

*Placed at the meeting of
Academic Council
held on 26.03.2018*

APPENDIX - J
MADURAI KAMARAJ UNIVERSITY
(University with Potential for Excellence)

B.Com., (Banking) – Semester
CHOICE BASED CREDIT SYSTEM
REVISED SYLLABUS

(This will come into effect from the Academic Year 2018 – 19)

1. Introduction of the Programme:

The main object of this course is to inculcate basic knowledge of banking and bank related activities. It also provides foundation for doing higher education in the form of ACS/CMA/ACA courses and M.Com./MBA

2. Eligibility for admission:

Candidates seeking admission to B.Com (Banking) Semester Degree Course should have passed the Higher Secondary Examination of the Government of Tamil Nadu (or) and other examination accepted as equivalent by the Syndicate of Madurai Kamaraj University.

3. Objectives of the Programme :

1. To impart basic knowledge of banking and bank related activities in India and in International level.
2. To give exposure to the students about the utilization of Information Technology in the field of banking.

4. Outcome of the Programme:

Upon Successful completion of this course, it is expected that student will have broad knowledge and technical skill in banking and be able to provide innovative solutions to problems of banking activities.

5, 6, 7, Languages, Core Papers, Elective Papers, NME Papers:

Part – I Language for I and II Semesters.

Any one language – Tamil, Malayalam, Hindi, Arabic or French

(OR)

Alternative Subjects : பிறபாடங்கள்

I Semester – வணிக கடிதத்தொடர்புகள்

II Semester – காப்பீடு கோட்பாடுகளும் நடைமுறைகளும்;

Part – II English for I and II Semesters

Part – III

1. Managerial Economics
2. Fundamentals of company law
3. Central banking
4. Economic development of India
5. Rural banking
6. Commercial banking
7. Business environment
8. Marketing
9. Financial accounting I
10. Banking law
11. Business statistics
12. Business law
13. Business mathematics
14. International trade
15. Financial accounting II
16. Co - operative banking
17. Bank Management
18. Corporate accounting
19. International banking
20. Services marketing
21. Elective I
22. Entrepreneurship development
23. Management accounting
24. Elective ii
25. Elective iii

ELECTIVES

A

1. Operations research
2. Advanced cost accounting

B

1. Financial markets and services
2. Retail Marketing

C

1. Human resource management
2. Sales force management

Non – Major Elective Course

26. Business Accounting
27. Customer relationship management

Skill Based Subjects :

- 28. Fundamentals of Computer
- 29. Environmental Studies
- 30. Good and Services Tax
- 31. Export – Import Procedures and documentation
- 32. Value Education
- 33. MS office and Tally Theory
- 34. MS office and Tally Lab
- 35. Practical

Part – V

- 36. Extension Activities
NSS / NCC / Physical Education / Science Club / Science Forum / Eco Club and the like.

8. Unitization:

Each paper contains 5 units. Not only core subjects, but also all the subjects.

9. Pattern of Semester Exam:

Internal	-	25 Marks
External	-	75 Marks
Total	-	100 Marks

10. Scheme for Internal Assessment

Test	= 10 Marks
	(There shall be two tests of 10 Marks each) – Average 10 Marks
Assignment	= 5 Marks
Seminar / Group Discussion	= 5 Marks
Peer-Team Teaching	= 5 Marks
Total	= 25 Marks

11. External Exam

There is external examination at the end of the semester – ODD semesters in the month of November and EVEN semester in the month April.

A candidate who does not pass the examination may be permitted to appear in the failed subjects in the subsequent examinations. A candidate should get his name registered with M.K. University at the time of appearing for the first semester examinations.

Those students who have attended the classes for 68 days (75%) and above will be permitted to appear for the ensuing university examinations without any preconditions. Those students who have attended the classes for 67 days and less, but 59 days (65%) and above will be permitted to apply for exemption in the prescribed form to the university along with fess Rs.300 with the specific remarks of the principal for condonation of attendance. Those students who have attended the classes for 58 days and less, but 45 days (50%) and above cannot appear for university examinations provided they can appear for next examinations by paying of Rs.500 with special permission along with proper documents for sufficient reasons for their absence. Those who students who have put in 44 days of attendance and less have to repeat the whole semester.

12. Question Paper Pattern

Time : 3 Hrs.

	SECTION – A	10 x 1 = 10 Marks
i) Choose the Correct Answer 1-5		
ii) One Question from each unit		
iii) Fill in the blanks 6 – 10		
iv) One question from each unit		
v) Each question carries 1 mark		
	SECTION – B	5 x 7 =35 Marks
i) Either (or) Type question 11 to 15		
ii)One question from each unit		
iii) Each question carries 7 Marks		
	SECTION - C	3 x10 = 30 Marks
i) Open Choice questions 16 to 20		
ii) Answer any Three questions out of Five		
iii) One question from each unit		
iv) Each question carries 10 Marks		

13. Scheme for evaluation :

Theory examinations will be evaluated by the examiners appointed by Madurai Kamaraj University

14. Passing Minimum:

1. There is no passing minimum for internal examination
2. The passing minimum for external examination is 27 out of 75 marks.

A candidate should be declared to have passed in each paper / practical if he/ she secures not less than 40% (aggregate of Internal and External) of the marks prescribed for the examination.

15. Model Questions

Model question paper is enclosed at the end of the syllabus

16. Teaching Methodology

Each subject is taught through lecturing, assignment, seminar and peer team teaching.

17. Text Books

List of text books is given below the fifth unit of syllabus of each subject.

18. Reference Books

List of reference books is given below the fifth unit of syllabus of each subject.

19. Retotalling and Revaluation provision

Candidates may apply for revaluation for the paper which was already evaluated, within 10 days from the date of publication of the result in the university website, through specified revaluation forms along with required fees.

20. Transitory Provision

A Transitory provision of three years has been given for the benefit of the students who come under the old syllabus.

21. Subjects and Paper related websites:

www.wileyindia.com
www.vijaynicole.co.in
nlist.inflibnet.ac.in

22. Duration :

Three Years consisting of six semesters.

23. General framework:

Medium of Instruction is English.

24. GENERAL INSTRUCTIONS

1. All the question papers must be set in English except Tamil / Malayalam / Hindi / Arabic / French and வணிக கடிதத்தொடர்புகள் மற்றும் காப்பீடு கோட்பாடுகளும் நடைமுறைகளும்
2. Only commerce teachers should be appointed as examiners, both for setting and valuation, for all the Commerce Subjects
3. Only commerce teachers with computer knowledge should be appointed as examiners, both for setting and valuation, for commerce related computer subjects

4. External examiners will evaluate all papers including on the job training and project reports
5. Kindly go through the syllabus, question paper blue print, model question paper pattern carefully
6. The syllabus and question paper blue print are to be strictly adhered to
7. Kindly make the question specific, precise and without ambiguity
8. The university must send a copy of the syllabus of the respective subject and the following instructions while appointing the examiners for setting question papers
 - i) The question set by them strictly conform to the syllabus, to the question paper pattern and to the instruction sent
 - ii) Questions should be fairly distributed over the whole syllabus
 - iii) The scheme of valuation and the key to the problems should be sent along with the question paper

COURSE STRUCTURE AND SCHEME OF VALUATION – SEMESTER WISE

I SEMESTER

S.No	Part	Title Of the Paper	Hours/ Weak	Credit	Internal	External	Maximum Marks
1	I	Tamil/Malayalam/ Hindi/Arabic/French or வணிக கடிதத் தொடர்புகள்	6	3	25	75	100
2	II	English – I	6	3	25	75	100
3	III	Managerial Economics	6	5	25	75	100
4	III	Fundamentals of company law	5	4	25	75	100
5	III	Central Banking	5	4	25	75	100
6	IV	Non – Major Elective – Business Accounting	2	2	25	75	100
			30	21			

II SEMESTER

S.No	Part	Title Of the Paper	Hours/ Weak	Credit	Internal	External	Maximum Marks
1	I	Tamil/Malayalam/ Hindi/Arabic/French or காப்பீடு கோட்பாடுகளும் நடைமுறைகளும்	6	3	25	75	100
2	II	English – II	6	3	25	75	100
3	III	Economic Development of India	6	5	25	75	100
4	III	Rural Banking	5	4	25	75	100
5	III	Commercial Banking	5	4	25	75	100
6	IV	Non – Major Elective –Customer Relationship Management	2	2	25	75	100
			30	21			

III SEMESTER

S.No	Part	Title Of the Paper	Hours/ Weak	Credit	Internal	External	Maximum Marks
1	III	Business Environment	5	4	25	75	100
2	III	Marketing	5	4	25	75	100
3	III	Financial Accounting - I	6	4	25	75	100
4	III	Banking Law	6	5	25	75	100
5	III	Business Statistics	6	4	25	75	100
6	IV	Fundamentals of Computer	2	2	25	75	100
			30	23			

IV SEMESTER

S.No	Part	Title Of the Paper	Hours/ Weak	Credit	Internal	External	Maximum Marks
1	III	Business Laws	5	4	25	75	100
2	III	Business Mathematics	6	5	25	75	100
3	III	International Trade	6	4	25	75	100
4	III	Financial Accounting II	6	4	25	75	100
5	III	Co-operative Banking	5	4	25	75	100
6	IV	Goods and Service Tax	2	2	25	75	100
			30	23			

V SEMESTER

S.No	Part	Title Of the Paper	Hours/ Weak	Credit	Internal	External	Maximum Marks
1	III	Bank Management	5	4	25	75	100
2	III	Corporate Accounting	5	4	25	75	100
3	III	International Banking	5	4	25	75	100
4	III	Services Marketing	5	4	25	75	100
5	III	Elective I (any one subject from A)	6	5	25	75	100
6	IV	Environmental Studies – Skill based	2	2	25	75	100
7	IV	Export – Import Procedures and Documentation – Skill Based	2	2	25	75	100
			30	25			

VI SEMESTER

S.No	Part	Title Of the Paper	Hours/ Weak	Credit	Internal	External	Maximum Marks
1	III	Entrepreneurship Development	5	4	25	75	100
2	III	Management Accounting	5	4	25	75	100
3	III	Elective II (any one subject from B)	6	5	25	75	100
4	III	Elective III (any one subject from C)	6	5	25	75	100
5	IV	Value Education - Skill Based	2	2	25	75	100
6	IV	MS Office and Tally Theory	2	2	25	75	100
7	IV	MS Office Tally Lab	2	2	25	75	100
8	IV	Commerce Practical – Skill Based	2	2	25	75	100
			30	26			

**முதலாமாண்டு
பகுதி — ஐ**

**முதலாம் பருவம்
பிற்பாடம்**

வணிகக்கடிதத் தொடர்புகள்

நோக்கம் வணிகத்திற்கு தேவையான கடித தொடர்புகளை எழுதுவது, கையாளுவது குறித்து அடிப்படை புரிதலை மேம்படுத்துதல்.

- அலகு அ** வணிகத் தொடர்பு - பொருள் - இலக்கணம் - முக்கியத்துவம் - அடிப்படைக் கூறுகள் - பணிகள் - வணிகத் தொடர்பு வழிமுறை — ஊடகங்கள் - நேரடி மற்றும் மறைமுக வணிகத் தொடர்பு - தடைகள் - வணிகத் தொடர்பிற்கான மின்னணு அமைப்பு மற்றும் சாதனங்கள்.
- அலகு ஆ** வணிக கடிதப் போக்குவரத்து – கோட்பாடுகள் - வடிவமைப்பு - கட்டமைப்பு - திட்டமிடுதல் - தயார் செய்தல் - மின் அஞ்சல் வகைகள் - பயன்பாடுகள் - மின் அஞ்சல் உருவாக்கம் - பாதுகாப்பு
- அலகு இ** வணிக விசாரணைக் கடிதங்கள் - ஆணையுறுக் கடிதங்கள் - விற்பனைக் கடிதங்கள் - பின்பற்றுக் கடிதங்கள் - புகார் மற்றும் சரிகட்டல் கடிதங்கள் - வசூல் கடிதங்கள் - வங்கிக் கடிதங்கள் - வகைகள் - முகமைக் கடிதங்கள் - வகைகள் - முகமைக்கு விண்ணப்பித்தல் - முகவர் நியமனக் கடிதம் - காப்பீட்டு கடிதங்கள் - வகைகள்.
- அலகு ஈ** பணி தொடர்பான கடிதப் போக்குவரத்து – பணி வேண்டி விண்ணப்பக் கடிதம் எழுதுதல் - அதன் கட்டமைப்பு - சுய அறிமுகப் படிவம் - பணி நியமன கடிதம்.

அலகு உ அறிக்கை – பொருள் - முக்கியத்துவம் - அடிப்படைக் கூறுகள் - வகைகள்
பொருளடக்கம் - சட்ட பூர்வ அறிக்கை – ஆண்டறிக்கை – தணிக்கை அறிக்கை.
சந்தை அறிக்கை – பொருள் - பணிகள் - பண்புகள் - கட்டமைப்பு.

பரிந்துரைக்கப்படும் புத்தகங்கள்

1. வகைத் தகவல் தொடர்பு - திரு. கதிரேசன் மற்றும் முனைவர் ராதா
2. வாணிப தகவல் தொடர்பு - முனைவர் வி.எம். செல்வராஜ்
3. வணிகக் கடிதத் தொடர்பு - திரு.எஸ்.முத்தையா
4. வணிகக் கடிதங்கள் - முனைவர் ந.முருகேசன் மற்றும் திரு.மனோகர்

**பகுதி – I
முதலாமாண்டு**

**Alternative Subject (பிற பாடம்)
இரண்டாம் பருவம்**

காப்பீடு – கோட்பாடுகளும் நடைமுறைகளும்

நோக்கம் : இந்தியாவில் காப்பீடு தொடங்கப்பட்டதன் பின்னணி மற்றும் பல்வகைக் காப்பீடுகள், தற்போதைய சட்டங்கள் குறித்து மாணவர்கள் அறிந்து கொள்ளுதல்

அலகு அ: காப்பீடு – பொருள் - இலக்கணம் - தொடக்கப் பின்னணி – நாட்டுடமையாக்கம் - கோட்பாடுகள் - முக்கிய வழி கூறுகள் - பணிகள் - காப்பீட்டின் முக்கியத்துவமும் பங்களிப்பும் - காப்பீட்டின் வகைகள் - இரட்டைக் காப்பீடு – மறு காப்பீடு - இந்திய ஆயுள் காப்பீட்டுக் கழகம் தொடக்கம் - நோக்கங்கள்.

அலகு ஆ: ஆயுள் காப்பீடு – பொருள் - கோட்பாடுகள் - ஆயுள் காப்பீட்டு பத்திர வகைகள் - ஆயுள் காப்பீடு செய்வதற்கான வழிமுறைகள் - முனைமம் செலுத்துதல் - சலுகை நாட்கள்.

பிரதி நியமனம் - ஒப்படைப்பு - தவறிய பத்திரம் - இழப்பு காப்பீட்டுத் தொகை வழங்குதல் - முகவர் அறிக்கை – பத்திரம் உரிமை இழப்பு - பத்திரம் உரிமை மீட்பு - சரண் மதிப்பு - காப்பீட்டுப் பத்திரத்தின் மூலம் கடன் பெறுதல்.

அலகு இ: கடல் காப்பீடு: பொருள் - பிரிவுகள் - கடல்சார் காப்பீட்டின் பத்திர வகைகள் - கடல்சார் நடத்தத்தின் வகைகள் - இழப்பீட்டுத் தொகை வழங்குதல்.

அலகு ஈ: தீ காப்பீடு : பொருள் - பலவகையான காப்பீட்டுப் பத்திரங்கள் - ஒப்பந்தத்தின் நிபந்தனைகள் - இழப்பீட்டுத் தொகை வழங்குதல்.

அலகு உ: காப்பீட்டு முறைப்படுத்தல் மற்றும் வளர்ச்சிக்கான அதிகார சட்டம் 1999 அறிமுகம் - நோக்கங்கள் - IRDA சட்டத்தின் சரத்துகள், அதிகாரங்கள் மற்றும் பணிகள்.

காப்பீடு தனியார் மயமாக்குதல் - ஆதரவும் எதிர்ப்பும் - தனியார் மயமாக்குதலின் தற்போதைய நிலை.

பரிந்துரைக்கப்படும் புத்தகங்கள்

1. காப்பீடு - முனைவர் S.பீரமுகமது
முனைவர் S.A.N.ஷாஜீலி இப்ராஹிம்
2. காப்பீடு கொள்கைகளும் நடைமுறைகளும் - திரு.சொ.சொ.மீனாட்சி சுந்தரம்
முனைவர் மு.முத்துப்பாண்டி
3. காப்பீடு கோட்பாடுகளும் நெறிமுறைகளும் - முனைவர் L.P. இராமலிங்கம்
பேராசிரியர் T.S.ஜெயக்குமார்
முனைவர் M.செல்வக்குமார்
4. காப்பீடு கோட்பாடுகளும் நடைமுறைகளும் - முனைவர் L.ரெங்கராஜன்

**PART III
I YEAR**

I SEMESTER

FUNDAMENTALS OF COMPANY LAW

Objectives: To impart basic knowledge of the provisions of companies Act 2013.

UNIT I

Definition of a company – Characteristics of company – Company distinguished from partnership – Kinds of companies – Administration of Company Law including National Company Law Tribunal (NCLT), National Company Law Appellate Tribunal (NCLAT).

UNIT II

Formation of company – Incorporation – Documents to be filled with registrar – Online filing of documents – Promoters – Their legal positions – Pre incorporation contracts – On line registration of company - Certificate of incorporation – Certificate of commencement of business.

UNIT III

Memorandum of Association: Contents – Alteration of memorandum – Articles of Association – Contents – Alteration of Articles – Articles and Memorandum distinction.

UNIT IV

Prospectus - Content – Statement in lieu of prospectus - Shareholder – How to become a member – Rights and liabilities of members – Register and Index of members.

UNIT V

Meetings of company –Types of meeting – Notice –Quorum –Minutes – Proxies – Agenda – Chairman of the meeting – Resolution – Types of resolution.

BOOKS FOR STUDY:

1. Elements of Company Laws – N.D.Kapoor(Latest Edition)
2. Company Law – Kathiresan&Radha.V
3. Company Law – Avtar Singh
4. Company Law – Dr.M.R.Sreenivasan
5. Company Law as per companies Act 2013– PMS Abdul Gaffor& S. Thothadri

BOOKS FOR REFERENCE:

1. Company Law – Bagrial (Ashok .K)
2. A student hand book on Company law and Practice – Dr.V.Balachandran& Dr. M. Govindarajan

PART III

I YEAR

I SEMESTER

CENTRAL BANKING

Objective : To impart basic knowledge about central banking and its functions

Unit – 1

Central Banking – evolution – definition – present position of central banking – functions of a central bank. Central Bank as a bank of issue, Government’s banker, agent and adviser. Custodian of cash reserve of commercial banks, bank of rediscount and lender of last resort.

Unit – 2

Central Bank as the controller of credit – bank rate policy – open market operations – variable reserve requirements – other methods of credit control.

Unit – 3

Monetary policy – objectives – Neutrality of money – exchange rate stability, price stability, full employment and economic growth – choosing between conflicting objectives – role of monetary policy in developing economy.

Unit – 4

The Reserve Bank of India – evolution – organization – central board and local board – internal organization and management – Banking department. Issue department and departments in the central office – The RBI as currency authority – origin of note issue, Issue of currency notes, Regulation of note issue and distribution of currency – RBI as banker, agent and adviser to the central and state governments – RBI as a clearing house.

Unit – 5

Promotional functions of the RBI – RBI and rural credit, RBI and industrial credit – RBI and export credit – RBI and exchange control.

Books Recommended

Central Banking – M.H.Decock.

Practice of Banking – Kelly.

Money Banking , International Trade & Public Finance – Mithani D.M.

PART – IV

NON- MAJOR ELECTIVE

BUSINESS ACCOUNTING

Objectives: To help to the students to know the basic accounting principles and impart basic skill to record the business transactions.

UNIT I

Introduction – Book Keeping – Accountancy – Differences – Double Entry System – It's merits and Limitations – Differences between Single Entry and Double Entry System – Classification of Accounts – Rules – Users of Accounting information.

UNIT II

Books of Prime Entry – Accounting Equation – Journal - Advantages – Ruling (Simple Problems)

UNIT III

Subsidiary Books – Objectives – Advantages – Purchases Book – Sales Book – Returns Books – Cash Book – (Simple Problems) Difference between Trade Discount and Cash Discount.

UNIT IV

Books of Final Entry – Ledgers – Advantages – Ruling – (Simple problems) – Trial Balance – Advantages – Difference between Trial Balance and Balance Sheet – Preparation of Trial Balance from given Ledger Balances.

UNIT V

Final Accounts of Sole Trading Concerns – Adjustments : Outstanding Expenses – Prepaid Expenses – Closing Stock – Depreciation – Bad debts – (Simple Problems) – Cost of Goods Sold.

BOOKS FOR STUDY

- | | | |
|--|---|-------------------------|
| 1. Double Entry Book-keeping | - | T.S. Grewal |
| 2. Advanced Accountancy | - | T.S. Reddy and A.Murthy |
| 3. Principles and Practice of Accounting | - | R.L.Gupta&V.K.Gupta |
| 4. Fundamental of Advanced Accounting | - | R.S.N.Pillai&Bagawathi |
| 5. Business Accounting | - | A. Balasubramaian |
| 6. Fundamentals of Accounting | - | Appannaiah and others |

BOOKS FOR REFERENCE

- | | | |
|------------------------|---|---------------------------|
| 1. Advanced Accounts | - | M.C.Shukla and T.S.Grewal |
| 2. Advanced Accounts | - | S.P.Iyengar |
| 3. Advanced Accounting | - | S.P.Jain and K.L.Narang. |

Note: The questions should be asked in the ratio of 60% for problems and 40% for theory.

PART III

RURAL BANKING

Objective : To help the students to have basic knowledge on rural banking

Unit – 1

Rural Banking – Concept - Need – Sources – Rural Financial System : Cooperative Banks, Commercial Banks, Regional Rural Banks, Local Area Banks – Their structure functions and performance.

Unit – 2

Rural Financial System – Role of Apex Institution: Reserve Bank of India, National Bank for Agriculture and Rural Development (NABARD), Small Industries Development Bank of India (SIDBI) – Credit planning at the Gross Root Level : Lead Bank and Non – Lead Banks, Forums meant for coordination at the Block, District and State Levels, Problems in the implementation of LBS – Service Area Approach : Concepts, Components, Progress and Problems.

Unit – 3

Priority Sector Credit : Concept, Target and Sub – targets, Companies, Lending norms, Progress and Problems – Credit linked poverty alleviation programmes : Differential Rate of Interest Scheme (DRI), New 20 point Economic Programme, Prime Minister’s Rozgar Yojana (SGSY), Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) – Their Features – Issues in Rural Banking.

Unit – 4

Rural Credit in the Farm Sector : Production Credit – Investment Credit – Eligibility criteria – Appraisal of Loan Applications – Assessment of Credit Requirements for Investment in crop cultivation, Irrigation, Mechanisation, Land Development, Godowns, Fisheries and Animal Husbandary – Assessment of Credit needs of Non-Farm sector.

Unit – 5

Innovations in Rural Banking : Model Village Project – Farmers Clubs – Cluster Village Development Approach – Planning for Development of Villages – Specialised Bank Branches – Financing through self-help groups – Kissan Credit Cards – Hi-tech Agriculture – Reforms in Rural Credit System.

BOOK RECOMMENDED

The Indian Institute of Bankers, Mumbai
D.P.Sarda

- Special and Preferred Sector Finance.
- Hand book on Lending to Priority Sector.

COMMERCIAL BANKING

Objective : To help the students to have basic knowledge on Commercial banks and their activities

Unit – 1

Banking – Definition – Function of commercial banks – commercial banking systems – Indian commercial banking structure – Nationalisation of Banks in India; Reasons, achievements and critical evaluation – financial sector reforms – consolidation in the Indian banking industry.

Unit – 2

Deposit mobilization by commercial banks – Deposit mix – Different types deposits – Factors affecting deposit levels – lending of money by banks – principles of sound lending – various forms of advance; cash credit, overdraft, loans and purchasing and discounting of bills – Retail lending by banks – Housing loans and personal; problems and prospects – Subsidiary services of banks – Traditional services – contemporary service including cash management.

Unit – 3

Different types of customers : individuals, joint account holders, trustees, executors and administrators, Joint Hindu Family, Partnership firm, joint stock companies, clubs and societies, and local authorities – points to be considered by the banker while opening and conducting accounts in the name of such customers.

Unit – 4

Different types of securities – Goods – Document of Title to Goods – Life Insurance Policies – Corporate securities – Government Securities – Real Estate – Fixed Deposit Receipts – Advances against jewels.

Unit – 5

Modes of Creating Charges – Lien – Pledge – Hypothecation – Mortgage – Assignment – Documentation in respect of various types of borrowers against various types of securities

BOOKS RECOMMENDED

- | | |
|-------------------------|--------------------------------------|
| 1. D.M.Mithani | - The anatomy of Indian banking. |
| 2. Varshey and Sundaram | - Banking Theory, Law and Practice. |
| 3. M.L.Tanna | - Banking Law and Practice in India. |
| 4. N.S.Toor | - Information Hand Book for Bankers. |

CUSTOMER RELATIONSHIP MANAGEMENT

Objective : To facilitates the students to understand the process of CRM, implementation of CRM strategies and customization of services

Unit – 1

Introduction and Significance – CRM Emerging Concepts; Need for CRM; CRM Applications; CRM Decisions; The Myth of Customer Satisfaction; CRM Model; Understanding Principles of Customer Relationship; Relationship Building Strategies; Building Customer Relationship Management by Customer Retention; Stages of Retention; Sequence in Retention Process; Understanding Strategies to Prevent Defection and Recover Customers.

Unit – 2

CRM Process : Introduction and Objectives – an Insight into CRM and e – CRM / Online CRM; The CRM cycle – Assessment Phase; Planning Phase; The Executive Phase; Modules in CRM, 4C's of CRM Process; CRM Process for Marketing Organization; CRM Affiliation in Retailing Sector; Key e – CRM features.

Unit – 3

CRM Architecture : IT Tools in CRM; Data Warehousing – Integrating Data from different phases with Data Warehousing Technology; Data Mining; - Learning from Information Using Date Mining Process; Use of like OLAP etc; Understanding of Data Mining Process; Use of Modeling Tools; Benefits of CRM Architecture in Sales & Productivity; Relationship Marketing and Customer Care, CRM Over Internet.

Unit – 4

CRM Implementation : Choosing the right CRM Solution; Framework for Implementing CRM : a Step-by-Step Process : Five Phases of CRM Projects.

Unit – 5

Development of Customizations; Beta Test and Data Import; Train and Retain; Roll out and System Hand-off; Support, System Optimization and Follow-up; Client/Server CRM Model; Use of CRM in Call Centers using Computer Telephony Integration (CTI); CTI Functionality; Integration of CRM with ERP System. Case Studies

Reference Books :

1. Mohammed, H. Peeru and a Sagadevan (2004). Customer Relationship Management. Vikas Publishing House, Delhi.
2. Paul Greenberge (2005). CRM-Essential Customer Strategies for the 21st Century. Tata McGraw Hill.
3. William, G. Zikmund, Raymund Mcleod Jr.; Faye W. Gilbert (2003). Customer Relationships Management. Wiley.
4. 4.Alex Berson, Stephen Smith, Kurt Thearling (2004). Building Data Mining Applications for CRM. Tata McGraw Hill.

BUSINESS ENVIRONMENT

Objectives: To provide the knowledge about different kinds of environment which affect business.

UNIT I

Introduction: Concept, Components and Significance of Business Environment. Economic Systems. A brief profile of Indian Financial System.

UNIT II

Economic Environment: Components of Economic Environment. Planning Machinery in India. Regional Imbalance Privatization, Devaluation. Trade Agreements- Bilateral and Multilateral Agreement.

UNIT III

Industrial Environment: Role of Government in Business-Profile of Public Sector, Private Sector, Joint Sector and Co-operative Sector in India, Pattern of Industrial Development in India.

UNIT IV

Socio-Cultural Environment: Nature of Indian Society and Ethos, Social Interest, Institutions and Values vis-à-vis Industrial Development. Social Responsibility of Business.

UNIT V

International Environment: Concept and Rationale of Globalization of Indian Business, Foreign Capital Investment, Choice and Transfer of Technology and Problems of Debt Servicing in India. Important Provisions of FEMA, Multinationals and Indian Business, International Economic Institution – WTO, UNCTAD, MOUs.

BOOKS FOR STUDY:-

- | | | |
|----|-----------------------------------|--|
| 1. | Business Environment | - Dr. V. Aalagappan & Dr. K. Chidambaram |
| 2. | Business Environment | - Francis Cherunilam |
| 3. | Essential of Business Environment | - K. Aswathappa |
| 4. | Business and Society | - Lokanathan & Lakshmi Ratan |
| 5. | Economic Environment of Business | - M. A. Dikay |

PART III II YEAR

III SEMESTER

MARKETING

Objectives: To provide basic knowledge of concepts, principles, tools and techniques of marketing

UNIT I

Marketing – Definition – Nature – Scope – Functions – Importance – Role of Marketing – Approaches to the Study of Marketing – Marketing concept – Recent innovations in Modern Marketing.

UNIT II

Product – Meaning – Classification – Planning – Modification – Diversification – Elimination – New product development.

UNIT III

Pricing – Meaning – objectives – Factors influencing price determination – Methods of price determination – Cost oriented pricing – Demand oriented pricing – Competitive pricing – New product pricing – Product line pricing – Geographical pricing – Psychological pricing – Price discounts.

UNIT IV

Channels of distribution - Channel functions – Factors to be considered in channel selection – retailing, wholesaling, direct marketing and on-line marketing.

UNIT V

Advertising – Objectives – Types – Benefits – Criticism against advertising – Media selection.

BOOKS FOR STUDY

- | | | |
|------------------------------|---|-----------------------------|
| 1. Marketing Management | – | V.S.Ramasamy&S.Namakumari |
| 2. Marketing Management | – | C.P.Gupta and N.Rajan Nair |
| 3. Marketing | – | J.Jayasankar |
| 4. Fundamentals of Marketing | – | Stanton |
| 5. Marketing | – | R.S.N. Pillai and Bagavathi |
| 6. Essential of marketing | – | K.Sundar |

BOOKS FOR REFERENCE

- | | | |
|-------------------------|---|--------------------------------|
| 1. Marketing Management | – | S.A.Sherlekar |
| 2. Marketing Management | – | C.P.Mamoria and SathishMamoria |
| 3. Marketing Management | – | Philip Kotler |
| 4. Marketing Management | – | M.M. Varma |
| 5. Marketing Management | – | P.K.Agarwal |

PART III II YEAR

III SEMESTER

FINANCIAL ACCOUNTING – I

Objectives: To help students to acquire conceptual knowledge of the financial accounting and to impart skills for recording various kinds of business transactions.

UNIT I

Accounting Principles – Concepts – Conventions – Rules of Double Entry System – Transactions - Journals – Ledgers – Subsidiary Books – Trial Balance.

UNIT II

Errors – Types – Errors disclosed and not disclosed by trial balance – Suspense account – Rectification of errors – Bank Reconciliation Statement.

UNIT III

Final accounts of sole trading concerns with adjustments.

UNIT IV

Bills of Exchange – Trade and Accommodation bills – Renewals – Dishonour due to insolvency – Retiring the bill.

UNIT V

Single entry or Accounts from incomplete records – Methods of ascertainment of profit : Net worth method – Conversion method.

BOOKS FOR STUDY:

1. Advanced Accountancy - R.L.Gupta and Radhaswamy
2. Advanced accounting - S.P. Jain and K.L. Narang
3. Advanced Accountancy - M.A.Arulanandam and K.S. Raman
4. Advanced Accountancy - S.N. Maheswari and S.K. Maheshwari
5. Advanced Accountancy - T.S.Reddy and A.Murthy
6. Principles of Accountancy - DalstonL.Cecil and JenitraL.Merwin

BOOKS FOR REFERENCE

1. Advanced Accounts - M.C.Shukla and T.S.Grewal
2. Advanced Accountancy - P.C.Tulsian
3. Introduction to accountancy - T.S. Grewal

Note: The Questions should be asked in the ratio of 60% for problems and 40% for theory.

BANKING LAW

Objective : To help the students to have basic knowledge on various provisions of banking law

Unit – 1

Bankers and Customers – relationship – special features – opening and closing of accounts – different types of accounts – forms used in the operation of bank account – Cheque book, pass book, mistakes in the pass book – special types of account holders.

Unit – 2

Negotiable Instruments – Definitions – Cheques – Features – Holder and Holder in Due course – payment in due course – crossing types – endorsements – kinds.

Unit – 3

Paying Banker – rules – Material alteration – Refusal of payment by banks – Statutory protection to the paying banker – collecting banker – statutory protections.

Unit – 4

Loans and advances – Principles of good lending – credit worthiness of borrowers – Modes of securing advances – Lien – Pledge, Mortgage and Hypothecation – Advances against different types of securities.

Unit – 5

Accounts of Banking companies : Preparation of profit and loss account and balance sheet rebate on bills discounted – bad debts and bad debts provision – Capital adequacy forms – NPA.

Books Recommended

1. Advanced Accountancy – R.L.Gupta & M. Radhaswamy.
2. Banking Law and Practice – P.N. Varshney.
3. Banking theory law and practice – E.Gordon & K.Natarajan.
4. Advanced Accountancy – S.P.Jain & K.L.Nrang.
5. Practical Banking – Sudharam & Varshney.

BUSINESS STATISTICS

Objectives: To familiarize the students with the application of statistics in business
Decision making

UNIT – 1

Statistics – Meaning – Function – Importance – Limitation – Data collection – Sources – Primary – Secondary – Tools of Data collection – Interview Schedule - Questionnaire - Census – Sampling – Classification – Presentation – Tabulation – Diagrammatic – Graphic.

UNIT – II

Arithmetic mean – Combined mean – Median – Mode - Geometric mean – Harmonic mean.

Range – Quartile deviation – Mean deviation – Standard deviation – Combined standard deviation – Co-efficient of variation.

UNIT – III

Skewness – Methods of studying skewness – Karl Pearson's Co-efficient of skewness – Bowley's co-efficient of skewness.

Correlation – Methods of studying correlation – Scatter diagram – Graphic method – Karl Pearson's Co-efficient of correlation, Rank correlation, Concurrent deviation method.

UNIT – IV

Regression analysis – Regression line – Regression equations – Least square method – Deviations taken from actual mean and assumed mean method.

UNIT – V

Analysis of time series – components – Methods of determining trend – Graphic – Semi – average – Moving average – Least square – Seasonal Variations – Method of simple average only.

Book for study

- | | | |
|------------------------|---|-------------------------------|
| 1. Statistical Methods | - | M. Manoharan |
| 2. Business Statistics | - | P.R. Vital |
| 3. Statistics | - | R.S.N.Pillai & V. Bagavathi |
| 4. Statistical Methods | - | C.B. Gupta. |
| 5. Business Statistics | - | J.K. Sharma. |
| 6. Business Statistics | - | S.P.Rajagopalam&R.Sattanathan |

Book for Reference

- | | | |
|------------------------------|---|---------------------|
| 1. Statistical | - | Methods, S.P.Gupta. |
| 2. Statistical Methods | - | Vijay Gupta. |
| 3. Fundamental of Statistics | - | D.N.Elhance |
| 4. Business Statistics | - | Levine |

Note: The questions should be asked in the ratio of 60% for problems and 40% theory.

**PART IV
II YEAR.**

**Skill Based Subject
III SEMESTER**

FUNDAMENTALS OF COMPUTER

Objectives: To impart basic knowledge of computer and simple programs.

UNIT – 1

Introduction – workings with Windows – opening; switching and closing.

UNIT – II

Applications – using shortcut bar, creating a word document – moving, correcting and inserting text, editing and printing.

UNIT – III

Undo and Redo features – spell checking – Inserting page numbers – Headers and footers – Using tables and graphics.

UNIT – IV

MS-Excel – Spread sheet – functions- formatting text and numbers- creations- enhancing and printing a chart.

UNIT – V

Power Point – Basics – Creating, Presentations – working with text – working with graphics – Animation – Slide shows.

BOOK FOR STUDY

1. Fundamentals of computers - V.Raja Raman –RHI - 1978
2. Computer Today - Basantra
3. Computers and Information Technology - V.K. Kapoor.

PART III II YEAR

IV. SEMESTER

BUSINESS LAWS

Objectives: To impart basic Knowledge of the important business legislations.

UNIT I

Contract: Meaning and Definitions of contract – Essential elements of valid contract – Valid, Void and Voidable contract. Offer – Acceptance – Communication and revocation of Offer and Acceptance.

UNIT II

Consideration – Capacity of parties- Free consent – Modes of discharge of contract – Breach – Remedies for Breach.

UNIT III

Sale of Goods Act , 1930: Contract of sale – Conditions & warranties –Transfer of Property and title to goods – Rights & duties of Seller & buyer – Rights of unpaid seller. Contract of Indemnity & Guarantee : Features – Rights & Liabilities of Surety.

UNIT IV

Cyber law and contract – Procedures – Digital signature- Safety mechanisms.

UNIT V

Consumer Protection Act 1986 : Definition – Objectives - Consumer Protection councils – consumer disputes – Redressal –Reasons for slow growth of consumer movement in India – Suggestions for Strengthening.

BOOKS FOR STUDY

1. Elements of Mercantile law – N.D. Kapoor
2. Business Law – R.S.N Pillai&Bagawathi
3. Mercantile Law – M.C. Kuchal
4. Business Law – M.R. Sreenivasan
5. Business Law – V.Balachandran&S.Thothadri

BOOKS FOR REFERENCE

1. Hand Book of Mercantile Law- E.Venkatesan
2. Business Laws – Shukla&Saxena
3. Mercantile Law – N.D. Kapoor
4. Business and Industrial Law – M.C. Kuchal
5. E-Commerce – Puja

Note: The last unit of syllabus will be replaced by the New consumer Act when it is Enforced.

PART III II YEAR.

IV SEMESTER

BUSINESS MATHEMATICS

Objectives: To familiarize students with the application of mathematics in business decision making.

UNIT – 1

Number systems and equations – Counting techniques – Binomial expansion – Numbers – Natural – Whole – Rational – Irrational –Real – Algebraic expressions – factorization – Equations – Linear quadratic – Simultaneous linear equations with two or three unknowns – Nature of roots forming quadratic equation – Permutations – Combinations.

UNIT – II

Elements of Set theory – Definition – Symbols – Roster method and Rule method – Types of sets – Union & Intersection – Sub sets – Complements - Difference of two sets – Family of sets – Venn diagram – De – Morgan's law.

UNIT – III

Indices – Positive – Fractional – Operation with power function – Logarithms – Definition – Exponential forms – Laws of logarithms – Change of base – Formula – Common logarithms and natural logarithms – Characteristics and mantissa – Rules to write – Practical Problems.

UNIT – IV

Commercial Arithmetic – Interest – Simple – Compound – Normal rate – Effective rate – Depreciation – Present value – Discounting of bills – Face value of bills –

Banker's discount – Banker's gain – Normal due date – Legal due date – Calculation of period for banker's discount and true discount.

UNIT – V

Determinants – Properties – Product – Matrices – Types – Addition – Multiplication – Matrix Inversion – Solving a system of linear equation using matrix inversion – Rank of matrix – Testing consistency of equations.

BOOK FOR STUDY

- | | | |
|-------------------------|---|-------------------------|
| 1. Business Mathematics | - | D.C.Sancheti&V.K.Kapoor |
| 2. Business Mathematics | - | M. Manoharan& C. Elango |
| 3. Business Mathematics | - | P.R.Vittal |
| 4. Business Mathematics | - | B.M. Aggarwal |
| 5. Business Mathematics | - | M.Wilson |

Book for Reference

- | | | |
|-------------------------|---|--------------------------|
| 1. Business Mathematics | - | V.K. Kapoor |
| 2. Business Mathematics | - | Jeyaseelan and Sundresan |
| 3. Business Mathematics | - | G.K.Ranganath |

Note: The questions should be asked in the ratio of 60% for problems and 40% theory.

PART III

II YEAR

IV SEMESTER

INTERNATIONAL TRADE

Objective : To help the students to have basic knowledge on international trade, its barriers and various institutions associated with it.

Unit – 1

International Trade – nature and scope – barriers to international marketing – comparative cost theory.

Unit – 2

Terms of trade – net barter terms of trade – gross barter terms of trade – income terms of trade – single factor terms of trade – double factor terms of trade – real cost terms of trade – utility terms of trade – factor affecting terms of trade.

Unit – 3

Gains from trade and their measurement – balance of trade and balance of payments – disequilibrium in balance of payments – causes and remedies.

Unit – 4

Trade policy – free trade vs protection – tariff – non-tariff barriers. Commodity agreements – cartels – state trading in India.

Unit – 5

WTO – WTO and GATT – function – principle – organizational structure – agreements – TRIPS and TRIMS – dispute settlement.

Books Recommended

1. International Economics – M.C. Vaish and Sudama singh.
2. International Marketing – L.E. Varshney and B. Bhattacharya.

3. Money Banking and International Trade – K.P.M. Sundaram.
4. International Business – Fransis Cherrunillam.

**PART III
II YEAR**

IV Semester

FINANCIAL ACCOUNTING –II

Objectives: To help the students to acquire the knowledge and impart the skills about different kinds of Financial Accounting Methods.

UNIT I

Consignment Accounts – Invoicing goods at cost price – Proforma invoice price – Valuation of unsold stock – Loss of Stock – Accounting treatment of – Normal Loss and Abnormal Loss.

UNIT II

Joint Venture Accounts – Recording in individuals books – Recording in separate set of books.

UNIT III

Account Current – Methods of calculation of interest – Forward method – Red ink Interest –Epoque method – Periodic Balance Method.

Average due date – Calculation of due date based on holidays intervention – Interest calculation.

UNIT IV

Depreciation accounting – Depreciation – Concept – Causes – Need – Basic factors – Methods : Straight line – Written down Value – Annuity – Depreciation fund.

UNIT V

Accounts of Non – Trading Concerns – Accounting treatment relating to – Receipts and Payments Account is given and Income and Expenditure Account and Balance Sheet are required – Income and Expenditure Account is given and Receipt and Payments Account is required.

BOOKS FOR STUDY:

1. Advanced accountancy – R.L.Gupta and Radhaswamy
2. Advanced accounting – S.P. Jain and K.L.Narang.
3. Advanced accountancy – M.A.Arulanandam and K.S.Raman
4. Advanced accountancy – S.N.Maheshwari
5. Advanced accountancy – T.S.Reddy and A Murthy
6. Principles of Accounting – DalstonL.Cecil and JenitraL.Merwin

BOOKS FOR REFERENCE:

1. Advanced Accounts – M.C.Shukla and T.S.Grewal
2. Advanced accountancy – P.C.Tulsian
3. Introduction to accountancy – T.S.Grewall

Note: The questions should be asked in the ratio of 60% for problems and 40% for theory.

PART III

II YEAR

IV SEMESTER

CO-OPERATIVE BANKING

Objective : To familiarize the students on various types of co-operatives banks and their activities

Unit – 1

Meaning and definition of cooperation – principles of cooperation – distinct features of commercial and cooperative banking – cooperative banking structure – cooperative credit structure – types of agricultural credit. Primary Agricultural Credit societies – Organization – objectives – sources of finance. Purpose of loans and advances – utilization of loans causes of over dues – remedies – crop loan system – linking of credit with marketing.

Unit – 2

Multipurpose societies – meaning and functions – arguments for and against multipurpose societies – large scale societies – essential features, service cooperatives definition – functions – patterns of organization – liability, management.

Unit – 3

Central cooperative banks historical retrospect – types of central cooperative banks – objects and functions – size and area of operation – membership – sources of finance – procedure of advancing loans – management, problems of central cooperative banks – suggestions.

Unit – 4

Apex Cooperative Banks – the role of the Apex Bank functions and objectives – sources of finance – loan operations – management critical evaluation – suggestions.

Unit – 5

Urban cooperative banks – objects and functions – area of application – membership, management – resources – loan operations, employees cooperative credit societies – need – objects and functions – membership – management, resources – loan operations, Non-credit activities – welfare activities.

Books Recommended

1. Co-operations in India (Sthiya Bhawas, hospital road, Agra, 282003) – Dr.B.S. Mathur.
2. Principles and Practice of Cooperative Banking in India – Choubey B.N.

PART IV

II YEAR.

Skill Based Subject

IV SEMESTER

GOODS AND SERVICES TAX

Objectives: To understand the concept and the importance of goods and services tax in the Context of Indian economy.

UNIT I

GST – Concept – Meaning - Definition Objectives –Advantages . GST and Centre, State Financial relation.

UNIT II

Main features of GST Law – Impact of GST - Subsuming of taxes – Types of GST – CGST - SGST, IGST, UTGST.

UNIT III

GST Council - Constitution – Structure – Action Plan – Quorum and decision making of meeting – Functions.

UNIT IV

Registration – Registration under GST – Procedure – Persons liable for registration – Persons not liable for registration – Compulsory registration.

UNIT V

Computation of taxable value and tax liability – Comparative calculations with previous tax laws –Tax calculation for inter state sales – Value of supply – Value of taxable supply – Input tax credit .(Simple problems only).

Books for study

1. Goods and Services Tax - GhousiaKhatoon, Naveen Kumar C.M, &Venkatesh S.N Himalaya publishing house private ltd, Mumbai.
2. Fundamentals of GST and customs Act – R.G.Sha,S.K.PodderShruthiPrabhakar.
3. Goods and services Tax – B.Mariappa
4. GST – The essentials of Goods and Service Tax – Dr.Thomas Joseph,
Dr.Jayajacob, Ms.ChinnuMariamchacko

Note: The questions should be asked in the ratio of 80% for theory and 20% for problems

PART III

III YEAR

V SEMESTER

BANK MANAGEMENT

Objective : To help the students to know about various means of effective management of banking sector

Unit – 1

Management – Meaning and definition – principles of management – management functions – administration vs management. Bank Management – Importance of effective bank management – planning in banks – nature and purpose – planning process – types of plans – profit planning in banks – decision making.

Unit – 2

Organisation – meaning – principles – departmentation – delegation of authority and responsibility – centralization and decentralization, Existing organizational structure of Indian commercial banks.

Unit – 3

Directing – principles of direction – role theory – leadership – definition – functions of a leader – qualities of leadership – theory of leadership – role of a bank branch manager as a leader.

Unit – 4

Motivation – Its importance in the banking industry – communication – essentials of effective communication – methods of communication.

Unit – 5

Controlling – steps in controlling – features of an effective control system – device or tools of control – management information system in banks – performance budgeting corporate governance in banks.

Books Recommended

1. Banking Management – A guide to more profitable banking – James EI. B.
2. Commercial Banking – compiled by the Indian Institute of Bankers, Vora Publishers, Bombay.
3. Principles and Practice of Bank Management – P. Subba Rao.

PART III**V. SEMESTER****III YEAR****CORPORATE ACCOUNTING**

Objectives: To familiarize the students with the principles of joint stock Company Accounts.

UNIT I

Issue of shares : Introduction - Accounting Procedures for issue of equity and preference shares at par, at discount and at premium - forfeiture and reissue. Rights issue, Bonus issue and Buyback of shares (Theory only) Redemption of Redeemable Preference Shares.

UNIT II

Issue of debentures- Accounting procedures for issue of Debentures - Debentures issued as collateral security – Redemption of debentures - Methods – Installment – Lottery – Sinking fund - Purchase of own debentures - Ex Interest and Cum- interest quotations (Purchase of own debentures as investment –cancellation of own debentures)

UNIT III

Underwriting of shares and debentures – Marked and unmarked applications - Firm underwriting– Profit and Loss prior to Incorporation – Final accounts of joint Stock Company.

UNIT IV

Valuation of goodwill - methods - Simple profit – Super profit – Capitalization method – Valuation of shares – methods – intrinsic value – Yield value – Fair value.

UNIT V

Amalgamation, Absorption and Reconstruction (Internal and External) of joint stock companies.

BOOKS FOR STUDY

1. Advanced accountancy – R.L. Gupta and Radhaswamy
2. Advanced accounting – S.P.Jain and K.L.Narang
3. Advanced accountancy – M.A.Arulanandam and K.S.Raman
4. Advanced accountancy – S.N.Maheshwari and S.K. Maheshwari

Note : The questions should be asked in the ratio of 60% for problems & 40% for theory.

PART III III YEAR

V SEMESTER

INTERNATIONAL BANKING

Objective : To help the students to know about various organizations associated with international banking.

Unit – 1

International Monetary Fund (IMF) objective – capital and organization of IMF – functions – India and IMF International liquidity – Special Drawing Rights – working of IMF – Evaluation.

Unit – 2

International Bank for Reconstruction and Development – IBRD or World Bank – objectives – membership – organization – lending procedure – Evaluation of the working of IBRD – India and IBRD.

Unit – 3

International Finance Corporation membership – organization – capital resource – objective – investment criteria – financial procedure – review of workings of the IFC.

Unit – 4

International Development Association – Membership – capital organization of IDA – nature of the IDA assistance – working in IDA.

Unit – 5

Asian Development Bank – objectives – membership – capital structure – organization of IDA – nature of the IDA assistance – working of IDA.

Books Recommended

1. Money Banking and International Trade – M.L. Seth.
2. Money Banking and International Trade – K.P.M. Sundaram.

PART III

V SEMESTER

III YEAR.

SERVICES MARKETING

Objectives: To enable students to gain expert knowledge on marketing of various services.

UNIT – 1

Services Marketing – Concept – Definition – Nature and Characteristics of Services – Classification of Services – Need for Services Marketing – Role of Services Marketing – Role of Services Marketing in an Economy – Obstacles in Services Marketing – Overcoming the Obstacles.

UNIT – II

Services Marketing mix – Elements of Services Marketing mix – Seven Ps: Product decisions, Pricing strategies, Promotion of Services, Placing of distribution methods/dimensions in services marketing – People, Physical evidence and process.

UNIT – III

Services Marketing for Health Services – Types of hospitals – Marketing Mix for hospitals – Indian Health Care Industry.

UNIT – IV

Tourism Services – Users of tourism services – Marketing Mix for Tourism – Tourism Products – Techniques of sales promotion for tourism – Tour operators – Travel agent – Travel guides.

UNIT – V

Services Marketing for Professional or Consultancy Services – Market Segmentation for consultancy organizations – Marketing mix of professional services providers – Telecommunication services – Formulation of marketing mix for telecommunication services.

BOOK FOR STUDY

1. Services Marketing - Vasanti Venugopal & V.N. Raghu
2. Services Marketing - Dr. S. Shajahan
3. Services Marketing - P.N. Reddy & H.R. Appaniah
4. Services Marketing and Management - Dr. B. Balaji

BOOK FOR REFERENCE

1. Services Marketing - S.M. Jha
2. Services Marketing - S.K. Singha & S.C. Sahoo
3. Services Marketing - Rao.

OPERATIONS RESEARCH

Objectives: To acquaint the students with the use of quantitative model in decision making.

UNIT I

Operations research - Meaning - Nature - Characteristics - Scope – Modeling - Limitations.

UNIT II

Linear Programming - Mathematical formulation - Graphical method - Standard form only - Simplex methods (Problems involving $<$ Constraints only and excluding degeneracy) - Optimal solutions - Limitations of Linear Programming Techniques.

UNIT III

Transportation - Assignment - Unbalanced - Degeneracy – Maximization of profits – Transportation - Vs Assignment.

UNIT IV

Queuing theory - Meaning - Elements -Single channel model – M/MI – FCFS/infinite Model only.

UNIT V

Network analysis - PERT - CPM – Objectives - Advantages – Limitations Similarities and Dissimilarities (Excluding crash cost method).

BOOKS FOR STUDY:-

- | | | |
|------------------------|---|-------------------------------------|
| 1. Operations Research | - | V.K.Kapoor |
| 2. Operations Research | - | P.R.Vittal&V.Malini |
| 3. Operations Research | - | KantiSwarup, P.K.Gupta and Manmohan |
| 4. Operations Research | - | P.K.Gupta and D.S. Hira |
| 5. Operations Research | - | Natarajan |

BOOKS FOR REFERENCE:-

- | | | |
|----------------------------|---|--------------|
| 1. Operations Research | - | H.M.Wanger |
| 2. Operations Research | - | J.K. Sharma |
| 3. Operations Research | - | S.D. Sharma |
| 4. Quantitative Techniques | - | K.VenkataRao |
| 5. Quantitative Techniques | - | C.R. Kothari |
| 6. Operations Research | - | H.A.Taha |

Note:- The questions should be asked in the ratio of 80% of problems and 20% for theory.

COST ACCOUNTING

Objective: To acquaint the students with basic concepts used in the cost accounting, various methods involved in cost ascertainment and cost accounting book keeping system.

UNIT – 1

Introduction : Definition of Cost – Costing, Cost Accounting and Cost Accountancy – Scope and Objectives – Advantages and Limitations – Cost Accounting VS Financial Accounting and Cost Accounting VS Management Accounting – Classification of Cost – Elements of Cost – Preparation of Cost sheet.

UNIT – II

Material : Material Control – Purchase Procedure – Different Levels of Stock of Materials – EOQ – Perpetual Inventory System – ABC Analysis – Inventory Turnover Ratio – Bin Card – Stores Ledger – Pricing of Material Issues (FIFO, LIFO and Average Methods)

Labour: Labour Turnover – Methods of Remunerating Labour – Incentive Schemes.

UNIT – III

Overheads : Meaning – Classification – Primary and Secondary Distribution of Overheads – Absorption of Overheads (Simple Problem)

UNIT – IV

Methods of Costing : Operating costing – Process Costing – Normal Loss, Abnormal Loss and Abnormal effectives – Process Accounts (Excluding Inter – Process Profit and Equivalent Production)- Simple Problems. Joint Product and By – Product (Theory only).

UNIT – V

Cost Center : Definition – Classification

Profit Center : Meaning – Purpose – Profit centre Vs Cost Centre

Cost Unit : Meaning – Examples

Cost Control : Meaning – Elements – Cost control Techniques.

Cost Reduction: Meaning – Features – Fields covered – Merits – Tools & Techniques – Cost control Vs. Cost Reduction.

Cost Audit : Definition – Objectives – Advantages – Cost Audit Vs. Financial Audit.

BOOK FOR STUDY

- | | | |
|-----------------------------|---|------------------------------------|
| 1. Cost Accounting | - | R.S.N.Pillai and Bhagavathi |
| 2. Cost Accounting | - | T.S. Reddy and Y.Hair Prasad Reddy |
| 3. Advanced Cost Accounting | - | S.P.Jain&K.L.Narang |
| 4. Cost Accounting | - | S.P. Iyengar. |

Book for Reference

- | | | |
|--------------------|---|-----------------------|
| 1. Cost Accounting | - | S.N. Maheswari |
| 2. Cost Accounting | - | Das Gupta |
| 3. Cost Accounting | - | Nigam, Naranja&Seghal |
| 4. Cost Accounting | - | B.K. Ghosh |

Note: The questions should be asked in the ratio of 60% for problems and 40% theory.

**PART IV
III YEAR**

**Skill Based Subjects
V SEMESTER**

ENVIRONMENTAL STUDIES - UNIVERSITY

**PART IV
III YEAR**

**Skill Based Subjects
V SEMESTER**

EXPORT - IMPORT PROCEDURES AND DOCUMENTATION

Objectives: To impart basic knowledge on Export and import documentation and procedures.

UNIT I

Export - Import policy - New Export - Import policy - Aims - Schemes - Highlights

UNIT II

Export procedures - Export an order – Consignment - Receiving an order - Packing and Marketing - Shipping order – Customs formalities.

UNIT III

Export documentation - Documentation - Letter of credit - Credit documentation – Insurance documents and other documents.

UNIT IV

Import procedures - Importing through Indent house- Obtaining import licenses – Terms used in mentioning prices.

UNIT V

Import documentation – Documentation- Documents for Port and Customs Clearances - Insurance documents - Finance documents and all other documents.

BOOKS FOR STUDY

1. International Marketing - Varshney&B.Battacharya
2. International Marketing - Francis Cherunilam
3. International Marketing - B.S. RathorandJ.S.Rathor

**PART III
III YEAR**

VI. SEMESTER

ENTREPRENEURSHIP DEVELOPMENT

Objectives: To orient the learner towards entrepreneurship as a career option and creative thinking and behaviour.

UNIT I

Entrepreneur – Entrepreneurship – Meaning – Importance – Qualities – Functions of entrepreneurs – Types – Role of entrepreneurs in economic development – Women entrepreneurs – Growth – Problems.

UNIT II

Factors Affecting Entrepreneurial Growth – Economic and Non- economic factors – Entrepreneurship Development Programs (EDP) Meaning Objectives – course contents Phases of EDPS.

UNIT III

Institutional Support to Entrepreneurs – DIC – SISI - SIDCO - SIPCOT- NAYE – NIESBUS- EdII. Institutional Finance to Entrepreneurs – IFCI – IDBI –SFC – TIIC.

UNIT IV

Project meaning – project identification – steps- project formulation stages of project formulation, Project Report – contents – preparation of project report.

UNIT V

Project appraisal – stages – Economic analysis – Technical feasibility – Financial analysis- Market analysis.

BOOKS FOR STUDY

1. Fundamentals of Entrepreneurship and Small business –RenuArora&S.K.Sood
2. Entrepreneurship Development – Jose Paul, Ajithkumar& Paul. T.Mampilly
3. Entrepreneurial Development Jayshree Suresh
4. Entrepreneurship Development –E.Gordon, K.Natarajan
5. Entrepreneurship Development – L.Rengarajan.
6. Entrepreneurship Development – C.S.V Murthy.

BOOKS FOR REFERENCE

1. Dynamic of entrepreneurial Development & Management – Vasant Desai
2. Entrepreneurship Development - P. Saravanavel
3. Entrepreneurship Development – S.S.Kanka
4. Entrepreneurship and Small Business – Suresh K.Dameja
5. Entrepreneurship Development in India – Gupta, Srinivasan
6. Entrepreneurship Development Taneja, Gupta
7. Entrepreneurship Development- Laxmisha A.S

MANAGEMENT ACCOUNTING

Objectives: To impart knowledge of profit planning, decision making and give information about budgeting.

UNIT – 1

Management Accounting : Meaning – Definition – Characteristics – Scope – Objectives and Functions – Advantages – Limitations – Management Accounting Vs Financial Accounting – Management Accounting Vs. Cost Accounting – Tools and Techniques of Management Accounting.

UNIT – II

Financial Statement Analysis: Meaning – Importance and Limitations of Financial Statements – Techniques of Financial Statement Analysis – Comparative Statements – Common size statement – Trend Analysis (Theory Only)

Ratio Analysis : Meaning – Advantages – Limitations – Classifications and Computation of Ratios (Simple Problems)

UNIT – III

Cash Flow Statement – Meaning – Importance – Advantages – Limitations – Preparation of Cash Flow Statements (As per Revised Accounting Standards) Simple Problems – Preparation of Cash Budget – Cash Flow Statement Vs.Cash Budget.

UNIT – IV

Marginal Costing: Meaning – Definition – Advantages – Limitations – Computation of Profit Volume Ratio, Break Even Point and Margin of Safety – Managerial Uses of Marginal Costing (Make or Buy, Key factor, Selection of Best Sales mix and Accepting foreign Offer) Simple Problems.

UNIT – V

Budgeting and Budgetary Control – Meaning – Objectives – Advantages – Limitations – Classification of Budgets – Preparation of Sales, Production, Material, Flexible and Master Budget – Zero Base Budgeting.

Capital Budgeting – Meaning Advantages – Methods (Theory only)

BOOK FOR STUDY

1. Management Accounting & Financial Control :S.N.Maheswari
2. Management Accounting :T.S.Reddy and Y. Hari Prasad Reddy
3. Management Accounting :Manmohan&Goyal
4. Management Accounting :M.Y.Khan&P.K.Jain.
5. Management Accounting :GordenP.Jeyaram, N.Sundaram,R.Jeyachandran

BOOK FOR REFERENCE

1. Management Accounting - C. Horngren
2. Management Accounting - R.N.Anthony
3. Management Accounting - Hingorani& A.R. Ramanathan
4. Principles & Practice of Management Accounts - R.K. Gupta

Note: The questions should be asked in the ratio of 60% for problems and 40% theory.

PART – III

ELECTIVES -A 2

III YEAR

VI SEMESTER

FINANCIAL MARKETS AND SERVICES

Objectives: To understand the rules & regulation and functions of money market and capital market and their services.

UNIT I

Financial System - Meaning – Functions - Financial concepts - Financial assets – Financial Intermediaries – Financial markets - Financial rate of returns Financial Instruments - Classification of Financial market - Capital Market – Money Market – Development of Financial system in India - Weaknesses of Indian Financial system.

UNIT II

Money Market - Definition –Money market Vs Capital Market - Features – Objectives - Characteristic features of a developed money market – Importance of money market - Composition of money market – Call money market – Commercial bills market – Acceptance market – Treasury bill market - Discount market – Bill markets in India – Money market Instruments.

UNIT III

Capital Market - New issue market - New issue market Vs Stock exchange – Functions of new issue market - Secondary market - Stock exchanges - Functions - Listing of Securities – Registration of stock brokers - Methods of trading in stock exchange- Defects of Indian capital markets.

UNIT IV

Mutual funds –Definition Importance - Risks - Classification of funds - Close – ended funds - Open –ended funds - Income funds – Growth funds – Balance funds - Specialized funds – Money market mutual fund – Taxation funds – Organisation of the fund – Net asset value.

UNIT -V

Merchant Banking - Meaning - Services of Merchant Banks – SEBI Guidelines – Scope for Merchant Banking in India.
Factoring:- Meaning - Functions - Types – Factoring Vs.Discounting - Benefits.

BOOKS FOR STUDY:-

- | | | |
|----------------------------------|---|--------------------------|
| 1. Indian Financial System | - | P.N.Varshnery&D.K.Mittal |
| 2. The Indian Financial System | - | Vasant Desai |
| 3. Financial Market and services | - | Gordon and Natarajan |
| 4. Indian Financial System | - | Pathak |
| 5. Indian Financial System | - | H.R.Machiraju |
| 6. Financial Services | - | S.Gurusamy |
| 7. Financial Services | - | B.Santhanam |

BOOKS FOR REFERENCE:-

- | | | |
|--|---|----------------|
| 1. Financial Institutions and Markets | - | L.M.Bhole |
| 2. Management for Indian Financial Institutions | - | R.M.Srivastava |
| 3. Financial Institutions and Markets | - | Merikohn |
| 4. Foundations of Financial Markets and Institutions | - | Fabozzi |

**PART III
THIRD YEAR**

**ELECTIVE –B 2
VI Semester**

RETAIL MARKETING

Objectives: To acquire the knowledge of various functions, principles associated with Retail marketing.

UNIT I

Introduction:- Retailing, Retail marketing - Definition - Importance - Functions of Retailing - Types of Retailing - Retailers.

UNIT II

Consumer behavior and retail operation – Types of customer – Merchandise management - Retail marketing mix.

UNIT - III

Retail pricing - Concept - Strategies and approaches - Types - Methods of setting prices – Retail branding - Supply chain management.

UNIT - V

Consumerism and ethics in retailing - Role of Information Technology in Retailing – e-retailing – International retailing - Future of retailing - Retailing in India.

BOOKS FOR STUDY

1. Retail Marketing Management - David Gilbert
2. Retail an Introduction - Rover cos

BOOKS FOR REFERENCE

1. Retail Management: A Strategic Approach – Barry Berman,Joel R.Evans

**PART - III
III YEAR**

**ELECTIVES -A3
VI SEMESTER**

HUMAN RESOURCE MANAGEMENT

Objectives: To impart knowledge on the concepts and principles of HRM followed in different types of organization.

UNIT -I Human Resource Management: Definition – Objectives - Importance – Functions - Hindrances for the development of HRM – HR Department – HR Manager - Qualities - Role.

UNIT -II Acquiring Human Resources: Human Resource Planning - Job analysis – Job design – Job specification – Recruitment and selection – Introduction.

UNIT – III Wage and salary Administration: Objectives – Principles – Factors affecting wages – Methods of Wage payment - Wage policy in India - Fringe benefits. Wage Incentives: Meaning - Types – Employees Stock Option Plans (ESOP)

UNIT - IV Retaining Human Resources: Absenteeism and Labour Turnover – Employee Welfare – Social Security.

UNIT -V Integrating Human Resources: Trade Union: Meaning – Functions Trade Union Movement in India. Rights & Liabilities of Registered Trade Union – Collective bargaining - workers participation in management. Quality of Work Life (QWL): Meaning - Definition – Benefits of High QWL – measures to improve QWL.

BOOKS FOR STUDY:

1. Human Resource Management: Dr.L.M.Prasad
2. Human Resource Management: Prof J.Jeyasankar.
3. Human Resource Management: Dr.C.B.Gupta
4. Human Resource Management: Dr.R.S.Dwivedi
5. Essentials of Human Resource Management – Sundar&Srinivasan.J

BOOKS FOR REFERENCE:

1. A frame work for Human Resource Management: Dessler
2. Human Resource Management: Ian Beard well and Len Holden.
3. Human Resource Management & Industrial Relations: P.SubbaRao
4. Human Resource Management: SrinivasR.Kandula.

PART - III
III YEAR

ELECTIVES -A3
VI SEMESTER

SALES FORCE MANAGEMENT

Objectives: To help the students to have the basic knowledge on Management of sales force.

UNIT I

Sales management – Definition – Objectives and scope – organization of the sales department. Sales planning and control –Market analysis and sales forecasting – Methods on sales forecasting – sales budget – sales and cost analysis.

Unit II

Sales territories – factors deciding territories – Developing sales territories – Sale quotas – types of quotas – Quota setting procedures. Field sales supervision, salesmen’s reports – Daily and periodical reports, expense reports, tour diary –Ethics and the sales person.

Unit III

Recruitment and selection of salesman – sources of recruitment – selection procedure – Training – methods of training, developing a training programme. Compensation, characteristics of a good plan and method of compensation motivation.

Unit IV

Nature and importance of personal selling – Qualities of successful sales person art of salesmanship. Techniques in handling people, getting co operation ,AIDA model of selling – overcoming tension and depression – product knowledge and its importance.

Unit V

Process of effective selling – Prospecting – Pre approach, approach , presentation and demonstration. Handling objections , closing the sales and follow up.

BOOKS FOR STUDY:

1. Advertising and Salesmanship – P.Saravanel&S.Sumathi
2. Advertising and Personal Selling – Dr. C.B.Gupta
3. Fundamentals of Marketing – Stanton
4. Marketing Management – Philip Kotler

PART IV III YEAR

Skill Based Subjects VI SEMESTER

M.S. OFFICE & TALLY – THEORY

Objectives: To provide computer skill and knowledge for commerce students and help them to understand the usefulness of M.S. Office and Tally programs.

UNIT-I Starting word 2000 - Creating a document – Editing - Saving - Formatting – Creating table - Printing a document.

UNIT - II Starting Excel 2000 - Editing - Inserting and deleting rows and columns – Changing width and height - formula (Financial formula only)

UNIT- III Power point 2000 – Creating a new presentation - Using templates - Slide transition – Slide animation - Power Point views.

UNIT - IV Tally – Features - Opening Screen of Tally - Creating Company – Selecting a Company - Shutting – Altering a Company

UNIT – V Creating Groups & Ledger - Alteration - Alteration - Deletion - Voucher entry – Payment - Receipt – Journal – Contra Voucher - Alteration - Deletion.

**PART IV
III YEAR**

**Skill Based Subjects
VI SEMESTER**

M.S.OFFICE & TALLY - LAB.

- Objectives:** To provide the practical knowledge about M.S.Office and Tally Programs.
- UNIT - I** Starting Word 2000 - Creating a document - Editing - Saving - Formatting – Creating Table – Printing a document.
- UNIT -II** Starting Excel 2000 - Editing - Inserting and deleting rows and columns - transition – Changing width and height - Formula (Financial Formula only)
- Unit – III** Power Point 2000 – Creating a new presentation – Using templates - Slide Transition – Slide animation - Power point views.
- UNIT -IV** Tally – Opening Screen of Tally - Creating Company - Selecting a Company – Shutting - Altering a Company.
- UNIT -V** Creating Groups & Ledger - Alteration – deletion - Voucher entry - Payment – Receipt - Journal - Contra Voucher - Alteration - Deletion – Simple Problems.

**PART IV
III YEAR**

**SKILL BASED SUBJECTS
VI SEMESTER**

COMMERCE PRACTICAL

Objective : To enable the students to have practical knowledge of using various forms.

List of Practical

Filling up of Money order form - Layout of business letter - Blue print of an office- Filing of papers- use of common office machines- Designing of forms for purpose Preparation of Vouchers, Invoice and Cash receipts - Telephone Etiquette - Handling of Visitors.

Format of Joint Stock Company Balance sheet-Model of a partnership deed- Format of Profit and Loss appropriation account- Debit note and Credit note and Statement of affairs of an insolvent.

Cost sheet Specimen of Stock Sheet/ Register. Payroll/Wage Sheet, Form of Bin and Time Card, Filling of material order and material requisition,- and Issue register.

Chart of an Organization Structure.

Filling up of an account opening form, Knowledge of various forms used in day-to-day banking activities - Cheque – Pay-in-slip - Withdrawal form - Transfer form – Draft Challan, Form of Bill of exchange and Promissory note, Fixed Deposit Receipt, Safe Custody Receipt, Form of letter of Credit, Currencies of different Countries, ATM Debit and Credit Card.

Collection of different types of advertisement, Preparation of advertisement copy, analyzing brand names – Publishing the products in the market.

Filling up of Equity share application and mutual fund form, Specimen of Share, Mutual fund and Bond certificates.

Procedure of sending share certificate along with Transfer deed for name transfer, Dividend warrant, Filling up of Proxy form.

Filling up of Income tax returns, Sales tax forms and applying for income tax refund.

Note: Students have to submit a practical note book consisting of specimen forms of all the above documents mentioned in the syllabus.

MODEL QUESTION INTERNATIONAL TRADE

(For those who joined in July 2018 and after)

Time : Three hours

Maximum : 75 Marks

SECTION A – (10 x 1 = 10 Marks)

Answer ALL questions.

Choose the Correct Answer :

1. ரிக்கார்டோவின் ஒப்பீட்டுச் செலவுக் கோட்பாட்டின் அடிப்படை

அ) பணச்செலவு

ஆ) உழைப்புச்செலவு

இ) உண்மைச்செலவு

ஈ) பிறவாய்ப்புச்செலவு

Ricardo's comparative cost theory is based on the

a) Money cost

b) Labour cost

c) Real cost

d) Opportunity cost

2. அரசு தடை செய் கணக்கு முறையை முதன்முதலில் 1933ல் நடைமுறைப்படுத்திய நாடு

அ) ஜெர்மனி

ஆ) இங்கிலாந்து

இ) அமெரிக்கா

ஈ) சோவியத் யூனியன்

The technique of blocked account was first practiced by _____ in 1933.

a) Germany

b) England

c) America

d) Soviet union

3. செலுத்து நிலையானது

அ) வாணிப நிலையை உள்ளடக்கியது

ஆ) வாணிப நிலையை தவிர்த்துள்ளது

இ) வாணிப நிலையின் ஒரு பகுதி

ஈ) வாணிப நிலையைப் பொருத்து மாறாது

Balance of payments

a) Includes balance of trade

b) Excludes balance of trade

c) A part of the balance of trade

d) Is independent of balance of trade

4. பாதுகாப்புக் கொள்கை

அ) நுகர்வோரைக் காக்கின்றது

ஆ) உற்பத்தியாளர்களைக் காக்கின்றது

இ) இறக்குமதியாளர்களைக் காக்கின்றது

ஈ) ஏற்றுமதியாளர்களைக் காக்கின்றது

Protection policy

a) Protects the consumers

b) Protects the producers

c) Protects the importers

d) Protects the exporters

5. உலக வர்த்தக நிறுவனம் அமைக்கப்பட்டபோது துவக்கத்தில் அதன் உறுப்பு நாடுகளின் எண்ணிக்கை

அ) 60

ஆ) 77

இ) 90

ஈ) 82

The number of member countries in world trade organization on its formation

a) 60

b) 77

c) 90

d) 82

Fill up the blanks :

6. அந்நியச் செலாவணி செலுத்துநிலைச் சிக்கல் _____ வாணிபத்தில் ஏற்படுகின்றது.

The problem of balance of payment arises in _____ trade.

7. சுகாதார நிபந்தனைகள் _____ பொருள்கள் மீது விகிதப்படுகிறது.

Health regulations are imposed on _____ products.

8. ஒரு நாட்டின் ஏற்றுமதியின் மதிப்பு இறக்குமதியின் மதிப்பை விட அதிகமாக இருந்தால் அந்த நாட்டின் வாணிக கொடுப்பல் நிலை _____ என்று அழைக்கப்படும்.

If a country's value of exports is more than the value of imports its balance of trade is said to be _____.

9. தடையில்லா வாணிபத்தை முதன்முதலில் பரிந்துரைத்தவர் _____.

_____ Advocated free trade for the first time.

10. GATT-ன் கடைசி வட்ட மாநாட்டை அழைக்கும் பெயர் _____.
The last round of GATT is called as _____.

SECTION B – (5 x 7 = 35 marks)

Answer ALL questions, choosing either (a) or (b).

11. அ) பன்னாட்டு வாணிபத்தின் நன்மைகளைக் கூறு.
State the advantages of international trade
(or)
ஆ) பன்னாட்டு வாணிபத்தின் விளைவுகள் யாவை?
What are the effects of international trade?
12. அ) அந்நியச் செலாவணிக் கட்டுப்பாட்டின் நோக்கங்களைக் கூறுக.
State the objectives of exchange control.
(or)
ஆ) பலநாணய மாற்று வீதங்கள் என்றால் என்ன?
What is multiple exchange rate?
13. அ) அயல்நாட்டுச் செலுத்துநிலையில், குறுகியகால அசமநிலை குறித்து நீவிர் புரிந்து
கொண்டது என்ன?
What do you understand by short-term disequilibrium in the balance of payments?
(or)
ஆ) செலுத்துநிலைச் சமன்பாட்டில் உள்ள பகுதிகளை விளக்குக.
Explain the parts of balance of payments.
14. அ) தொழிற்காப்பின் வகைகளைக் கூறுக.
State the forms of protection.
(or)
ஆ) தடையில்லா வாணிபத்தின் நன்மைகள் யாவை?
What are the advantages of free trade?
15. அ) தனியார்மயமாக்கலின் இயல்புகளைக் குறிப்பிடுக.
Mention the features of privatization.
(or)
ஆ) உலகமயமாக்கலின் நன்மைகள் யாவை?
What are the advantages of globalization?

SECTION C – (3 X 10 = 30)

Answer any THREE questions.

16. ரிக்காட்டோவின் ஒப்பீட்டுச் செலவுக் கோட்பாட்டினை விவரி.
Describe the Richardo's comparative cost theory.
17. பண்ணாட்டு சந்தையிடுதலில் உள்ள சுங்கவரி வணிகக் கட்டுப்பாடுகளை விவரி.
Describe the tariff barriers is international marketing.
18. "செலுத்து நிலைச் சமன்பாடு எப்பொழுதும் சமன்பாடு உடையது" - விளக்குக.
'Balance of payments always balances' – Explain.
19. வளரும் நாடுகளில் பொருளாதார வளர்ச்சியில் தொழிற்காப்பின் பங்கினை ஆய்க.
Examine the role of protection in economic development of developing countries.
20. உலக வர்த்தகக் கழகத்தின் செயல்பாடுகளைத் திறனாய்வு செய்க.
Critically evaluate working of world trade organization.