



**PSGR
Krishnammal College for Women**



DEPARTMENT OF BCOM (AM) & (FS)

**CHOICE BASED CREDIT SYSTEM (CBCS)
&
LEARNING OUTCOME BASED CURRICULAR FRAMEWORK (LOCF)**

**BACHELOR OF COMMERCE WITH FINANCIAL SERVICES
2024–2027 BATCH**



PROGRAMME LEARNING OUTCOMES (PLO's)

After completion of the programme, the student will be able to

- PLO1:** Indulge in financial service job market, with a variety of organizations including banks, investment and insurance companies.
- PLO2:** Develop their skills for a successful independent financial services consulting.
- PLO3:** Analyze the firm's performance to determine its strengths and weakness, and be able to utilize financial analysis to improve their performance.
- PLO4:** Impart practical exposure on forecasting a firm's financial analysis to improve their performance.
- PLO5:** Apply the financial instruments in managing the risk of investing and hedging activity at individual and corporate level.

PROGRAMME SPECIFIC OUTCOME (PSO's)

The students at the time of graduation will

- PSO1:** To integrate knowledge, skills & attitude that will sustain an environment of Learning and creativity among the students with an assurance for good careers.
- PSO2:** To cater to the manpower needs of companies in accounting, taxation, business laws, banking, insurance, financial services analysis and management.
- PSO3:** To enable them to apply the financial instruments in managing the risk of Investing and hedging activity at the individual and the corporate level.



**BACHELOR OF COMMERCE WITH FINANCIAL SERVICES
CHOICE BASED CREDIT SYSTEM (CBCS) & LEARNING OUTCOME BASED
CURRICULAR FRAMEWORK (LOCF)**

2024–2027 BATCH

Scheme of Examination

(Applicable to students admitted during the academic year 2024- 25 onwards)

| Semester | Part | Course Code | Title of the course | Course Type | Instr.Hrs /Week | Contact Hrs | Tutorial Hrs | Duration of Exam | Examination Marks | | | Credits | |
|----------|---------------------------|------------------------------------|---|-----------------|-----------------|-------------|--------------|------------------|-------------------|-----|-------|---------|---|
| | | | | | | | | | CIA | ESE | Total | | |
| I | I | TAM2301A/ HIN2301A/ FRE2301A | Language I– Tamil I/ Hindi I/ French I | L | 4 | 58 | 2 | 3 | 25 | 75 | 100 | 3 | |
| | II | ENG2301A | English Paper I | E | 4 | 58 | 2 | 3 | 25 | 75 | 100 | 3 | |
| | III | CM23C01 | Principles of Accounting | CC | 5 | 73 | 2 | 3 | 25 | 75 | 100 | 3 | |
| | | FS24C02 | Indian Financial System | CC | 5 | 73 | 2 | 3 | 25 | 75 | 100 | 4 | |
| | | CM23C03 | Business Management & Ethics | CC | 5 | 73 | 2 | 3 | 25 | 75 | 100 | 3 | |
| | | TH24A07 | Allied I - Mathematics for Commerce | GE | 5 | 73 | 2 | 3 | 25 | 75 | 100 | 4 | |
| | Non Tamil Students | | | | | | | | | | | | |
| | IV | NME23B1 NME23A1 | Basic Tamil I Advanced Tamil I | AEC | 2 | 28 | 2 | - | 100 | - | 100 | 2 | |
| | | NME23ES | Introduction to Entrepreneurship | AEC | 2 | 30 | - | - | 100 | - | 100 | | |
| | I-V | VI | 24BONL1 | Online Course I | ACC | - | - | - | - | - | - | - | - |
| 24BONL2 | | | Online Course II | | | | | | | | | | |
| 24BONL3 | | | Online Course III | | | | | | | | | | |
| I-IV | V | COM15SER | Community Services 30 Hrs | - | - | - | - | - | - | - | - | | |
| II | I | TAM2302A/ HIN2302A/ FRE2302A | Tamil Paper II Hindi Paper II French Paper II | L | 4 | 58 | 2 | 3 | 25 | 75 | 100 | 3 | |
| | | ENG2302A | English Paper II | E | 4 | 58 | 2 | 3 | 25 | 75 | 100 | 3 | |
| | | CM23C04 | Financial Accounting | CC | 5 | 73 | 2 | 3 | 25 | 75 | 100 | 3 | |
| | III | FS24C05 | Financial Services and Fintech | CC | 5 | 73 | 2 | 3 | 25 | 75 | 100 | 3 | |
| | | CM23C06 | Business Law | CC | 5 | 58 | 2 | 3 | 25 | 75 | 100 | 3 | |
| | III | TH24A16 | Statistics for Commerce | GE | 5 | 73 | 2 | 3 | 25 | 75 | 100 | 4 | |
| | IV | *NME23B2/ NME23A2 | Basic Tamil II Advance Tamil II | AEC | SS | -- | -- | -- | 100 | -- | 100 | Gr. | |

| | | | | | | | | | | | | |
|------|----|----------|---|------|----|----|----|----|-----|----|-----|-----|
| II | V | NM24UHR | Universal Human Values and Human Rights | AECC | 2 | 30 | -- | -- | 100 | -- | 100 | 2 |
| II | VI | NM23GAW | General Awareness | GC | SS | -- | -- | -- | 100 | -- | 100 | Gr. |
| I-IV | VI | COM15SER | Community Services 30 Hours | GC | - | - | - | - | - | - | - | - |
| I-V | VI | 24BONL1 | Online Course 1 | ACC | - | - | - | - | - | - | - | - |
| | | 24BONL2 | Online Course 2 | | | | | | | | | |
| | | 24BONL3 | Online Course 3 | | | | | | | | | |

CC – Core Courses

GE – Generic Elective

AEC – Ability Enhancement Course

ACC – Additional credit course

CA – Continuous Assessment

ESE - End Semester Examination

L - Language

E - English

Examination System

One test for continuous assessment will be conducted on pre-determined dates i.e., commencing on the 50th day from the date of reopening. The Model exam will be conducted after completing 85th working days. Marks for ESE and CA with reference to the maximum for the courses will be as follows

2023-2024 Batch onwards

CA - Question Paper Pattern and distribution of marks UG Language and English

| | | | |
|-----------|---------------------|---|----------------------|
| Section A | 5 x 1 (No choice) | : | 5 Marks |
| Section B | 4 x 5 (4 out of 6) | : | 20 Marks (250 words) |
| Section C | 2 x 10 (2 out of 3) | : | 20 Marks (500 words) |

Total : 45 Marks

UG - Core and Allied - (First 3 Units)

CA Question from each unit comprising of

| | | |
|--|---|-----------|
| One question with a weightage of 2 Marks | : | 2 x 3 = 6 |
| One question with a weightage of 5 Marks (Internal Choice at the same CLO level) | : | 5 x 3 =15 |
| One question with a weightage of 8 Marks (Internal Choice at the same CLO level) | : | 8 x 3 =24 |

Total : 45 Marks

End Semester Examination – Question Paper Pattern and Distribution of Marks

Language and English – UG

| | | | |
|-----------|-----------------------|---|----------------------------|
| Section A | 10 x 1 (10 out of 12) | : | 10 Marks |
| Section B | 5 x 5 (5 out of 7) | : | 25 Marks (250 words) |
| Section C | 4 x 10 (4 out of 6) | : | 40 Marks (600 - 700 words) |

Total : 75 Marks

UG - Core and Allied courses:

ESE Question Paper Pattern: 5 x 15 = 75 Marks

Question from each unit comprising of

| | |
|--|-------------|
| One question with a weightage of 2 Marks | : 2 x 5=10 |
| One question with a weightage of 5 Marks (Internal Choice at the same CLO level) | : 5 x 5 =25 |
| One question with a weightage of 8 Marks (Internal Choice at the same CLO level) | : 8 x 5 =40 |

ESE Question Paper Pattern :(for Accounts Paper) 5 x 15 = 75 Marks

Question from each unit comprising of

| | |
|--|-------------|
| One question with a weightage of 2 Marks | : 2 x 5=10 |
| One question with a weightage of 5 Marks | : 5 x 5 =25 |
| One question with a weightage of 8 Marks (Internal Choice at the same CLO level) | : 8 x 5 =40 |

Continuous Internal Assessment Pattern Theory I Year UG (24 Batch)

| | |
|--------------------------|--|
| CIA Test | : 5 marks (conducted for 45 marks after 50 days) |
| Model Exam | : 7 Marks (Conducted for 75 marks after 85 days (Each Unit 15 Marks)) |
| Seminar/Assignment/Quiz: | 5 marks |
| Class Participation | : 5 marks |
| Attendance | : 3 marks |
| Total | : 25 Marks |

Part IV

Introduction to Entrepreneurship / Women Studies / Value education / Environmental Studies

/ Design Thinking

| | |
|----------------------|--------------------|
| Quiz | : 50 marks |
| Assignment | : 25marks |
| Project / Case study | : 25 marks |
| Total | : 100 Marks |

Universal Human Values and Human Rights

| | |
|----------------------|--------------------|
| Quiz | : 50 marks |
| Assignment | : 25marks |
| Project / Case study | : 25 marks |
| Total | : 100 Marks |

MAPPING OF PLOs WITH CLOs

| COURSE | PROGRAMME LEARNING OUTCOMES | | | | |
|-------------------------|-----------------------------|------|------|------|------|
| | PLO1 | PLO2 | PLO3 | PLO4 | PLO5 |
| COURSE – CM23C01 | | | | | |
| CLO1 | S | M | S | M | S |
| CLO2 | S | M | S | M | M |
| CLO3 | S | M | M | M | M |
| CLO4 | S | M | S | M | S |
| COURSE – FS24C02 | | | | | |
| CLO1 | S | S | M | M | S |
| CLO2 | S | S | M | S | M |
| CLO3 | S | S | S | M | S |
| CLO4 | S | S | M | M | S |
| COURSE – CM23C03 | | | | | |
| CLO1 | S | S | S | S | S |
| CLO2 | S | S | S | S | S |
| CLO3 | S | S | S | M | S |
| CLO4 | S | S | M | S | S |
| COURSE – CM23C04 | | | | | |
| CLO1 | S | S | M | M | S |
| CLO2 | S | S | M | M | S |
| CLO3 | S | S | S | S | M |
| CLO4 | S | S | S | S | M |
| COURSE – FS24C05 | | | | | |
| CLO1 | S | L | M | S | S |
| CLO2 | S | M | M | S | S |
| CLO3 | S | M | M | M | S |
| CLO4 | M | S | L | S | M |
| COURSE – CM23C06 | | | | | |
| CLO1 | S | M | S | S | M |
| CLO2 | S | S | S | S | S |
| CLO3 | S | M | S | S | M |
| CLO4 | S | S | S | M | S |

| COURSE CODE | TITLE OF THE COURSE | Category | L | T | P | Credit |
|-------------|--------------------------|----------|----|---|---|--------|
| CM23C01 | PRINCIPLES OF ACCOUNTING | Theory | 73 | 2 | - | 3 |

Preamble

To enable the students to apply the conceptual principles and to develop an expertise in handling accounts of business entities and the consolidation of accounts through appropriate accounting techniques and policies.

Prerequisite

- Basic Knowledge in Financial Statements

Course Learning Outcomes

On the successful completion of the course, students will be able to

| CLOs | CLO Statement | Knowledge Level |
|------|--|-----------------|
| CLO1 | Define the concepts and conventions in accounting. | K1 |
| CLO2 | Interpret accounting statement using basic concepts. | K2 |
| CLO3 | Apply the procedures of recording transactions and preparation of Reports. | K3 |
| CLO4 | Articulate the accounting concepts to interpret the performance of a Firm. | K4 |

Mapping with Programme Learning Outcomes

| CLOs | PLO1 | PLO2 | PLO3 | PLO4 | PLO5 |
|------|------|------|------|------|------|
| CLO1 | S | M | S | M | S |
| CLO2 | S | M | S | M | M |
| CLO3 | S | M | M | M | M |
| CLO4 | S | M | S | M | S |

S- Strong; M-Medium.

Syllabus

Unit I (14 Hrs)

Basic Accounting Concepts (AS-1) - Rectification of errors –Final Accounts- Bank Reconciliation Statement.

Unit II (14 Hrs)

Average due date – Bills of exchange (trade bills only)-Joint Venture (AS-27).

Unit III (15 Hrs)

Departmental Accounts – Basis for allocation of expenses. Branch Accounts (Dependent Branches - Debtors and Stock & Debtors System – Independent Branches only).

Unit IV (15 Hrs)

Hire purchase Accounts: Default and Repossession – Hire purchase Trading Account – Installment purchase system.

Unit V (15 Hrs)

Depreciation (excluding change in method of depreciation) – Investment Account (AS 13).

Text Book

| S. No | Authors | Title | Publishers | Year and Edition |
|-------|----------------------|----------------------|---------------------|------------------|
| 1. | Reddy T S & A Murthy | Financial Accounting | MarghamPublications | Reprint 2021 |

Reference Books

| S. No | Authors | Title | Publishers | Year and Edition |
|-------|----------------------|------------------------------|----------------------|----------------------------|
| 1. | RL Gupta & Radhasamy | Advanced Accountancy (Vol I) | Sultan Chand & Sons. | 2018, 13 th ed. |

| | | | | |
|----|---|---------------------------|--------------------|------|
| 2. | Jain S.P & Narang K.L | Principles of Accountancy | Kalyani Publishers | 2018 |
| 3. | MC Shukla, T.S. Grewal & S.C. Gupta | Advanced Accountancy | S. Chand & sons | 2016 |

Skill Components

- Identifying concepts and conventions adopted by a firm in their financial statement.
- Study a firm's financial statement and present a report on the accounting policies followed.
- To calculate the due date and amount on discounting of bills for a firm.
- Analyzing the financial statement of a hire purchase company and present a report on the collection system.
- Analyse the treatment of depreciation for different firms.

Pedagogy

| Module No. | Topic | No. of periods | Content delivery method | Participatory learning | CLO |
|----------------|---|----------------|-------------------------|----------------------------|----------------------|
| UNIT I | | | | | |
| 1 | Introduction, Basic Accounting Concepts | 1 | Talk & Chalk | Interaction and Discussion | CLO1 |
| 2 | Introduction, Stages and types of errors, | 1 | Talk & Chalk | Interaction and Discussion | CLO1 CLO2 |
| 3 | Effect of rectification on Net Profit, Suspense Account and Rectification of Errors During a Subsequent Accounting Period | 3 | Solving Problems | | CLO2 CLO3 |
| 4 | Preparation of Final Accounts, Suspense account, Final accounts with advanced adjustment entries | 4 | Solving Problems | | CLO3 CLO4 |
| 5 | Causes for Difference between cash book and pass book, Methods of preparation of Bank Reconciliation Statement | 1 | Talk & Chalk | | CLO1 CLO2 |
| 6 | Bank balance to be shown in Balance Sheet, Adjustments in cash book | 4 | Solving Problems | Assignment | CLO2 CLO3 CLO4 |
| UNIT II | | | | | |
| 7 | Average due Date -Meaning, practical uses & determination of due date | 1 | Talk & Chalk | | CLO1 CLO2 |
| 8 | Average due date as basis for Calculation of interest, Drawings | 2 | Solving Problems | | CLO3 CLO4 |
| 9 | Bills of exchange - Introduction | 1 | Talk & Chalk | | CLO1 |
| 10 | Discounting of bill with a bank | 1 | Solving Problems | | CLO2 CLO3 |
| 11 | Endorsement of a bill | 1 | Solving Problems | | CLO3 |
| 12 | Sending a bill to bank for collection, Renewal of bill | 1 | Solving Problems | | CLO3 |
| 13 | Retirement of bills of exchange, | 1 | Solving | | CLO3 |

| | | | | | |
|-----------------|--|---|--------------------------------|----------------------------|--------------|
| | Insolvency of Acceptor | | Problems | | |
| 14 | Joint Venture- meaning, Introduction, Importance | 2 | Talk & chalk | Interaction and Discussion | CLO1 CLO2 |
| 15 | Accounting for Joint Venture, Complete record method, Partial record method | 4 | Solving Problems | Assignment | CLO3 CLO4 |
| UNIT III | | | | | |
| 16 | Departmental Accounts – Basis for allocation of expenses. | 3 | Talk & Chalk, Solving Problems | | CLO1 CLO2 |
| 17 | Branch accounts – meaning, objectives, types & features , Debtors system – Cost Price Method | 2 | Talk & Chalk | Group Discussion | CLO1 |
| 18 | Debtors System – Invoice price method | 4 | Solving Problems | | CLO3 CLO4 |
| 19 | Stock & debtors system - Cost Price Method, Invoice Price Method | 3 | Solving Problems | | CLO4 |
| 20 | Independent Branch | 3 | Solving Problems | | CLO3 CLO4 |
| UNIT IV | | | | | |
| 21 | Hire purchase Accounts – Introduction, Hire purchase system | 1 | Talk & Chalk | | CLO1 CLO2 |
| 22 | Calculation of Interest | 2 | Solving Problems | | CLO2 |
| 23 | Accounting treatment in the books of hirer & hire vendor | 1 | Talk & Chalk | | CLO3 |
| 24 | Default and repossession – Complete Repossession | 2 | Solving Problems | | CLO3 CLO4 |
| 25 | Partial repossession | 2 | | Activity based Learning | CLO4 |
| 26 | Hire purchase trading account – debtors System | 1 | Solving Problems | | CLO1 CLO4 |
| 27 | Hire purchase trading account – Stock & debtors system | 2 | Solving Problems | | CLO3 CLO4 |
| 28 | Royalties – Introduction, Objectives & Features | 1 | Solving Problems | | CLO1 CLO2 |
| 29 | Short workings, recoupment of short Workings | 1 | Solving Problems | | CLO3 CLO4 |
| 30 | Fixed recoupment, flexible recoupment & short workings lapsed or written off | 1 | Solving Problems | | CLO3 CLO4 |
| 31 | Adjustment of minimum rent due to stoppage of strike & lockout | 1 | Solving Problems | | CLO3 |
| UNIT V | | | | | |
| 32 | Depreciation – Introduction, Meaning -,Definition | 1 | | Seminar | CLO1 |
| 33 | Causes of depreciation, features, Objectives & necessity for providing Depreciation | 1 | | Seminar, Assignment | CLO1 CLO2 |
| 34 | Methods of recording depreciation – Straight line method | 1 | Solving Problems | | CLO3 CLO4 |

| | | | | | |
|----|---|---|------------------|----------------------------|--------------|
| 35 | Diminishing value method | 2 | Solving Problems | | CLO3 CLO4 |
| 36 | Annuity method ,Sinking fund method | 2 | Solving Problems | | CLO3 CLO4 |
| 37 | Insurance policy & revaluation method | 1 | Solving Problems | | CLO3 CLO4 |
| 38 | Depletion & Machine hour method | 1 | | Seminar | CLO3 CLO4 |
| 39 | Investment accounts – Introduction, Types of securities | 1 | Solving Problems | Interaction and Discussion | CLO1 |
| 40 | Calculation of cum-interest | 2 | Solving Problems | | CLO2 |
| 41 | Calculation of ex-interest | 2 | Solving Problems | | CLO2 |
| 42 | Investment in equity & rights | 1 | Solving Problems | | CLO2 CLO3 |

Course Designers

1. Dr.S.Sujatha, Department of Commerce
2. Dr.G.Indrani, Department of Commerce

| COURSE CODE | TITLE OF THE COURSE | CATEGORY | L | T | P | Credit |
|-------------|-------------------------|----------|----|---|---|--------|
| FS24C02 | INDIAN FINANCIAL SYSTEM | Theory | 73 | 2 | - | 4 |

Preamble

- To provide students with a comprehensive understanding of the structure, functions and operations of the financial system in India.

Prerequisite

- Knowledge on finance and its uses

Course Learning Outcomes

On the successful completion of the course, students will be able to

| CLO Number | CLO Statement | Knowledge Level |
|------------|---|-----------------|
| CLO1 | Familiarize students with the structure and components of Indian Financial System | K1 |
| CLO2 | Analyze the functions and operations of different financial markets in India | K2 |
| CLO3 | Understand the role of financial institutions and intermediaries in financial systems | K3 |
| CLO4 | Examine the regulatory framework governing the Indian financial sector | K4 |

Mapping with Programme Learning Outcomes

| CLOS | PLO1 | PLO2 | PLO3 | PLO4 | PLO5 |
|------|------|------|------|------|------|
| CLO1 | S | S | S | S | S |
| CLO2 | S | S | S | M | S |
| CLO3 | S | S | M | S | S |
| CLO4 | S | M | S | S | S |

S- Strong; M-Medium

Syllabus

UNIT 1 (14 Hrs)

Financial Institution in India: Regulatory framework for the Indian Financial System - Reserve Bank of India – **Classification of financial institutions by Reserve Bank of India - Functions of RBI: Central banking functions, Regulatory and supervisory functions and**

promotional and development functions - Powers – Provisions relating to non-banking finance companies receiving deposits.

UNIT II (15 Hrs)

Financial Markets: Financial instruments and their types - Financial Markets - Classification of financial markets: **Money Market – Characteristics of Money market and Indian money market – Objectives – Importance – Features – Money Market Instruments and general characteristics.** Capital Market – Characteristics – Objectives – Features – Instruments. Distinction between Money market and Capital market.

UNIT III (15 Hrs)

Commercial Banks – Functions of commercial banks – Source and application of funds - Investment policy of commercial bank – factors determining liquidity of banks – Bank rate, lending rates – repo and reserve repo rates. **Asset structure of commercial banks – Non-performing assets – categories - provisions – measures to reduce NPA’s credit rating.**

UNIT IV (15 Hrs)

New issues market – Nature and Size – Functions of NIM – Issue mechanism – operations – SEBI a regulatory body – IPO norms – Intermediaries in New Issue Market – **Merchant Bankers – Underwriters – Bankers to an issue – brokers – debenture trustees. Secondary market – importance – functions – procedure for registration – difference between new issue market and stock market.**

UNIT V (14 Hrs)

Government policies and reforms – **Financial sector reforms – Objectives of Financial Sector Reforms – need – importance – financial sector reforms in India – impact of reforms.** Demonetization and its impact on financial systems – corporate governance issues in financial sector.

Text Book

| S. No | Authors | Title | Publishers | Year and Edition |
|-------|---------------------------|-------------------------|---------------------|------------------|
| 1. | P N Varshney & D K Mittal | Indian Financial System | Sultan Chand & Sons | 2015 |

Books for Reference:

| S. No | Authors | Title | Publishers | Year and Edition |
|-------|---------|-------------------------|--------------|------------------|
| 1. | My Khan | Indian Financial System | Mc Graw Hill | Reprint 2022 |

Pedagogy

| S.NO | LECTURE 88 | TOPIC | CONTENTS | ACTIVITY | CLO |
|------------------------|------------|--|---|----------------------------|----------------------|
| Unit I (14 Hrs) | | | | | |
| 1 | 1 | Financial Institution in India: Regulatory framework for the Indian Financial System | Lecture, PPT | Interaction and Discussion | CLO1 CLO3 CLO4 |
| 2 | 2 | Reserve Bank of India | Lecture using chalk and talk | Seminar – Mentor mentee | CLO2 CLO3 CLO4 |
| 3 | 3 | Classification of financial institutions by Reserve Bank of India | https://rbi.org.in/upload/Publications/PDFs/58849.pdf | Group discussion | CLO2 CLO3 |
| 4 | 4 | Functions of RBI | https://www.rbi.org.in/commonperson/english/scripts/Organisation.aspx | Quiz- Kahoot | CLO2 CLO3 |

| | | | | | |
|--------------------------|-------|---|---|---|----------------------|
| 5 | 5 | Central banking functions | https://byjus.com/commerce/functions-of-the-central-bank/ | Group Discussion | CLO1 CLO2 CLO3 |
| 6 | 6-8 | Regulatory and supervisory functions and promotional and development functions | http://www.jnpg.org.in/WebDoc/EContent/Company_Account/Functions%20of%20RBI.pdf | Activity Based learning | CLO1 CLO2 CLO3 |
| 7 | 9-10 | Powers of RBI | Lecture using chalk and talk | Interaction and Discussion | CLO2 CLO3 |
| 8 | 11 | Provisions relating to non-banking finance companies receiving deposits. | PPT | Quiz-Slido | CLO1 CLO3 CLO4 |
| Unit II (15 Hrs) | | | | | |
| 9 | 12-13 | Financial Markets- Financial instruments and their types | Lecture, Activity Based learning | Assignment | CLO1 CLO2 CLO3 |
| 10 | 14-15 | Financial Markets - Classification of financial markets | Lecture, PPT | Interaction and Discussion | CLO1 CLO2 CLO3 |
| 11 | 16 | Money Market | https://youtu.be/KFvbWw9Z8Po?si=yvhrTTjZMa1ielxc | Group discussion | CLO2 CLO3 CLO4 |
| 12 | 17-18 | Characteristics of Money market and Indian money market | https://youtu.be/PwLEApDN8Mg?si=bSAFjOVhx6JjPrQ | Interaction and Discussion | CLO2 CLO3 CLO4 |
| 13 | 19 | Objectives – Importance | https://testbook.com/banking-awareness/money-market | Quiz- Socrative | CLO1 CLO2 |
| 14 | 20-22 | Features – Money Market Instruments and general characteristics. | https://www.5paisa.com/finschool/finance-dictionary/money-market/ | Group discussion | CLO3 CLO4 |
| 15 | 23 | Distinction between Money market and Capital market. | Lecture using chalk and talk | Seminar | CLO2 CLO3 |
| Unit III (15 Hrs) | | | | | |
| 16 | 24 | Commercial Banks – Functions of commercial banks | Lecture, PPT | Interaction and Discussion | CLO1 CLO2 CLO3 |
| 17 | 25-26 | Source and application of funds | Lecture, PPT, Activity Based learning | Seminar | CLO2 CLO3 CLO4 |
| 18 | 27 | Investment policy of commercial bank | Lecture, Assignment, PPT | Activity Based learning – Preparing an Advertisement copy | CLO1 CLO2 CLO3 |
| 19 | 28-31 | factors determining liquidity of banks – Bank rate, lending rates – repo and reserve repo rates | Lecture, PPT | Assignment | CLO1 CLO2 CLO3 |
| 20 | 32 | Asset structure of commercial banks | https://indiafreeNotes.com/asset-structure-of-commercial-banks/ | Seminar | CLO2 CLO3 CLO4 |
| 21 | 33-34 | Non-performing assets – | https://www.5paisa.com/stock-market- | Interaction and Discussion | CLO1 CLO2 |

| | | | | | |
|------------------------|-------|--|---|------------------------------|------------------------------|
| | | categories - provisions | guide/generic/non-performing-assets | | CLO3 |
| 22 | 35 | measures to reduce NPA's credit rating | https://www.linkedin.com/pulse/strategies-reduce-npa-banks-sugandha-prakash | Mentormentee.com | CLO2 CLO3 CLO3 CLO4 |
| Unit IV(15 Hrs) | | | | | |
| 23 | 36 | New issues market – Nature and Size | Lecture, PPT, Group Discussion, Quiz | Interaction and Discussion | CLO1 CLO2 CLO3 |
| 24 | 37 | Functions of NIM | Interaction and Discussion | Quiz | CLO2 CLO3 CLO4 |
| 25 | 38 | Issue mechanism – operations | Lecture, PPT, | Interaction and Discussion | CLO1 CLO2 CLO3 CLO4 |
| 26 | 39-40 | SEBI a regulatory body – IPO norms | Group discussion | Activity – Selling a product | CLO2 CLO3 CLO4 |
| 27 | 41-43 | Intermediaries in New Issue Market – Merchant Bankers – Underwriters – Bankers to an issue – brokers – debenture trustees | https://commercestudyguide.com/wp-content/uploads/2017/10/INTERMEDIARIES-IN-NEW-ISSUE-MARKET.pdf | Quiz | CLO1 CLO2 CLO3 CLO4 |
| 28 | 44-45 | Secondary market importance – functions | https://www.smallcase.com/learn/what-is-secondary-market/ | Interaction and Discussion | CLO1 CLO2 CLO3 |
| 29 | 46 | procedure for registration | Lecture, PPT | Quiz | CLO2 CLO3 CLO4 |
| 30 | 47 | Difference between new issue market and stock market. | Lecture, PPT | Interaction and Discussion | CLO2 CLO3 |
| Unit V(14 Hrs) | | | | | |
| 31 | 48-49 | Government policies and reforms – Financial sector reforms | Lecture, PPT | Quiz | CLO1 CLO2 CLO4 |
| 32 | 50-54 | Objectives of Financial Sector Reforms – need – importance - financial sector reforms in India – impact of reforms | https://prepp.in/news/e-492-financial-sector-reforms-indian-economy-notes | Interaction and Discussion | CLO2 CLO3 CLO4 |
| 33 | 55-56 | Demonetization and its impact on financial systems | Lecture, PPT | Group Discussion | CLO2 CLO3 CLO4 |
| 34 | 57-58 | corporate governance issues in financial sector | Lecture, PPT | Interaction and Discussion | CLO1 CLO2 CLO4 |

Course Designers

1. Dr.G Rekha, Assistant Professor
2. Dr.K.Pavithra, Assistant Professor

| COURSE CODE | TITLE OF THE COURSE | Category | L | T | P | Credit |
|-------------|--------------------------------|----------|----|---|---|--------|
| CM23C03 | BUSINESS MANAGEMENT AND ETHICS | Theory | 73 | 2 | - | 3 |

Preamble

- To provide the students with an understanding of the basic principles of management
- To identify the functional areas of business to pursue careers in management with ethics
- To acquaint with the basic principles of management, ethics, communication techniques and leadership skills

Prerequisite

- Basic Knowledge on Business Management

Course Learning Outcomes

On the successful completion of the course, students will be able to

| CLOs | CLO Statement | Knowledge Level |
|------|--|-----------------|
| CLO1 | Identify the fundamental concepts and principles of management including the basic roles and responsibilities. | K1 |
| CLO2 | Understand the management functions viz., planning, organizing, staffing, directing, controlling etc. | K2 |
| CLO3 | Interpret the management process and decision making in management functions | K3 |
| CLO4 | Analyze the theories and practical applications of management concepts | K4 |

Mapping with Programme Learning Outcomes

| CLOs | PLO1 | PLO2 | PLO3 | PLO4 | PLO5 |
|------|------|------|------|------|------|
| CLO1 | S | S | S | S | S |
| CLO2 | S | S | S | S | S |
| CLO3 | S | S | S | M | S |
| CLO4 | S | S | M | S | S |

S- Strong; M-Medium

Syllabus

Unit I (15 Hours)

Management: Definition - Nature and Scope – Functions – Managerial Skills – Levels of Management – Roles and Skills of a Manager - Contributions by Henry Fayol, FW Taylor, Peter F Drucker, McGregor, Elton Mayo -Management as a Science, Art, Profession- Management and Administration – Principles of Management.

Unit II (15 Hrs)

Planning: Meaning – Nature- Importance- Purpose of Planning- Planning Process - Advantages and Limitations- Types of Plans – Objectives – Policies – Strategies – Procedures – Programmes – Obstacles to Effective Planning - **Decision Making:** Steps in Decision Making – Role of MIS for Decision Making. MBO- MBE- Policy and Strategy

Unit III (15 Hrs)

Organization: Meaning-Nature and Importance-Process of Organization- Organization Structure- Organization Chart- Organization Manuals- Types of Organization. **Departmentation:** Span of Management – Authority – Responsibility- Accountability- Power- Delegation- Centralization- Decentralization – Staffing #case study.

Unit IV (14 Hrs)

Leadership: Meaning-Importance-Functions of Leadership-Leadership Styles-Qualities of a Good Leader- Theories and Approaches to Leadership. **Directing:** Functions.

Coordination: Meaning - Definition-Principles -Advantages & Disadvantages #case study.

Unit V (14 Hrs)

Control: Meaning- Nature - Importance- Process & Techniques of Control. **Ethics:** Meaning, Importance, Nature and-Structure of ethics management - Ethics in Business – Factors affecting ethical practices in business- Social Responsibility of business Relevance.

Text Book

| S. No | Authors | Title | Publishers | Year and Edition |
|-------|---------------------------|--------------------------|--------------------|------------------|
| 1. | RK Sharma & Shasi K Gupta | Principles of Management | Kalyani Publishers | 2020 reprint |

Reference Books

| S. No | Authors | Title | Publishers | Year and Edition |
|-------|---------------------------------|----------------------------|------------------------------------|------------------|
| 1. | Dinkar Pagre | Principles of Management | Sultan Chand & sons | 2018 reprint |
| 2. | PC Tripathi & PN Reddy | Principles of Management | Tata Mcgraw Hill Publishing Co Ltd | 2017 ed. |
| 3. | RoRobbins, De Cenzo, & Coulter. | Fundamentals of Management | Pearson Education Ltd | 2017 ed. |

Skill Components

- Preparation of different types of organisation charts
- Construct a standing plan for a new business venture
- Demonstrate different leadership styles through role play
- Study the ethical practices followed in the organization
- Select any one company and prepare SWOT analysis
- Prepare a report of CSR activities followed in an organisation

Pedagogy

| Module No. | Topic | No.of periods | Content delivery methods | Participatory learning | CLO |
|----------------|--|---------------|--------------------------|------------------------|----------------------|
| UNIT I | | | | | |
| 1. | Management -Definition - Nature and Scope – Functions | 2 | Lecture, PPT | | CLO1 CLO2 CLO3 |
| 2. | Managerial Skills – Levels of Management- Roles and Skills of a Manager | 3 | Lecture, PPT | Group discussion | CLO1 CLO2 |
| 3. | Contributions by Henry Fayol, FW Taylor, Peter F Drucker, McGregor, Elton Mayo | 4 | Lecture, PPT | | CLO3 CLO4 |
| 4. | Management as a Science, Art, Profession- Management and Administration | 3 | Lecture, PPT | Group Discussion | CLO3 |
| 5. | Principles of Management | 3 | Lecture, PPT | Group Discussion | CLO3 |
| UNIT II | | | | | |
| 6. | Planning: Meaning – Nature- Importance- Purpose of Planning | 2 | Lecture, PPT | Group Discussion | CLO1 CLO2 CLO3 |
| 7. | Planning Process - Advantages and | 3 | Lecture, PPT | Group | CLO3 |

| | | | | | |
|-----------------|--|---|---------------------------------------|--|----------------------|
| | Limitations- Types of Plans | | | Discussion | |
| 8. | Policies – Strategies – Procedures – Programmes | 3 | Lecture, Assignment, PPT, | Group Discussion | CLO3 CLO4 |
| 9. | Obstacles to Effective Planning | 2 | Lecture, PPT | | CLO3 CLO2 |
| 10. | Decision Making: Steps in Decision Making | 3 | | Seminar | CLO2 CLO3 |
| 11. | Role of MIS for Decision Making. MBO- MBE- Policy and Strategy | 2 | Lecture, PPT | | CLO2 CLO3 |
| UNIT III | | | | | |
| 12. | Organization: Meaning-Nature and Importance-Process of Organization- | 4 | Lecture, PPT, Activity Based learning | | CLO2 CLO3 |
| 13. | Organization Structure- Organization Chart- Organization Manuals- Types of Organization | 3 | Lecture, Assignment, PPT | Activity Based learning | CLO2 CLO3 CLO4 |
| 14. | Departmentation - Span of Management – Authority – Responsibility | 4 | Lecture, PPT | | CLO2 CLO3 |
| 15. | Accountability- Power- Delegation- Centralization- Decentralization – Staffing | 4 | Lecture, PPT | Activity Based learning | CLO2 CLO3 CLO4 |
| UNIT IV | | | | | |
| 16. | Leadership-Meaning-Importance- Functions of Leadership | 5 | Lecture, PPT, | Group Discussion, | CLO1 CLO2 |
| 17. | Leadership Styles-Qualities of a Good Leader-Theories and Approaches to Leadership | 5 | Lecture, PPT, Group discussion | | CLO2 CLO4 |
| 18. | Directing – Functions-Coordination – Meaning – Definition - Advantages & Disadvantages #case study | 4 | Lecture, PPT | Group Discussion Activity based learning | CLO1 CLO2 CLO3 |
| UNIT V | | | | | |
| 19. | Control- Meaning- Nature – Importance | 4 | Lecture, PPT | Seminar | CLO1 |
| 20. | Process & Techniques of Control- Ethics – Meaning, Importance. | 3 | Lecture, PPT | | CLO2 CLO2 |
| 21. | Nature and–Structure of ethics management - Ethics in Business | 3 | Lecture, PPT | Group Discussion | CLO1 CLO2 CLO3 |
| 22. | Factors affecting ethical practices in business- Social Responsibility of business – Relevance | 4 | Lecture, PPT | Group Discussion | CLO2 CLO3 CLO4 |

Course Designers

1. Dr. L. Nithya, Assistant Professor, Dept of Commerce
2. Ms. K. Pavithra, Assistant Professor, Dept of Commerce

| COURSE CODE | TITLE OF THE COURSE | Category | L | T | P | Credit |
|--------------------|---|-----------------|-----------|----------|----------|---------------|
| NME23ES | INTRODUCTION TO ENTREPRENEURSHIP | Theory | 30 | - | - | 2 |

Unit I (6 Hrs)

Introduction: Entrepreneurship-Introduction-Factors-Barriers-Entrepreneurial Traits and Types- Steps for starting a Small Industry- MSMEs – Social entrepreneurship.

Unit II (6 Hrs)

Entrepreneurship Development Programmes-Institutional Framework (IFCI,ICICI,IDBI,IRBI,EXIM Bank,NSIC,SIDBI,SFC,SIPCOT AND TIIC)- Role of Incentives and Subsidies

Unit III (6 Hrs)

Innovation - Types –Role- Creative Problem Solving -Incubators - Angel Investors - Venture Capital.

Unit IV (6 Hrs)

Intellectual Property-Meaning-Copy Right Registration-Patents-Trademark-Design and Procedure for registration.

Unit V (6 Hrs)

Project Preparation - Project identification and Classification - Project Formulation- Project Appraisal- Project Report Presentation.

Text Books

| S.No | Author(s) | Title of the Book | Publisher | Year and Edition |
|-------------|-------------------------------------|-----------------------------|-----------------------|-------------------------|
| 1. | Gupta. C.B and Srinivasan.N. P | Entrepreneurial Development | Sultan Chand and Sons | 2020 |
| 2 | Sauhari Vinnie and Bhushan Sudhashu | Innovation Management | Oxford | 2014 |

Reference Books

| S.No | Author(s) | Title of the Book | Publisher | Year and Edition |
|-------------|-------------------------------|--|------------------|-------------------------|
| 1 | Kolb Bonita M | Entrepreneurship for the creative | Routledge | 2015 |
| 2 | P.T.Vijayashree & M Alagammai | Entrepreneurship and Small Business Management | Margham | 2020 |

| COURSE CODE | COURSE NAME | CATEGORY | L | T | P | CREDIT |
|-------------|----------------------|----------|----|---|---|--------|
| CM23C04 | FINANCIAL ACCOUNTING | THEORY | 73 | 2 | - | 3 |

Preamble

- To enable the students to apply the conceptual principles in financial Accounting
- To develop an expertise in handling the accounts and thereby to increase their level of understanding about the financial statements relating to partnership firms, insurance claims & insolvency.
- To enhance knowledge in partnership, insurance and insolvency accounting

Prerequisite

- Basic Knowledge in accountancy

Course Learning Outcomes

On the successful completion of the course, students will be able to

| CLOs | CLO Statement | Knowledge Level |
|------|--|-----------------|
| CLO1 | Define the concepts of Partnership Firms, Fire Insurance Claims and Insolvency Accounts | K1 |
| CLO2 | Describe the accounting treatment of Partnership Firms, Fire Insurance Claims and Insolvency Accounts | K2 |
| CLO3 | Apply the procedures related to partnership firms, calculation of insurance claims and Insolvency Accounts | K3 |
| CLO4 | Analyze and prepare financial accounts for partnership firms in different situations, Insurance claims and Insolvency Accounts | K4 |

Mapping with Programme Learning Outcomes

| CLOs | PLO1 | PLO2 | PLO3 | PLO4 | PLO5 |
|------|------|------|------|------|------|
| CLO1 | S | S | M | M | S |
| CLO2 | S | S | M | M | S |
| CLO3 | S | S | S | S | M |
| CLO4 | S | S | S | S | M |

S- Strong; M-Medium; L-Low

Syllabus

Unit I (15Hrs)

Partnership Accounts: Division of Profits – Fixed & Fluctuating Capital – Past Adjustments – Guarantee of Profits – Admission of a partner - **Limited Liability Partnership:** Introduction- Definition – LLP Act 2008 - Features – Advantages and Disadvantages (Theory Only)

Unit II (14Hrs)

Retirement of a Partner: Retirement Cum Admission -Death of a partner- Joint Life Policy – Accounting Treatment

Unit III (15Hrs)

Dissolution of a Firm: Insolvency– Rule in Garner Vs Murray – Piece –Meal Distribution.(Maximum Loss Method only).Sale of Partnership to a Limited Company.

Unit IV (15Hrs)

Fire Insurance Claims: Computation of Claim for Loss of Stock and loss of profit (excluding normal & abnormal loss)

Unit V (14Hrs)

Insolvency Accounts: Relevant Act- Statement of Affairs – Deficiency Accounts - The Insolvency & Bankruptcy code 2016

Text Book

| S. No | Authors | Title | Publishers | Year & Edition |
|-------|----------------------|----------------------|----------------------|----------------|
| 1. | Reddy T S & A Murthy | Financial Accounting | Margham Publications | Reprint 2023 |

Reference Books

| S. No | Authors | Title | Publishers | Year & Edition |
|-------|---------|-------|------------|----------------|
|-------|---------|-------|------------|----------------|

| | | | | |
|----|-------------------------------------|------------------------------|----------------------|----------------------------------|
| 1. | RL Gupta & Radhasamy | Advanced Accountancy (Vol I) | Sultan Chand & Sons. | 2018, & 13 th Edition |
| 2. | Jain S.P & Narang K.L | Principles of Accountancy | Kalyani Publishers | 2018 & 12 th Edition |
| 3. | MC Shukla, T.S. Grewal & S.C. Gupta | Advanced Accountancy | S. Chand & sons | 2019 & 13 th Edition |

Skill Components

- Working on practical aspects of admission and retirement with partners' capital
- Preparation of partnership deed with important terms and conditions
- Preparation of deficiency statement for a real time partnership firm
- Calculation of Insurance claims for real time losses
- Case study analysis on Insolvency and Bankruptcy code

Pedagogy

- Lecture, PPT, Assignment, Seminar, Group Discussion, Activity based Learning

Content & Presentation Schedule

| Mod ule No. | Topic | CLOs | No. of Hours | Content delivery Methods | Learning Methods |
|-------------------|--|------------------------|-----------------|--------------------------------|--|
| UNIT I | | | | | |
| 1. | Partnership Accounts: Division of Profits - Fixed & Fluctuating Capital – Past adjustments - Problems | CLO1, CLO2, CLO3, CLO4 | 5 | Chalk and Talk, PPT | Participatory Learning, Problem Based Learning |
| 2. | Guarantee of Profits - Admission of a partner - Problems | CLO1, CLO2, CLO3, CLO4 | 5 | Chalk and Talk, PPT | Participatory Learning, Experiential Learning |
| 3. | Limited Liability Partnership: Introduction - Definition - LLP Act 2008 - Features – Advantages and Disadvantages (Theory Only) | CLO1, CLO2 | 5 | Chalk and Talk, PPT | Participatory Learning |
| UNIT II | | | | | |
| 4. | Retirement of a Partner - Retirement Cum Admission - Problems | CLO1, CLO2 CLO3, CLO4 | 5 | Chalk and Talk, PPT | Participatory Learning, Problem Based Learning |
| 5. | Death of a Partner - Problems | CLO1, CLO2 CLO3, CLO4 | 5 | Chalk and Talk, PPT | Participatory Learning, Problem Based Learning |
| 6. | Joint Life Policy – Accounting Treatment - Problems | CLO1, CLO2 CLO3, CLO4 | 4 | Chalk and Talk, PPT | Participatory Learning, Experiential Learning |
| UNIT III | | | | | |
| 7. | Dissolution of a Firm - Problems | CLO1, CLO2 CLO3, CLO4 | 4 | Chalk and Talk, PPT | Participatory Learning, Problem Based Learning |
| 8. | Insolvency – Rule in Garner Vs Murray - Problems | CLO1, CLO2 CLO3, CLO4 | 4 | Chalk and Talk, PPT | Participatory Learning, Experiential Learning |
| 9. | Piece – Meal Distribution (Maximum Loss Method only) - Problems | CLO1, CLO2 CLO3, CLO4 | 4 | Chalk and Talk, PPT | Participatory Learning, Problem Based Learning |
| 10. | Sale of Partnership to a Limited Company - Problems | CLO1, CLO2 CLO3, CLO4 | 3 | Chalk and Talk, PPT | Participatory Learning, Experiential Learning |
| UNIT IV | | | | | |
| 11. | Fire Insurance Claims: Meaning - Types of Fire | CLO1, CLO2 CLO3, CLO4 | 5 | Chalk and Talk, PPT | Participatory Learning, Problem Based |

| | | | | | |
|---------------|---|--------------------------|---|---------------------|--|
| | Insurance Policies | | | | Learning |
| 12. | Computation of Claim for Loss of Stock - Problems | CLO1, CLO2 CLO3, CLO4 | 5 | Chalk and Talk, PPT | Participatory Learning, Experiential Learning |
| 13. | Computation of claim for loss of profits - Problems | CLO1, CLO2 CLO3, CLO4 | 5 | Chalk and Talk, PPT | Participatory Learning, Problem Based Learning |
| UNIT V | | | | | |
| 14. | Insolvency Accounts: Relevant Act | CLO1,CLO2 | 2 | Chalk and Talk, PPT | Participatory Learning |
| 15. | Preparation of Statement of Affairs - Problems | CLO1, CLO2 CLO3, CLO4 | 4 | Chalk and Talk, PPT | Problem Based Learning |
| 16. | Deficiency Accounts - Problems | CLO1, CLO2 CLO3, CLO4 | 4 | Chalk and Talk, PPT | Participatory Learning, Problem Based Learning |
| 17. | The Insolvency & Bankruptcy code 2016 | CLO1,CLO2 | 4 | Chalk and Talk, PPT | Participatory Learning |

Course Designers

1. Dr. S. Sujatha, Department of Commerce
2. Dr. L. Nithya, Department of Commerce

| COURSE CODE | COURSE NAME | CATEGORY | L | T | P | CREDIT |
|-------------|--------------------------------|----------|----|---|---|--------|
| FS24C05 | FINANCIAL SERVICES AND FINTECH | THEORY | 73 | 2 | - | 3 |

Preamble

- To know the concepts of Financial Services.
- To understand the various kinds of Financial Services.

Prerequisite

- Basic knowledge on financial instruments

Course Learning Outcomes

On the successful completion of the course, students will be able to

| CLO'S | CLO Statement | Knowledge Level |
|-------|---|-----------------|
| CLO1 | Recall the basics of various financial services sector concepts and financing methodologies. | K1 |
| CLO2 | Understand the classification of the various banking services and the technical evolution in financial sector. | K2 |
| CLO3 | Apply the process of banking, merchandising and leasing services in the digital platforms. | K3 |
| CLO4 | Analyse the concepts of financial services and identify the opportunities in investment and evolution of banking sectors application of digitalisation. | K4 |

Mapping with Programme Learning Outcome

| CLOs | PLO1 | PLO2 | PLO3 | PLO4 | PLO5 |
|------|------|------|------|------|------|
| CLO1 | S | L | M | S | S |
| CLO2 | S | M | M | S | S |
| CLO3 | S | M | M | M | S |
| CLO4 | M | S | L | S | M |

S-Strong; M-Medium; L-Low

Syllabus

UNIT I (14 Hrs)

Introduction to Financial Services – concept – ***objectives – characteristics – *classification of financial services***-Scope-Causes– constituents - growth of Financial Services in India – ***new financial products and services***, Innovative Financial Instruments- Fintech Unicom and Business

Model- Financial Service sector in India – ***The Regulatory frame work***.

UNIT II (15H rs)

Merchant Banking - meaning - definition - scope- ***functions - qualities for merchant bankers*****Legal and Regulatory Framework** - SEBI guidelines - Progress of merchant banking in India.

Securitization- features-need-process of securitization in India. Factoring: Meaning-Functions-benefits-types of factoring- Advantages and Disadvantages of factoring. Discounting - Difference between factoring and discounting. Relation with Stock exchange and OCTCEI.

UNIT III (15 Hrs)

Lease Financing - characteristics, ***types of lease***, *** financial lease vs. operating lease***- leasing process - services of the lessor - advantages and limitation of lease financing.

Venture capital-features-scope – importance-guidelines - stages of venture capital financing-methods of venture capital financing. Credit Rating – Functions- origin – credit rating in India – benefits - credit rating Agencies in India: CRISIL - ICRA – CARE.

UNIT IV (15 Hrs)

Introduction to Fin Tech-Recent Developments-Major areas in FinTech, Future prospects and potential issues with Fin Tech – ***Fin Tech Evolution in Banks: Digital payments-payment gateways***, Digitization of Financial Services- Fintech & Funds- Bill payment services, money transfer services - Crowd Funding-Use of Crowd funding. - Big Data Analytics -Artificial Intelligence: New challenges of AI and Machine Learning applications in the BFSI sector. Disruption of the investment banking business: Machine Learning in Fin Tech - LASSO, Decision-Tree Analysis - Automated Investment Services (Robot advisory services).

UNIT V (14 Hrs)

Recent trends in Indian currency: ***Digital Currencies*** - Fundamentals of digital currencies-Brief History of Financial Innovation Crypto currency Technologies and Block Chain-Applications to Block Chain - ***Bit coin and its significance*** -Ethereum, Other Alt coins, Wallets, Exchange Markets, Payments*- Security and regulatory issues in Fintech.

*** Highlighted Content offered in Blended Mode (Link Provided)]**

Text Book

| S.No | Author Name | Title of the Book | Publisher | Year and Edition |
|------|-----------------------|--------------------------------|---------------------------|-------------------------------|
| 1 | E.Gordon, K.Natarajan | Financial Markets and Services | Himalaya publishing House | 11 th Edition,2018 |

Reference Books

| S.No | Author Name | Title of the Book | Publisher | Year and Edition |
|------|--|---|--|------------------------------|
| 1. | Jelena Mandir | Fintech law and Regulation | Edward Elgar Publishing Ltd, | 2019 Edition |
| 2. | Narayanan, Joseph neau, Edward Felten, rew Miller, Steven feder, | Bit coin and Crypto currency Technologies: A Comprehensive Introduction | Princeton University Press | Revised edition 2016 Edition |
| 3. | Henning Diedrich | Ethereum: Block chains, Digital Assets, Smart Contracts, Decentralized Autonomous Organizations | Create Space Independent Publishing Platform | 2018 edition |
| 4. | Dr.Joseph Anbarasu, Boominathan.V.K,M anoharan.P and Gnanaraj.G | Financial Services | Sultan Chand & Sons | Current Edition |

| | | | | |
|----|----------|--------------------------------|---------------------|--------------------------------------|
| 5. | Gurusamy | Financial Markets and Services | Sultan Chand & Sons | 4 th Revised Edition 2016 |
|----|----------|--------------------------------|---------------------|--------------------------------------|

Blended Learning Links

| Unit No | Topic | Reference Links |
|---------|--|--|
| I | Classification of financial services | https://vskub.ac.in/wpcontnt/uploads/2020/04/FINANCIAL-SERVICES-6th-Sem.pdf |
| | New financial products and services The Regulatory framework. | https://www.scribd.com/doc/6153285/New-Financial-Products-and-Services |
| II | functions - qualities for merchant bankers Legal and Regulatory Framework | https://www.slideshare.net/RahulMailcontractor/merchant-banking-72725419 https://www.scribd.com/presentation/552409123/Merchant-Banking-Qualities-and-Services |
| | Securitization- features | https://youtu.be/UN1Y0RVNs8k?si=QWJTswMqEdfyJ8du |
| III | types of lease, financial lease vs. operating lease | https://khatabook.com/blog/types-of-lease/ https://www.slideshare.net/hgupta011/leasing-16070302 |
| | Venture capital-features-scope – importance | https://www.slideshare.net/shubhamshete13/venture-capital-227536012 |
| IV | Introduction to Fin Tech- Recent Developments-Major areas in FinTech, | https://www.slideshare.net/Procorre/introduction-to-fintech https://www.squadstack.com/blog/top-5-fintech-trends-and-predictions |
| | Fin Tech Evolution in Banks: Digital payments- payment gateways | http://cashlessindia.gov.in/digital_payment_methods.html |
| V | Digital Currencies | https://www.slideshare.net/AayushiTaparia/digital-currency-111087854 |
| | Bit coin and its significance | https://www.slideshare.net/101blockchains/what-is-bitcoin-and-how-does-it-work-250297063 |

Skill Components

- Assignment on how application of AI in improvise various fintech Industries.
- Analysis on funding platforms like - Crowd Funding, P2P lending and so on.
- Analysing the transformation of banking system in digital channels -Online platforms
- Assignment on how Robots help, serve and Protect Banks – case study of International Banks.
- Analysis on Trading of Crypto currencies.
- Analyzing the Stock price movements of Crypto currencies in a intraday live trading.
- Mock trading on Crypto currencies like Bit coins, Ethereum, Altcoins and soon.

Pedagogy

- Power Point presentations, Group Discussion, Seminar, Quiz, Assignment, Experience Discussion, Brain storming, Activity, Case Study.

Lecture Plan

| UNIT I (14 Hrs) | | | | | |
|-----------------|--|----------------------|-------------|--------------------------|------------------------|
| Module No | Topic | CLO | No of Hours | Content Delivery Methods | Learning Methods |
| 1 | Introduction to Financial Services – concept – | CLO1,CLO3, CLO4 | 2 | Chalk and Talk,PPT, | Participatory Learning |
| 2 | objectives – characteristics – classification of financial services | CLO1,CLO2, CLO4 | 2 | Flipped Class,PPT | Blended Learning |
| 3 | Scope-Causes– constituents - growth of Financial Services in India | CLO1,CL02, CLO3,CLO4 | 3 | Chalk and Talk,PPT | Experiential Learning |

| | | | | | |
|--------------------------|--|------------------------|---|-----------------------------|--------------------------|
| | – | | | | |
| 4 | New financial products and services | CLO2,CLO4 | 2 | Flipped Class,PPT | Blended Learning |
| 5 | Innovative Financial Instruments- | CLO1,CLO2, CLO3 | 1 | Chalk and Talk,Videos | Participatory Learning |
| 6 | Fintech Unicom and Business Model- Financial Service sector in India – | CLO1,CLO2, CLO4 | 3 | Chalk and Talk, PPT, Videos | Participatory Learning |
| 7 | The Regulatory frame work | CLO3,CLO4 | 1 | Flipped Class,PPT | Blended Learning |
| UNIT II (15 Hrs) | | | | | |
| 1 | Merchant Banking - meaning - definition - scope- | CLO1,CLO2, CLO3 | 2 | Chalk and Talk,PPT, Videos | Participatory Learning |
| 2 | *functions - qualities for merchant bankers*Legal and Regulatory Framework - | CLO2,CLO3, CLO4 | 2 | PPT | Blended Learning |
| 3 | SEBI guidelines - Progress of merchant banking in India. | CLO1, CLO2, CLO3, CLO4 | 2 | PPT, Videos | Experiential Learning |
| 4 | *Securitization- features*- | CLO1, CLO2, CLO3, CLO4 | 2 | Videos, Link, PPT | Blended Learning |
| 5 | Need - process of securitization in India. Factoring: Meaning-Functions | CLO2,CLO3, CLO4 | 2 | Chalk and Talk, PPT, Videos | Problem Solving Learning |
| 6 | Benefits - types of factoring- Advantages and Disadvantages of factoring. Discounting - | CLO1,CLO3, CLO4 | 2 | Chalk and Talk, PPT | Participatory Learning |
| 7 | Difference between factoring and discounting. Relation with Stock exchange and OCTCEI | CLO1,CLO2, CLO3, CLO4 | 3 | Chalk and Talk, PPT, Videos | Participatory Learning |
| UNIT III (15 Hrs) | | | | | |
| 1 | Lease Financing - characteristics, | CLO1,CLO2, CLO3, CLO4 | 2 | Chalk and Talk,PPT, Videos | Participatory Learning |
| 2 | *types of lease*, *financial lease vs. operating lease*- | CLO1,CLO2, CLO3 | 2 | Chalk and Talk,PPT | Blended Learning |
| 3 | Leasing process - services of the lessor - advantages and limitation of lease financing. | CLO1,CLO2, CLO3, CLO4 | 3 | Link, PPT, Videos | Experiential Learning, |
| 4 | *Venture capital-features-scope – importance* | CLO1, CLO2, CLO4 | 2 | Link, PPT, Videos | Blended Learning |
| 5 | Guidelines - stages of venture capital financing- methods of venture capital financing. | CLO1,CLO3, CLO4 | 2 | Chalk and Talk, PPT, Videos | Problem based Learning |
| 6 | Credit Rating – Functions- origin – credit rating in India – benefits - | CLO2,CLO3, CLO4 | 2 | Chalk and Talk, PPT, Videos | Problem based Learning |
| 7 | Credit rating Agencies in India: CRISIL - ICRA – CARE. | CLO1,CLO3, CLO4 | 2 | Chalk and Talk, PPT, | Participatory Learning |
| UNIT IV (15 Hrs) | | | | | |
| 1 | *Introduction to Fin Tech- Recent Developments-Major areas in FinTech*, | CLO1,CLO2, CLO3, CLO4 | 2 | Chalk and Talk,PPT, Videos | Blended Learning |
| 2 | Future prospects and potential issues with Fin Tech – | CLO1,CLO2, CLO3, CLO4 | 1 | Chalk and Talk,PPT, | Experiential Learning |

| | | | | | |
|------------------------|---|-----------------------|---|----------------------------|---|
| 3 | *Fin Tech Evolution in Banks: Digital payments-payment gateways* , | CLO2,CLO3, CLO4 | 2 | Link, PPT, Videos | Blended Learning |
| 4 | Digitization of Financial Services- Fintech & Funds- Bill payment services, money transfer services - | CLO1,CLO2, CLO3, | 2 | Chalk and Talk, PPT, | Participatory Learning |
| 5 | Crowd Funding-Use of Crowd funding. - Big Data Analytics - Artificial Intelligence: | CLO1,CLO2, CLO3, CLO4 | 2 | Chalk and Talk, PPT, | Participatory Learning |
| 6 | New challenges of AI and Machine Learning applications in the BFSI sector. Disruption of the investment banking business: | CLO1,CLO3, CLO4 | 3 | Chalk and Talk, PPT, | Participatory Learning |
| 7 | Machine Learning in Fin Tech - LASSO, Decision-Tree Analysis - Automated Investment Services (Robot advisory services). | CLO2,CLO3, CLO4 | 3 | Chalk and Talk, PPT, | Experiential Learning |
| UNIT V (14 Hrs) | | | | | |
| 1 | Recent trends in Indian currency: | CLO1,CLO2, CLO4 | 1 | Chalk and Talk,PPT | Participatory Learning |
| 2 | Digital Currencies | CLO2,CLO3, CLO4 | 1 | Link, PPT, Videos | Blended Learning |
| 3 | Fundamentals of digital currencies- Brief History of Financial Innovation | CLO1,CLO2, CLO3, CLO4 | 3 | Chalk and Talk,PPT, Videos | Experiential Learning, Participatory Learning |
| 4 | Crypto currency Technologies and Block Chain-Applications to Block Chain - | CLO1, CLO2, CLO4 | 3 | Chalk and Talk, PPT | Participatory Learning |
| 5 | Bit coin and its significance | CLO1,CLO2 | 2 | Link, PPT, | Blended Learning |
| 6 | -Ethereum, Other Alt coins, Wallets, Exchange Markets, Payments*- Security and regulatory issues in Fintech. | CLO2, CLO3, CLO4 | 4 | Chalk and Talk, PPT | Participatory Learning |

Course Designer

1. Dr.K.Pavithra, Assistant Professor
2. Dr.M.Shobana, Assistant Professor

| COURSE CODE | COURSE NAME | CATEGORY | L | T | P | CREDIT |
|-------------|--------------|----------|----|---|---|--------|
| CM23C06 | BUSINESS LAW | THEORY | 73 | 2 | - | 3 |

Preamble

- To provide students with an understanding of general principles of law of contract and special contracts.
- To provide an insight into the sale of Goods Act.
- To familiarize with various types of Insurance and claim.

Prerequisite

- Basic Knowledge on Indian contract Act

Course Learning Outcomes

On the successful completion of the course, students will be able to

| CLO Number | CLO Statement | Knowledge Level |
|------------|--|-----------------|
| CLO1 | State the fundamental rules of commercial law applicable to all the business context | K1 |

| | | |
|-------------|---|-----------|
| CLO2 | Understand the different elements of business and legal terminology of procedures in this current business scenario | K2 |
| CLO3 | Examine the rules regarding the administration of agreements relating to the business activities | K3 |
| CLO4 | Apply the various principles of contracts and interpret the legal issues | K4 |

Mapping with Programme Learning Outcomes

| CLOs | PLO1 | PLO2 | PLO3 | PLO4 | PLO5 |
|-------------|------|------|------|------|------|
| CLO1 | S | M | S | S | M |
| CLO2 | S | S | S | S | S |
| CLO3 | S | M | S | S | M |
| CLO4 | S | S | S | M | S |

S- Strong; M-Medium; L-Low

Syllabus

Unit I (14 Hrs)

Indian Contract Act 1872 – Meaning of Contract – Definition – Obligation & Agreement – Nature of Contract & Classification – Components of Valid Contract - Offer & Acceptance- Consideration –Capacity to Contract. AI in Contract Law

Unit II (14 Hrs)

Free Consent – Unlawful Agreements – Quasi Contracts - Different Modes of Discharge of Contract – Remedies of Breach – Principles for awarding Damages.

Unit III (15 Hrs)

Contract of Indemnity & Guarantee, Essential elements of Indemnity and Guarantee. Rights of Surety – Discharge of Surety. Bailment & Pledge – Rights & Duties of Bailor & Bailee – Rights and Liabilities of Finder of Lost Goods.

Unit IV (15 Hrs)

Sale of Goods Act 1930 – Sale & Agreements to Sell – Rules Regarding Passing of Property in Goods – Conditions & Warranties – Actual & Implied -Principle of “Caveat Emptor” and its Limitations – Rights of Unpaid Vendor. Law of Agency – Kinds of Agency – Rights & Liabilities of Principal and Agent.

Unit V (15 Hrs)

Consumer Protection Act 1986 - Introduction to Intellectual Property Right Act- - Copyright, Patent and Trademark - Competition Act 2002. *Contract of Insurance - Nature and Fundamental Principles of Insurance – Life Insurance – Fire insurance – Marine Insurance - Policy claims - IRDA and its functions.

Text Book

| S.No | Authors | Title | Publishers | Year & Edition |
|------|------------|--------------|---------------------|--|
| 1. | Kapoor N.D | Business Law | Sultan Chand & sons | 2020 & 3 rd Revised Edition |

Books for Reference

| S.No | Authors | Title | Publishers | Year & Edition |
|------|--------------------------------|--------------|-------------------|--|
| 1. | Pillai. R.S.N & Bagavathi. B | Business Law | S.Chand& Co | 2015 & 3 rd Revised Edition |
| 2 | P C Tulsian and Bharat Tulsian | Business Law | Tata McGraw- Hill | 2017 & 3 rd Revised Edition |

Skill Component

- Preparation of different types of Contract and to develop the working knowledge on execution of the same.
- Apply the regulatory framework on various laws pertaining to business and sale of goods in real case analysis.
- Framing a sample legal deed of understanding between bailor and bailee
- Analyse the significant aspects in IRDA and calculate the claim of the insured.

Pedagogy

- Lecture, PPT, Assignment, Seminar, Group Discussion, Activity based Learning

Content & Presentation Schedule

| Module No | Topic | CLO's | No of Hours | Content Delivery Methods | Learning Methods |
|-----------------|--|-----------------------|-------------|--------------------------|------------------------|
| UNIT I | | | | | |
| 1 | Indian Contract Act 1872 – Meaning of Contract – Definition- Obligation & Agreement | CLO1,CLO2, CLO3, CLO4 | 4 | PPT | Participatory Learning |
| 2 | Nature of Contract & Classification- Components of Valid Contract | CLO1,CLO2, CLO3, CLO4 | 3 | Chalk and Talk, PPT | Participatory Learning |
| 3 | Offer & Acceptance- Consideration- | CLO1,CLO2, CLO3, CLO4 | 4 | PPT, Videos | Participatory Learning |
| 4 | Capacity to Contract - AI in Contract Law | CLO1,CLO2, CLO3, CLO4 | 3 | Chalk and Talk, PPT | Experiential Learning |
| UNIT II | | | | | |
| 5 | Free Consent – Unlawful Agreements | CLO1,CLO2, CLO3, CLO4 | 2 | Chalk and Talk, PPT | Participatory Learning |
| 6 | Quasi Contracts | CLO1,CLO2, CLO3, CLO4 | 3 | PPT, Videos | Participatory Learning |
| 7 | Different Modes of Discharge of Contract | CLO1,CLO2, CLO3, CLO4 | 3 | PPT, Videos | Participatory Learning |
| 8 | Remedies of Breach | CLO1,CLO2, CLO3, CLO4 | 3 | Chalk and Talk, PPT | Participatory Learning |
| 9 | Principles for awarding Damages | CLO1,CLO2, CLO3, CLO4 | 3 | PPT | Participatory Learning |
| UNIT III | | | | | |
| 10 | Contract of Indemnity & Guarantee | CLO1,CLO2, CLO3, CLO4 | 1 | Chalk and Talk, PPT | Participatory Learning |
| 11 | Essential elements of Indemnity and Guarantee | CLO1,CLO2, CLO3, CLO4 | 3 | PPT, Videos | Participatory Learning |
| 12 | Rights of Surety – Discharge of Surety | CLO1,CLO2, CLO3, CLO4 | 4 | PPT, Videos | Participatory Learning |
| 13 | Bailment & Pledge | CLO1,CLO2, CLO3, CLO4 | 2 | Chalk and Talk, PPT | Participatory Learning |
| 14 | Rights & Duties of Bailor & Bailee | CLO1,CLO2, CLO3, CLO4 | 2 | PPT | Participatory Learning |
| 15 | Rights and Liabilities of Finder of Lost Goods. | CLO1,CLO2, CLO3, CLO4 | 3 | PPT, Videos | Participatory Learning |
| UNIT IV | | | | | |
| 16 | Sale of Goods Act 1930 – Sale & Agreements to Sell | CLO1,CLO2, CLO3, CLO4 | 1 | Chalk and Talk, PPT | Participatory Learning |
| 17 | Rules Regarding Passing of Property in Goods- Conditions & Warranties | CLO1,CLO2, CLO3, CLO4 | 3 | PPT, Videos | Participatory Learning |
| 18 | Actual & Implied -Principle of “Caveat Emptor” and its Limitations | CLO1,CLO2, CLO3, CLO4 | 2 | Chalk and Talk, PPT | Participatory Learning |
| 19 | Rights of Unpaid Vendor. | CLO1,CLO2, CLO3, CLO4 | 2 | Chalk and Talk, PPT | Participatory Learning |
| 20 | Law of Agency – Kinds of Agency | CLO1,CLO2, CLO3, CLO4 | 4 | PPT, Videos | Participatory Learning |
| 21 | Rights & Liabilities of Principal and Agent. | CLO1,CLO2, CLO3, CLO4 | 3 | Chalk and Talk, PPT | Participatory Learning |

| UNIT V | | | | | |
|--------|--|-----------------------|---|---------------------|---|
| 22 | Consumer Protection Act 1986 - Introduction to Intellectual Property Right Act | CLO1,CLO2, CLO3, CLO4 | 2 | PPT | Experiential Learning |
| 23 | Copyright, Patent and Trademark- Competition Act 2002. *Contract of Insurance | CLO1,CLO2, CLO3, CLO4 | 4 | Chalk and Talk, PPT | Participatory Learning |
| 24 | Nature and Fundamental Principles of Insurance | CLO1,CLO2, CLO3, CLO4 | 3 | Chalk and Talk, PPT | Participatory Learning |
| 25 | Life Insurance – Fire insurance – Marine Insurance | CLO1,CLO2, CLO3, CLO4 | 3 | Chalk and Talk, PPT | Participatory Learning, Experiential Learning, Problem based Learning |
| 26 | Policy claims - IRDA and its functions. | CLO1,CLO2, CLO3, CLO4 | 3 | PPT | Experiential Learning, Problem based Learning |

Course Designers

1. Dr. B.Thulasi Priya Department of Commerce
2. Dr. S.Sujatha, Department of Commerce