

BHARATHIAR UNIVERSITY, COIMBATORE-641 046
B.A. ECONOMICS WITH INSURANCE AND FINANCE (CBCS PATTERN)
WITH COMPULSORY DIPLOMA IN TRADE ECONOMY AND COMPUTER SYSTEMS
(For the students admitted during the academic year 2008-2009 and onwards)

SCHEME OF EXAMINATIONS

Part	Study Components / Course Title	Inst. Hours/ Week	Examination				Credit
			Duration	CIA \$	Uni. Exam	Total	

Semester I							
I	Language-I	6	3	25	75	100	3
II	English-I	6	3	25	75	100	3
III	CORE I – MANAGERIAL ECONOMICS & DECISION MAKING – I	5	3	25	75	100	4
III	CORE II – BUSINESS ENVIRONMENT AND INSURANCE	5	3	25	75	100	4
III	ALLIED PAPER I OFFICE AUTOMATION TOOLS	6	3	25	75	100	5
IV	Environmental Studies #	2	3	-	50	50	2
Semester II							
I	Language-II	6	3	25	75	100	3
II	English-II	6	3	25	75	100	3
III	CORE III – MANAGERIAL ECONOMICS & DECISION MAKING – II	5	3	25	75	100	4
III	CORE IV – AN INTRODUCTION TO INURANCE	5	3	25	75	100	4
III	ALLIED PAPER II COMPUTERISED ACCOUNTING – TALLY	6	3	25	75	100	5
IV	Value Education – Human Rights #	2	3	-	50	50	2
Semester III							
I	Language-III	6	3	25	75	100	3
II	English-III	6	3	25	75	100	3
III	Core V – MACRO ECONOMICS	4	3	25	75	100	4
III	Core VI – LIFE INSURANCE AND PRODUCTS	4	3	25	75	100	4
III	Allied : III - STATISTICS	5	3	25	75	100	5
IV	Skill based Subject 1 (Diploma) FINANCIAL ACCOUNTING	3	3	25	75	100	3
IV	Tamil@ / Advanced Tamil# (OR) Non-major elective - I (Yoga for Human Excellence)# / Women's Rights#	2	3	75	75	75	2
Semester IV							
I	Language-IV	6	3	25	75	100	3
II	English-IV	6	3	25	75	100	3
III	Core VII – MONETARY ECONOMICS	4	3	25	75	100	4
III	Core VIII – INTRODUCTION TO PL/SQL	4	3	25	75	100	4
III	Allied : IV MATHEMATICS IN FINANCE AND	5	3	25	75	100	5

INSURANCE							
IV	Skill based Subject 2 (Diploma) TRADE DOCUMENTATION	3	3	25	75	100	3
IV	Tamil @ /Advanced Tamil # (OR) Non-major elective -II (General Awareness #)	2	3	75		75	2
Semester V							
III	Core IX – FISCAL ECONOMICS	6	3	25	75	100	4
III	Core X – GENERAL INSURANCE AND PRODUCTS	6	3	25	75	100	4
III	Core XI – FINANCIAL SERVICES	6	3	25	75	100	4
III	Core XII – ENTREPRENEURSHIP DEVELOPMENT	5	3	25	75	100	4
III	Elective –I	4	3	25	75	100	5
IV	Skill based Subject 3 (Diploma) COMPUTER SYSTEM – I	3	3	25	75	100	3
Semester VI							
III	Core XIII – INDIAN ECONOMIC ISSUES	6	3	25	75	100	4
III	Core XIV - FINANCIAL MARKETS	6	3	25	75	100	4
III	Core XV – INSURANCE AND RISK MANAGEMENT	5	3	25	75	100	4
III	Elective –II	5	3	25	75	100	5
III	Elective –III	5	3	25	75	100	5
IV	Skill based Subject 4 (Diploma) COMPUTER SYSTEM – II	3	3	25	75	100	3
V	Extension Activities @	-	-	50	-	50	1
Total						3700	140

\$ Includes 25/40% continuous internal assessment marks for theory and practical papers respectively.

@ No University Examinations. Only Continuous Internal Assessment (CIA)

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List of Elective papers (Colleges can choose any one of the paper as electives)		
Elective – I	A	E-commerce
	B	Investment Policies and Programme – I
	C	Auditing
Elective – II	A	Banking Practice
	B	Investment Policies and Programme – II
	C	Security Analysis
Elective - III	A	Management Information System
	B	Tourism
	C	Journalism

B.A Economics with Insurance & Finance
Semester I
Part III – Core Paper I – Managerial Economics and Decision Making I

Total Hours: 90

Preamble:

The paper aims to

- Equip the students with the fundamental tools of economic analysis
- To acquire skills in applying the tools of economic analysis in forecasting demand and deciding production.

Unit I

Managerial Economics – Definition, Nature and scope – Decision-making process-five basic principles – objectives of the firm – Role and Responsibilities of managerial economists.

(18 Hours)

Unit II

Consumption and utility Analysis: Wants- Characteristics-Classification-Concept of utility-Law of Diminishing Marginal Utility – Law of equi - marginal utility – Indifference curve analysis – properties – Marginal Rate of Substitution – Consumer's Equilibrium – Consumer's Surplus.

(18 Hours)

Unit III

Demand Analysis and Forecasting: Law of Demand – Elasticity of Demand – Types, measurement, Applications – Demand Function – Demand Forecasting – Types, Objectives and purpose of Forecasting – Methods of Forecasting.

(18 Hours)

Unit IV

Production Analysis: Production Function – Assumptions – Cobb – Douglas Production function – Use of Production Function in Decision making – Isoquants – Laws of Production: Laws of Variable Proportions – Laws of returns to scale – Law of supply, Economies of Scale.

(18 Hours)

Unit V

Cost Concepts: Concepts and classifications – Cost - Output relationship – Revenue – Concepts, Types, Curves under perfect and Imperfect Competition – Break Even Analysis.

(18 Hours)

Books for Reference:

- S. Sankaran : Managerial Economics, Margham Publications, Chennai, 2006.
- R. Cauvery and others : Managerial Economics, S. Chand and Company, New

Delhi, 2002.
S. Mukherjee : Business and Managerial Economics in the Global
Context, New Central Book Agency (P) Ltd., KolKata,
2005.

B.A Economics with Insurance & Finance
Semester I
Part III – Core Paper II – Business Environment and Insurance

Total Hours: 90

Preamble:

The paper aims to provide

- ❖ Knowledge on the effect of various types of environment on the growth of insurance
- ❖ Knowledge of the growth of insurance sector in India
- ❖ Knowledge of the global insurance environment also

Unit I

Business environment – Internal environment – external environment – Legal and economic Environment – Financial environment – commercial environment – Environmental impact on Insurance business

(16 hours)

Unit II

Insurance Business in pre nationalization era- insurance business in post nationalization era- weaknesses in Insurance sector – Liberalization of Insurance Industry in India – Life Insurance Corporation of India in the Post Liberalisation era.-General Insurance Corporation in the Post liberalization era- profile of the private players in the Indian insurance Market- Entry of banks into Insurance- Detariffication of non life Insurance- advantages to Insured & Insurer.

(17 hours)

Unit III

Insurance Market in India: -Size – opportunities- Obstacles – Knowledge gap between Insurers & Insured-Consumer education in Indian insurance- need for educating the General public about the basic principles of Insurance, Basic principles of underwriting, consequences of stoppage of paying premium – Insurance as a tool for long term financial planning – Types of insurance plans- Life Protection plans –Saving plans- Retirement plans- market- Linked plans –Universal Plans –Unit Linked Insurance plans (ULIPs)-Market Linked returns- Net asset value- Existing ULIP Scheme (in brief)

(20 hours)

Unit IV:

Rural Insurance Market in India – Rural Insurance – Needs – Types of Rural Insurance – Opportunities for Rural Insurance in India – Micro Insurance – Evolution – Micro Insurance products and services – Difficulties faced by Insurers and insured in micro insurance business – Special Rural Drive.

(20 hours)

Unit V:

Global Insurance Business Environment – Mergers and Acquisitions in Insurance Industry – M&A Drivers – Factors which support external growth and diversification through M&A – Foreign Investment in Indian Insurance.

(17 hours)

Books for Reference:

- B.S.Bodla, M.C.Garg, K.P.Singh : Insurance – Fundamentals, Environment & Procedures, Deep & Deep Publications Pvt. Ltd., Delhi, 2003
- A.Murthy : Elements of Insurance, Margham Publications, Chennai, 2006
- Nalini Prava Tripathy, Prabir Pal : Insurance – Theory and Practice, Prentice Hall of India (Pvt) Ltd, Delhi, 2005

**B.A Economics with Insurance & Finance
Semester I
Part III - Allied Paper I – Office Automation Tools**

Total Hours: 90

Preamble:

The Papers covers the essential skills for using all the programs separately and as a team

- It equips the students to develop their own application using Graphical user Interface.
- Knowledge of Microsoft Access as Database Management System to organizing Staggering information about personal and business life.
- To learn Power point presentation graphics program.

Unit I:

Windows 2000: Introduction to computers – Windows 2000 – Features of Windows 2000 – Date and Time, Time Zone, Display, Background, Screen saver, Fonts, Modems, Mouse, Mouse Pointers – Explorer.

(18 Hours)

Unit II:

MS Word : Word Basics – Starting word creating documents, parts of a word window, formatting features, menus, commands, toolbars and their icons – Mail Merge – Macros – Word Exercises.

(18 Hours)

Unit III:

MS Excel: Excel Basics – Introduction – Menus, Commands, Toolbars and their icons – Data sort – Functions – Excel Exercises.

(18Hours)

Unit IV:

MS Power Point: Power Point Basics – Introduction – Toolbars their Icons and commands – Navigating in Power Point – working with PowerPoint (Animation effects, Hyperlink)

(20 Hours)

Unit V:

MS Access : Introduction – Parts of an Access window – (Toolbars and their Icons) – creating a simple database and tables – forms – entering and editing data – finding, sorting and displaying data – Printing reports, form, letters and labels.

(16 Hours)

Books for Reference:

- Sanjay Saxena : “A First Course in Computers”, Vikas Publishing House Pvt Ltd., Delhi, 2003.
- Ron Mansfield : Working in Microsoft Office, Tata Mc Graw Hill Publishing Company Ltd., Delhi, 2005.

Practical I - Office Automation Tools

- Prepare a class timetable using MS Word
- Prepare an application with Bio Data using MS Word (like application for the post of Lecturer in college)
- Prepare a chart for student name versus subject marks using MS Word
- Prepare an information letter about the college reopening date to the student using Mail Merge
- Prepare an information letter to various students about the publication of results using Mail Merge
- Design an advertisement copy in MS Word
- Prepare Students mark sheet using Excel
- Prepare Payroll for employee using Excel
- Draw a chart using Excel with the details : student name and marks of 3 subjects
- Design a sports day invitation and prepare slides describing various events in Power point
- Display various departments and courses offered in our college using Power point
- Prepare the teaching slides using Power Point

- Create a database for employee details and generate a report for pay slip using MS Access
- Create a database maintaining stock in a shop with fields : Serial number (Primary Key), Name of product, Product code, Quantity and Price
- Create a database for customer information and generates a report with the customer name in ascending order.

B.A Economics with Insurance & Finance Semester II

Part III – Core Paper III – Managerial Economics and Decision Making II

Total Hours: 75

Preamble:

The paper aims to

- Equip the students with the knowledge of pricing under different market conditions
- Develop the skills in managing capital and profit
- Impart skills in risk management

Unit I

Market structure and pricing decisions: Classification of markets – pricing under perfect competition – pricing under monopoly – price discrimination – Dumping – Pricing under monopolistic competition – Pricing under oligopoly (limited to kinked demand curve model) – Cournot Model of Duopoly – Monopsony.

(15 Hours)

Unit II

Pricing methods: Cost plus or full-cost pricing method – Target pricing or pricing for a Rate of Return – Marginal cost pricing – Going Rate Pricing – Customary Pricing – Differential Pricing – Its Advantages and limitations. Pricing of Joint products – Pricing a new product: Skimming and Penetration – pricing over the lifecycle of a product – pricing for mature products – product –line pricing. Pricing by manufacturers and Retailers – Mark up and mark down pricing by retailers.

(15 Hours)

Unit III

Profit Management: Meaning – Theories of Profit – Hawley’s theory – Knight’s uncertainty theory – Schumpeter’s Innovation Theory – Concepts of Profit – Accounting and Economic Profits – Functional role of business Profit – Profit Policies. Planning and forecasting.

(15 Hours)

Unit IV

Capital Management: Capital Budgeting – Cost of Capital – Project Profitability.

(15 Hours)

Unit V

Managerial Decision making – Risk and Uncertainty – Types of uncertainties – Elements of Decision Theory – Decision making model – procedure – classification of managerial decision problems – Analysis of decisions. Decision taking under – Certainty and Uncertainty – Probability Theory Approach.

(15 Hours)

Books for Reference:

- S.Sankaran : Managerial Economics, Margham Publications, Chennai,2006.
- R.Cauvery and others : Managerial Economics, S.Chand and Company, New Delhi, 2002.
- S.Mukherjee : Business and Managerial Economics in the Global Context, New Central Book Agency (P) Ltd., Kolkata, 2005.

B.A Economics with Insurance & Finance Semester II

Part III –Core Paper IV– An Introduction to Insurance

Total Hours: 75

Preamble:

The paper aims to

- Provide knowledge of basic concepts and importance of Insurance
- Impart knowledge on the various insurance Legislations

Unit I

Introduction to Insurance : Meaning, Definition, Nature, Functions, Evolution of Insurance- Principles of Insurance – General Principles –Specific Principles- Miscellaneous Principles- Importance of Insurance – Terms used in Insurance.

(14 hours)

Unit II

Classification of Insurance – on the basis of nature of Insurance- from business point of view – from risk point of view. Insurance and social security : Evolution of Insurance Organisations- Insurance Organisations in India – Insurance and social security a) Social Security to Individuals b)Social security to Business

(15 hours)

Unit III

Insurance Legislation : The Insurance Act , 1938 – Insurance Regulatory Authority - Motor Vehicles Act, 1939 – Exchange Control Regulations General Insurance Business Nationalisation Act 1972- Consumer Protection Act, 1986 – Brief profile of IRDA and its functioning.

(16 hours)

Unit IV

Insurance Intermediaries : Introduction – Insurance Broker –Processing of application for broker ship – Code of conduct for brokers – Insurance Agents – Surveyor and Loss Assessors – Third Party Administrators – Health Services (a brief note only)

(14 hours)

Unit V

Insurance and Economic Development- Role of Insurance in economic development – Role of Insurance in Developing Economies – Economic Development and Insurance Density. Insurance Industry in India – An overview of Insurance – Insurance sector Reforms – Private Players in the market – Entry of banks into Insurance – Foreign Insurers in India – Present Scenario

(16 hours)

Books for Reference:

- B.S.Bodla, M.C.Garg, K.P.Singh : Insurance – Fundamentals, Environment & Procedures, Deep & Deep Publications Pvt. Ltd., Delhi, 2003
- A.Murthy : Elements of Insurance, Margham Publications, Chennai, 2006
- Nalini Prava Tripathy, Prabir Pal : Insurance – Theory and Practice, Prentice Hall of India (Pvt) Ltd, Delhi, 2005

B.A Economics with Insurance & Finance Semester II

Part III – Allied Paper II – Computerized Accounting - Tally

Total Hours: 90

Preamble:

The objectives of the paper are

- ❖ to familiarize the students with accounting skills using tally software

Unit I

Basics of Accounting-Accounting Principles – concepts and conventions- Double entry system- Rules of Accounting – mode of accounting – financial statements. Accounting on Computers: Accounting system – Benefits of accounting on computers-factors contributing to change – Challenges associated with accounting on Computers,

Unit II

Tally Fundamentals: Introduction to Tally – Features of Tally – Getting functional with Tally – Creation/ Setting up of a company in Tally- F11 Features – F12 Configure – Value added tax in Tally

Processing Transactions in Tally: Ledgers and Groups – Accounting Vouchers – Contra Voucher – Payment Voucher – Receipt Voucher – Journal Voucher – Sales Invoice – Duties and taxes – Recording Transaction of Sample Data

Unit III

Generating and Printing of Accounting Reports: Financial Reports in Tally – Balance Sheet – Profit and Loss Account –Account Books – Group Summary – Group Vouchers – Generation of Reports

Inventory in Tally: Stock Groups – Stock Items – Units of Measure – Inventory. Vouchers - Recording Simple Inventory Transactions

Unit IV

Purchase and Sales: Cash and Credit Purchases – Cash and Credit Sales – Purchases Returns – Sales Returns – Bill of exchange – Bills Receivable and Bills Payable – Revenue Recognition Principles – Price Levels

Display and Reports: Introduction – Accounting and Inventory Reports in Tally

Unit V

Accounting Reports: Balance Sheet – Profit and Loss Account – Account Books – Statement of Accounts – Day Book

Inventory Reports: Stock Summary – Inventory Books

Printing Reports: Types of Print Configuration Options – Print Format

B.A Economics with Insurance & Finance
Semester III
Part III – Core Paper V – Macro Economics
Total Hours: 75

Preamble:

The paper is designed to

- Make the students aware of the basic, theoretical framework underlying the field of macro economics.
- Expose the students to macro economic aspects in Keynesian and Post-Keynesian economics.

Unit I

Definition, nature and scope of Marco Economics – Circular flow of income Closed Economy Model – Open Economy Model – Importance of circular flow of income – National Income – Concepts, Measurement – Difficulties in measurement of national income* - Various forms of Social Accounting and their uses.

(15 Hours)

Unit II

Classical Theory of Employment: Say's Law of Market – Pigou's wage on Policy – Keynesian Theory of Employment: Effective Demand – Under employment equilibrium. Difference between Classical Theory of Employment and Keynes Theory on Employment.

(15 Hours)

Unit III

Consumption Function – Average and Marginal Propensity to Consume Determinants of Consumption Function* - Keynes's Psychological Law of Consumption Function – Duesenberry's Relative Income Hypothesis – Friedman's Permanent Income Hypothesis.

(15 Hours)

Unit IV

Savings – Types of Saving* - Determinants of Saving – Investment function Types of Investment – Determinants of Investment. Marginal Efficiency of Capital and Rate of Interest (Only Liquidity Preference Theory of Interest) – Saving and investment equality – Classical Approach – Keynes Approach – Multiplier – Its working and Leakages – Principles of Acceleration.

(15 Hours)

Unit V

Post – Keynesian Macro Analysis – Contributions of Hicks and Hansen – IS – LM function – Primary and secondary objectives of general Macro Economics Policy – Supply side economics.

(15 Hours)

Books for Reference

- Dr. R. Cauvery and Others : Macro Economics, S. Chand & Company Ltd.,
New Delhi, 2004.
- M.L. Jhingan : Macro Economics, Konark Publishers Pvt
Ltd., New Delhi, 1987
- Dr. S. Sankaran : Macro Economics, Margham Publications,
Chennai, 2004.

B.A Economics with Insurance & Finance Semester III

Part III – Core Paper VI – Life Insurance and Products

Total Hours: 60

Preamble:

The paper aims to provide

- Knowledge about Life Insurance Corporation as a major player in Insurance sector

- In-depth information on the various policies of LIC of India

Unit I:

LIC of India: Origin – Meaning and Objectives – Need for Life Insurance – Benefits of Life Insurance– Procedure for taking a Policy – Kinds of Policies – Whole Life Policy – Endowment Policy – Term Policy – Life Insurance Plans – Plans for risk cover, plans for saving and investment – Plan for women and children, Plan for handicapped, Options and policies riders on policies – Private Players and Life Insurance Products. (13 hours)

Unit II:

Whole Life Policy – Whole Life Policy with Profits – Limited Payment Life Policy with Profit – Types of Plans-, Features-, Tax Treatment – Merits and Demerits. (11 hours)

Unit III:

Endowment Policy – Endowment with Profits – Convertible Whole Life, Limited Payment with Profits, Endowment Plus whole life plans – Types of Plans- features-tax treatment – merits and demerits. (11 hours)

Unit IV:

Money Back Policy – Children Policies – Policies for handicapped- Policies high risk - low premium plans – whole life and money back plans - features- tax treatment – merits and demerits. (12 hours)

Unit V:

Pension Plans – Pension – Annuity Plan – Survival rate- single premium – Pension Plan – Annual Premium Pension Plan – Pension Options – Option on mode of payment of pension – Income tax treatment of Premium and claim proceeds. Group insurance - Group Gratuity Insurance - Group Super Annotation Insurance, Group Savings Linked Insurance, Unit Linked Insurance Plan, Senior Citizen Plan. (13 hours)

Books for Reference:

- Mishra, M.N : Insurance: Principles and Practice, S.Chand & Co Ltd., New Delhi, 2005
- Julia Holyoake & William Weipers : Insurance, A.I.T.B.S. Publishers, Delhi, 2002
- Dr.Gupta , P.K : Insurance Management, Himalaya Publishing House, Mumbai, 2004
- Bodla , B.S., Garg M.C,& Singh : Insurance, Fundamentals, Environment & Procedures , Deep & Deep Publications, Delhi,2003
- Murthy, A : Elements of Insurance, Margham Publications, Chennai, 2006

Panda G.S

: Principles and Practice of Insurance,
Kalyani Publishers, New Delhi, 2005

Websites:

www.lic.com
www.metlife.com
www.arva.com

B.A Economics with Insurance & Finance
Semester III
Part III – Allied Paper III – Statistics

Total Hours: 90

Preamble

This course aims at

- Analyzing and interpreting data
- Applying the statistical tools for solving economic problems

Unit I

Definition – importance – functions and limitations of statistics – Primary and Secondary data, census and sampling methods – Collection of data* Frequency distribution – Classification and Tabulation of data – Diagrammatic and Graphical representation – Ogive and Lorenz Curves

(20 Hours)

Unit II

Measures of Central Tendencies – Functions of an average – Essentials of an ideal average – Arithmetic mean – Geometric Mean – Median – Mode – Relationship between different averages – Appropriateness of an average.

(16 Hours)

Unit III

Measures of Dispersion – Range – Quartile Deviation – Mean Deviation – Standard Deviation – Coefficient of Variation – Skewness – Kurtosis.

(17 Hours)

Unit IV

Simple Correlation – Meaning and types – Measurement of Correlation – Karl Pearson's Coefficient of Correlation – Spearman's Rank Correlation – Method of Least Square with one independent variable.

(18 Hours)

Unit V

Index numbers – Laspeyre's, Paasche's, Fisher's Ideal Index Numbers – Cost of Living numbers – Time Series Analysis – Components and measurements of Time Series limited to moving average and least square methods.

(19 Hours)

Note: Theory carries 40 marks and problems carry 60 marks

Books for Reference:

R.S.N. Pillai and Mrs. V. Bagavathi : Statistics, S. Chand & Company Ltd., New Delhi, 1997.

S.P. Gupta : Statistical Methods, Sultan Chand & Sons, New Delhi, 1991.

B.A. Economics with Insurance & Finance
Semester IV
Part III – Core Paper VII – Monetary Economics
Total Hours: 60

Preamble:

The Paper aims at

- Understanding the role of money ,theories of Money and how money is Managed in Modern economy
- Analyzing the monetary forces, their developmental role and limitations in shaping and influencing the monetary policies

Unit I

Nature and importance of Money – Significance of money – Definition of Money – Functions of Money, Value of Money – Measurement of changes in value of money.

(10 Hours)

Unit II

The supply and demand for money. The Supply of Money- Measures of Money Supply (Different approaches – Traditional, monetarist, Gurley- Shaw, Radcliff approach – in brief)

Velocity of circulation of money: Demand for money – classical view – modern view.

(14 Hours)

Unit III

Theories of Money –Fisher' quantity theory of money – Cambridge version of quantity theory – Keynes theory of money and prices– Reformulation – Friedman's Restatement of quantity theory of money.

(14 Hours)

Unit IV

Inflation – meaning – definition – causes-demand pull inflation – cost push inflation – effects of inflation – control of inflation – effects of deflation – control of deflation – stagflation – business cycles – meaning – phases – types.

(10 Hours)

Unit V

Commercial banks in Economic Development –credit Creation by Commercial banks – Functions of central banks. Methods of Credit Control.

Money and capital market (a brief idea only) - Monetary policy – its objectives. Financial Intermediaries– their role in India’s Economic Development.

(12 Hours)

Books for Reference :

- Dr.S.Sankaran : Monetary Economics, Margham Publications, Chennai, 2005
- B.N. Ghosh and Rama Ghosh : Fundamentals of Monetary Economics, Himalaya Publishing House, Bombay, 1990
- M.L.Jhingan : Monetary Economics, Konark Publishers Pvt. Ltd., Delhi, 1997
- T.T.Sethi : Monetary Economics, S.Chand & co. Ltd., Delhi ,1996

B.A Economics with Insurance & Finance

Semester IV

Part III – Core Paper VIII – Introduction to PL/SQL

Total Hours: 45

Preamble:

The aim of the paper is

- ✓ To make the students design and maintain databases.
- ✓ To store and retrieve information contained in the database.

Unit I

Introduction to Managing Data: Understanding Human Data – Basic Database Concepts. Interactive SQL: Invoking SQL* plus – Data manipulation in DBMS – Data types – Two Dimension Matrix Creation – Insertion of Data into Tables – Viewing Data – Deletion operation – Updating the contents – Modifying the structure.

(9 hours)

Unit II

More on SQL – Computations on Table Data – Oracle Functions – Data constraints – Grouping Data from Tables in SQL – Manipulating Dates in SQL – Subqueries – Joins – Using the Union, Intersect and Minus Clause.

(10 hours)

Unit III

Indexes – Sequences – PL/SQL: Introduction – Generic PL/SQL Block – Execution Environment - PL/SQL

(8 hours)

Unit IV

Oracle Transactions – Processing a PL/SQL Block – Cursors.

(9 hours)

Unit V

Concurrency Control in Oracle – Locks – Error Handling in PL/ SQL – Oracle's Named Exception Handlers. Stored Procedures and Functions. Database Triggers – Types – Deleting a Trigger

(9 hours)

Books for Reference:

- Ivan Bayross : SQL, PL/SQL – The Programming Language of Oracle, BPB Publications, New Delhi, 2006.
- Ivan Bayross : Commercial Application Development Using ORACLE DEVELOPER 2000, BPB Publications, New Delhi, 1997.

B.A Economics with Insurance & Finance

Semester IV

Part III – Allied Paper IV – Mathematics in Finance and Insurance

Total Hours: 90

Preamble:

The objective of this paper is to equip the students with the knowledge of application of mathematics in Finance and Insurance and make them to understand

- the applications of mathematics in finance like ratio analysis and capital budgeting and
- The importance of mathematics in the calculation of present value of annuities, life assurance premiums, policy values, conversion of premium etc., which widens the scope of employability of the learners.

Unit I

Financial Statements Analysis: Ratio Analysis: Meaning and objectives of financial statement analysis – Ratio Analysis – Types of ratios – Liquidity ratios – Leverage/Capital structure ratios. *Profitability ratios – Profitability ratios related to sales – Profitability ratios related to investment-Return on Investment (ROI) – Activity Ratios – Importance of ratio analysis.

(Book 1- Chapter 4)

(17 Hours)

Unit II

Capital budgeting -Meaning – Rationale of Capital Expenditure – Kinds of Capital budgeting decisions – Data Requirement – Identifying relevant cash flows: Cash outflow estimates – Cash inflow estimates.

Capital budgeting: Methods of Appraisal: *Traditional Techniques – Discounted cash flow or time adjusted techniques – NPV and IRR methods.

(Book 1: Chapters 5, 6)

(17 Hours)

Unit III

Annuities Certain, present values, Amounts, Deferred annuities, perpetuities. Redemption of Loans: Present value of an immediate annuity certain – Accumulated value of a Deferred Annuity Certain – Present value of an Annuity Due of 1 p.a for a term of 'n' years certain- *The Accumulated value of an Annuity Due of 1 p.a for a term of 'n' years certain at the end of n years - The accumulated value of deferred annuity due of 1% p.a for a term of n years certain at the end of n years, the deferment period being n years – Perpetuity – Present value of an Immediate perpetuity of 1 p.a – Present value of a Perpetuity Due of 1 p.a – Deferred Perpetuity with deferment period of m years. Mortality table: Column l_x -Column d_x – Column q_x – Column p_x – the probabilities of survival and death.

(Book 2: Lesson II (Sections 1-27) & Lesson V (Sections 1-7)

(20 Hours)

Unit IV

Life

Assurance Premium: General Considerations: Assurance Benefits : Pure Endowment Assurance - Temporary assurance or Term assurance- Whole Life Assurance – Endowment Assurance- Double Endowment Assurance-Increasing Temporary Assurance – Increasing Whole Life Assurance – Commutation functions D_x C_x M_x and RL Expressions for present Values of Assurance Benefit in terms of Commutation Functions – Fixed term (Marriage) Endowment-Educational Annuity Plan.

(Book 2: Lesson VIII & Lesson IX (Sections 1-19)

(18 Hours)

Unit V

Premium Conversion tables: Single Premium Conversion tables – Annual Premium Conversion tables. Policy Values: Two kinds of policy values – Policy Value in symbols – Calculation of Policy Value for unit sum assured – Numerical example Retrospective method and comparison with Prospective plan – Derivation of the theoretical expressions for Policy Value, V_x by the Retrospective Method and the Prospective Method – Other expressions for Policy Value – Surrender Values - Paid-up Policies – Alteration of Policy Contracts.

(Book 2: Lesson XIII (Sections 1-6) & Lessons XV (Sections 1-10)

(18 Hours)

Books for Reference:

- M.Y Khan and P.K. Jain, : Financial Management, Tata McGraw-Hill Publishing Company Ltd, New Delhi, 1990.
- Aswath Damodaran : Mathematical Basis of Life Assurance, Insurance, Institute of India, July 2002,
: Corporate Finance, Theory and Practice; John Wiley and Sons, Inc.
- Prasanna Chandra : Managing Investment Tata McGraw – Hill Publishing Company Ltd, New Delhi, 1998.
- Thomas Mikosch : Non-life Insurance Mathematics, Universitext, Springer, 2004.

B.A Economics with Insurance & Finance
Semester V
Part III – Core Paper IX – Fiscal Economics

Total Hours: 90

Preamble:

The aim of the Paper is

- to enable the students to understand the fundamentals of Public Finance
- to impart a thorough understanding of the role and functions of the Government in a modern economy and
- to study the impact of financial operations on economic activities

Unit I

Nature and scope of public finance – Meaning and definition of public finance – Distinction between public finance and private finance. Principles of Maximum social advantage

(15 Hours)

Unit II

Public revenue – Meaning, Significance of public revenue, sources of public revenue – Tax & Non tax revenue. Canons of taxation- objectives of taxation- characteristics of a good tax systems. Effects of taxation on production and distribution. Direct and indirect taxes (with special reference to income tax, wealth tax, gift tax, sales tax, VAT, excise duties, and custom duties) – Meaning of incidence and shifting and Modern theory of incidence

(20 Hours)

Unit III

Public expenditure – Classification of public expenditure – Causes for the growth of public expenditure – effects control of public expenditure. Public Debt – Meaning and classification of public debt – causes – growth of public debt Methods of debt redemption – Effects of public debt

(20 Hours)

Unit IV

Principles of Federal Finance - Centre – State Financial Relationship – Role of Finance Commission – Report of Current Finance Commission – Deficit financing – Meaning, Methods and effects

(20 Hours)

Unit V

Fiscal policy – Meaning – objectives – tools, Role of fiscal policy in developing economy. Budget – Features – objectives – Balanced and Unbalanced budget – Budgetary Procedures in India

(15 Hours)

Books for Reference:

- Dr.R.Cauvery & others : Public Finance (Fiscal Policy)
S.Chand & Ltd.,Delhi 2005
- B.P.Tyagi : Public Finance JaiPrakash Nath
& Co., Meerut,2005
- S.Sankaran : Fiscal Economics, Margham Publications,Chennai,
2001
- R.K. Lekhi : Public Finance, Kalyani
Publishers New Delhi,2003

B.A. Economics with Insurance & Finance Semester V

Part III – Core Paper X – General Insurance and Products

Total Hours: 75

Preamble:

The objectives of this paper are

- to understand the basic concepts of general insurance
- to learn the principles, practices, procedures and treatments of General insurance products

Unit I:

Introduction – basic concepts – Growth of General Insurance – Types of General Insurance – Principles of Insurance – Public and Private Players in General insurance products.

(15 Hours)

Unit II:

Fire Insurance: General Principles – Fire Insurance Contract – Kinds of fire Insurance Policies and Policy Conditions – Rate fixation in fire Insurance – payment of claims.

(15 Hours)

Unit III:

Marine Insurance – Nature of Marine Insurance Contract – Kinds of Marine Insurance Policies and Policy Conditions – Rate making in Marine Insurance Marine Losses – Total and Partial Losses – Payment of Claims. (15 Hours)

Unit IV:

Miscellaneous Insurance I: Motor Insurance – Kinds of Policies – Procedures of Motor Insurance – Benefits – Motor Cycle Policy – Private car policy – Parking Insurance. Burglary Insurance Personal accident Insurance- Health Insurance – Meaning and Types – Fidelity Guarantee Insurance – Commercial Fidelity Guarantee – Court Bond - Claims Insurance

(15 Hours)

Unit V:

Miscellaneous Insurance II : Employer’s liability Insurance – Third party Legal liability – Jeweller’s Block Insurance – Aviation Insurance – Engineering Insurance – Agriculture Insurance. (15 Hours)

Books for Reference:

- Bodla , B.S., Garg M.C,& Singh : Insurance, Fundamentals, Environment & Procedures , Deep & Deep Publications, Delhi,2003
- Dr.Gupta , P.K : Insurance Management, Himalaya Publishing House, Mumbai, 2004
- Julia Holyoake & William Weipers : Insurance, A.I.T.B.S. Publishers, Delhi, 2002
- Mishra, M.N : Insurance: Principles and Practice, S. Chand & Co Ltd., Delhi, 2005
- Murthy, A : Elements of Insurance, Margham Publications, Chennai, 2006
- Nalini Prava Tripathy : Insurance- Theory & Practice, Prentice Hall of India Private Ltd., Delhi, 2005

B.A Economics with Insurance & Finance

Semester V

Part III –Core Paper XI – Financial Services

Total Hours: 75

Preamble:

The object of this paper is

- To provide an introduction to financial services
- To impart knowledge on innovative financial services, essential to the growing needs of the economy

Unit I

Introduction to financial services – Meaning – Growth of services – Classification – Scope – Fund based and non-fund based or fee based – modern activities – New

Financial Products and services (a brief account)– Merchant Banking (a Brief Account)
– Meaning, Origin and Growth – Services of Merchant Banks – Qualities required for
Merchant Banking In India. (17 hours)

Unit II

Venture Capital : Concept – Meaning – Features – Scope – Importance – Origin –
Guidelines – Method of Venture Capital – Functions of venture capital – Indian Scenario
of Venture Capital. (15 hours)

Unit III

Derivatives: Meaning – Definition – Kinds – Features – Financial Forwards –
Futures : Features – Types – Benefits – Swap: Features – Kinds – Advantages –
Importance of Derivatives – Disadvantages. (15 hours)

Unit IV

Mutual Funds – Definitions – Features – Classification – Mechanics of Mutual
Funds Operations – Importance – Benefits – Risks – Organization of the Fund –
Operations of the Fund – General Guidelines – Operational efficiency of Mutual Funds –
Asset Management Company (AMC) – Functions and Procedures. (15 hours)

Unit V

Credit Rating: Meaning –Importance – functions –benefits-Credit Cards: Meaning
– Types – Facilities offered to Credit Holders – Benefits – Demerits – Credit Card
business in India. Debit Card: Smart Card.: Recent innovations in credit cards.
(13 hours)

Books for Reference:

- Dr. S. Gurusamy : Financial Services and Marketing Vijay Nicole
Imprints Private Ltd, Chennai, 2004.
Gordon & Natarajan : Financial Markets and Services Himalaya
Publishing House, Mumbai, 2003.
Vasant Desai : The Indian Financial System Himalaya
Publishing House, Mumbai 1997.
P.N Varshney & DK. Mittal : Indian Financial System Sultan Chand & Sons,
New Delhi 2000.

B.A Economics with Insurance and Finance Semester V

Part III Core Paper XII Entrepreneurship Development Total Hours :75

Preamble:

The aim of the paper is

- To acquire the knowledge regarding characteristics of an entrepreneur
- To develop an interest in entrepreneurial activity and
- To equip them with entrepreneurial skills for self employment

Unit I

Entrepreneurship – meaning and definition – importance – factors affecting entrepreneurial growth – social, economic and environmental factors. Types of functions of an entrepreneur – Qualities of a successful entrepreneur.

(14 hours)

Unit II

Women entrepreneurs : concepts, functions and role of women entrepreneurs. Growth and women entrepreneurs, problems of women entrepreneurs – role of women entrepreneurs associations – selection of industry by women entrepreneurs. Types of industries/business suitable for women entrepreneurs – Rural entrepreneurs.

(16 hours)

Unit III

Search for a business idea – sources – processing and selection – selection of types of organization – project classification and identification – project objectives – internal and external constraints – format for a report.

(15 hours)

Unit IV

Training and finance objectives of training – phases of EDP – special agencies for training – institutional finance with special emphasis of commercial banks. IDBL IFCI, ICICI, IRBI, SFCS,. SIPCOT, Khadi and Village Industries Commission – Micro Finance –Incentives and Subsidies(a Brief Study)

(15 hours)

Unit V

Business correspondence and communication – drafting the notices of company meetings – drafting of resolutions, minutes, correspondence – banking – insurance agency – structure of business letters – sales & trade computer based systems – need transaction – processing system characteristics – advantages – management information system – characteristics – benefits.

(15hours)

Books for Reference:

- E.Gordon & K. Natarajan : Entrepreneurship Development, Himalaya Publishing House, Delhi,2005
- S.Mohan & R.Elangovan : Current Trends in Entrepreneurship, Deep & Deep Publications Pvt,Ltd., Delhi,2006
- R.Saravanakumar, R. Parameswaran : A Text Book of Information & T.Jayalakshmi (V Unit) : Technology, S.Chand & Co Ltd., Delhi, 2003
- C.B.Gupta & N.P. Srinivasan : Entrepreneurial Development, Sultan Chand & Sons, Delhi,2003

- P.Saravanavel : Entrepreneurial Development,
Principles, Policies & Programme
Ess Pee Key Publishing House,
Madras, 1997
- R.S.N.Pillai & Bagavathi : Commercial Correspondence
& Office Management, S.Chand
& Company, New Delhi, 1996

B.A Economics with Insurance & Finance
Semester VI
Part III – Core Paper XIII – Indian Economic Issues
Total Hours: 90

Preamble:

The Paper enables the students

- ❖ To have an essential understanding of various issues of the Indian Economy and
- ❖ To have the ability to comprehend & critically appraise the current Indian Economic Problems

Unit I

Characteristics of Indian Economy as a developing economy – Demographic trends in the post-independence period – birth rate, death rate, age composition, sex ratio, density, life expectancy, literacy, urbanization and workforce participation rate – unemployment – kinds – Government's policy measures to remove unemployment – Future scenario of unemployment in India.

(16 Hours)

Unit II

Place of Agriculture in Indian Economy – causes for low productivity – credit needs of the Indian farmers – sources of rural credit – present system of Indian agricultural marketing – measures to improve agricultural marketing (in brief) – New agricultural strategy - Green Revolution – Problems created by Green Revolution – Agricultural price policy – Indian agriculture and WTO – Recent initiatives in Indian agriculture.

(18 Hours)

Unit III

Role of Industrialization – Industrial policy 1991 – Importance of small scale industries – recent policy initiatives for promoting small scale industries – Industrial sickness in India – causes, consequences and remedial measures – changing features of Indian industrial labour – National wage policy – social security measures in India – Impact of WTO on Indian Industry.

(19 Hours)

Unit IV

India's Foreign Trade – Growth and structure – India's foreign trade policy – main features, phases of it – Export – import policy (2002 – 2007) – Foreign capital – types – Government's policy towards foreign capital – Foreign aid and Indian Economic development – WTO and India's foreign trade.

(18 Hours)

Unit V

Inflationary trends in India – causes of inflationary rise in prices – Government policy to control prices. External value of Rupee and foreign exchange reserves – Foreign Exchange Regulation Management Act 1973 – Foreign Exchange Regulation Management Act 1999 - Reasons for the growth of MNC's – Impact of MNC's on Indian Economy.

(19 Hours)

Books for Reference:

- Ruddar Dutt and K.P.M Sundaram : Indian Economy, S.Chand & Company Ltd., New Delhi, 2004
- S.K Misra & V.K. Puri : Indian Economy, Its Development Experience, Himalaya Publishing House, Mumbai, 2004
- Ishwar D.Dhingra : Indian Economy, S.Chand & Co., Delhi 1997
- Dr.S.Sankaran : Indian Economy, Margham Publications, Chennai, 2004

B.A Economics with Insurance & Finance Semester VI Part III – Core Paper XIV – Financial Markets

Total Hours: 75

Preamble:

The objectives of this paper are

- To acquaint the students with the working of financial market in India and help to foster sound corporate capital structure
- To learn the procedure regarding trading on stock exchanges through on-line trading
- To know the progress made in de-mat trading during recent years

Unit I

Financial System in India – Functions – Structure – Development – Financial Concepts: Financial Assets – Financial Intermediaries, Financial Markets, Financial Rates of Return and Financial Instruments – Financial Market – Concept, and Constituents – A brief Idea of the Players and Instruments in Money Market, Capital Market, Debt Market, Foreign Exchange, Derivatives Market, Global Financial Markets.

(18 hours)

Unit II

Money Market – Definition – Features – Objectives – Importance – Composition: Call Money Market. Commercial Bills Market. Treasury Bill Market – Money Market Instruments – Structure and Features of Indian Money Market – Recent Developments Global Money Markets – London and New York.

(16 hours)

Unit III

Capital Market – Meaning and Definition – Characteristics – Functions – Importance – Evolution and Growth – Constituents Measures of Reactivation – Measures of Investor Protection – Recent initiative in the Indian Capital Market.

(18 Hours)

Unit IV

New Issues Market and Secondary Market: Recognition of Stock Exchanges – Services of stock Exchanges – Organization – Listing of Securities – Advantages of Listing - Drawbacks – Registration of Stock Brokers – Procedure – Kinds- Method of Trading in a Stock Exchange.

(18 hours)

Unit V

Regulation of Stock Exchange – SEBI – Objectives – Powers – Functions – Organization – SEBI guidelines & Recent Development – NSE, BSE, ISE – Inter Stock Exchange of India. Internet Stock Trading – Demat and On-Line Trading Index Calculations – BSE – Senses & Nifty – Foreign Institution Investments and its impact on share price movements

(20 hours)

Books for Reference:

- Dr.S. Gurusamy : Financial Services and Marketing, Vijay Nicole Imprints Private Ltd., Chennai, 2004
- Gordon & Natarajan : Financial Markets and Services, Himalaya Publishing House, Mumbai, 2003
- Sri Ram Khanna : Financial Markets in India & Protection of Investors, New Century Publications, Delhi, 2004

B.A Economics with Insurance & Finance

Semester VI

Part III –Core Paper XV – Insurance and Risk Management

Total Hours: 75

Preamble:

The objectives of this paper are

- To know about risk, risk Management process and techniques
- To provide an overall view of the risk management and control systems
- To understand the role of information technology in Insurance

Unit I

Introduction to Risk – Concept – Risk & Uncertainty – Types of Risks – Classifying Pure Risks – Methods of Handling Pure Risk – Principles of Risk Classification – Liability Insurance.

(14 hours)

Unit II

Risk Management and Control – Conceptual Framework – Objectives – Risk Management Information Systems. Risk Management by Individual – Factors affecting Individual's demand for Insurance – Corporate risk management and modeling.

(14 hours)

Unit III

Settlement of Claims in Insurance Claims in Life Insurance: Death, Maturity, Survival, Claims in Non – Life : Fire –Motor Vehicle, Marine Insurance, Claims on Consignment by Rail & Road, Marine & Cargo, Engineering Insurance.

(14 hours)

Unit IV

Reinsurance & Underwriting: Introduction to Reinsurance – Role of reinsures – Techniques – Nature of Reinsurance Risks. Underwriting – Underwriting basics – objectives and Principles of underwriting – Underwriting in Life Insurance & Non-life insurance.

(18 hours)

Unit V

Enterprise Risk Management – ERM Basics Identifying risk exposures – Emerging Role of CRO – ERM in Insurance – Risk Management Information Systems (RMIS). Information Technology in Insurance – Need, Technology and Applications.

(15 hours)

Books for Reference:

- Mishra, M.N : Insurance: Principles and Practice, S.Chand & Co Ltd.,Delhi, 2005
- Julia Holyoake & William Weipers : Insurance, A.I.T.B.S. Publishers, Delhi, 2002
- Dr.Gupta, P.K : Insurance Risk Management, Himalaya Publishing House, Mumbai, 2004
- Bodla , B.S., Garg M.C,& Singh : Insurance, Fundamentals, Environment & Procedures , Deep & Deep Publications,Delhi,2003
- Mark S. Dorfman : Introduction to Risk Management, Prentice – Hall of India Pvt Ltd, Delhi.2005

III – SEMESTER – PART – IV SKILLS BASED SUBJECT - 1
DIPLOMA - TRADE ECONOMY AND COMPUTER SYSTEM
FINANCIAL ACCOUNTING

SUBJECT DESCRIPTION:

The Course deals with the essential concepts of accounting procedures.

OBJECTIVES:

1. To make the students to understand the basic concepts of accounting procedures.
2. To encourage the students to learn modern techniques in the accounting field.

UNIT I

Accounting - Definition, objects, functions and importance, classification of accounts - Double Entry System concept; Journal, ledger and Trial Balance.

UNIT II

Subsidiary Books - Cash Book, Bank Reconciliation Statement.

UNIT III

Preparation of Final Accounts of sole traders - trading and Profit & Loss A/c. and Balance Sheet - with simple adjustment.

UNIT IV

Single Entry System - Statement of Affairs; Conversion into double entry (Simple Problems)

UNIT V

Accounts of Non - Trading concerns - Receipts and Payments A/c. Income & Expenditure A/c. and Balance Sheet.

REFERENCE BOOKS

1. Principles of Accountancy - N. Vinayakam, P.L. Mani & K.L. Nagarajan.
2. Financial Accounting - R.L. Gupta and V.K. Gupta - Sultan Chand and Sons, New Delhi.
3. Financial Accounting - SP. Jain and K.L. Narang - Kalyani Publishers, Ludhiana.
4. Financial Accounting - Santhana Gopalan and Parthasarathy, Sultan Chand and Sons, New Delhi.
5. Financial Accounting - Reddy and Murthy - Margham Publications - Chennai - 17.

NOTE : Question Papers must contain problems to the extent of 60% of the marks allotted to the subject.

IV – SEMESTER – PART – IV SKILLS BASED SUBJECT - 2

DIPLOMA - TRADE ECONOMY AND COMPUTER SYSTEM
II TRADE DOCUMENTATION

SUBJECT DESCRIPTION:

The subject deals with essential methods of Trade documentation.

OBJECTIVES:

1. To familiarize the students to learn the procedures of foreign trade and documentation methods.
2. To enable the students to gain knowledge regarding Trade documentation.

UNIT I

Avenues of International Trade - Direct exporting - Joint venturing - licensing arrangement, Management contracting, foreign investment - turnkey projects, consulting.

UNIT II

Role of Shipping - Liners, tramps, Bill of lading - Jettison and general average, particular average, warranties and other shipping terminologies - containerization - Air Transport - Multi Model Transport - Cargo Insurance.

UNIT III

Need, Rationale and Types of document - INCO terms - Ex - works - Free on Truck - cost and freight - Cost Insurance Freight - Free on Board - Document against payment - Document against Acceptance - Invoice, Inspection certificate - Certificate of Origin.

UNIT IV

Export, Import Licenses - Letter of Credit Mechanism - Uniform Customs and Practices for Documentary Credit (UCPDC) - Duty drawback procedure.

UNIT V

Packing Methods - Packing List - Quality Control and Inspection - Clearance of Export Cargo - valuation and classification of goods in customs - Warehousing under Customs Act - Post - Shipment Formalities and procedures.

REFERENCE BOOKS

Government of India, Handbook of Import and Export procedures.
Balagopal Export Management, Himalaya Publishing House, Delhi
Paras Ram - Export - What, Where and How - Tata MC Graw Hill International Edition.

SEMESTER - V – PART – IV SKILLS BASED SUBJECT - 3

DIPLOMA - TRADE ECONOMY AND COMPUTER SYSTEM

COMPUTER SYSTEM - I

SUBJECT DESCRIPTION:

The course deals with the basic knowledge on different concepts of computer applications.

OBJECTIVES:

1. To provide knowledge on different concepts of computer applications
2. To enable the students to understand the importance of computer system.

UNIT I

Description of Electronic Computers - CPU Operations - Classification of Computers - Main - Mini - Work Stations - Micro Computers - Super Computers - Personal Computers - Computer Software - Types of Software.

UNIT II

Input devices - Mouse - Touch Screens, MICR - OCR, Keyboard, Pen based - Input Digital Scanners - Voice input devices - Sensors.

UNIT III

Output devices - Impact Printers - Non Impact Printers - Video display terminals - plotters - Voice output devices - Secondary storage devices - Magnetic disk - Floppy - Magnetic Tape - Optical Disk Storage C.D. Rom.

UNIT IV

Tally 7.2 - opening New Company - safety of accounts - password characteristic, Making Ledger accounts - writing voucher - voucher entry - Making different types of vouchers - correction of Sundry Debtors and Sundry Creditors.

UNIT V

Preparation of trial balance - Books of Accounts - Cash Book - Bank Book - Ledger accounts - Group Summary - Sales Register and Purchase Register - Journal Register - Statement of Accounts and Balance Sheet.

REFERENCE BOOKS

Nathari - Tally 7.2, B.P. Publications.
S. Palanivel - Tally Accounting Software - Margham Publications.
Parameswaran - Computer Applications in Business.

SEMESTER - VI- PART – IV SKILLS BASED SUBJECT - 4

DIPLOMA - TRADE ECONOMY AND COMPUTER SYSTEM
COMPUTER SYSTEM - II

SUBJECT DESCRIPTION

The course deals with the different concepts relating to MS. Office and computer system.

OBJECTIVES

1. To understand the significance and basic concepts of computer systems.
2. To provide knowledge of the application of computer system in the field of MS. Office

UNIT I

MS. Office Basics - creating document - entering text -selecting text - giving instructions - using tool bars - menu commands - key board - shortcut - saving files - opening documents - Manipulating windows - simple editing - printing files - file merger.

UNIT II

Word Basics - Using Auto text - using Auto correction - word editing techniques - finding and replacing text - checking spelling using templates - formatting - formatting with styles - creating tables.

UNIT III

Excel Basics - entering data - selecting ranges - editing entries - formatting entries - simple calculation - naming cells and ranges - data display - printing work sheets - copying entries between work books - moving sheets between work books - deleting sheets - creating graphs.

UNIT IV

Power Point Basics - editing text - adding subordinate points - deleting slides - working outline view - a design template merging presentation in slider sorter view applying templates - adding graphs - adding organisation charts - running an electronic slide - show adding special effects.

UNIT V

Access Basics - creating a table entering and adding records - changing a structure - working with records - creating forms - establishing relationships - using queries to extract information - using report to print information.

REFERENCE BOOKS

1.	R.K. Taxali	-	PC Software for windows made simplex Tata Mcraw Hill Publishers Pvt. Ltd.
2.	Stephen.L	-	Office 2000 Complete reference by BPB
3.	Joyce Cox, Polly Urban	-	Quick Course in Microsoft Office - Galgotial Publications.
4.	T. Karthikeyan&Dr.C. Muthu	-	PC Software for Office Automation - Sultan Chand.
5.	Sanjay Saxena	-	A first course in Computer
6.	R. Krishnamoorthi	-	Computer programming and application
7.	A.L. Stevens	-	Teach; your self windows.

SEMESTE-V ELECTIVE I-A

E- Commerce

Total Hours: 90

Preamble:

The objectives of the paper are:

- To provide basic knowledge about Electronic Commerce
- To impart knowledge about applications of e- commerce in business.

Unit I

E-commerce – Meaning – Definition – Evolution – Concept – Nature – Features of e-commerce – Need – Types of e-commerce procedure – Critical factors for e-commerce success – steps for building an e-commerce system – e-commerce a Science and an Art – Advantages – Disadvantages.

(18 Hours)

Unit II

Types of business data transfer – Electronic Data Interchange – Definition – Features of EDI – EDI and Wide Area Net Work – NIC Net and EDI – Steps in EDI – importance – Types of EDI files – EDI services – Objectives – Advantages – Disadvantages.

(17 Hours)

Unit III

E-commerce process and Payment Solutions: Need – Online Commerce Solutions – Essentials of good solutions – Advantages – Technology Standards for E-commerce – E-Business Solution matrix. Shopping Cart: Features – Types. Merchant Account: Meaning and Nature – Types – Payment System: Classifications – Methods – Electronic cheque – cyber cash – credit cards – smart cards : Types – Advantages – credit card fraud – processing of financial transactions.

(19 Hours)

Unit IV

E-Online Banking : Meaning – Need – Automatic Teller Machine – Electronic Fund Transfer – TeleBanking – E-Cheque – E-Banking in India – Security of Internet Banking – Advantages – Limitations.

(18 Hours)

Unit V

E-Commerce security: Need for security – Cyber crimes – Reasons for private tampering – E-commerce and security – Security features – Areas of Internet Security – Types of security – Encryption – Origin – Meaning – Process – Digital Certificates – Digital Signature and Electronic signature – Secure electronic transaction (SET) – Advantages.

(18 Hours)

Books for Reference:

- Suresh T .Viswanathan : The Indian Cyber Laws- Bharat Law House, New Delhi, 2001.
- Dr. C. S. Rayudu : Commerce & E Business, Himalaya Publishing Mumbai, 2004.

SEMESTE-V ELECTIVE I-B **INVESTMENT POLICIES AND PROGRAMMES - I**

SUBJECT DESCRIPTION

The subject of the course deals with the importance of investment and the functions of stock exchange market.

OBJECTIVES

1. Enlighten the students about the investment policies
2. Understanding and analysing the various issues related to share market.

UNIT I

Investment - Financial and Economic - meaning of investment - importance of Investment - Features of an Investment programme.

UNIT II

Security valuation - Scope - elements of investment - Approaches to investment - Basic valuation models.

UNIT III

Bonds - Types - public Sector Bonds - Zero Bonds - shares - preference shares and Equity Shares - Bonus and Right Shares.

UNIT IV

Debentures - Non-convertible- partly convertible, Fully convertible debentures.

UNIT V

Share market - primary market, How to apply for new issues - Basics of allotment - Secondary market - Functions of Stock Exchange.

REFERENCE BOOKS

1. Ralph Eastman Badger and Harrig
G. Guthamann - Investment principles and practice
2. Dougall Herbert - Investments
3. Preeti Singh - Investment Management
4. B.S. Grewal and Nahjot Grewal - Successful Stock market Investment
5. S.S. Grewal and Nahjot Grewal - Profitable Investment in shares
6. Preeti Singh - Investment Managemetri Security
Analysis and Portfolio Management,

Himalaya Publishing Home,
Mumbai - 2004.

7. A.N. Shanbhag - In the Wonderland of Investment,
Focus Popular Prakasham,
Mumbai, 1999.
8. V.K. Bhalla - Investment Management Security
Analysis and Portfolio Management,
S.Chand & Co, Ltd,
New Delhi - 1997.
9. Vasant Desai - The Indian Financial System.
The system that cares Financial
Markets,
Institutions & Services,
Himalaya Publishing House,
Mumbai, 1997.

SEMESTE-V ELECTIVE I-C **Auditing**

Total Hours :75

Preamble:

The objectives of this paper are:

- To impart knowledge about Principles and methods of auditing
- To familiarize the students with the techniques of auditing and its applications

Unit I

Definition – objectives of Auditing – Advantages and limitations of auditing – Auditing and investigation – Qualities of an Auditor – Detection of errors and frauds. Various types of audit: Continuous audit – Final audit – Interim audit – Balance sheet audit – Advantages of continuous audit.

(12 hours)

Unit II

Audit procedure – Planning of audit – Audit programme – Audit note book – Audit working papers – Internal control and internal check – Internal check as regards cash, wages, sales, etc., Position of external Auditor as to Internal audit.

(15 hours)

Unit III

Vouching – Meaning – Definition – Vouchers – Vouching of cash transactions – Trading transactions – Impersonal ledgers.

(16 hours)

Unit IV

Verification and valuation of assets and liabilities – Auditor's position – Auditors duty regarding depreciation – Reserves and provisions.

(16 hours)

Unit V

Company Audit – Appointment and Removal of Auditor – Rights and duties of company Auditor – Liabilities of company Auditor – Audit of Share Capital – Audit of Share Transfer.

Audit of Computerized Accounts – e-audit.

(14 hours)

Books for Reference:

- B.N.Tandan : A Hand book of Practical Auditing
S.Sudharsanam : S.Chand & Co.Ltd., New Delhi, 2006
S.Sundharabahu

- R.G.Saxena : Principles and Practice of Auditing
Himalaya Publishing House, Mumbai, 2002
- R.Sharma : Auditing
Lakshmi Narain Agarwal Educational Publishers,
Agra, 2000

SEMESTE-VI ELECTIVE II-A

Banking Practices

Total Hours: 90

Preamble:

This paper aims

- ❖ To provide basic knowledge about the importance and functions of commercial banks
- ❖ To acquire practical knowledge and skills in banking transactions

Unit I

Definition of a banker and customer – Banking services – meaning and importance – Economic and Monetary implications of banking operations – Globalised challenges in banking services – New trends in banking services- Computerization in banks.

(20 Hours)

Unit II

Deposit accounts – Types: Saving Bank A/C, Current A/C, Fixed Deposit A/C, RD A/C, Non Resident A/C, Foreign Currency (non-resident) A/C – opening and operation of deposit account. E-banking services – Internet Banking – Phone Banking, Mobile Banking – ATM - Debit Card, Credit Cards.

(20 Hours)

Unit III

Negotiable Instruments – Cheque – Bill of Exchange – Promissory Note – Crossing of Cheque – Endorsement – Collecting banker – Paying banker.

(20 Hours)

Unit IV

Principles of sound lending – loans and advances – Modes of creating charge – pledge – Hypothecation – Mortgages

(20 Hours)

Unit V

Banking Practicals

1. Pay-in-slip
2. Application for term deposits
3. Cheque
4. Withdrawal form
5. Post office saving Bank A/C Application
6. Locker opening
7. Jewel loan application
8. Personal loan application
9. ATM – functioning in four different banks
10. Application form for educational loan
11. Bills discounting
12. Getting DD

(10 Hours)

Books for Reference:

- E.Gordon & K. Natarajan : Banking Theory – Law & Practice, Himalaya Publishing House, Bombay, 2005
- P.N.Varshney : Banking Law and Practice, Sultan Chand & Sons, Delhi, 2002
- M.L.Tannan : Banking Law and Practice in India, India Law House, Delhi, 1997
- S.S.Gulsan & K.Kapoor : Banking Law and Practice, Sultan Chand & Co Ltd., Delhi, 1999

SEMESTE-VI ELECTIVE II-B
INVESTMENT - POLICIES AND PROGRAMME - II

SUBJECT DESCRIPTION

The subject of the course deals with different investment opportunities available in the economy.

OBJECTIVES

1. To provide the knowledge of various issues related to portfolio selection.
2. To educate the students about Mutual funds in a modern economy.

UNIT I

Economic Analysis - Industry analysis and Company analysis - Book value - market value of shares.

UNIT II

Growth shares, Income shares - Ratio Analysis - Earning per share, Price - Earning ratio - payout - ratio - yield - Dividend Policies.

UNIT III

Portfolio selection - Scope, type of investors - operation of investment in the stock market - Bulls and Bears - Role of Depositories.

UNIT IV

Mutual Funds - Types - Advantages and Disadvantages - Net Asset Value - UTI and other Mutual Funds.

UNIT V

Role of Stock Market in the India Economy - Important companies, FERA Companies - SEBI

REFERENCE BOOKS

1. Ralph Eastman Badger and Harrg - Investment principles and practice
G. Guthamann
2. Dougall Herbert - Investments
3. Preeti Singh - Investment Management
4. B.S. Grewal and Nahjot Grewal - Successful Stock market Investment
5. S.S. Grewal and Nahjot Grewal - Profitable Investment in shares
6. Preeti Singh - Investment Managemetri Security
Analysis and Portfolio Management,
Himalaya Publishing Home,
Mumbai - 2004.

7. A.N. Shanbhag - In the Wonderland of Investment,
Focus Popular Prakasham,
Mumbai, 1999.

8. V.K. Bhalla - Investment Management Security
Analysis and Portfolio Management,
S.Chand & Co, Ltd,
New Delhi - 1997.

9. Vasant Desai - The Indian Financial System.
The system that cares Financial
Markets,
Institutions & Services,
Himalaya Publishing House,
Mumbai, 1997.

SEMESTE-VI ELECTIVE II-C **Security Analysis**

Total Hours - 75

Preamble:

The paper aims to

- study the meaning of security analysis and the approaches to analyse it
- understand technical analysis as an approach in detail
- have clear idea about Capital Market efficiency

Unit I

Securities-Meaning-IOUs as Securities-Characteristics of Securities-Primary issues and Derivative Securities-Security Analysis-Meaning-Approaches to Security Analysis-Fundamental Analysis and Technical Analysis-Steps involved in Fundamental analysis (Economic, Industry and Company)

(15 Hours)

Unit II

Technical Analysis-Meaning-History of Technical Analysis-Assumptions-Technical view of Price adjustment to new information-Advantages of Technical Analysis-Challenges to Technical Analysis-Technical Trading-Rules and Indicators-Stock market cycle-Comparison of Technical Analysis and Fundamental Analysis

(15 Hours)

Unit III

Dow theory-Primary, Intermediate and Short term trends-Support and resistance level- Volume of trade-The trends of the Market- Short sales

Charts-Advantages-Point and Figure Charts-Bar charts-Chart Patterns- 'V' formation-Tops and bottoms-Double Top and bottom-Head and Shoulders-Triangles-Flags-Panant

(15 Hours)

Unit IV

Moving Average-Index and Stock price Moving Average-Stock price and Stock Prices' Moving average-Comparison of the two moving averages-Oscillators-Relative strengths Index-Rate of Change-Identification of over bought and over sold zones

(15 Hours)

Unit V

Efficient Capital Market-Definition-Why should capital market be efficient- Alternative efficient market hypothesis- Weak form efficient market-hypothesis-Test and result-Semi strong form efficient market hypothesis-Test and results-Strong form hypothesis-Test and Result- Efficient Market and Fundamental Analysis- Efficient Market and Technical Analysis

(15 Hours)

SEMESTE-VI ELECTIVE III-A **Management Information System**

Total Hours - 75

Preamble:

The paper is designed to.

- Enable the students to know the fundamental concepts of MIS
- Import basic knowledge of documentation and
- Provide knowledge on the realms of various information systems.

Unit I

MIS- Introduction –MIS as an Evolving concept _ MIS and Other Academic Disciplines – Subsystem of MIS. Structure of MIS –Operating Elements of an Information System - MIS support for Decision –Making.

System Concepts – Types of System –Sub Systems – System Concept and organization. System concept applied to MIS – Information System as a system – System Analysis and Design.

(15 Hours)

Unit – II

MIS Structure – Based on Management Activity – Based on Organization Function – Transaction Processing- Transaction Processing cycle – methods of Processing, Document Preparation – Message and Document Communication – Information System availability Controls.

(15 Hours)

Unit -III

The Decision Making Process – Phases in the Decision making process- Intelligence and Design Phases – Concept of Decision Making – Behavioural models of the organizational Decision Making. Decision Making under Psychological Stress – Methods of deciding among alternatives.

(15 Hours)

Unit – IV

Concept of Planning and Control –Support System for Planning, Control – Expert Systems.

(15 Hours)

Unit – V

Developing and Implementing Application System – Quality Assurance and Evaluation of Information System.

(15 Hours)

Books for References:

- | | |
|----------------------------|---|
| Sadagopan | - Management Information System
Prentice Hall of India (P) Ltd., 2004 James |
| A O'Brien Irwin | - Management Information System
McGraw Hill Company, 2003 |
| Dr.Mittal & Agarwal | - Management Information System
Sanjeeva Prakashan, Meerut. 2004 |
| W.S.Jawadekar | - Management Information System
Tata McGraw Hill Publishing Co.Ltd.,
2003 |
| D.P.Goyal | - Management Information System
Macmillan India Ltd., 2005 |
| L.M.Prasad and Usha Prasad | - Management Information System
Sultan Chand & Sons, 2004 |

SEMESTE-VI ELECTIVE III-B **TOURISM**

SUBJECT DESCRIPTION

The course aims at equipping the students with the growth and development of tourism and effect on employment generation.

OBJECTIVES

1. Make the students aware of the nature and forms of tourism
2. Expose the students regarding the possibilities of employment potential and the importance of computer technology in tourism.

UNIT I

Tourism concepts - Motivation for Travel - Barriers to Travel - forms of tourism - Travel industry network - Tourism and Tourism product - Meaning & Type - Tourism Planning in India - Government role in planning Tourism - factors influencing tourism development - Pleasure & Religious Travel.

UNIT II

Mass Tourism, Individual Tourism & paid holidays - Growth of modern Tourism - The basic components of tourism - Elements of Tourism - Geographical resources for tourism - Domestic Tourism.

UNIT III

Travel Motivation - evolution of demand - Growth factor - Physical motivators - Real and Recreation motivation - Health motivators - ethnic & family motivators - Business motivation. Travel & Tourism statistics - measurement of tourism - categories of tourist statistics - methods of measurement - Sample surveys - General Problems of measurement - merits and demerits of tourism.

UNIT IV

Economic dimensions of Tourism - Economic significance - Tourism income multiplier - Development of infrastructural development - Employment generation - multiplier - Tourism retailer - Travel agency operation - scope of work of travel agency - the Tour operation - Handling a client.

UNIT V

Role of Communication in travel - modern mass techniques - Computer Technology in Tourism - Railways, Hotels, Reservation, Airlines, Videotext system. Tourism in India - India as a tourist paradise - Growth of tourism in India - Role of TTDC for the growth towards tourism industry.

REFERENCE BOOKS

1. Virender Kaul - Tourism and the Economy, Har- Anand Publications, New Delhi, 1994
2. Alister Mathieson & Geoffery Wall - Tourism, Economic, Physical, Social Impacts Longman Inc, New York, 1982.
3. A.K. Bhatia - International Tourism - Fundamental and Practices, Sterling Publishers Pvt. Ltd., New Delhi, 1994.

4. Jagmohan Negi - Travel Agency & Tour operation
Concepts and Principles,
Kanishka Publishers,
New Delhi, 1997.
5. Pran Nath Sath &
Sushma Seth Bhat - An Introduction to Travel and Tourism
Sterling Publications Pvt. Ltd.,
New Delhi 1977.
6. A.K. Bhatia - Tourism Development - Principles and Practices,
Sterling Publications Pvt. Ltd.,
New Delhi, 1995.
7. R.N. Kaul - Dynamics of Tourism,
Sterling Publications Pvt. Ltd.,
New Delhi, 1985.
8. Pran Nath Seth - Successful Tourism Management,
Sterling Publications Pvt. Ltd.,
New Delhi, 1987.
9. Gulab Nabi - Socio Economic Impact of Tourism,
Pioneer Publishers, Jaipur, 2000.
10. Mukesh Ranga - Tourism Potential in India,
Abhijeet Publications, New Delhi, 2003.

SEMESTE-VI ELECTIVE III-C JOURNALISM

SUBJECT DESCRIPTION

The content of the course aims at making the students to understand the nature of mass communication and the responsibilities and functions of press.

OBJECTIVES

1. Understand the characteristics of communication
2. Imparting knowledge about the qualities of a reporter and newspaper management.

UNIT I

Nature Scope and process of mass communication - Theories of mass Communication - SMCR model of communication - Types of Communication - Characteristics of Communication - Barriers - Mass media of Communication - Merits and Demerits.

UNIT II

Journalism - History of Journalism - History of Indian Press - Responsibilities and functions of the press - News agencies - freedom of the press - various professional organizations - press council - press laws.

UNIT III

News - Definition of news - Sources of news - Reporting - Qualities of a reporter - Routine beats of a reporter - Inverted pyramid style of reporting - lead - Definition and types - Crime reporting , Correspondents - Special Correspondents - District correspondents - Investigative reporting - writing for Radio and TV - Free lance Journalism.

UNIT IV

Editing - Editorial writing - purpose of editorials - Headlines - definition - Functions and types - what is a copy - Sources of a copy - Sub-edition - Functions of Sub-editor - proof reader - Functions and symbols.

UNIT V

Newspaper Management - various departments of a newspaper and their functions - Advertisement - circulation and Administration.

REFERENCE BOOKS

- | | |
|--|---|
| 1. Theory and practice of Journalism | - B.N.Ahuja, subject publications, New Delhi. |
| 2. Professional Journalism | - M.V. Kawath, Vikas Publishing House. |
| 3. News Reporting and Editing | - K.M. Srivastava Sterling |
| 4. News Writing and Reporting
Publication | - James M Neal & Suzanne S. Brown, Surjeet |
| 5. Modern Newspaper practice | - F.W. Hodgson Heinemann, London. |
| 6. Journalism in Modern India | - Roland E. wolsley |
| 7. The Indian Press | - Dr. S.P. Sen |
| 8. The Press | - M. Chalapathi Rao |
| 9. Truth about Indian Press | - J.N. Sahni |
| 10 Indian Press | - Kadig Krishnamurthy |
| 11. History of Indian Press | - J. Natarajan |
| 12. The Professional Journalism | - John Honhenberg |
| 13. Professional Journalism | - Patanjali Sethi |
| 14. Editorial and Persuasive writing | - Harry W. Stoneolpher |
| 15. Fundamentals of Journalism | - Spencer Crump. |

