

CMS COLLEGE OF SCIENCE AND COMMERCE
(AUTONOMOUS)

An ISO 9001:2000 certified institution and accredited at the A level by NAAC

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SCHOOL OF COMMERCE (M.Com (IB), M.Com (FC), M.Com)

M.Com with Finance & Control

SYLLABUS

SCHEME OF EXAMINATION (CBCS)

(2018 -2020)

REGULATIONS

INTRODUCTION:

The M.Com (Finance & Control), a two year Post Graduate programme was introduced in the year 1997. It provides teaching and research in the areas of Accounting, Finance Control & Corporate Finance. It includes the core area of domestic and International Financial Markets (Securities, commodities & currencies), Financial services, Derivatives, Asset-Liability and Risk Management and Security analysis and Portfolio Management for specialization. It maintains a good industry-institution interaction. It highlights its future role as a catalyst for new ideas, concepts and skills for the financial sector. The curriculum represents the course response to the evolving and dynamic financial system.

From 2017-19 Batch onwards “**OUTCOME BASED EDUCATION**” has been implemented.

VISION

To be a vibrant and innovative centre for education, to equip students with knowledge and skills in their chosen stream, inculcate values, identify hidden talents, provide opportunities for students to realize their full potential and thus shape them into future leaders, entrepreneurs and above all good human beings

MISSION

1. “To secure and deliver knowledge through teaching research and extension”
2. “To seek continuous improvement in the quality of education to remain globally competitive”

Objectives & Outcomes

Programme Educational Objectives (PEOs)

Program Objective - I

To provide graduates with sound knowledge of concepts and principles of managing business with a focus on financial decision making

Program Objective - II

To develop a comprehensive grounding and competence in the management of core areas of finance such as accounting, finance, investments, banking, corporate governance and ethics and risk management.

Program Objective - III

To develop the capacity to analyze the problems, encourage independent judgment and present rational conclusions.

Program Objective - IV

To cultivate the ability to organize and plan, work both autonomously and as a part of a team and to communicate both quantitative and qualitative information effectively.

Programme Outcomes (POs)

- 1) Demonstrate a systematic and conceptual understanding of theory and applications in financial studies.
- 2) An ability to develop a systematic understanding of financial decisions and its impact on people, business and economy.
- 3) Systematically apply financial computations and business judgment according to the current situation
- 4) An ability to face challenging and rewarding careers in Finance (**Successful career and immediate employment**).

ELIGIBILITY:

Any UG Degree, as per Bharathiar University Regulations

DURATION OF PG COURSE:

The course shall extend over a period of two years comprising of four semesters, with two semesters per year. There shall not be less than ninety instructional days during each semester. Examination shall be conducted at the end of each semester for the respective subject.

Mapping of PEO's and PO's

	PEO1	PEO2	PEO3	PEO4
PO1	✓			
PO2		✓		
PO3			✓	
PO4				✓

CMS COLLEGE OF SCIENCE & COMMERCE, COIMBATORE – 641049**(Autonomous)****M.Com Finance & Control****SCHEME OF EXAMINATION - CBCS PATTERN****(For the students admitted during the academic year 2018– 2020)***Annexure No.18-20 PMF**BOS Date:8.06.2018*

Sem	Sub code	Subject	Ins hrs/ week	Examinations				Credit
				Dur in hrs	CIA	ES E	Total marks	
I	13A	Legal aspects of business	6	3	25	75	100	4
	13B	Managerial Economics	6	3	25	75	100	4
	13C	Financial Accounting	6	3	25	75	100	4
	13D	Applied Cost Accounting	6	3	25	75	100	4
	13E	Elective I – Financial Markets	6	3	25	75	100	4
Total							500	20
II	23A	Advanced Financial Management	6	3	25	75	100	4
	23B	Business Research Methods	6	3	25	75	100	4
	23C	Asset-Liability and Risk Management in Banks	5	3	25	75	100	4
	23D	Banking and Insurance	5	3	25	75	100	4

	23P	Computer Application Practical – I (MS-Office & Tally)	4	3	40	60	100	4
	23E	Elective II – Financial Services	4	3	25	75	100	4
	Total						600	24

Sem	Sub code	Subject	Ins. hrs/ week	Examinations				
				Dur in hrs	CIA	ESE	Total marks	Credit
III	33A	Taxation	6	3	25	75	100	4
	33B	Corporate Accounting	6	3	25	75	100	4
	33C	Investment Management	6	3	25	75	100	4
	33P	Computer Application Practical-II (Introduction to SPSS)	6	3	40	60	100	4
	33R	Institutional Training (Report 40 Marks and Viva 10 Marks)	-	-	50	-	50	2
	33E	Elective III – Indian Stock Market	6	3	25	75	100	4
		Extra disciplinary course*	-	3	25	75	100	4
	Total						650	26
IV	43A	International Financial Management	6	3	25	75	100	4

	43B	Management Accounting	6	3	25	75	100	4
	43C	Advanced Managerial Communication	6	3	25	75	100	4
	43D	Corporate Governance	6	3	25	75	100	4
	43R	Project work & Viva Voce (Report 60 Marks and 40 marks viva - voce)	-	-	60	40	100	4
	43E	Elective IV – Derivatives	6	3	25	75	100	4
	Total						600	24
	Total		120				2350	94

- * The student has to compulsorily select one Extra Disciplinary Course offered by other departments and is eligible to get 4 extra credits. This paper is offered as self study from the 2015 batch onwards in the third semester. School of Commerce(PG) offers “**Global Business and Finance**” paper as self study for the **PG students other than M.Com, M.Com(FC) and M.Com(IB)**.

Colleges can choose any one of the following Group papers as electives:

Group A - Capital Markets

1. Financial Market
2. Financial Services
3. Indian Stock Market
4. Derivatives

Group C - Services Marketing

1. Principles & Practices of Marketing
2. Marketing of Financial Services
3. Marketing of Health Services
4. Travel and Hospitality Services

Group B - Insurance Management

1. Principles of Life and Health Insurance
2. Principles of General Insurance
3. Insurance Law
4. Actuarial Concepts and Principles

Group D - International Trade

1. Principles of International Trade Of services.
2. Export and Import Procedure
3. Institutions Facilitating International Trade
4. India’s International Trade

NOTE:

1. In the core subjects, Number of papers both theory and practical are included wherever applicable. Includes 25 / 40% continuous internal assessment marks for theory and practical papers respectively.

2. In the III semester, Industrial / Institutional Training are made compulsory. The student should take it up during the II semester holidays and submit a report in the III semester.

INSTITUTIONS TO BE VISITED:

Banks, Insurance Companies, Stock broking firms, MNCs, Corporate Offices, Service Organisations, Auditor's Office and Other International Financial Institutions.

Duration of the Training: Minimum 30 days.

1. Marks for the industrial/ institutional training which is out of 50 should be sent to the Controller of Examinations section along with the III semester Internal Marks.

2. During the IV semester, Project Work and Viva-Voce examination will be compulsory and 100 marks with 4 Credits will be awarded. The break-up of marks will be 60 marks (60%) and 40 marks (40%) for Project work and Viva – Voce respectively.

3. External Examiner will be appointed by the Controller of Examination for evaluation of the project and conducting the Viva-Voce Exam along with the concerned internal examiner.

Subjects for Online Examinations:

SEMESTER	SUBJECT
I	Financial Accounting
II	Financial Management
III	Corporate Accounting
IV	Management Accounting

100% Theory**SEMESTER I****Internal 25****External 75****COURSE TITLE: LEGAL ASPECTS OF BUSINESS****COURSE CODE: 13A****OBJECTIVES:**

1. To enable the students to acquire a sound knowledge of the legal framework of a business.
2. To help the students to be acquainted with knowledge and understanding of major business laws.

OUTCOMES:

CO1 : Explain the basic concept of Indian Contract Act 1872 (k2)

CO2 : Outline the importance of Negotiable instruments Act 1881 (k1)

CO3 : Describe Various provisions of Companies Act 2013 (k1)

CO4 : Explain the rights of consumer and the redressal of consumer disputes as per Consumer Protection Act 1986. (k2)

CO5 : Explain Intellectual Property rights and its concepts (k2)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1		✓		
CO2	✓			
CO3		✓		
CO4			✓	
CO5	✓			

CONTENTS

.UNIT I

Indian Contract Act 1872: Definitions - essentials of a valid contract – offer – acceptance - free consent – consideration - legality of object - capacity to contract - discharge of contract - consequences of breach of contract.

Unit II:

The Negotiable Instruments Act 1881: Definitions of negotiable instruments – Negotiation - Holder and holder in due course - payment in due course - Endorsement and crossing of cheque - Presentation of negotiable instruments.

Unit III:

The Companies Act 2013: Definitions and types of companies - Memorandum of Association - Articles of Association – Prospectus - Share Capital and membership - Meetings and resolutions - Company management - winding up and dissolution of companies. The Companies (Amendment)Act 2017-key changes: definition of Subsidiary Company and Associate Company ,Simplification of Company Incorporation, remuneration to Management ,Loans to Directors and employees

UNIT IV

The Consumer Protection Act 1986: Salient features - Definition of consumer - rights of a consumer – consumer disputes redressal agencies. **Right to Information Act 2005:** Definitions - right to information - obligations of public authorities - **request for obtaining information and exemption from disclosure of information (self study).**

UNIT V

Intellectual property rights - patent - trademark – industrial design – geographical indication – copyright and related right – world intellectual property organization.

TEXT BOOKS:

Legal aspects of Business - V.Balachandran and S.Thothadri, Vijay Nicole Imprints pvt ltd, Chennai, 2014

REFERENCE BOOKS:

1. The Principles of Mercantile Law - Singh, Avtar, Eastern Book Company, Lucknow.
2. Business Laws - Sharma J. P., and Sunaina Kanojia, Ane Books Pvt. Ltd, New Delhi.
3. Professional Approach to Corporate Laws and Practice - Bhandari, Munish, Bharat Law House, New Delhi.
4. Handbook of Corporate Laws, Bharat Law House, New Delhi
5. Bare Act on Consumer Protection Law
6. Bare Act on Pollution Control and Environmental Protection
7. Bare Act on Right to Information Act Law
8. Elements of Mercantile law – N.D Kapoor, Sultan Chand and Sons

100% Theory**SEMESTER I****Internal 25****External 75****COURSE TITLE: MANAGERIAL ECONOMICS****COURSE CODE: 13B****OBJECTIVES:**

1. To enable the students to learn the basic structure of economic systems and the various market conditions
2. To help the students to understand the application of principles of economics in the field of managerial decision making.

OUTCOMES :

CO1: Understand the concept of managerial economics and also its relationship with other disciplines (k2)

CO2: Explain demand analysis and supply (k2)

CO3: Classify the types of costs of production and explain production function (k2)

CO4: Identify different market situations and price – output decisions (k2)

CO5: Discuss various macro economic concepts that affect the economy (k2)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2	✓			✓
CO3	✓			✓
CO4			✓	✓
CO5			✓	✓

CONTENTS

UNIT I

Managerial Economics - Nature and Scope – ME in relation with other disciplines-Role and Responsibilities of a Managerial Economist- Goals of Corporate Enterprises-Uses of managerial economics

UNIT II

Demand Analysis - Demand Determinants - Demand distinctions – Law of Demand - Elasticity of Demand - Factors influencing elasticity of demand – Types – Applications – Demand Forecasting – purpose and its methods – Supply - Law of supply – Factors affecting supply

UNIT III

Cost and production analysis – Cost concepts – cost and output relationship in short and long run – cost control – production functions – Law of Variable proportion – Isoquants and its Properties – Returns to Scale - Break – even analysis – Economies of Scale.

UNIT IV

Pricing and output decisions in different market situations – Perfect ,Imperfect , Monopoly, Discriminating Monopoly and Oligopoly competition – Pricing Objectives and methods

UNIT V

Business cycles – Meaning – Phases - National Income – concept – GDP,GNP,NNP,Personal Income ,Disposable personal income - methods of measuring National Income - problems in measuring National Income - Monetary and Fiscal Policy- Public Finance and its Sources – Inflation – Causes and effects of Inflation - **Demonetisation- Meaning and effects (Self study**

TEXT BOOK:

1. Managerial Economics, P.L. Metha, Sultan Chand & Sons, 1997.

REFERENCE BOOKS:

1. Managerial Economics, Varshney and Maheswari, Sultan Chand & Sons
2. Managerial Economics, Shankaran.S, Margham Publications
3. Managerial Economics, R.K. Lekhi, Kalyani Publisher, 2006.
4. Managerial Economics – theory and applications, D.M.Mithani, Himalaya Publishing House 2003.
5. Managerial Economics – R .Cauvery, U.K.Sudhanayak, M.Giraja, R.Meenakshi, S.Chand Publications, 2008

60% Problem**SEMESTER I****Internal 25****40% Theory****External 75****COURSE TITLE: FINANCIAL ACCOUNTING****COURSE CODE: 13C****OBJECTIVES:**

1. To enable the students to have a sound knowledge of the basic accounting principles and practices.
2. To make the students proficient in preparing financial accounting statements

OUTCOMES:

CO1: Understand the fundamentals of Financial Accounting. (k2)

CO2: Apply the knowledge for preparation of Final Accounts and Rectification of Errors. (k3)

CO3: Explain the concept of Depreciation. (k2)

CO4: Execute Bank Reconciliation Statement. (k3)

CO5: Discuss the Accounting Standards. (k2)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2			✓	✓
CO3	✓			✓
CO4	✓			✓
CO5	✓			✓

CONTENTS

UNIT I

Introduction to Financial Accounting - Users of Accounting information - Financial and management accounting - Generally Accepted Accounting Principles (GAAP) - Double entry system: - Journal - Ledger - Trial balance.

UNIT II

Rectification of Errors – Subsidiary books – Financial Statements – Meaning – Nature and Limitations – Preparation of Profit and Loss account and Balance Sheet

UNIT III

Depreciation – Straight Line method – Written down Value method – Sinking Fund method and Annuity method – Reserves and Provisions

UNIT IV

Bank reconciliation statement – Royalties excluding sub lease

UNIT V (Theory only)

Accounting standards - AS-1, AS-2, AS-3, AS-4, AS-5, AS-6, AS-9, AS-10, AS-13, AS-14, AS-16, AS-19, AS-20, AS-21, AS-22, AS-25, AS-26, and AS-29 - Responsibility accounting - **Human resource accounting (self study)** – Accounting and Reporting – IFRS (International Financial Reporting System)

TEXT BOOK:

1. Advanced Accounting, Jain & Narang, Kalyani Publishers, 2008.

REFERENCE BOOKS:

1. Advanced Accountancy, R.L.Gupta and Radhasamy – Sultan Chand 2009

2. Advanced Accountancy, Reddy and Murthy, Margham Publication 2009

3. Advanced Accounts, M.C.Shukla, T.S.Grewal, S.C.Gupta, S.Chand Publication 2008,

60% Problem**SEMESTER I****Internal 25****40% Theory****External 75****COURSE TITLE: APPLIED COST ACCOUNTING****COURSE CODE: 13D****OBJECTIVES:**

1. To make the students conversant with the ever enlarging frontiers of Cost Accounting.
2. To enable the students to understand the elements of costing and the different methods of costing in practice.

OUTCOMES :

CO1: Understand the basic concepts of cost accounting and preparation of cost sheet (k2)

CO2: Apply the principles of material purchase, issue and pricing (k3)

CO3: Evaluate the labour cost computation, batch and contract costing (k5)

CO4: Elaborate the components of overhead and preparation of overhead costs(k2)

CO5: Outline the process costing, joint product and by-product costing (k5)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓		✓	✓
CO2	✓	✓		✓
CO3	✓	✓		✓
CO4		✓		✓
CO5		✓		✓

CONTENTS**UNIT I**

Introduction to cost accounting - Meaning and definition - Difference between financial and cost accounting - Nature and significance of cost accounting - Methods of costing - Elements of costing - Cost concepts: fixed cost and variable costs - Preparation of cost sheet.

UNIT II

MATERIAL: Classification and Coding of materials -fixation of maximum, minimum and reorder levels - Economic Order Quantity - Purchase procedure – Storage of materials - issues and

pricing of material - Inventory control physical verification - **Periodical and perpetual Inventory(self study).**

UNIT III

LABOUR: Classification of labour - Time keeping - Preparation of pay roll - Wage payment and incentive system - idle time, overtime. Contract costing - Batch costing - Operating/Service costing - cost control report.

UNIT IV

OVER HEADS: Meaning and classification of overheads - Classification according to function - Variability and elements - Steps in overhead accounting - Absorption of overhead cost, difference between cost allocation, apportionment and reapportionment -Predetermined overhead recovery rates.

UNIT V

Features of Process Costing - Comparison between joint costing and process costing - Process losses - Inter process profit - Joint products and By-products. Reconciliation of cost and financial accounts

TEXT BOOK

1. Advanced Cost Accounting - S.P. Jain & Narang, Kalyani publishers, 2008

REFERENCE BOOKS

1. Cost and Management Accounting - S.N. Maheshwari , Sultan Chand publishers,2007
2. Cost Accounting Theory, Problems and Solutions, - Dr R.Ramachandran & Dr.Srinivasan , Sri Ram Publications , 2010.
3. Principles and Practices of Cost Accounting – N.K.Prasad, Syndicate Pvt. Ltd. Calcutta

100% Theory**SEMESTER I****Internal 25****External 75****COURSE TITLE: ELECTIVE I – FINANCIAL MARKETS****COURSE CODE: 13E****OBJECTIVES:**

1. To enable the students to know the functioning of Indian financial system.
2. To impart knowledge on intermediaries in the Financial Markets and Institutions and globalization of financial markets

OUTCOMES:

CO1: Recalls the types of financial markets. (k2)

CO2: Outlines types of issue and allotment of shares. (k2)

CO3: Analyses Secondary Market mechanism (k4)

CO4: Discuss about Financial Statement Analysis. (k2)

CO5: Assess the Globalization of Financial Markets. (k5)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2	✓			✓
CO3	✓			✓
CO4	✓			✓
CO5		✓		✓

CONTENTS

UNIT I

An overview of financial markets:

Financial Markets: Meaning – Functions - Types - Equity market – Debt market – Derivatives market – Commodities market - Types of investment avenues - **Money Market:** Meaning – Constituents of Money Market – Importance of Money market - Money market Instruments

UNIT II

Capital markets - Meaning and functions – Components of Capital Market – Important Capital Instruments – Equity shares, Preference shares, Debentures or bonds; **Primary Market** – Methods of Issue of Securities - Initial Public Offer (IPO), Physical shares and Demat shares - Book Building through Online IPO - Eligibility to issue securities - Pricing of issues - Fixed versus Book Building issues - Allotment of shares - Basis of Allotment - Private Placement

UNIT III

Secondary Market:

Functions of Stock Exchange - Securities and Exchange Board of India (SEBI) - Role and functions - Depositories, Stock Price Indices, Brokers, Sub-Brokers, Foreign Institutional Investors(FIIs), Portfolio Managers, Custodians, Share Transfer Agents, Know your Client, Member Constituent Agreement, Merchant bankers, Bankers to an Issue, Debenture Trustees, Underwriters, Credit Rating Agencies, Listing, Membership, Screen-based trading, Client-code, Contract Note, Price-time priority, Price bands, Clearing and settlement, Rolling Settlement, Settlement Guarantee Fund(SGF), Margins, Investor Protection Fund(IPF), Do's and Don'ts for investors.

UNIT IV

Financial Statement Analysis

Balance Sheet - Profit and Loss Account, Stock Market Related Ratios, Simple Analysis before investing in the shares: sources of information, understanding Annual Report, Director's Report

UNIT V

Globalization of financial markets (self study) – GDR : need, requisites for issuing GDRs, steps in issue of GDRs– ADR - FCCB & ECB

TEXT BOOK:

1. Basics of financial markets - NCFM Module, NSE

REFERENCE BOOKS

1. Management of India Financial Institution, R.M.Srivastava, Himalaya Publishing House, Bombay,
2. Indian Financial System, Khan.M.Y, Vikas Publishing House, New Delhi,
3. Financial Markets and Institutions, Dr.S.Gurusamy, Tata McGrawHill Education Private Ltd.
4. LM Bhole and Jitendra Mahakud: Financial Institutions and markets, Tata Mc Grawhill Publishers, (2009).
5. K Gupta: Nisha Agarwal and Neeti Gupta, Financial Markets and Institutions, Kalyani Publishers, (2013)
6. Keith Pilbeam: Finance and Financial Markets, Palgrave Macmillan (2005).
7. Clifford Gomez: Financial Markets, Institutions and Financial services, Prentice -Hall of India (2008)

60% Problem**SEMESTER II****Internal 25****40% Theory****External 75****COURSE TITLE: ADVANCED FINANCIAL MANAGEMENT****COURSE CODE: 23A****OBJECTIVES:**

1. To enable the students to acquire a sound knowledge of Financial Management.
2. On successful completion of this course, the students will understand finance functions, Cost of capital, Capital structure, Capital Budgeting, Working capital management etc.

OUTCOMES:

CO1: Understands the fundamentals of Financial Management. (k2)

CO2: Gives knowledge on the Cost of Capital. (k2)

CO3: Explain the concept of Leverages. (k2)

CO4: Discuss the Dividend policy and Financial Planning. (k4)

CO5: Explain the Working Capital Management. (k2)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2		✓		✓
CO3		✓		✓
CO4		✓		✓
CO5		✓		✓

CONTENTS

UNIT I

Financial Management: Meaning, Scope and Objectives - Role and Functions of financial manager - Financial decisions - Relationship between risk and return - sources of finance - short-term and Long-term finance – Time value of money

UNIT II

Cost of Capital: Meaning and Importance - Cost of debt, Preference, Equity and retained earnings - weighted average cost of capital - capital budgeting – Importance - Techniques - ROI, payback period, ARR, IRR, NPV and discounted cash flow.

UNIT III

Leverages: Financial Leverage - Operating leverage - EBIT and EPS analysis - Theories of Capital Structure - Net Income Approach, Net operating income Approach, MM Hypothesis - Determinants of capital structure- Capitalization - **Over and Under capitalization - Merits and Demerits (self study).**

UNIT IV

Dividend policy - Forms of Dividend - Determinants of dividend policy - Dividend Theories: Walter's model - Gordon - MM's models – financial planning – objectives – factors influencing financial planning

UNIT V

Working Capital Management – Types of working capital – Determinants and Computation of Working Capital - Cash Management - Receivables Management - Inventory Management

TEXT BOOK

1. Financial Management, Dr. R.Ramachandran & Dr. R.Srinivasan, Sri Ram Publications 2010

REFERENCE BOOKS:

1. Financial Management, I M Pandey,2004, Vikas Publishing House PVT

2. Elements of Financial Management, Dr. S.N.Maheswari, Sultan Chand & Sons, 2009
3. Financial Management, P.V.Kulkarni & B.G.Sathyaprasath, Himalaya publishing House, 2007
4. Financial Management Text , Problems and Cases, M.Y.Khan & P.K Khan, Tata McGraw Hill Publishing House 2009
5. Fundamentals of Financial Management, Prasanna Chandra, Tata Mc Graw Hills, 2004.

60% Theory**SEMESTER II****Internal 25****40% Problem****External 75****COURSE TITLE: BUSINESS RESEARCH METHODS****COURSE CODE: 23B****OBJECTIVES:**

1. To acquaint the students with the process and techniques of conducting research.
2. The course is expected to train the students to plan and execute research studies in business

OUTCOMES:

CO1: Describe the scope and significance of business research and also the research process (k2)

CO2: Discuss various sampling techniques and methods of data collection (k2)

CO3: Explain the statistical tools used in research (k3)

CO4: Analyze the various measures of central tendency (k4)

CO5: Evaluation based on test of significance (k5)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2		✓		✓
CO3		✓		✓
CO4		✓		✓
CO5		✓		✓

CONTENTS

.UNIT I

Business Research - Meaning - Scope and Significance - Utility of Business research - Qualities of a good researcher - Types of research - Research process - Identification, Selection and formulation of research problems - Hypothesis - Research design.

UNIT II

Sampling - Methods and techniques - Sample size - Sampling error - Fieldwork and data collection. Methods of data collection - Interview schedule - Questionnaire - Observation, interview and mailed questionnaire - pilot study and final collection of data.

UNIT III

Measurement and scaling techniques - Processing and analysis of data - **Editing and coding (self study)** - Transcription and Tabulation - Statistical tools used in research - Interpretations and report writing - Types , contents and style of reports - Steps in drafting reports.

UNIT IV

Measures of Central tendency: mean, median and mode - Standard deviation - Correlation - simple, partial and multiple correlation – Rank correlation - Regression models

UNIT V

Test of significance - 't' Test - large sample and 'f' Test, Analysis of Variance (ANOVA) - Chi-square test.

TEXT BOOK:

1. Business Research Methods – Cooper Donald.R and Pamela.S, Tata Mc Graw Hill.
2. Research methodology and Techniques - C.R. Kothari, Vishwa prakashan 1999

REFERENCE BOOKS:

1. Research Methodology, P.Saravanel, Kitab Mahel Publication, 2009.
2. Statistical methods, S P Gupta & C.P.Gupta, Sultan Chand & Sons, 2005.
3. Business Research Methodology, Srivastava, T. N. and Rego, Shailja, Tata McGraw Hill.
4. Business Research Methods, William G. Zikmund, Thomson.
5. Business Research Methods and Techniques, P.C.Mittal & Sushil Mehra, Vayu Education of India, 2008
6. Research Methodology, Ranjith Kumar, Pearson Education, 2011

100% Theory**SEMESTER II****Internal 25****External 75****COURSE TITLE: ASSET-LIABILITY AND RISK MANAGEMENT IN BANKS****COURSE CODE: 23C****OBJECTIVES:**

1. To acquire a basic knowledge of various aspects of Risk management.
2. To help the students to understand the different dimensions of risk and its impact.

OUTCOMES:

CO1: Outline the importance of Asset Liability Management and Risk Management (k2)

CO2: Illustrate the concept of Liquidity Management. (k3)

CO3: Sketch the Exchange Risk Management mechanism (k5)

CO4: Describe Market and Credit Risks. (k4)

CO5: Explain the Operational Risk. (k4)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2	✓			✓
CO3		✓		✓
CO4			✓	✓
CO5	✓			✓

CONTENTS

UNIT I

Asset Liability Management (ALM) and Risk Management:

Components of Bank Balance sheet – Asset liability management – Concept – Significance –

Purpose and Objectives – ALM as co-ordinated Balance sheet management – Risk – Concept – Risk, Capital and Return – Banking Risk - Management of Risk

UNIT II

Liquidity management: Concept – Dimensions and Role of Liquidity and Risk Management – Measuring and Managing Liquidity risk. **Interest Rate Risk management:** Interest Rate Risk (IRR) – Concept – Essentials – Sources – Measurement techniques – Strategies for controlling IRR – Sound IRR management practices

UNIT III

Exchange Risk Management: Foreign Exchange risk – Concept – Nature – Managing foreign exchange risk – Tools and techniques. **RBI Guidelines:** ALM system in Banks - Liquidity risk – Currency Risk – Interest rate risk

UNIT IV

Market Risk: Concept – Market risk in Banks – Risk Identification - Risk Measurement and reporting. **Credit Risk:** Concept – Identification – Measurement – Controlling credit risk through Loan Review Mechanism (LRM)

UNIT V

Operational risk: Concept – Classification – Operational risk management practices – operational risk quantification. **Integrated risk management** – Concept – **Approaches and Challenges of integrated risk management (self study).**

TEXT BOOK

1. Risk Management - Indian Institute of Banking & Finance, Macmillan Publishers India limited, 2009

REFERENCE BOOK

1. Risk management in banking – Joel Bessis, Wiley student edition, 3rd edition
2. Commercial banking-The Management of Risk Benton E Gup and James W Kolari, Wiley Student Edition, 3rd edition
3. Credit Risk Management for Indian Banks – K. Vaidyanathan, Sage Publication

100% Theory**SEMESTER II****Internal 25****External 75****COURSE TITLE: BANKING AND INSURANCE****COURSE CODE: 23D****OBJECTIVES:**

1. To provide an understanding of the principles and practices of Banking and Insurance
2. To gain basic knowledge of Banking and Insurance Systems and their functions.

OUTCOMES:

CO1: Explain the concept of Banking System in India. (k2)

CO2: Discuss the Functions of RBI and concepts of Non Performing Assets. (k2)

CO3: Outline the various types of Banking products and services. (k4)

CO4: Sketch the various types of Insurance and insurance industry in India. (k3)

CO5: Classify the types of Life Insurance and General Insurance. (k2)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2		✓		✓
CO3		✓		✓
CO4	✓			✓
CO5	✓			✓

CONTENTS

UNIT I

Structure of Banking system in India - Forms of Banking: Branch Banking, Unit Banking, Group Banking, Chain Banking, Correspondent Banking - Legal framework: Banking Regulation Act 1949 - Reserve Bank of India Act 1934

UNIT II

RBI – functions - Demonetization – 2016 bank note demonetization – effects of demonization – advantages and disadvantages of demonetization. Commercial Banks in India - functions – Payment Banking – meaning and objectives - Non-Performing Assets (NPAs) – Concept - Classification of NPAs – Statutory liquidity ratio requirements

UNIT III

Banker - Customer Relationship - obligations and rights - KYC Norms - Deposit Products and loan products - other ancillary services: Remittances – Safe Deposit Vaults – Collection Facility – MICR Clearing - ATMs – Credit cards and Debit Cards – Travellers’ Cheques – Gift Cheques – Ombudsman and Customer Services – **Fraud Detection and Control (self study)** – e-Banking – m-banking – Aadhar Enabled Payment System - Unified Payment Interface – EFT-ECS – POS-RTGS – NEFT- CIBIL – need – importance - how to get membership.

UNIT IV

Introduction to Insurance - Meaning and nature - Purpose - Principles of Insurance - Types of Insurance - Present State of Insurance Industry in India – IRDA – Privatization of insurance sector.

UNIT V

Life Insurance - Meaning and Importance - Types of Plans - General Insurance - Meaning and Importance – Types – Fire, Marine, Motor, Health – claim settlement – Reinsurance - meaning and methods

TEXT BOOKS:

1. “Banking, Theory Law and Practice” - Sundaram & Varshney, Sultan chand & sons; 2004

2. “Insurance and Risk Management” - Gupta P.K., Himalya Publishing House; 2004

REFERENCE BOOKS:

1. “Banking, Theory, Law & Practice”, Gordon.E, Natarajan.K., Himalaya Publishing House, 2003.

2. “Principles of Banking”, Varshney & Malhotra, Sultan Chand & Sons, 2005.

3. Principles of Insurance- Insurance Institute of India; 2003

4. “Risk Management and Insurance”, Nichaus, Harrington, McGraw Hill, 2003

7. “Principles and Practices of Insurance”, Mishra M.N., S. Chand and Co; 2004

8. “Principles and Practices of Insurance” Panda G.S., Kalyani Publications, 2004

9. Course Material of Insurance Institute of India, Mumbai

SEMESTER II**Internal 40****External 60****COURSE TITLE: COMPUTER APPLICATIONS PRACTICAL I (MS Office & Tally)****COURSE CODE: 23P****OBJECTIVES:**

1. To enable the students to learn the basic practical applications of Computers in business.
2. To facilitate the acquisition of requisite skills in business automation tools.

OUTCOMES :

CO1:An understanding of MS Word and preparation of documents with relevant process (k2)

CO2: Design power point slides and apply animation effects (k3)

CO3: Preparation of Excel sheet with business related functions(k3)

CO4: Understand the Tally software (k3)

CO5: Execute business related transactions (k2)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓		✓	✓
CO2	✓		✓	✓
CO3	✓		✓	✓
CO4	✓		✓	✓
CO5	✓		✓	✓

CONTENTS

MS WORD

1. Type a sample research report and perform the following:

Insert Symbols

Insert Caption

Page break

Indent or Spacing

2. Prepare an Organisational set - up chart for DGFT

3. Prepare a diagrammatic representation showing the elements of a BOP

4. You have a problem with your shipment. So prepare a requisition letter regarding that issue to the following offices using Mail Merge.

Importer

Customs Department

DGFT Office

Shipping Agent / Shipping Company

Your Bank

MS POWERPOINT

1. Prepare a PowerPoint presentation showing the functions of IMF

2. Prepare a presentation showing the different types of ships used in International Logistics

3. Prepare a presentation showing the BOP and BOT by importing an appropriate Excel Sheet

MS EXCEL

1. Prepare a table showing Imports and Exports for period of Five years

2. Prepare a payroll for the employees (10 employees) of an organization and count the number of employees who are getting the salary of more than Rs.10, 000. Calculate with the following components (DA, HRA, CCA, EPF, and LIC) as a percentage of basic pay and sum the total basic pay, net pay of all employees.

3. Create a table showing the following:

Years

Profit

Depreciation

Profit after depreciation

Tax

Profit after Tax

Cash inflows

Cumulative cash inflows of project and find its pay back period

4. Prepare a chart showing the Export trend of India for the past 10 years

TALLY

1. Creating a company

Create a company with all relevant details including vat options

2. Creating ledger

Create the ledgers 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. Maintain bill wise details

7. Consolidation of accounts

8. Ratio analysis

9. Interest calculations

100% Theory**SEMESTER II****Internal 25****External 75****COURSE TITLE: ELECTIVE - II – FINANCIAL SERVICES****COURSE CODE: 23E****OBJECTIVES:**

1. To enable the students to know the different financial services available in the market.
2. To facilitate the understanding of importance of various types of financial services and their mechanism.

OUTCOMES:

CO1: Outline the types of financial services. (k4)

CO2: Explains the concept of Mutual Funds in India. (k2)

CO3: Describes Lease Financing and Hire Purchasing. (k1)

CO4: Distinguish the Factoring and Forfeiting and explain DEMAT services. (k2)

CO5: Examines Credit Rating and Venture Capital. (k4)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2	✓			✓
CO3	✓			✓
CO4			✓	✓
CO5	✓			✓

CONTENTS

UNIT I

Financial Services – Meaning - Importance - Types – **Growth of Financial Services in India (self study)**; NBFC – Meaning – Functions; Merchant Banking – Categories of Merchant Banker - Services – Guidelines of SEBI regarding merchant banking – Merchant banking in India

UNIT II

Mutual Funds – Concept – Structure - Mutual Fund Schemes – Regulation - Institutions Involved in Mutual Funds - UTI – Commercial Banks - Private Sector Mutual Fund - Growth of Mutual Funds in India

UNIT III

Lease financing – Meaning - Types of leases – **Problems and Prospects of Leasing (self study)** – Performance of leasing industry in India; Hire purchase – meaning - features - RBI guidelines for hire purchase – problems of hire-purchasing companies in India – Leasing Vs Hire purchase

UNIT IV

Factoring – Concept - Types – Mechanism – Benefits and Problems; Forfaiting – Concept – Mechanism – Advantages - Factoring Vs. Forfaiting; Demat services – Depository services - Role of NSDL and CDSL.

UNIT V

Credit rating – Meaning – Purpose - Procedure of rating - Advantages and Disadvantages - Institutions (CRISIL, CARE, ICRA, S&P, and Moody's) – Venture Capital – Importance – Schemes – Financing Pattern under Venture Capital - Institutions – Growth of venture capital in India.

TEXT BOOKS:

1. Essentials of Financial Services, Dr. S.Gurusamy, Tata McGraw Hill Companies, 2009
2. Financial Services, Dr.R.Shanmugham, Wiley India Private limited 2010.

REFERENCE BOOKS:

1. Financial Services, M.Y.Khan, Tata Mc. Graw Hill Publishing, 3rd Edition.
2. Financial services by B.Santhanam, Margham Publications, 2012
3. Management of Indian Financial Institution, Srivastava. R.M., Himalaya Publishing House, Bombay.
4. Management of Banking and Financial Services, Padmalatha Suresh & Justin Paul –Pearson Publications, 2010
5. Financial Institutions and Markets, L.M.Bhole & Jithendra Mahakud, Tata McGraw Hill Publication, Fifth Edition 2007
6. Indian Financial system – Vasant Desai, Himalaya Publishers
7. Indian Financial System, P N Varshney & D K Mittal, Sulthan Chand & Sons

60% Problem**SEMESTER III****Internal 25****40% Theory****External 75****COURSE TITLE: TAXATION****COURSE CODE: 33A****OBJECTIVES:**

1. To familiarize the students with the terminology and calculation of tax..
2. On successful completion of the course, the students will be well versed in the prevailing provisions of direct taxation and GST.

OUTCOMES:

CO1: Outline the basic concepts of Income Tax. (k2)

CO2: Gives knowledge about Computation of taxable income. (k4)

CO3: Interpret the concept of Profits and Gains. (k4)

CO4: Explain the Clubbing of Income. (k5)

CO5: Outline the Assessment of Goods and Sales Tax (k5)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2			✓	✓
CO3			✓	✓
CO4			✓	✓
CO5			✓	✓

CONTENTS

UNIT I

Tax – **Objectives (self study)** – Income Tax Act 1961 - Definition – Canons of Tax –Difference between Direct Tax and Indirect tax -Basis of Charge - Residential Status – – **Exempted Incomes** (self study)

UNIT II

Computation of taxable income under various heads - Salary - House property

UNIT III

Profits and gains of Business or Profession - Capital Gain – Other Sources

UNIT IV

Clubbing of Income – Set-off and carry forward of losses – Deductions from Gross Total Income.

UNIT V

Goods and Service Tax – meaning – GST tax slabs – taxes submerged under GST - benefits of GST - types of GST – GST counsel – role of GST counsel – GSTN – role of GSTN in GST regime.

TEXT BOOK: 1. Income Tax Law & Practice, V.P.Gaur & D.B. Narang, Kalyani Publishers, 2016

REFERENCE BOOKS:

1. Direct Taxes Law and Practice, Vinod .K. Singhania, Taxmann Publications New Delhi, 2016
2. Income Tax Law and Practice Mehrothra and Goyal, Sahitya Bhavan Publication, Agra. 2016
3. Income Tax Law and Practice, Bhagawati Prasad, New Age International Publications, New Delhi. 2016
4. Direct Taxes Practice and Planning, B.B. Lai, Pearson Education, Delhi. 2016

80% Problem**SEMESTER III****Internal 25****20% Theory****External 75****COURSE TITLE: CORPORATE ACCOUNTING****COURSE CODE: 33B****OBJECTIVES:**

1. To enable the students to learn the various accounting concepts followed in corporate.
2. To gain insight into the procedure relating to preparation of Company Final Accounts.

OUTCOMES:

CO1: Indicate the concept of Issue and Reissue of Shares. (k2)

CO2: Prepare Final Accounts. (k3)

CO3: Discuss Amalgamation and Absorption. (k2)

CO4: Outline the preparation of Holding Company Accounts. (k1)

CO5: Evaluate the accounting treatment of banking and insurance companies(k4)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2		✓		✓
CO3	✓			✓
CO4		✓		✓
CO5	✓			✓

CONTENTS

UNIT I

Issue of Shares – Forfeiture of Shares – Reissue of shares – **Redemption of Preference Shares**
(theory self study)

UNIT II

Preparation of Final Accounts as per Companies Act – Schedule VI – Part I and Part II- Valuation of Shares and Goodwill - Profit prior to incorporation

UNIT III

Amalgamation - Absorption (Excluding inter Company holdings)-Internal and external reconstruction (excluding scheme of reconstruction).

UNIT IV

Holding Company Accounts excluding inter company holdings - Liquidation of Companies.

UNIT V

Accounts of Banking Companies and Insurance Companies

TEXT BOOK:

1. Corporate accounting, Reddy & Murthy, Margham Publication, 2015

REFERENCE BOOKS:

1. Advanced Accountancy, Jain & Narang, Kalyani Publishers, New Delhi, 2015,

2. Corporate Accounting, R.L. Gupta & Radhasamy, Sultan Chand & Sons, New Delhi, 2014.

3. Advanced Accounting, M.C. Shukla & T.S.Grewal: S.Chand Publication

100% Theory**SEMESTER III****Internal 25****External 75****COURSE TITLE: INVESTMENT MANAGEMENT****COURSE CODE: 33C****OBJECTIVES:**

1. To enable the students to learn the basic investment concepts.
2. The students will gain knowledge of investment management, fundamental and security analysis.

OUTCOMES:

CO1: Understand the investment concepts (k2)

CO2: Explain the functioning of capital markets and stock exchanges in India (k2)

CO3: Describe the concept fundamental and technical analysis and security evaluation(k5)

CO4: Identify the importance investment alternatives (k2)

CO5: Discuss DEMAT and summarise the methods of portfolio revision (k2)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2		✓		✓
CO3		✓		✓
CO4	✓			✓
CO5			✓	✓

CONTENTS

UNIT I

Nature, meaning and scope of investment – Importance of investment – Factors Influencing investment – **Features of an Investment Programme (self study)** - Investment process – Risk and Return – Types of investment - Objectives - Types of investors - Investment vs. Gambling, Speculation, Speculation Vs. Gambling.

UNIT II

Capital Market and stock exchange in India – structure of capital market – New Issue market – stock exchanges in India – Mechanics of trading – Legal control of stock exchangers – SEBI and its role – stock market operation – security market indicators – SENSEX and NIFTY index.

UNIT III

Fundamental and Technical analysis and security evaluation: Economic Analysis – Industry analysis – Company Analysis – Technical analysis. Portfolio analysis Management: types of portfolio – portfolio selection –Risk and return .

UNIT IV

Investment alternatives: Preference and Equity shares - Bonds — LIC – Unit Trust of India – Provident funds – Mutual funds – Merchant Banking – National savings scheme.

UNIT V

Depository - Participants – DEMAT - NSDL – CDSL - Portfolio Revision: Needs and Problems – Methods of revision – formula plan for revision – constant ratio and variable ratio and plans.

TEXT BOOK

1. Investment Management - Preeti Singh, Himalaya publications

REFERENCE BOOKS

1. Investment Management -Khan & Jain,

2. Portfolio Management –Samil K.Barua, J.R.Varma and V.Raghunathan-Tata McGraw Hill.

3. Manuals of SEBI-Vabhi Kumar Jain, A Nabhi Publication.

4. Security Analysis and Portfolio Management- V.A.Avadhoni, Himalaya Publishing.

5. Investment Management - V. K. Balla, S.Chand Co ltd.

SEMESTER III**Internal 40****External 60****COURSE TITLE: INTRODUCTION TO SPSS (STATISTICAL PACKAGE FOR THE SOCIAL SCIENCE)****COURSE CODE: 33P****OBJECTIVES:**

To impart knowledge on SPSS

To Make Statistical Analysis

OUTCOMES :

CO1: Understand the SPSS (k2)

CO2: Execute Import and Export Data (k3)

CO3: Execute Tabulation of Data (k3)

CO4: Prepare Statistical Analysis I and Statistical Analysis II (k2)

CO5: Describe Statistical Analysis III (k5)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓		✓	✓
CO2	✓		✓	✓
CO3	✓		✓	✓
CO4	✓		✓	✓
CO5	✓		✓	✓

CONTENTS

UNIT - I

Introduction - SPSS - Data Types - Defining Variables - Defining Missing Values - Data Entry in SPSS - Exercises with Survey Data.

UNIT- II

Import Data from - Excel - Access Databases - Text files - Delimited Text Files

UNIT - III

Tabulation of Data - Introduction - Frequency Tables - Cross Tabulation - Basic & General Tables - Multi Response Tables – Graphical charts.

UNIT- IV

Statistical Analysis – I - Descriptive Statistics - Chi – Square test - Statistical Analysis – II - T test (Comparison of Means)

UNIT- V

Statistical Analysis – III - ANOVA – One way – Two Way - Regression Analysis - Linear correlation and regression - Multiple regression (linear)- Data Interpretation

SEMESTER III INSTITUTIONAL TRAINING

Each student is required to undergo training in a reputed bank, insurance company, stock broking firm, corporate office, auditor's office, service organisation or a co-operative institution for a prescribed period of thirty days during the summer vacation between the second and third semesters. After the training, each student shall submit a detailed report of the work done, to the department. There will be a Viva Voce examination based on the report submitted by the student which carries 50 marks, 40 for the report and 10 marks for Viva-Voce examination.

OBJECTIVES:

- 1.To facilitate Practical exposure and training leading to development of competence and skills appropriate for future career.
2. To cultivate the ability to learn new things and work with co-ordination and team spirit

OUTCOMES:

1. Understanding of practical difficulties in the organizations and methods of overcoming them.
(k2)
2. Create entrepreneurial skills with innovative ideas (k5)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1			✓	✓
CO2	✓		✓	✓

100% Theory**SEMESTER III****Internal 25****External 75****COURSE TITLE: ELECTIVE - III - INDIAN STOCK MARKETS****COURSE CODE: 33E****OBJECTIVES:**

1. To enable the students to understand the mechanism and functioning of Stock Exchanges in India.
2. To facilitate the acquisition of knowledge in the concepts of Stock Market trading and its regulation.

OUTCOMES:

CO1: Describe about the Indian stock markets (k1)

CO2: Explains the legal framework for stock exchanges in India (k2)

CO3: Understand the concept trading mechanism at N.S.E (k2)

CO4: Outline the process of clearing and settlement (k4)

CO5: Summarizes the functions of foreign stock exchanges and explain about future market operations (k2)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2		✓		✓
CO3			✓	✓
CO4		✓		✓
CO5	✓			✓

CONTENTS

UNIT I

Indian Stock Markets: Evolution and Growth of Stock markets in India - **Functions of Stock Exchange(self study)** - Intermediaries in the secondary market – Secondary Market Mechanism - An overview of Major Stock Exchanges in India - N.S.E., B.S.E., and O.T.C.E.I.

UNIT II

Legal Framework for Stock Exchanges: The Securities Exchange Board of India Act 1992 – Definition - Powers and Functions of SEBI - SEBI (Stock Brokers and Sub Brokers) Rules and Regulations, 1992 - Stock Exchange regulatory framework under Securities contracts (Regulation) Act, 1956

UNIT III

Trading Mechanism at N.S.E.: Market Types - Order Management - Trade Management – Circuit Breakers -Listing – Meaning, legal provisions, delisting – insider trading - e-IPO's - Internet stock trading

UNIT IV

Clearing and Settlement : Transaction Cycle - Settlement Process - Settlement Agencies - Risks in Settlement - Settlement Cycle - Securities & Funds Settlement - Dematerialisation and Electronic Transfer of Securities.

Stock Market Indices: Concept - types - Brief overview of BSE SENSEX and S&P CNX Nifty.

UNIT V

Future Market Operations: Introduction to Futures (Stock Futures and Index Futures) and Options (Stock options and Index options)

Overview of 10 major Foreign Stock Exchanges:—NYSE ,NASDAQ – Organisation and functions.

TEXT BOOK

1. Financial Markets and Institutions: Dr.S.Gurusamy, Tata McGrawHill Education Private Ltd

REFERENCE BOOKS

1. Security Analysis and Portfolio Management - Punithavathy Pandian, Vikas Publishing House Pvt. Ltd.
2. Investment and Securities Market in India - V. A. Avadhani Himalaya Publishing House.
3. Security Analysis and Portfolio Management - Prasanna Chandra, Tata McGraw-Hill.
4. A Guide to Indian Capital Market - Sanjeev Agarwal, Bharat Publishers
5. Manual of SEBI, Ravi Puliani and Mahesh Puliani - Bharat Publication
6. Financial Institutions and Markets - L.M.Bhole, Tata McGraw – Hill Publishing Company Limited.

100% Theory**SEMESTER IV****Internal 25****External 75****COURSE TITLE: INTERNATIONAL FINANCIAL MANAGEMENT****COURSE CODE: 43A****OBJECTIVES:**

- 1.To enable the students to be acquainted with the intricacies and working of International Financial Markets.
2. To understand international monetary system, foreign exchange market & international financial decisions.

OUTCOMES:

CO1: Understands the fundamentals of International Financial Management. (k2)

CO2: Demonstrates the working of Foreign Exchange Market. (k3)

CO3: Examines the concept of International investment decisions. (k4)

CO4: Outlines the instruments of International Financial decisions. (k4)

CO5: Explains the instruments of International Financial Market. (k2)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2		✓		✓
CO3		✓		✓
CO4		✓		✓
CO5	✓			✓

CONTENTS

UNIT I

International Financial Management - An overview - Importance - Nature and Scope - International flow of Funds - Balance of payments - International monetary system - European Monetary union – Role of international financial institutions - IMF- World Bank

UNIT II

Foreign Exchange market - Features - Spot and Forward market - Exchange Rate Mechanism - Exchange rate determination in the Spot and Forward markets - Factors Influencing Exchange Rate – participants in foreign exchange market – arbitrage – hedging and speculation - Market for currency futures and currency options - Hedging with currency futures and options.

UNIT III

International Investment decision - Foreign Direct Investment - International Portfolio Investment - meaning - Benefits of International Portfolio Investment - Problems of International Investment

UNIT IV

International Financial decisions - channels for International flow of funds - Role and functions of Multilateral Development banks - international banking - functions - credit creation - Control of International Banks.

UNIT V

International Financial Market - Short-term and medium-term instruments - Euro bond, Euro note, Euro commercial paper, fixed and floating rate note, Euro syndicated credit - Management of short-term funds - Management of Receivables and Inventory – Factors behind the debt crisis

TEXT BOOK

1. International Financial Management, V.Sharan, Prentice-Hall of India Private Ltd.

REFERENCE BOOKS:

1. International Financial Management, A.K.Seth, Galgotia Publishing Company.
2. International Financial Management, Madura.T, Thomson DelmarLearning,2005, 7th Edition,
3. International Financial Management, P.G.Apte, Tata McGraw-Hill Publishing Company Ltd.
4. International Financial Management R.L.Varshney and S.Bhashyam, Sultan Chand &Sons.
5. International Financial Management – S.P Srinivasan, V.Janakiram, Wiley India, New Delhi
6. International Financial Management – V.A Avadhani, Himalaya publishing house

60% Problem**SEMESTER IV****Internal 25****40% Theory****External 75****COURSE TITLE: MANAGEMENT ACCOUNTING****COURSE CODE: 43B****OBJECTIVES:**

1. To acquaint the students with the Management Accounting Techniques that facilitate managerial decision - making.
2. To provide a through knowledge on the Management Accounting Techniques in business decision-making.

OUTCOMES :

CO1: Explain the concept of management accounting and interpret financial statements (k2)

CO2: Apply ratio analysis and standard costing (k3)

CO3: Analysis of fund flow and cash flow statement (k4)

CO4: Judge business decisions by applying marginal costing (k5)

CO5: Interpret different budgets in business (k4)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2		✓		✓
CO3		✓	✓	✓
CO4			✓	✓
CO5	✓		✓	✓

CONTENTS**UNIT I**

Management Accounting: Meaning - Nature - Scope - Functions - Objectives - Importance - Limitations - Distinction between Financial Accounting and Management Accounting - Relationship between Cost and Management Accounting - Tools and Techniques of Management Accounting -Financial statement Analysis and Interpretation.

UNIT II

Ratio Analysis - Meaning - Advantages- Limitations - Classification – Liquidity – Efficiency - Long-term Financial position - Profitability - Standard costing and variance Analysis (Material and Labour only) - **Advantages and Limitations of standard costing(self study).**

UNIT III

Funds Flow statement - Meaning and concept of Funds and Flow of Funds - Importance or uses of Funds Flow statements - Limitations - Schedule of changes in working capital -Preparation of Funds Flow statement - Cash Flow statement - Comparison between Funds Flow statement and Cash Flow statement - uses of Cash Flow statement - Limitations - Preparation of Cash Flow Statement.

UNIT IV

Marginal Costing - Definition of Marginal cost and Marginal Costing - Salient features - Advantages- Limitations - Break-Even Analysis - Cost-volume-profit Analysis - Application of Marginal costing for Business Decision making.

UNIT V

Budgeting and Budgetary control - Meaning- Definition - Objectives of Budgetary control - Essentials of Budgetary control - Advantages - Limitations - Classification and Types of Budgets - Sales, Production, Cost of Production, overhead budget, Purchase and Flexible Budgets - Cash Budget

TEXT BOOK

1. Management Accounting - R.K.Sharma & Shashi k.Gupta, Kalyani Publishers .

REFERENCE BOOKS

1. Accounting for Decision Making and control: - Jerold I. Zimmermann, McGraw-Hill, 2010
2. Management Accounting Theory Problems & Solutions - Dr.R.Ramachandran & Srinivasan, Sri Ram Publications 2010
3. Management Accounting - Manmohan Goyal, Shakithabhavan Publication, Agra
4. Management Accounting - T.S.Reddy & Y Hari Prasad Reddy, Margham Publications
5. Management Accounting - Khan & Jain, Tata McGraw-Hill
6. Management Accounting - S.N.Maheswari, Sultan Chand & Sons, 2007.

100% Theory**SEMESTER IV****Internal 25****External 75****COURSE TITLE: ADVANCED MANAGERIAL COMMUNICATION****COURSE CODE: 43C**

SUBJECT DESCRIPTION: This subject aims to provide knowledge on the basics of managerial Communication.

OBJECTIVES:

1. To familiarize the students with the major concepts of managerial communication.
2. To acquaint the students with the complexities of effective communication in the modern business world.

OUTCOMES:

CO1: Outlines the basics of communication. (k2)

CO2: Examines the art of business letter writing.. (k4)

CO3: Explains the intricacies of report writing. (k5)

CO4: Illustrates the techniques of non-verbal communication. (k2)

CO5: Interprets work team communication and conduct of meetings. (k5)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1		✓		✓
CO2		✓		✓
CO3			✓	✓
CO4		✓		✓
CO5			✓	✓

CONTENTS

UNIT - I

Managerial Communication –Scope - Objectives - Ethics of Communication - Barriers to communication - measures to overcome the barriers –Group Communication - Network-Wheel Pattern-Y Pattern-Chain pattern-Cycle Pattern- Free flow Pattern

UNIT - II

Principles of Business Correspondence – Structure of Business letters – Types of Business letters- Enquiries, Replies, Offers ,Quotations, Orders and Execution, Complaints letter ,Collection Letter, Sales letter ,Specimen letters in Export and Import

UNIT - III

Report writing - Purpose – Characteristics of a good report –Steps in Report writing - Report structure –Types of reports-Simple letter report –Memorandum form. Resume preparation, Application letters, Testimonials

UNIT – IV

Non-verbal communication - Personal appearance and posture - Body language – Presentation Techniques – Case Studies - Visual & Audio Visual aids for Communication –Listening, barriers to effective listening –steps in better listening- **Electronic Technology in global business communication: Internet, Fax, e-mail (Self study)**

UNIT - V

Work Team Communication – Pre –requisites for effective briefing -Strategies for communicating across culture. Internal Communication-Memos, Circulars, Notes.

Company Meetings- Agenda, minutes and resolutions – Practicals with respect to conduct of meetings – Secretary’s Report

TEXT BOOK

1. “Business Communication”, Rajendra Pal and Koralahalli, S.Chand & Sons Publisher, New Delhi.

REFERENCE BOOKS:

1. Business Communiation ,Kathiresan and Radha
2. Mastering Business Communication, Woolcott & Unwin Mic Millan, London, UK
3. Assignment & Thesis Writing, Anderson & Others, “illustrated Publisher, Wiley
4. Basic Business Communication, Lesikar and Flately, TMH Publications, New Delhi.
5. Business English”, L.Gartside, Mac Donald & Events Ltd, London

100% Theory**SEMESTER IV****Internal 25****External****COURSE TITLE: CORPORATE GOVERNANCE****COURSE CODE: 43D****OBJECTIVES:**

1. To enable the students to understand the basic concepts of corporate governance.
2. To understand the various norms and problems in corporate governance in the Indian context.

OUTCOMES:

CO1: Understand the Concepts of Corporate Governance.(k2)

CO2: Gives knowledge about Corporate Financial Disclosure and Business Ethics. (k2)

CO3: State the Broad Characteristics and Shareholder activism. (k2)

CO4: Summarize reasons for Major Corporate Failures. (k4)

CO5: Explain the importance of corporate social responsibilities. (k2)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2		✓		✓
CO3		✓		✓
CO4			✓	✓
CO5	✓			✓

CONTENTS

.UNIT I

Concepts of Corporate Governance

Corporate Governance – Meaning & definition – Need for Corporate Governance – **Principles of corporate governance (self study)** – Structure and Process – Code of Corporate Governance – Factors influencing quality of Corporate Governance – Improving the efficiency of Corporate Governance

UNIT II

Corporate Financial Disclosure & Business ethics:

Corporate disclosure – Disclosure norms & Investor’s interest – Corporate financial disclosure – Transparency in financial disclosure – Financial and non - financial disclosure – CII Code of desirable disclosure – Business ethics & corporate sector – Corporate culture & Ethical climate.

UNIT III

Board Characteristics and shareholder activism:

Board of Directors – Role & Responsibility of a good board – Status of Chairman – Code of conduct for Directors – Committees of the board – Management Committees – Audit committee – Risk Management committee – Committee for monitoring fraud – shareholders committee – Customer service committee – shareholders activism – shareholder meeting – share transfer system – listing of shares – Dematerialization of shares.

UNIT IV

Whistle blowing and Corporate Governance: Concept - Types of Whistle-blowers - Whistle-blower Policy - the Whistle-Blower Legislation across Countries

Major Corporate Failures – Maxwell communication corporation (UK), Enron (USA), Vivendi (France), Satyam computer services ltd (India), sahara(India), Kingfisher ltd (India) - common governance problems noticed in various corporate failures, **Corporate Social Responsibility**

(CSR): Meaning - corporate philanthropy - CSR through triple bottom line - CSR and corporate governance - CSR models

UNIT V

Intellectual Property Rights : Meaning of Intellectual property - Role of Intellectual Property in Growth, Development, Trade and Commerce - Types of IPR : Intellectual property - patent - trademark – industrial design – geographical indication – Objectives of intellectual property law - world intellectual property organization.

TEXT BOOK:

1. Corporate Governance, Arya, Tandon & Vashist, 2006, Deep & Deep Publication Pvt. Ltd. New Delhi.

REFERENCE BOOKS:

1. Creating Excellence in the Board Room, Thomas, Cohn, J. Couson, 2005, Tata Mc Graw Hill, New Delhi.
2. International Corporate Governance, Trocko, Rober, I 2005, Prentice Hall, Singapore.
3. Corporate Governance, Kesho Prasad, 2006, Prentice – Hall of India Pvt. Ltd. New Delhi.
4. Corporate Governance (Indian Edition), Mallin, Christine A., Oxford University Press, New Delhi.
5. Corporate Responsibility, Blowfield, Michael, and Alan Murray, Oxford University Press.
6. Corporate Governance, Business Ethics & CSR, Sharma, J.P., Ane Books Pvt Ltd, New Delhi.
7. Corporate Governance and Social Responsibility of Business, Sharma, J.P., Ane Books Pvt. Ltd, New Delhi.

SEMESTER IV**SUBJECT TITLE: PROJECT WORK**

Each student is required to submit a project report at the end of the fourth semester. They have to select a topic for the project in the third semester itself. Project can be a topic or relating to a particular industry or company. Project must be relating to the field of commerce like banking, finance, marketing, HR etc. The students have to appear for Viva-Voce examination at the end of the fourth semester which carries 100 marks, 60 marks for project report and 40 marks for Viva Voce. The project report shall be valued by two examiners – one valuation by supervisor / guide and another valuation by external examiner and VIVA VOCE examination will be conducted. Results are to be published along with other papers.

OBJECTIVES:

1. To initiate the student to undertake a research project to gain practical exposure leading to development of competence and skills appropriate for the future career.
2. To enable the students to learn the much needed research methods for business

OUTCOMES:

CO1: Understand the method of data collection and analysis (k4)

CO2: Interpretation based on analysis and predict future (k5)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓		✓	✓
CO2	✓		✓	✓

100% Theory**SEMESTER IV****Internal 25****External 75****COURSE TITLE: ELECTIVE IV - DERIVATIVES****COURSE CODE: 43E****OBJECTIVES:**

1. To enable the students to know the nature of the various Derivative instruments.
2. To familiarize with the types of derivative instruments, their mechanism and valuation models.

OUTCOMES:

CO1: Define the concepts of derivatives and traders in derivatives market. (k1)

CO2: Gives knowledge about options and its types. (k2)

CO3: Demonstrates the mechanism of futures and options. (k3)

CO4: Summarize the SWAPS concept. (k2)

CO5: Sketch the concept of convertible securities and warrants. (k3)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2	✓			✓
CO3	✓			✓
CO4		✓		✓
CO5		✓		✓

CONTENTS

UNIT I

Derivatives – Meaning – Uses – Types of Financial derivatives – **Traders in Derivatives Market (self study)** – Critiques of derivatives

UNIT II

Options: Concept – Types – Valuation – Determinants of option price – Option Pricing Models – Black- Scholes model - Binomial model – Option Market Contract Design – Option Exercise, Settlement and Assignment

UNIT III

Futures: Meaning – Types of Financial Futures Contracts – Traders in Futures market – Functions of Futures Market – Trading Mechanism – Closing a Futures position (Settlement) – Futures Vs.Options – Futures Vs.Forwards.

UNIT IV

Swaps: -Concept –Basic of SWAP structure- types - Interest rate swap - Currency swap - using SWAP to hedge interest rate and currency risk- Swaptions – credit derivatives instruments and benefits.

Unit V

Convertible Securities and Warrants

Convertible debentures: Objectives – Valuation of convertible debentures – Convertible preference shares

Warrants: Considerations for shares issued through warrants - Gearing effects - Valuating warrants - Lapse of warrants - Warrants attached to debenture - Similarities between options and warrants.

TEXT BOOK

1. Options Futures and Other Derivatives, John C. Hull

2. Financial Derivatives – Theory, concepts and problems – S.L.Gupta.

REFERENCE BOOKS

1. Derivatives and risk Management – Jayanth Rama Varma, McGraw hill education private limited, New Delhi
2. Investment Management, V.K. Bhalla, S Chand Publisher
3. The Financial and Analysis of Capital – A.J. Merrett, Allen Ykes projects
4. Financial Derivatives Theory, Concepts and Problems – S.L.Gupta, PHI learning private limited

100 % theory**SEMESTER IV****Internal: 25****External: 75****SUBJECT TITLE: GLOBAL BUSINESS AND FINANCE****SUBJECT CODE:****OBJECTIVES:**

1. To enable the students to learn the basic concepts of global business.
2. To impart knowledge of global business and finance practices.

OUTCOMES:

1. Understand the various business environment (k2)
2. Distinguish national and international marketing and identify barriers in marketing(k1& k2)
3. Analyse direct and online marketing and its aspects(k4)
4. Recall international financial markets and its major constitutions(k1)
5. Examine ethical issues in marketing management(k4)

Mapping with Program Outcomes

	PO1	PO2	PO3	PO4
CO1	✓			✓
CO2		✓		✓
CO3		✓		✓
CO4			✓	✓
CO5	✓			✓

CONTENTS

UNIT I

Business environment – meaning – internal and external environment – socio-cultural – Economic – political and legal – technological environments.

UNIT II

International Marketing – meaning –National vs. International Marketing - Benefits of international marketing – Difficulties & Barriers in International Marketing - Future of Global Marketing.

UNIT III

Managing Direct and On - line marketing - benefits of direct marketing – major channel for direct marketing – Indirect marketing – Direct vs. Indirect marketing - On-line marketing - conducting on-line marketing – Challenges of on-line marketing.

UNIT IV

International financial markets –money market- international money market instruments- capital market- Indian stock exchange –BSE- NSE- Major international stock exchanges- New York Stock Exchange (NYSE)- NASDAQ - London Stock Exchange

UNIT V

Ethical issues in marketing management – operations management – purchase management – Human Resource management – Finance – Accounting and other functions – Ethical Dilemmas at work place – corporate Social responsibility - role of business in society

TEXT BOOKS

1. International Marketing – Philip R Cateora, Mc Graw Hill
2. International Business Environment – Sundaram and Black, Prentice Hall India

CURRICULUM, SCHEME OF EXAMINATION AND SYLLABI (CBCS)**(2018)****(FOR THE STUDENTS ADMITTED DURING THE ACADEMIC YEAR 2018 -19)****CMS COLLEGE OF SCIENCE & COMMERCE, COIMBATORE – 641 049.****(Autonomous)****PG – COMMERCE****MODULAR COURSE****Post Graduate Diploma in Business Studies (PG Diploma in Business Studies)****(For the students admitted during the academic year 2018-19)**

Part	Sub code	Subject	Ins.hrs/ sem	Examinations				
				Dur. Exam in hrs	CIA	ESE	Total marks	Credit
		Module I – Paper I Introduction to Business	20	90 mins	10	40	50	2
		Module I – Paper II Business as a Career	20	„	10	40	50	2
		Module II – Paper I Trade and Service Activities	20	„	10	40	50	2
		Module II – Paper II Office Procedures and Practices	20	„	10	40	50	2
		Module II – Paper III Financing of Business	20	„	10	40	50	2
		Module III – Paper I Practical Banking	20	„	10	40	50	2
		Module III – PAPER II Introduction to Factory set-Up	20	„	10	40	50	2
		Module III– Paper III Agency Services	20	„	10	40	50	2
Total					-	-	400	16

Note:

- The student has to undergo compulsorily a PG Diploma course offered by the department and the student is eligible to get 2 extra credits for each paper. This PG Diploma course

consists of module 1, 2 and 3. Module 1 consists of 2 papers and Module 2 consists of 3 papers and Module 3 consists of 3 papers. Total credits of the modular course are 16. After the successful completion of the Module I, II and III, the students are eligible to get a PG Diploma in Business Studies.

- Minimum 20 days of Institutional Training is compulsory during Ist and IInd year.

Year	Odd semester	Even semester	Module details
I	1 st paper, 2 nd paper (Module 1) - teaching -	1 st paper (Module 2) – Self Study 2 nd paper (module 2) – Self Study	Module 1 & 2
II	3 rd paper (Module 2) – teaching 1 paper (Module 3) – teaching	2 paper (Module 3) – Self Study 3 paper (Module 3) – Self Study	Module 2 & 3

1. Upon completion of 60 hours in Module – I the students are eligible to receive “*Certificate in Business Studies along with four extra credits.*”
2. Upon completion of 150 hours inclusive of Module – I & II the students are eligible to receive “*Diploma in Business Studies along with two extra credits.*”
3. The PG students those who complete the Module – I & II Parallely along with Module – III with a total of 90 hours are eligible to receive “*PG Diploma in Business Studies*”
4. The PG students those who have already completed the Module – I & II in their UG stream can directly appear for Module – III and upon completion eligible to receive “*PG Diploma in Business Studies*”
5. Students will be eligible for credits only on completion of the entire module
6. Instructional hours for each paper shall comprise of 20 contact hours, 2 hours for end semester examination and hours of activity for which may include any

of the following

Case Study/Field Visit/Lab Hours/Industrial Training

7. For UG certificate + Diploma Programme all the papers will be contact classes.

For PG diploma 1 paper will be contact and other two papers will be self study.

PROGRAMME OBJECTIVES:

1. The main objective is to prepare the learners for activities related to trade and commerce.
2. To enable the learners to acquire knowledge and develop skill in business and management.
3. To educate the learner about the role of business in the economy and its social obligation to the community.

PROGRAMME OUTCOME:

1. Understand various activities and functions of trade and commerce.(K2)
2. Apply the acquired knowledge and skills in different business situations.(K3)
3. Remember the legal aspects of business.(K1)
4. Relate role of finance in the economy and its social obligation in the economy.

MAPPING OF PEO'S AND PO'S

	PEO1	PEO2	PEO3
PO1	✓	✓	✓
PO2		✓	
PO3	✓	✓	✓
PO4	✓	✓	✓

MODULE I**Paper I – INTRODUCTION TO BUSINESS****COURSE OBJECTIVES:**

1. To acquire the learners with the nature and scope of business.
2. To know about various forms of business organisations

COURSE OUTCOME:

1. Understand the human activities and knowledge.(K2)
2. Relate various forms of business organisations. .(K5)
3. Analyse the characteristics of business organisations. .(K4)
4. Instantiate the suitability of different forms of business organisation in current scenario.
.(K2)

MAPPING OF CEO'S AND CO'S

	PO1	PO2	P03	PO4
CO1	✓	✓		✓
CO2		✓	✓	✓
CO3	✓	✓	✓	✓
CO4	✓	✓	✓	✓

Unit I

Nature and scope of Business

Unit II

Forms of Business Organization:

Sole Proprietorship,

Unit III

Joint Hindu Family

Unit IV

Partnership, Joint Stock Company,

Unit V

Co-operative Society

**Paper II – BUSINESS AS A CAREER
COURSE OBJECTIVES:**

1. To enable the learners know about the concepts of self employment.
2. To create awareness about the employment opportunities.
3. To develop the skills to establish small enterprises.
4. To educate the learners about the role of business and career development.

COURSE OUTCOME:

1. Understand the nature and scope of self employment.(K1)
2. Describe the procedure of establishing small enterprises.(K5)
3. Apply skills and knowledge to solve problems in business.(K3)
4. Identify the institutions which provide finance and support to start business.(K1)

MAPPING OF CEO'S AND CO'S

	PO1	PO2	P03	PO4
CO1		✓	✓	✓
CO2	✓	✓	✓	✓
CO3		✓	✓	✓
CO4	✓	✓	✓	✓

Unit I

Concept of career, need for employment. Avenues of employment and career in business through wage employment.

Unit II

Self-employment in business and qualities required for success in business.

Unit III

How to establish a business enterprise.

Unit IV

Institutional setup-DICs, SIDO, NSIC, SISIs, Indian Investment Centre - Khadi and Village Industries Commission.

Unit V

Project formulation- Project identification – Evaluation-Feasibility analysis, Project report.

MODULE II

Paper III – TRADE AND SERVICE ACTIVITIES

Unit I

Trade and auxiliaries to trade.

Unit II

Internal Trade: Meaning of Retail and Wholesale Trade, Services of Wholesaler and Retailer.

Unit III

Specialised Retailing Agencies: Departmental stores, Multiple Shops, Mail Order Houses, Super Bazaars- their characteristics, merits and demerits.

Unit IV

External Trade: Procedure of Export and Import Trade, Main documents used in Foreign Trade.

Unit V

Service Activities: Transport, Communication, Postal Services, Banking and Insurance.

PAPER IV – OFFICE PROCEDURES AND PRACTICES

Unit I

Nature and Functions of office.

Unit II

Office-set-up: Types of jobs in a modern office.

Unit III

Handling inward and outward mail.

Unit IV

Systems of filing and indexing

Unit V

Office equipments and machines.

PAPER V – FINANCING OF BUSINESS

Unit I

Introduction to Business Financing

Unit II

Sources of Short-Term Finance- Nature and characteristics

Unit III

Sources of Long-Term Finance - Nature and characteristics

Unit IV

Role of Specialised Financial Institutions- Objectives and Functions of IFCI, IDBI,

Unit V

ICICI, UTI and SFCs, related to financing of business.

MODULE III

PAPER VI –PRACTICAL BANKING

Unit I

Nature and Scope of Banking, Types of Banks.

Unit II

Functions of Commercial Banks.

Unit III

Opening and operating of Deposit Accounts.

Unit IV

Loans and Advances.

Unit V

Other Banking Services.

PAPER VII –INTRODUCTION TO FACTORY SET-UP

Unit I

Nature and characteristics of factories.

Unit II

Health and Welfare measures in factories.

Unit III

Safety measures in factories.

Unit IV

Working and service conditions in factories.

Unit V

Wages and Benefits - Payment of Gratuity

PAPER VIII – AGENCY SERVICES

Unit I

Meaning, characteristics and importance of Agency Services.

Unit II

Duties, Rights and Liabilities of an Agent

Unit III

Types of Agency Services, Insurance Agency, Saving Agency, Advertising Agency, Tours Agency, Property Agency, Couriers and Packing Agency.

Unit IV

Services Provided to the Public

Unit V

Insurance Agency – importance and functions of insurance agency.