----------------------------------|
| 80 and above   | Exemplary                        |
| 70 – 79        | Very good                        |
| 60 – 69        | Good                             |
| 50 – 59        | Fair                             |
| 40 – 49        | Satisfactory                     |
| Below 39       | Not Satisfactory = Not completed |

- The passing minimum for this paper is 40%
- In case, the candidate fails to secure 40% passing minimum, he / she may have to reappear for the same in the subsequent semesters.

  
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### 5. Guidelines for Environmental Studies (Part IV)

- The paper Environmental Studies is to be treated as 100% IE course which is offered in III Semester for II year UG students.
- The classes will be handled for two hours per week till the end of the Semester. At least one field trip should be arranged.
- Total Marks for the subject = 100

| Components                       | Marks      |
|----------------------------------|------------|
| Two Tests (2 x 30)               | 60         |
| Field visit and report (10 + 10) | 20         |
| Two assignments (2 x 10)         | 20         |
| <b>Total</b>                     | <b>100</b> |

The question paper pattern is as follows:

**Test I** – 2 hours [3 out of 5 essay type questions] 3 x 10 = 30 Marks

**Test II** – 2 hours [3 out of 5 essay type questions] 3 x 10 = 30 Marks

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**Total 60 Marks**  
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- The passing minimum for this paper is 40%
- In case, the candidate fails to secure 40% passing minimum, he / she may have to reappear for the same in the subsequent semesters.

### 6. Guidelines for Skill based subject - Internet Security (Part IV)

| Components               | Marks      |
|--------------------------|------------|
| Two Tests (2 x 40)       | 80         |
| Two assignments (2 x 10) | 20         |
| <b>Total</b>             | <b>100</b> |



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The question paper pattern is as follows:

|  |                   |
|--|-------------------|
| a) Test I – 2 hours [4 out of 7 essay type questions]  | 4 x 10 = 40Marks  |
| b) Test II – 2 hours [4 out of 7 essay type questions] | 4 x 10 = 40 Marks |
| -----  |                   |
| <b>Total</b>   | <b>80 Marks</b>   |
| -----  |                   |

- The passing minimum for this paper is 40%
- In case, the candidate fails to secure 40% passing minimum, he / she may have to reappear for the same in the subsequent semesters

**7. Guidelines for General Awareness (Part IV)**

| Components         | Marks |
|--------------------|-------|
| Two Tests (2 x 50) | 100   |

The question paper pattern is as follows:

|  |                   |
|--|-------------------|
| Test I – 2 hours [50 multiple choice questions]  | 50 x 1 = 50Marks  |
| Test II – 2 hours [50 multiple choice questions] | 50 x 1 = 50 Marks |
| -----  |                   |
| <b>Total</b>                                     | <b>100 Marks</b>  |
| -----  |                   |

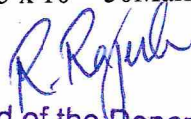
- The passing minimum for this paper is 40%
- In case, the candidate fails to secure 40% passing minimum, he / she may have to reappear for the same in the subsequent semesters

**8. Guidelines for Law of Ethics (Part V)**

| Components         | Marks |
|--------------------|-------|
| Two Tests (2 x 50) | 100   |

The question paper pattern is as follows:

|   |                  |
|---|------------------|
| c) Test I – 2 hours [5 out of 8 essay type questions] | 5 x 10 = 50Marks |
|---|------------------|

  
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d) Test II – 2 hours [5 out of 8 essay type questions] 5 x 10 = 50 Marks

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**Total 100 Marks**  
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- The passing minimum for this paper is 40%
- In case, the candidate fails to secure 40% passing minimum, he / she may have to reappear for the same in the subsequent semesters

**9. QUESTION PAPER PATTERN FOR EE (Part III Theory Papers)**

**(3 HOURS TEST)**

**MAXIMUM: 75 Marks**

**SECTION - A (20 Marks)**

Answer **ALL** Questions

**ALL** Questions Carry **EQUAL** Marks

(10 x 2 = 20 marks)

**TWO** questions from each unit

**SECTION - B (25 Marks)**

Answer **ALL** Questions

**ALL** Questions Carry **EQUAL** Marks

(5 x 5 = 25 marks)

Either or Type.

**ONE** question from each unit with internal choice

**SECTION - C (30 Marks)**

Answer any **THREE** Questions out of **FIVE** questions

**ALL** Questions Carry **EQUAL** Marks

(3 x 10 = 30 marks)

**ONE** question from each unit

-----x-----

  
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| Code No.  | Subject  | Semester No. |
|---|--|--------------|
| 16BAU01   | FINANCIAL ACCOUNTING - I   | I            |
| <b>Objective:</b> To make the students practically knowledgeable regarding book keeping and basic Accounting. |  |              |
| Unit No.  | Topics   | Hours        |
| I   | <b>Introduction to Accounting</b><br>Accounting – Origin - Definition – Accounting Standards – Types of Accounts - Accounting Rules - Fundamentals of Book Keeping – Accounting Concepts and Conventions – Journal – Ledger. | 15           |
| II  | <b>Final Accounts</b><br>Subsidiary books - Trial balance - Final accounts of a sole trader with simple adjustments.   | 14           |
| III   | <b>Depreciation</b><br>Depreciation - Straight line method - Written down value method - Sinking fund and Insurance policy method - Reserves and provisions - Rectification of errors.                                       | 15           |
| IV  | <b>Average Due Date and Bill of Exchange</b><br>Average due date - Account current- Bill of exchange - Accommodation bills.  | 14           |
| V   | <b>Accounting of Non Trading Concern</b><br>Bank Reconciliation Statement - Receipts and Payments - Income and Expenditure account and Balance sheet.  | 14           |

*Note: Distribution of marks: 80% problems, 20% Theory*

**Text Book :**

Reddy T.S & Murthy A. "Financial Accounting", Margham Publications, Chennai.

**Reference Books:**

1. Vinayakam N, Mani P.L, Nagarajan K.L "Principles of Accountancy", S.Chand & Company Ltd., New Delhi.
2. Grewal T.S.– "Introduction to Accountancy", S.Chand & Company Ltd., New Delhi.
3. Gupta R.L., Gupta V.K., Shukla M.C. "Financial Accounting", Sultan Chand & Sons (P) Ltd., New Delhi.
4. Grewal T.S., Gupta S.C., Jain S.P. "Advanced Accountancy", Sultan Chand & Sons (P) Ltd., New Delhi.
5. Narang K.L., Maheswari S.N. "Advanced Accountancy" Kalyani Publishers. New Delhi

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| Code No.   | Subject  | Semester No. |
|--|--|--------------|
| 16BAU02  | INDIAN BANKING SYSTEM  | I            |
| <b>Objective:</b> To enable the students to know the concepts of Indian Banking System |  |              |
| Unit No.   | Topics   | Hours        |
| I  | <b>Structure of Indian Banking System</b><br>Central bank - Commercial banks -Cooperative banks – Regional Rural Banks-Local Area Banks: Difference between scheduled and non scheduled bank- Role of banking system in the economic growth and development  | 15           |
| II   | <b>Nationalisation of banks</b><br>Arguments for and against nationalisation- Objectives of nationalisation-Progress of nationalized banks pertaining to branch expansion-deposit mobilization- credit development and priority sector lending: Lead Bank Scheme   | 15           |
| III  | <b>Private sector banks in India</b><br>Their progress and performance after 1969- Foreign banks in India - Their progress and performance, Regulation<br>Regulation of Foreign banks in India   | 14           |
| IV   | <b>Evolution of State Bank of India</b><br>Organization and management of State Bank of India- Subsidiary Banks to State Bank of India-Role of State Bank of India and overall evaluation of Indian Banking system   | 14           |
| V  | <b>Rationale and objectives of reforms</b><br>Problems of nationalized banks-Reforms of the committee pertaining to-CRR (Cash Reserve Ratio),SLR (Statutory Liquidity Ratio),Interest rate structure, Directed credit programme, Income recognition, Asset classification, Capital adequacy norms Provisioning, Management of Non Performing Assets (NPAs),Debt Recovery Tribunals | 15           |

**Text Book :**

*Varshney and Sundaram, "Banking and financial system of India", Sultan Chand & Sons (P) Ltd., New Delhi.*

**Reference Books**

1. Srivastava R M., "Management of Indian Financial Institutions", Himalaya Publishing House Pvt. Ltd, Mumbai.
2. Khan M Y., "Indian Banking System", Tata McGraw Hill, Delhi.
3. Sekar., "Banking theory & practice", Vikas Publishing House, Mumbai.
4. Dekock., "Central Banking", Crosby Lockwood Staples, London.
5. Desai, Vasant "Indian Banking", Himalaya Publishing House Pvt. Ltd, Mumbai.

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| Code No.  | Subject   | Semester No. |
|---|---|--------------|
| 16BAU03   | <b>BUSINESS ECONOMICS</b>   | I            |
| <b>Objective:</b> To acquire basic knowledge and to understand the tools and techniques of economics concept. |   |              |
| Unit No.  | Topics  | Hours        |
| I   | <b>Business Economics</b><br>Meaning and Definition - Nature and Scope of Business Economics - Role and Responsibility of Business Economist - Basic Concept of Business Economics - Objectives of the Business Firms.  | 14           |
| II  | <b>Demand Analysis</b><br>Meaning - Law of Demand - Determinants of Demand - Changes in Demand - Elasticity of Demand - Types of Elasticity of Demand - Demand Forecasting - Objectives - Methods of Demand Forecasting.  | 14           |
| III   | <b>Production and Cost Analysis</b><br>Production Function - Meaning and Definition - Factors of Production - Law of Variable Proportion - Returns to Scale.<br>Cost Analysis - Cost Meaning - Cost Concepts - Short Run and Long Run Cost Curves - Economies and Diseconomies of Scale.                                | 15           |
| IV  | <b>Pricing Policies and Procedures</b><br>Markets - Classification of Markets - Pricing Policies - Objectives of Pricing Policies - Methods of Pricing Policies - Government Intervention in Market.  | 14           |
| V   | <b>Price Theory and Market Structure</b><br>Price Theory - Perfect Competition - Features - Pricing Under Perfect Competition - Monopolistic Competition - Features - Pricing Under Monopolistic Competition - Monopoly - Features - Pricing Under Monopoly - Oligopoly - Features - Pricing Under Oligopoly - Duopoly. | 15           |

**Text Book:**

Aryamala T, "Business Economics" Vijay Nicole Imprints Private Limited, Chennai

**Reference Books:**

1. Dr. Shankaran .S, "Business Economics," Margham Publications, Chennai.
2. Sundaram K.P.M & Sundaram E.N, "Business Economics", Sultan Chand & Sons (P) Ltd., New Delhi.
3. Ahuja H.L. "Business Economics" Sultan Chand & Sons (P) Ltd., New Delhi.
4. Cauvery R., Sudhanayak U.K., Girija M., Meenakshi R, "Managerial Economics, S.Chand & Company Ltd., New Delhi.
5. Lekhi R.K, "Managerial Economics", Kalyani Publishers, New Delhi.

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| Code No.   | Subject  | Semester No. |
|--|--|--------------|
| 16BAU04  | FINANCIAL ACCOUNTING - II  | II           |
| <b>Objective:</b> To make the students understand the accounting procedures. |  |              |
| Unit No.   | Topics   | Hours        |
| I  | <b>Consignment and Joint Venture</b><br>Accounting for Consignments – Valuation of stock - Normal loss – Abnormal loss - Profit on consignment – Invoice price method - Joint venture – Methods – Separate set of books are kept – Memorandum Joint Venture. | 15           |
| II   | <b>Branch and Departmental Account</b><br>Branch accounts – Dependent branches – Debtors method – Stock and Debtors method - Independent branches (Excluding foreign branches) - Departmental Accounts.  | 15           |
| III  | <b>Single Entry System</b><br>Meaning and Features - Statement of Affairs Method and Conversion Method – Insolvency of Individuals.  | 14           |
| IV   | <b>Hire Purchase and Installment System</b><br>Hire Purchase and Installment System – Methods of calculating interest – Default and Repossession – Complete and Partial Repossession.  | 14           |
| V  | <b>Royalty Accounts</b><br>Royalty – Minimum rent – Short working – Recoupment of short working – Sub-lease.   | 14           |

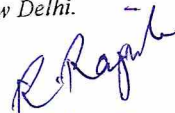
*Note: Distribution of marks: 80% problems, 20% Theory*

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2. Shukla M.C and Grewal T.S "Advanced Accounting", S.Chand & Company Ltd., New Delhi.
3. Jain S.P. and Narang K.L., "Advanced Accounting", Kalyani Publishers, New Delhi.
4. Gupta.R.L & Radhasamy, "Advanced Accounting", M. Sultan Chand & Sons (P) Ltd., New Delhi.
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| Code No.  | Subject   | Semester No |
|---|---|-------------|
| 16BAU05   | PRINCIPLES OF INSURANCE   | II          |
| <b>Objective:</b> To enable the students to know the principles of Insurance System |   |             |
| Unit No.  | Topics  | Hours       |
| I   | <b>Introduction</b><br>Definition of Insurance - Elements of insurable risk - Principles of Insurance - Kinds of Insurance - Globalization of Insurance - Functions of Insurance.   | 12          |
| II  | <b>Practical aspects of Life Insurance</b><br>Issue of Life Insurance Policy - Life Insurance Basics - Life Insurance in India - Life Insurance demand and outlook - Issue of Life Insurance Policy - Insurance Documents - Surrender value - Claim and Settlements.                                | 12          |
| III   | <b>Historical Framework</b><br>Kinds of General Insurance - Industry structure - Practice of non- Life Insurance - Fire Insurance - Automobile Insurance - Marine Insurance - Health Insurance - Social Insurance.  | 12          |
| IV  | <b>Indian Insurance Industry</b><br>Registration and Licensing of Insurance - Insurance Intermediaries, Agents, Brokers, Surveyors and Loss Assessors - Third Party Administrators - Corporate Agents - Bancassurance - Insurance Sectors reforms IRDA Act - Globalization and its Impact in India. | 12          |
| V   | <b>Introduction to Rural Insurance</b><br>Regulatory, Requirements and Funding schemes - Kinds of policies - Claim Settlement Procedures for Rural Insurance - Miscellaneous insurance - rating aspects of Miscellaneous Insurance.   | 12          |

**Text Book :**

Dr. Gupta.P.K., "Insurance and Risk Management", Himalaya Publishing House Pvt. Ltd, Mumbai

**Reference Books**

1. Kapoor.N.D., "Mercantile Law", Sultan Chand & Sons (P) Ltd., New Delhi.
2. Periyasamy.P., "Insurance principle and practices", Himalaya Publishing House Pvt. Ltd, Mumbai
3. Mishra M.N., "Principles and Practices of Insurance", S.Chand & Company Ltd., New Delhi.
4. Panda G.S., "Principles and Practices of Insurance" Kalyani Publishers, New Delhi.
5. Harrington, Niehaus, "Risk Management and Insurance", McGraw Hill.

  
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| Code No.  | Subject   | Semester No. |
|---|---|--------------|
| 16BAU06   | BUSINESS COMMUNICATION  | II           |
| <b>Objective :</b> To develop the communication skill of the student and make them communicate clearly in the day-to-day business world |   |              |
| Unit No.  | Topics  | Hours        |
| I   | <b>Communication</b><br>Introduction – Objectives of communication – Media of communication – Types of communication – Barriers of Communication – Principles of Communication.   | 12           |
| II  | <b>Written Communication</b><br>Business Letter – Need – Functions and kinds of business letter – Essentials of an effective business letter – Layout – Planning a letter – Enquiries and replies – Order and their execution – Credit and status enquiries - Complaints and adjustment – Collection letter – Circular letter – Sales letter. | 12           |
| III   | <b>Other Important Correspondences</b><br>Bank Correspondence - Insurance Correspondence – Agency Correspondence – Correspondence with Shareholders, Directors  | 12           |
| IV  | <b>Reports Writing</b><br>Importance of report – Types of business report – Characteristics of a good report – Selecting a suitable type of report – Preparing a report – Organization of a report – Reports by individuals – Reports by committee – Agenda and Minutes of meetings – Office order – Circular – Notes.                        | 12           |
| V   | <b>Oral and other forms of communication</b><br>Speeches – Characteristics of good speech – Committees and conference – Interview – Oral, visual and Audio-visual means of communication  | 12           |

**Text Book :**

Rajendra Pal & J.S. Korlahalli, "Essentials of Business Communication", Sultan Chand & Sons (P) Ltd., New Delhi.

**Reference Book:**

1. Shirley Taylor, "Communication for Business" - Pearson Publications - New Delhi.
2. Bovee, Thill, Schatzman, "Business Communication Today", Pearson Education Private Ltd - New Delhi.
3. Penrose, Rasbery, Myers, "Advanced Business Communication" - Bangalore.
4. Simon Collin, "Doing Business on the Internet", Kogan Page Ltd. - London
5. Bhatia R.C., "Business Communication" Ane Books Pvt. Ltd

  
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| Code No.   | Subject  | Semester No. |
|--|--|--------------|
| 16BAU07  | HIGHER FINANCIAL ACCOUNTING  | III          |
| <b>Objective:</b> To refresh the fundamental application of financial Accounting & to learn the accounting practice of partnership firm. |  |              |
| Unit No.   | Topics   | Hours        |
| I  | <b>Introduction to Partnership</b><br>Definition of Partnership - Nature of partnership Firm - Partnership Deed and its contents - Application of provisions in the absence of agreement - Rights of a partner - Duties of a partner - Profit & Loss Appropriation Account - Fixed Capital Method and Fluctuating capital method - Adjustments of profit & Loss gearing Ratio. | 15           |
| II   | <b>Admission of Partners</b><br>Definition — Revaluation of Assets and Liabilities – Adjustment of Good will – Adjustment of Undistributed profit or loss – Adjustment and Readjustment of capital.  | 15           |
| III  | <b>Retirement and Death of Partners</b><br>Retirement – Gaining ratio – Admission cum Retirement - Death of partners – Adjustments on retirement and Death – Executor’s Account - Joint life policy.   | 14           |
| IV   | <b>Dissolution of Partnership</b><br>Meaning – settlement of accounts – Firms debt and personal debt – Dissolution account – Realization account – Capital account and Bank account.   | 14           |
| V  | <b>Insolvency of Partners</b><br>Meaning – Insolvency of single partner and all Partners – Piece-meal Distribution – Proportionate Capital Method - Maximum Loss Method.   | 14           |

*Note: Distribution of marks: 80% problems, 20% Theory*

**Text Book :**

Reddy T.S & Murthy A, "Financial Accounting", Margham Publications, Chennai.

**Reference Books:**

1. Jain S.P & Narang K.L. "Advanced Accountancy", Kalyani Publishers, New Delhi.
2. Gupta R.L. & Radhaswamy .M "Advanced Accountancy" Sultan Chand & Sons (P) Ltd., New Delhi.
3. Vinayakam. N., Charumathi B, "Financial Accounting", S.Chand & Company Ltd., New Delhi.
4. Narang K.L., Maheswari S.N. "Advanced Accountancy" Kalyani Publishers. New Delhi
5. S.K.Maheswari, T.S. Reddy, "Advanced Accountancy" Vikas Publications, Chennai.

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| Code No.   | Subject   | Semester No. |
|--|---|--------------|
| 16BAU08  | BANKING THEORY LAW & PRACTICE   | III          |
| <b>Objective:</b> To enable the student to have a thorough knowledge on Indian Banking System and Acts pertaining to it. |   |              |
| Unit No.   | Topics  | Hours        |
| I  | <b>Origin of Banks</b><br>Definition of Banking - Recent Trends in Indian Banking —Merchant Banking —Mutual Fund —Factoring Services —Customer Services —E-banking.   | 15           |
| II   | <b>Opening of account</b><br>KYC Norms - Special types of customer – Types of deposit – Bank Pass book – Features.  | 14           |
| III  | <b>Negotiable Instruments</b><br>Definition – Essential features of negotiable instrument - Payment in due course – Holder in due course – Endorsements – features – Kinds - Cheque – Essentials of a valid cheque – Crossing - Paying banker - precautions – Collecting banker – Statutory protection - duties .               | 14           |
| IV   | <b>Loans and advances</b><br>Introduction - Principles of sound lending – Secured and Unsecured Advances – Forms of advances – Modes of creating charge – Lien – Pledge - Hypothecation – Mortgage.   | 14           |
| V  | <b>The Banking Regulations Act 1949 and Other Banking Regulations</b><br>The Banking Regulations Act 1949 – Objectives – Application of the Act – Banking Ombudsman Scheme 2006 – Role of Reserve Bank in relation to the Scheme – Types of Complaints before Banking Ombudsman – Filing a complaint with the Banking Ombudsman | 15           |

**Text Book :**

*Sundharam and Varshney, "Banking theory Law & Practice," S. Chand & Sons, New Delhi*

**Reference Books**


1. Dr.Guruswamy S. "Banking Theory, Law & Practice" Tata McGraw Hill Publishing Company Ltd., New Delhi
2. Sundaram and Varshney "Banking Theory, Law & Practice", Sultan Chand Company, New Delhi
3. Varshney P.N. "Banking Theory, Law & Practice", Sultan Chand Company, New Delhi
4. Rajesh R, Sivagnanasithi T. "Banking Theory, Law & Practice", Tata McGraw Hill Publishing Company Ltd., New Delhi
5. Sundaram S.M. "Banking Theory, Law & Practice" Sri Meenakshi Publications, Karaikudi

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| Code No.  | Subject  | Semester No. |
|---|--|--------------|
| 16BAU09   | PRACTICAL – I – COMPUTER APPLICATION - MS OFFICE | III          |
| <b>Objective:</b> To impart MS Office Practically among the learners  |  |              |
| <b>List of Programs</b>   |  |              |
| <b>MS WORD</b>  |  |              |
| <ol style="list-style-type: none"> <li>1. Type Chairman's speech/ Auditor's report / Minutes/ Agenda and perform the following operations: Bold, Underline, Font Size, style, Background color, Text color, Line spacing, Spell Check, Alignment, Header &amp; Footer, Inserting pages and page numbers, Find and Replace.</li> <li>2. Design an invitation for the college function , invoice and Account sales by using Drawing tool bar, Clip Art, Word Art, Symbols, Borders and Shading.</li> <li>3. Prepare a Class Time Table and perform the following operations: Inserting the table, Data Entry, Alignment of Rows and Columns, Inserting and Deleting the Rows and Columns and Change of Table Format.</li> <li>4. Prepare a Shareholders meeting letter for 10 members using mail merge operation.</li> <li>5. Prepare Bio-Data by using Wizard/ Templates.</li> <li>6. Short cut keys in MS Word for various operations.</li> </ol> |  |              |
| <b>MS EXCEL</b>   |  |              |
| <ol style="list-style-type: none"> <li>1. Prepare a mark list of your class (minimum of 5 subjects) and perform the following operations: Data Entry, Total, Average, Result and Ranking by using arithmetic and logical functions and sorting.</li> <li>2. Prepare Final Accounts (Trading, Profit &amp; Loss Account and Business Sheet) by using formula.</li> <li>3. Draw the different type of charts (Line, Pie, Bar) to illustrate year-wise performance of sales, purchase, profit of a company by using chart wizard.</li> <li>4. Prepare a statement of Bank customer's account showing simple and compound interest calculations for 10 different customers using mathematical and logical functions.</li> <li>5. Prepare a Product Life Cycle which should contain the following stages: Introduction, Growth, Maturity, Saturation, Decline.</li> <li>6. Short cut keys in MS Excel for various operations</li> </ol>                |  |              |
| <b>MS POWER POINT</b>   |  |              |
| <ol style="list-style-type: none"> <li>1. Design presentation slides in manual mode for a product of your choice with product name, brand name, type of product, characteristics, special features, price, special offer etc.,</li> <li>2. Design presentation slides for organization details for 5 levels of hierarchy of a company by using organization chart.</li> <li>3. Design slides with custom mode for the headlines News of a popular TV Channel with the transactions - Top down, Bottom up, Zoom in and Zoom out.</li> <li>4. Design presentation slides about an organization and perform frame movement by interesting clip arts to illustrate running of an image automatically.</li> <li>5. Design presentation slides with animation effects for the Seminar/Lecture Presentation and perform - Creation of different slides, changing background color, font color using wordart.</li> </ol>                                  |  |              |

  
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| Code No.  | Subject  | Semester No. |
|---|--|--------------|
| 16BAU10   | INSURANCE LAW AND REGULATION   | III          |
| <b>Objective:</b> To impart knowledge on insurance law and regulation |  |              |
| Unit No.  | Topics   | Hours        |
| I   | <b>Definition and Sources of Law</b><br>Judicial set up in India – Insurance as a contract – Legal principles– Insurance Act, 1938 – Features  | 14           |
| II  | <b>Life Insurance Corporation Act, 1956</b><br>Introduction – Features – Organization and Functions of Life Insurance Corporation. Legal Aspects of Life Assurance - Mortgage of Life Policies – Different kinds of Proofs of Death – Various forms of Evidence of Testate – and Intestate Succession – Presumption of Death – Indemnity & Guarantee – Attachments and Prohibitory Orders – Provisions of Limitation Act as applicable to Insurance Contracts. | 14           |
| III   | <b>Current Legal Environment</b><br>Insurance Act 1938 (as amended) & Insurance Regulatory & Development Act - An Overview – Insurance Sector Reforms - The Insurance Regulatory Development Authority (IRDA) Act, 1999 – IRDA (Investment) Regulations 2000 – IRDA Guidelines for Insurance Brokers - Securities and Exchange Board of India (SEBI) Act, 1992 – SEBI Guidelines.  | 15           |
| IV  | <b>Insurance Intermediaries and Regulations</b><br>Regulations issued by IRDA for Insurance Agents & Brokers - Agency Contract– License to act as insurance agent – Authority of a life Insurance Agent rights and responsibilities agent’s compensation and hereditary commission termination of agency – nomination facility – Licensing of Insurance Brokers – Role & Responsibilities of Insurance Brokers.  | 15           |
| V   | <b>Regulations as applicable to General Insurance</b><br>IRDA Directions for protections of policy holders – Consumer Protection Act 1986 – Arbitration & Conciliation Act 1996 - Insurance Ombudsman.   | 14           |

**Text Book :**

Mishra .M.M, "Insurance Principles and Practice", S.Chand & Company Ltd., New Delhi.

**Reference Books**

1. Indian Institute of Insurance – IC 24 – Legal Aspects of Life Assurance.
- 2 Srinivasan M. N. "Principles of Insurance Law" (Life-Fire-Marine-Motor and Accident), S.Chand & Company Ltd., New Delhi.
3. Murthy KSN & Dr Sharma KVS, "Modern Law of Insurance", S.Chand & Company Ltd., New Delhi.
4. Murthy.A., "Insurance Principles and Practice", Margham Publications, Chennai.
5. Mishra K.C. and Bakshi M, "Legal and Regulatory Aspects of Insurance", Cengage Learning, NewDelhi.

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| Code No.  | Subject   | Semester No. |
|---|---|--------------|
| 16BAU12   | <b>CORPORATE ACCOUNTING - I</b>   | IV           |
| <b>Objective:</b> To give a comprehensive understanding of the system of Corporate Accounting and to impart knowledge related to solving the problems under company accounts. |   |              |
| Unit No.  | Topics  | Hours        |
| I   | <b>Shares:</b><br>Definition – Issue of Shares - Legal provisions regarding issues of shares – Equity shares issued at par, at premium and at discount - Share Applications, Allotment, Calls, Forfeiture of shares, Re-issue of forfeited shares – Accounting entries - Under writing of Shares – Rights Issue and Bonus shares -Redemption of Preference Shares - Conditions for Redemption - Replacement of capital by fresh issue of shares - Procedure for redemption. | 15           |
| II  | <b>Debentures:</b><br>Issue of Debentures - Issue of Debenture at Discount - Interest on Debentures - Provision for Redemption of Debentures – Methods of Redemption of Debentures - Redemption out of profit, out of capital - Redemption out of conversion - own debentures Ex-interest and Cum - interest.   | 15           |
| III   | <b>Final accounts of Company:</b><br>Profit prior to Incorporation – Final accounts of Company.   | 14           |
| IV  | <b>Valuation of Goodwill and Shares:</b><br>Need – Methods of valuation of Goodwill and Shares - Acquisition of Business.   | 14           |
| V   | <b>Liquidation of Company:</b><br>Meaning of Liquidation – Order of Payments – Preferential Payments – Liquidators Final Statement of Account – Remuneration – Statement of Affairs and Deficiency Accounts.  | 14           |

**Note :** Distribution of Marks : Problems - 80% , Theory - 20% .

**Text Book:**

T.S. Reddy & A. Murthy, "Corporate Accounting", Margham Publications, Chennai.

**Books for Reference:**

1. Narang K.L., Maheswari S.N. "Advanced Accounting" Kalyani Publishers. New Delhi
2. Gupta R.L. & Radhaswamy M, "Corporate Accounts", Theory, Methods and Application, Sultan Chand & Sons (P) Ltd., New Delhi.
3. Dr. Arulanandam M.A., Dr. Raman K.S., "Advanced Accountancy", Himalaya Publishing House Pvt. Ltd, Mumbai
4. Shukla M.C, Grewal T.S & Gupta S.L, "Advanced Accountancy", S.Chand & Company Ltd., New Delhi.
5. Pillai R.S.N., Bogavathi & Uma S, "Fundamentals of Advanced Accounting" S.Chand & Company Ltd., New Delhi.

  
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| Code No.  | Subject   | Semester No. |
|---|---|--------------|
| 16BAU13   | MARKETING OF INSURANCE SERVICES   | IV           |
| <b>Objective:</b> To provide skills for evaluating competition and developing strategies of marketing of insurance services |   |              |
| Unit No.  | Topics  | Hours        |
| I   | <b>Service Marketing</b><br>Introduction – Types of services – Characteristics of services – Need for service Marketing – Obstacles in service marketing – Market Segmentation- Factors Influencing Segmentation - Marketing management process for services – Service marketing mix – Elements of service marketing mix. | 12           |
| II  | <b>Service Product</b><br>Conceptualization of service concepts – Stages in new service development – Service life cycle concept - Pricing – Steps – Objectives of pricing – Factors affecting pricing decisions - Methods of pricing in services - Pricing strategies.   | 12           |
| III   | <b>Service Marketing – Insurance Marketing</b><br>Concepts – uses of Insurance services – Impact of technology – Marketing strategies in life insurances - e-insurance – MIS of insurance organization.   | 12           |
| IV  | <b>Insurance Products</b><br>Life insurance products – General insurance products - Typology of non-life insurance - Product planning and development – Product mix – Promotion mix – Fire insurance – Automobile insurance – Marine insurance – Health insurance.  | 12           |
| V   | <b>Managing Service Quality</b><br>Dimensions of service quality – Conceptual model of service quality – service quality management – Problems of service quality control – Managing quality improvement – Guidelines for managing service competition.   | 12           |

**Text Book:**

*Vasanthi Venugopal and Ragu V.N, Services Marketing, Himalaya Publishing House Pvt. Ltd, Mumbai*

**Reference Books**

1. Dr. Keshav Bhargav, *Insurance marketing, Astha Publishers & Distributors, New Delhi.*
2. Harsh V. Verma., *"Services Marketing", Pearson Education: New Delhi.*
3. Vinnie Jauhari, *Services: Marketing & Management, Oxford University Press, Mumbai*
4. *Insurance Institute of India – IC 31 – Insurance Salesmanship.*
5. Jha S.M, *"Services Marketing", Himalaya Publishing House Pvt. Ltd, Mumbai*

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| Code No.  | Subject  | Semester No. |
|---|--|--------------|
| 16BAU14   | INSURANCE RISK MANAGEMENT  | IV           |
| <b>Objective:</b> To provide an understanding of risk management approaches of insurance sector |  |              |
| Unit No.  | Topics   | Hours        |
| I   | <b>Understanding Risk</b><br>Types of risk - Risk management - Objectives - Risk identification and measurement - Pooling arrangements and diversification of risk.  | 14           |
| II  | <b>Risk aversion and demand for insurance</b><br>By individuals- By corporations- Insurability of risk- contractual provisions- Legal doctrine- - Loss control –Risk retention and reduction decisions.  | 14           |
| III   | <b>RBI Guidelines and Risk management</b><br>Regulatory Framework- Capital Adequacy requirements- Risk Weighted Assets- The New Basel Capital Accord, Board for Financial Supervision- Risk Based Supervision- Risk Profiling – Strategy and Environment Risk- Organization Risk and Management Risk- Constitution of Risk Management System in Banks. | 15           |
| IV  | <b>Methods of Risk</b><br>Models; Hedging; Sensitivity Analysis; Credit Scoring- Measurement of Operational Risk- Asset Liability Management (ALM) : RBI Guidelines- Volatility- Product Innovation- Purpose of ALM – ALM Information System.  | 15           |
| V   | <b>Risk Management tools and Derivatives</b><br>Securities Contracts - Foreign Exchange Transactions – Forward Contracts- Repurchase Agreements - Swaps – Options – Futures – Alternative Risk Transfer Products - Currency Swaps – Currency options and Futures – Exchange Traded Funds.  | 14           |

**Text Book :**

O.P. Agarwal, "Banking and Insurance", Himalaya Publishing House Pvt. Ltd, Mumbai.

**Reference Books**

1. Rejda, George E. "Principles of Risk Management & Insurance", Pearson: New Delhi.
2. Jyotsna Sethi and Nishwan Bhatia, "Elements of Banking and Insurance", Prentice Hall of India: New Delhi.
3. Gupta P.K., "Insurance & Risk Management", Himalaya Publishing House: Mumbai.
4. Joshi, Vasant C. & Joshi, Vinay V. "Managing Indian Banks: The Challenges Ahead", Response Books, New Delhi.
5. Insurance Institute of India – IC 86 – Risk Management.



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| Code No.  | Subject   | Semester No. |
|---|---|--------------|
| 16BAU15   | FOREIGN EXCHANGE MANAGEMENT   | IV           |
| <b>Objective:</b> To impart knowledge on foreign exchange management and related legislations |   |              |
| Unit No.  | Topics  | Hours        |
| I   | <b>Foreign exchange</b><br>Administration of Foreign Exchange – Foreign Exchange transactions – purchases and sales transactions – Authorised dealers – Foreign currency accounts –Multinational Banking.   | 15           |
| II  | <b>Foreign exchange market</b><br>Functions – Exchange rates – Exchange quotations – spot and forward transactions – Merchant rates – TT Selling rate – TT Buying rate – Forward exchange contract – Features of Forward exchange contract – Options contract.    | 15           |
| III   | <b>Foreign exchange risk and exposure</b><br>External techniques of exposure management – Internal techniques of exposure management.   | 14           |
| IV  | <b>Inter Bank Deals</b><br>Cover deals trading, SWAP Deals – Arbitrage operations – Managing foreign exchange reserves – Fiscal and Monetary policies in India - Devaluation – pros and cons.   | 14           |
| V   | <b>Genesis of FEMA and repeal of FERA</b><br>Comparison between FEMA 1999 and FERA 1973- Important sections of FEMA 1999 and subsequent amendments, schedules-I, II and III- Compounding provisions under FEMA and the effect of non-adherence to FEMA provisions | 14           |

**Text Book :**

Jeevanandam C, "Foreign Exchange: Practice, Concepts", Sultan Chand & Sons (P) Ltd, New Delhi.

**Reference Books**

1. Shapiro, Alan C., "Multinational Financial Management", Prentice Hall, New Delhi.
2. Francis Cherunilam., "International Economics", Tata McGraw Hill Pub Ltd, New Delhi.
3. Ian H Giddy., " Global Financial Markets", AITBS Publishers and Distributors, New Delhi.
4. Vijayabhaskar P and Mahapatra B., "Derivatives Simplified", Response Books, Sage Publications, New Delhi.
5. Alok Goyal and Mridula Goyal, "Business Environment", V.K (India) Enterprises, New Delhi.



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| Code No.  | Subject   | Semester No. |
|---|---|--------------|
| 16BAU17   | COST ACCOUNTING   | V            |
| Objective: To facilitate the understanding of basic concepts and methods of Cost Accounting and to extend skill over problem solving and critical revelation in decision making in firms. |   |              |
| Unit No.  | Topics  | Hours        |
| I   | <b>Introduction to Cost Accounting</b><br>Definition – Meaning and Scope - Relationship of Cost Accounting with Financial Accounting – Installation of Costing System - Classification - Types and Methods of Cost – Elements of Cost- Preparation of Cost Sheet with simple adjustment - Reconciliation of Cost and Financial accounts.  | 15           |
| II  | <b>Material Cost and Control</b><br>Levels of material Control – Need for Material Control – Economic Order Quantity – ABC analysis – Perpetual inventory.<br>Purchase and Stores Control: Purchasing of Materials – Procedure and documentation involved in purchasing – Requisition for stores – Stores Control – Methods of valuing material issue.  | 14           |
| III   | <b>Labour Cost and Control</b><br>Labour cost - Meaning – Computation of labour and control over Labour cost - Time keeping, Methods of wage payment – Time rate and piece rate system - Payroll preparation - Idle time and over time – Incentives and Remuneration - Labour turnover – Over Heads - Classification of overheads – Allocation and absorption of overheads – Machine hour Rate. | 15           |
| IV  | <b>Methods of Costing</b><br>Job Costing - Batch Costing - Contract Costing.  | 14           |
| V   | <b>Operating costing and Process costing</b><br>Operating Costing –Passenger Transport – Costing for Lodging houses – Process costing – Features of process costing – process losses, wastage, scrap, normal process loss – abnormal loss, abnormal gain. (Excluding inter-process profit and equivalent production).   | 14           |

Note: Distribution of marks: Problem 80% and Theory 20%

**Text Book:**

Pillai R.S.N. and Bagavathi V, "Cost Accounting", S. Chand and Company Ltd., New Delhi.

**Books for Reference:**

1. Jain S.P and Narang K.L. , "Cost Accounting", Kalyani Publishers, New Delhi.
2. Iyyangar S.P., "Cost Accounting Principles and Practice", Sultan Chand & Sons (P) Ltd., New Delhi.
3. Saxena V.K. & Vashist C.D., "Cost Accounting", Sultan Chand & Sons (P) Ltd., New Delhi.
4. Ramachandran and Srinivasan, "cost Accounting", Sriram Publications, Trichy.
5. Maheswari S.N, "Principles of Cost Accounting", Sultan Chand & Sons (P) Ltd., New Delhi.

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| Code No.  | Subject   | Semester No. |
|---|---|--------------|
| 16BAU18   | <b>CORPORATE ACCOUNTING II</b>  | V            |
| <b>Objective:</b> To impart knowledge related to different forms of company accounts. |   |              |
| Unit No.  | Topics  | Hours        |
| I   | <b>Amalgamation and Reconstruction of Companies</b><br>Alteration of share capital – Capital reduction - Amalgamation, Absorption and Reconstruction of Companies (both Internal and External Reconstruction) | 15           |
| II  | <b>Holding Company Accounts</b><br>Meaning – Definition of Holding company and Subsidiary company – Consolidated Financial statements (excluding inter-company holdings)                                      | 14           |
| III   | <b>Double Account System</b><br>Double Accounting - Accounts of Electricity companies- Treatment of Repairs and Renewals.   | 14           |
| IV  | <b>Bank Accounts</b><br>Accounts of Banking Companies – New Format  | 15           |
| V   | <b>Accounts of Insurance companies</b><br>Life Insurance – General Insurance- Under IRDA 2000- Fire Insurance claims.   | 14           |


*Note: Distribution of marks: Problems 80% , Theory 20%*

**Text books:**

Jain S.P and Narang K.L. "Advanced Accounting", Kalyani Publishers, New Delhi.

**Books for references:**

1. Dr. Arulanandam M.A., Dr. Raman K.S., "Advanced Accountancy", Himalaya Publishing House Pvt. Ltd, Mumbai
2. Gupta R.L. & Radhaswamy M, "Corporate Accounts", Theory, Methods and Application, Sultan Chand & Sons (P) Ltd., New Delhi.
3. Shukla M.C, Grewal T.S & Gupta S.L, "Advanced Accountancy", S.Chand & Company Ltd., New Delhi.
4. T.S. Reddy & A. Murthy, "Corporate Accounting", Margham Publications, Chennai.
5. Hariharan N, "Corporate Accounting", Vijay Nicole Imprints Private Ltd., Chennai..

  
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| Code No.  | Subject   | Semester No. |
|---|---|--------------|
| 16BAU19   | INCOME TAX LAW AND PRACTICE   | V            |
| <b>Objective:</b> To make the students to understand the basic concepts of Income Tax Law and In-depth knowledge on the provisions of Income Tax Act. |   |              |
| Unit No.  | Topics  | Hours        |
| I   | <b>Introduction to Income Tax:</b><br>Income Tax Act 1961-Definition – Assessment Year, Previous Year, Assessee, Person, Income, Gross Total Income, and Total Income – Basis of charge – Residential Status of an Individual, HUF, Firms, AOP and Company – Exempted Incomes.  | 15           |
| II  | <b>Income from Salary and House Property:</b><br>Salary – Allowances – Perquisites – Profit-in-lieu of salary, Deductions under section 80C – Computation of Income from Salary - House Property Income - Determination of annual value of let out house property – Self occupied house property, Deductions under section 24- Computation of Income from House Property. | 15           |
| III   | <b>Income from Business or profession:</b><br>Profits and Gains of Business or Profession – Deductions expressly allowed and expressly disallowed- Computation of Income from Business or Profession - Depreciation.  | 14           |
| IV  | <b>Income from Capital Gains and Other Sources:</b><br>Capital Gains –Capital Asset, Transfer, Deemed Transfer, and Transaction not regarded as transfer - Types of Capital Gains, Exempted Capital Gains –Computation of Income from Capital Gains – Income from Other Sources.  | 14           |
| V   | <b>Assessment of Individuals:</b><br>Clubbing of income – Set off carry forward of losses, Deductions Under section 80 - Assessment of Individuals.   | 14           |

*Note: Distribution of marks: Problems 60% and Theory 40%*

*Text Book: Gaur V.P. and Narang D.B., Puja Gaur, Rajeev Puri, "Income Tax Law and Practice" Kalyani Publishers New Delhi.*

**Reference Books:**

1. Dr. Mehrotra H.C., "Income Tax Law and Accounts" Sahithya Bhavan Publishers, Agra.
2. Murthy A, "Income Tax Law and Practice" Vijay Nicole Imprints Private Ltd., Chennai.
3. Hariharan N, "Income Tax Law and Practice", Vijay Nicole publishers., Chennai.
4. Jeevarathinam M, Vijay Vishnu Kumar C, "Income Tax Law and Practice", Scitech Publications, Chennai.
5. Reddy T.S and Hariprasad Reddy Y, "Income Tax Law and Practice", Margham Publications, Chennai.

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| Code No. | Subject  | Semester No. |
|----------|--|--------------|
| 16BAU20  | PRACTICAL – II - COMPUTER APPLICATION - TALLY & INTERNET | V            |

**Objective:** To enable the students to gain the in depth skills in Tally and Internet.

#### List of Programs

##### TALLY

1. Creating a company with all relevant details including VAT options
2. Creating ledger under appropriate predefined groups
3. Create vouchers and view profit and loss a/c and balance sheet
4. Prepare trading profit and loss account and b/s, with inventory details
5. Create stock items, stock groups, sales categories, god owns, units of measure view the stock summary
6. Consolidation of accounts
7. Memo voucher
8. Cheque printing
9. Ratio analysis
10. Interest calculations

##### INTERNET

1. Create e-mail ID and send application form to different companies at different countries. (Download different addresses and e-mail Ids of Companies across the world)
2. Using any search Engine, collect 10 year export-import Data of a product (of your choice) and prepare a report
3. Visit RBI, DGFT, and Major Port's websites and draft a report

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| Code No.   | Elective Subject – I (a)   | Semester No. |
|--|--|--------------|
| 16BAU21  | BANKING TECHNOLOGY MANAGEMENT  | V            |
| <b>Objective:</b> To understand the concepts of e-banking technologies |  |              |
| Unit No.   | Topics   | Hours        |
| I  | <b>Introduction</b><br>Types – LAN – WAN – Internet and Intranet – E-Mail – E-Banking – Core Banking - Electronic Products - Electronic Payment System - Online Banking - Electronic Fund Transfer System: RTGS, NEFT & SWIFT etc.- Information Technology - Current trends - Global Developments in Banking Technology. | 14           |
| II   | <b>Automatic Teller Machine</b><br>Merits and Demerits – Installation and Security Aspects of ATM, MICR Equipment – Precautions in Handling MICR Instrument – Benefits and Limitations.  | 14           |
| III  | <b>Electronic Banking</b><br>Features - Benefits of e-cash – Limitations of electronic data interchange – Electronic fund transfer credit card – Debit card – Payment through bank network – Payment by smart card - Electronic pass book – Home banking.  | 14           |
| IV   | <b>SWIFT</b><br>Types and message in SWIFT (Society for Worldwide Interbank Financial Telecommunication) – Message format in SWIFT – Bank Information Code – Message Flow in SWIFT System – Advantages and Structure of SWIFT.   | 15           |
| V  | <b>Services offered through e-banking</b><br>Strengths of e-banking – Weakness of e-banking – Opportunities - Theories of e-banking. – Cyber threat of E-Banking Computer Audit - Information System Audit - Information System Security and Disaster Management.  | 15           |

**Text Book :**

Kaplan S & Choubey N S., "E-Indian Banking in Electronic Era", Sarup & Sons, New Delhi.

**Reference Books**

1. Vasudeva, "E – Banking", Common Wealth Publishers, New Delhi.
2. Turban Rainer Potter, "Information Technology", John Wiley & Sons Inc.
3. Banking Technology - Indian Institute of Bankers Publication.
4. Dr. Firdos T. Shroff, "Modern Banking Technology", Northern Book Centre, New Delhi.
5. Srinivasan NP and Saravanavel, P., "Development Banking in India and Abroad", Kalyani Publishers. New Delhi.



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| Code No.  | Elective Subject – I (b)  | Semester No. |
|---|---|--------------|
| 16BAU21   | DEVELOPMENT BANKING   | V            |
| <b>Objective:</b> To understand the concepts of Development Banking |   |              |
| Unit No.  | Topics  | Hours        |
| I   | <b>Development Banking</b><br>Introduction - Evolution of Development Banks - Development Financial Institutions in India – Structure of Development Banks - Changing Role of Development Financial Institutions - Policy Measures Relating to Development Financial Institutions - Policy Measures   | 14           |
| II  | <b>IFCI – ICICI - IDBI</b><br>Industrial Finance Corporation of India Limited (IFCI) – Objectives – Functions – Management of IFCI – Working of IFCI. Industrial Credit and Investment Corporation of India (ICICI) - Objectives – Functions – Management of ICICI – Working of ICICI. Industrial Development Bank of India Limited (IDBI) – Objectives – Functions – Management of IDBI – Working of IDBI.                   | 15           |
| III   | <b>SIDBI – SFC – SIDC – SIIC - IRBI</b><br>The Small Industries Development Bank of India (SIDBI) - Objectives – Functions – Working of SIDBI. State Financial Corporations (SFCs) - Objectives – Functions - Management and Working of SFCs. The State Industrial Development Corporations (SIDCs) and the State Industrial Investment Corporations (SIICs). The Industrial Reconstruction Bank of India (IRBI) – Functions. | 14           |
| IV  | <b>EXIM Bank</b><br>The Export-Import Bank of India - Objectives – Capital – Functions of the EXIM Bank —Business Profile – Performance and Contribution.   | 15           |
| V   | <b>National Bank for Agriculture and Rural Development (NABARD)</b><br>NABARD's Mission - Functions of NABARD - Promotion and Development - Refinance - Credit - Direct Credit - Rural Infrastructure Development Fund - Economic Impact of RIDF Projects - Thrust Areas of NABARD - Participation in New Ventures - Amendments to the NABARD Act, 1981 - NABARD as a Consultant - NABARD as a Supervisor                     | 14           |

**Text Book:**

*Bharati V Pathak, The Indian Financial System, Markets, Institutions and Services, Pearson Education India, New Delhi*

**Reference Books**

1. Natarajan. S.&Parameswaran, "Indian Banking", S.Chand & Co., New Delhi.
2. Vasant Desai, Development Banking and Financial Intermediaries, Himalaya Publishing House Pvt. Ltd, Mumbai
3. Somashekar, N.T., Banking, New Age International (P) Ltd., New Delhi
4. A.C. Fernando, Business Environment, Pearson Education India, New Delhi
5. Mariyappa, Chandrashekara, Ramachandra, Indian Financial System, Himalaya Publishing House Pvt. Ltd, Mumbai

  
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| Code No.  | Subject   | Semester No. |
|---|---|--------------|
| 16GSU006  | LAW OF ETHICS   | V            |
| <b>Objective:</b> To establish the student's knowledge on the basis of legal ethics of life |   |              |
| Unit No.  | Topics  |              |
| I   | <b>Anti-Ragging Act of Government of Tamilnadu,1997</b><br>Meaning -definition-History – Present status-Anti-ragging movement-Law related to ragging in India-Legislation- Prohibition of ragging.  |              |
| II  | <b>Penalty of ragging</b><br>Dismissal of student-Suspension of student-deemed abetment-University grants commission (UGC) regulations on curbing the menace of ragging in higher educational institutions 2009-Ragging Punishment.   |              |
| III   | <b>Health and Protection of Women</b><br>Health status of women in India-Mortality –meaning- factors influencing Health and Nutrition. Law Relating to Crimes against Women-Legal rights of women - Dowry Prohibition Act, 1961 - Protection of Women from Domestic Violence Act, 2005.   |              |
| IV  | <b>Consumerism</b><br>Meaning – Definition- Consumer Awareness- Statutory rights of Consumers-Duties of consumers. Consumer Protection Measures: Consumer Protection Act 1986-Essential Commodities Act- Standards of Weights and Measures Act- MRTP Act- Food Adulteration Act. Consumer Protection Forums: Types of Consumer courts- Complaint Procedures.  |              |
| V   | <b>Cyber Crime</b><br>Meaning- Features- Significance- Advantages. Cyber Crimes- Types- Criminal Activities: Unauthorized access and Hacking- Trojan Attack-Virus and Worm Attack- E-mail related crimes-Factors influencing Cyber Crimes- Strategies to prevent cybercrimes- Civil and Criminal Offences under IT act 2000-Cyber Law provisions- Computer related crimes covered under Indian Penal Code and Special Laws. |              |

**Reference:**

1. Anuradha Jaya, "Women's Equality a Struggle for Survival" , Gyan Publishing House, New Delhi
2. Narayan Deepa, "Employment and Poverty reduction: A Source Book" .
3. Dr. Sarla Gupta and Beniprasad Agrawal, "Cyber Laws", Premier Publishing Co, Allahabad.
4. Justice Yatindra Sigh, "Cyber Law"
5. Steven Miles, "Consumerism as a way of life", SAGE Publications, New Delhi.
6. [https://en.wikipedia.org/wiki/Ragging\\_in\\_India](https://en.wikipedia.org/wiki/Ragging_in_India)
7. <https://www.gov.uk/topic/health-protection>

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| Code No.   | Subject  | Semester No. |
|--|--|--------------|
| 16BAU22  | MANAGEMENT ACCOUNTING  | VI           |
| <b>Objective:</b> To impart knowledge in Management Accounting and to make them know about implication of Management techniques. |  |              |
| Unit No.   | Topics   | Hours        |
| I  | <b>Introduction to Management Accounting</b><br>Management Accounting – Meaning – Objectives and Scope – Relationship between Management Accounting, Cost Accounting and Financial Accounting - Need and Significance of Management Accounting.  | 15           |
| II   | <b>Financial Statement analysis and Ratio analysis</b><br>Financial Statement analysis - Ratio analysis - Introduction –Advantages and Limitations of Ratio Analysis – Classification of Ratios - Analysis of liquidity – Solvency and Profitability Ratios – Construction of Balance Sheet. | 15           |
| III  | <b>Fund flow and Cash flow statements</b><br>Fund Flow statement – Meaning – Schedule of changes in working capital - Preparation of Fund Flow Statement - Cash Flow statement – Preparation of Cash Flow Statement as per Accounting Standard 3.  | 14           |
| IV   | <b>Marginal costing and Break Even Analysis</b><br>Concept of Marginal Costing – Preparation of marginal costing statement – managerial applications – Break even analysis – Standard costing – variance analysis (Material and Labour only).  | 14           |
| V  | <b>Budgeting</b><br>Budgeting and Budgetary control – Classification of Budgets – Preparation of cash budget, sales budget, purchase budget, material budget and flexible budget – Performance Budgeting – Zero Base Budgeting (ZBB).  | 14           |

*Note: Distribution of marks: Problems 80% Theory 20%*

**Text book:**

Ramachandran & Srinivasan, "Management Accounting", Sriram Publications, Trichy.

**Reference Books:**

1. Dr. Maheswari S.N.. "Management Accounting", Sultan Chand & Sons (P) Ltd., New Delhi.
2. Sharma R.K and Gupta S.K. "Management Accounting", Kalyani Publishers, New Delhi
3. Jain S.P and Narang K.L., "Cost and Management Accounting", Kalyani Publishers, New Delhi
4. Bhattacharya S.K, "Accounting and Management", Vikas Publishing House, Chennai.
5. Reddy T.S and Dr. Hariprasad Reddy Y. "Management Accounting" Margham Publications, Chennai

  
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| Code No.  | Subject   | Semester No. |
|---|---|--------------|
| 16BAU23   | INTERNATIONAL BANKING   | VI           |
| <b>Objective:</b> To impart knowledge on International banking system |   |              |
| Unit No.  | Topics  | Hours        |
| I   | <b>English Banking System</b><br>Bank of England, Origin and growth, organizational Structure, Functions, London Money Market, EURO Currency.   | 15           |
| II  | <b>US Banking System</b><br>Origin, Organizational Structure and Working, Unit Banking and factors for its growth in USA. New York Money Market – Constituents and working, Comparison between London Money Market and New York Money Market. | 15           |
| III   | <b>German and Japanese Banking System</b><br>Deutsche Bundes Bank ‘German Central Bank’ – Organisation, structure and functions.<br>Bank of Japan: Structure and Working, Commercial Banking system of Japan, Industrial Banking in Japan     | 14           |
| IV  | <b>World Bank</b><br>History – Objectives – Constitution – Members - Voting powers – Country assisting Strategies – Criticism   | 14           |
| V   | <b>I.M.F. and I.B.R.D</b><br>Objectives, Functions, Assistance to India by these Institutions.  | 14           |

**Text Book :**

Saxena, K.B., "International Banking: Banking Theory and Principal Banking System", Himalaya Publishing House Pvt. Ltd, Mumbai

**Reference Books**

1. Singh & Chhabra, "Global Banking", Dhanpat Rai & Sons, New Delhi.
2. Hajela T.N., "Money, Banking & International Trade", Ane Books Pvt Ltd, New Delhi.
3. Narayanan Nadar. E, "Money and Banking", PHI Learning Pvt. Ltd., New Delhi.
4. Andrew W. Mullineux & Victor Murinde, "Handbook of International Banking", Edward Elgar, Cheltenham, UK
5. Irene Finel-Honigman & Fernando B. Sotelino, "International Banking for a New Century", Routledge, New York



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| Code No.  | Subject  | Semester No. |
|---|--|--------------|
| 16BAU24   | FINANCIAL MARKETS AND INSTITUTIONS   | VI           |
| <b>Objective:</b> To impart knowledge on financial markets and institutions |  |              |
| Unit No.  | Topics   | Hours        |
| I   | <b>Nature and Role of Financial System</b><br>An overview of the Indian Financial System – Financial Sector Reforms – Reserve Bank of India - Securities and Exchange Board of India.  | 14           |
| II  | <b>Banking Institutions</b><br>Commercial and Co-Operative Banks - Non-Bank Financial Institutions - Small Savings and Provident Funds - Unit Trust of India and Mutual Funds.   | 14           |
| III   | <b>Non Banking Financial Intermediaries</b><br>Loan companies – Investment Companies – Hire Purchase Finance – Lease Finance – Housing Finance – Mutual Benefits Financial Companies – Merchant Banks – Venture Capital Funds Credit Rating - Public Deposits with Non-Banking Companies – Non bank Statutory Financial Organizations. | 15           |
| IV  | <b>Financial Markets</b><br>Call Money Market - Treasury Bills Market - Commercial Bills Market - Markets for Commercial paper and Certificates of Deposits - The Discount Market - Market for Financial Guarantee - Government (Gilt-edged) Securities Market.  | 15           |
| V   | <b>Industrial Securities Market</b><br>International Dimensions of Financial Markets Foreign Exchange Market and Foreign Capital Market.   | 14           |

**Text Book :**

Dr. Gurusamy S, "Financial Markets and Institutions", Vijay Nicole Imprints (P) Ltd.

**Reference Books:**

1. Bhole L.M, "Financial Institutions and Markets", Tata McGraw – Hill Publishing Company Limited, New Delhi.
2. Nalini Prava Tripathy., " Financial Instruments and Service", Prentice Hall of India, New Delhi.
3. Srivastava R M., "Management of Indian Financial Institutions", Himalaya Publishing House Pvt. Ltd, Mumbai
4. Khan M Y., "Indian Financial System", Tata McGraw – Hill Publishing Company Limited, New Delhi.
5. Avadhani VA., "Investments and Securities Markets in India", Himalaya Publishing House Pvt. Ltd, Mumbai

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| Code No.  | Subject   | Semester No. |
|---|---|--------------|
| 16BAU25   | INDIRECT TAX  | VI           |
| <b>Objective:</b> To familiarize the students with prevailing Act |   |              |
| Unit No.  | Topics  | Hours        |
| I   | <b>Special features of Indirect Taxes</b><br>Contribution to government revenues – Taxation under the constitution - Advantages and Disadvantages of Indirect Taxes.  | 15           |
| II  | <b>Central Sales Tax Act 1956</b><br>Objectives of the CST – Levy and Collection of CST –Sales and Deemed Sales - Subsequent sales - Registration - Compulsory Registration - Voluntary Registration - Security from dealer-registration procedure.   | 15           |
| III   | <b>VAT</b><br>Terms and Definitions – VAT System in Tamilnadu – Registration of Dealers –Input and Output Tax – Exempted Sales and Zero Rated Sales – Penalties – Filing of Return – Service Tax – main features.   | 14           |
| IV  | <b>Levy and collection of Excise duty</b><br>Kinds of Excise Duty - Basic conditions for liability to Excise concept of Goods- Excisability and Intermediate Products- Packing, Labelling and branding of goods- Valuation of excisable goods - Registration in Central Excise - Procedure for Registration - Automatic or Deemed Registration. | 14           |
| V   | <b>Customs Duty</b><br>Different Types of Customs Import Duties - Abatement of duty in Damaged or Deteriorated Goods - Remission on duty on lost, destroyed or abandoned goods - Customs Tariff Act 1985 - Customs Duty Drawback.   | 14           |

**Text Book :**

*Dinkar Pagare, "Business Taxation", S.Chand & Company Ltd., New Delhi.*

**Reference Books:**

1. Dr.Radha & Parameswaran, "IndirectTaxation", Prasanna Publishers, New Delhi
2. Akhileshwar Pathak & Savan Godiawala, "Business Taxation", Tata McGraw Hill Education Pvt Ltd. New Delhi.
3. Sethurajan S. & Singaravelu K, "Indirect Taxation", Speed Publishers, New Delhi
4. Reddy T.S.& Y .Hariprasad Reddy, "Business Taxation", Margham Publications, New Delhi
5. Datey V.S, Indirect Taxes - Law and Practice, Taxmann, New Delhi.

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| Code No.   | Elective Subject – II (a)  | Semester No. |
|--|--|--------------|
| 16BAU26  | GENERAL INSURANCE  | VI           |
| <b>Objective:</b> To understand the principles and concepts of General Insurance |  |              |
| Unit No.   | Topics   | Hours        |
| I  | <b>Introduction</b><br>Principles of General Insurance – General Insurance Business (Nationalization) Act 1972 – Insurance Regulatory and Development Authority [IRDA] – Constitution, objectives, duties and powers of IRDA.  | 12           |
| II   | <b>Marine Insurance</b><br>Introduction – Nature– Kinds of Marine Insurance policies – Important clauses in Marine Policy. Fire Insurance: Introduction – Nature and uses of Fire Insurance Contract – Types of Fire Insurance policies. Specialized classes of General Insurance: Industrial all risk insurance – Aviation Insurance – Airline Insurance. | 12           |
| III  | <b>Motor Vehicle Insurance (both heavy and light vehicle)</b><br>Various plans –Third party, personal accident etc. Property Insurance – Burglary, Building, Engineering Insurance and health Insurance.   | 12           |
| IV   | <b>Miscellaneous Insurance</b><br>Cattle Insurance – Public Liability Insurance – Sports Insurance – Money Insurance – Baggage Insurance – Neon Sign Insurance – (Householder’s Insurance – Banker’s Blanket policies) – Special Contingency policy – Executive Travel policy – Employer’s Liability policy – Natural and Agricultural Insurance Schemes.  | 12           |
| V  | <b>New Insurance Schemes</b><br>Income bonds-Terrorism Insurance- Single premium bonds- Building, Society Linked Saving Plans, ULIP Plans- Mutual Fund Plans along with Insurance-Contingent Business- Interpretation Insurance.   | 12           |

**Text Book :**

Mishra M.N, “Principles of Insurance”, S.Chand & Company Ltd., New Delhi.

**Reference Books**

1. Alka Mittal, Gupta, S.L., “Principles of Insurance and Risk Management”, S.Chand & Company Ltd., New Delhi.
2. Inderjit Singh, Rakesh Katyal and Sanjay Arora, “Insurance Principles and Practices”, Kalyani Publishers, New Delhi.
3. Gupta P.K.; “Insurance and Risk Management”, Himalaya Publishing House Pvt. Ltd, Mumbai.
4. Insurance Institute of India, General Insurance.
5. General Insurance Vol.1, ICFAI Press, Hyderabad.

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| Code No.   | Elective Subject – II (b)   | Semester No. |
|--|---|--------------|
| 16BAU26  | INSURANCE ENVIRONMENT   | VI           |
| <b>Objective:</b> To enable the students to know the concepts of insurance environment |   |              |
| Unit No.   | Topics  | Hours        |
| I  | <b>Introduction</b><br>Insurance Act-Features-Scope-Licensing-Registration-Core Insurance – Policy Document: Need and Format Policy preamble -Schedule attestation-conditions and privileges-Alteration. Duplicate policy.                    | 12           |
| II   | <b>Agent Regulations</b><br>Fundamentals of Agency Law-Agent- Function- Powers of Agent-Types of Agent Procedure for becoming an Agent- Remuneration of an Agent-Agent’s Regulation-Code of Conduct.  | 12           |
| III  | <b>Reinsurance</b><br>Meaning- Function- Nature & Types of Reinsurance- Laws & Documents of Reinsurance- Special Factors Related to Different Kinds of Insurance-Reinsurance Business- Processing of Information for Reinsurance              | 12           |
| IV   | <b>Underwriting Management</b><br>Meaning & Fundamentals of Underwriting- Underwriting Policy- Sources of Underwriting Information- Classes of Business- Product Design-Underwriting of Life Insurance- Underwriting of General Insurance     | 12           |
| V  | <b>Claim Management</b><br>Concept & Classification of Claim- Essential elements of Claim- Claim procedure-Role of Insured & Insurer in Claim Management-Nature of Claim for Various Classes of Insurance- Dispute- Litigation & Arbitration. | 12           |

**Text Book :**

Anand Ganguly., “ Insurance Management”, New Age International Publishers Ltd., New Delhi.

**Reference Books**

1. Kaninika Mishra., “ Life Insurance Underwriting”, Deep & Deep Publishers Pvt Ltd, New Delhi.
2. Chris Pain., “Reinsurance”, Ane Books Pvt Ltd, New Delhi.
3. Periyasamy.P., “Insurance principle and practices”, Himalaya Publishing House Pvt. Ltd, Mumbai
4. Mishra M.N, Principles of Insurance, S.Chand & Company Ltd., New Delhi.
5. Panda G.S., “Principles and Practices of Insurance” Kalyani Publishers, New Delhi

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