

**II YEAR – III SEMESTER
COURSE CODE: 7BCO3C1**

CORE COURSE - V – PRINCIPLES OF INSURANCE

Unit I

Origin of insurance – Definitions of Risk, Peril, Hazard – Methods of treating risk – Types of insurance organizations. Main forms of insurance – Essentials of a sound insurance plan – Contract of insurance – Classification of insurance - Contracts – Personal, property, liability, and guarantee Fundamental principles – good – faith, insurable interest, indemnity, subrogation, double insurance, reinsurance – Functions and importance of insurance.

Unit II

Life insurance – fundamentals of life contract – principles – types – annuity contract insurance & annuity compared – Various types of annuity Theory of insurance – Theory of probability – Theorem of large numbers. Premium computation – Assessment plan – Natural premium plan – Mortality tables – Construction of mortality tables for annuities – Life fund valuation – Investment of fund – Suitability of various types of investment – Surplus and its distribution.

Unit III

Procedure for taking a life policy – Proposal, agents’ report, medical examination, hazards of residence, occupation, war risks – financial position, past history etc.

Unit IV

Policy conditions – Proof of age – Payment of premiums – Days of grace – Commencement of risk – Antedating – Critical expenses – Hazardous occupation – Alteration – Additional assurance – Suicide – Lost policies – Assignment – Nomination – Incontestable clause – Settlement of claim – Lapsing of policy – Revival of policies – Redating – Surrender value – Paid up value – Role of L.I.C. of India – Case for and against privatization of L.I.C. – Present scenario.

Unit V

Nature of marine insurance contract – Marine policies – Conditions of marine losses – Payment of claims. Nature and use of fire insurance – contract – Kinds of policies – Rate fixing in fire insurance – Payment of claim – Reinsurance. Emerging trends in insurance.

Books for Reference:

1. Principles and Practice of Insurance, P.Periasamy, Himalaya Publishing House.
2. Insurance : Principles and Practice, M.Manoharan, Palani Paramounts Publications.
3. Elements of Insurance : A. Murthy, Margham Publications.
4. Elements of Insurance : N.Premavathi, Sri Vishnu Publications.
5. Insurance - Principles and Practice – M.N.Mishra, Himalaya Publications.



**II YEAR – III SEMESTER
COURSE CODE: 7BCO3C2**

CORE COURSE -VI – BANKING THEORY

Unit I

Introduction: Origin of banking – Definition – Classification on the basis of functions, on the basis of organizational structure – Unit Banking Vs Branch Banking – Suitability to Indian conditions.

Unit II

Commercial Banks: Origin and Growth – Functions – Primary functions – Subsidiary functions – Modern trends in deposit mobilization and lending – Various innovative lending schemes – Modern services like leasing, merchant banking, issue of credit cards etc. – Role in economic development – Social responsibility of banks.

Unit III

Credit creation by banks: Technique of credit creation – Limitations – Investment policy of banks: Safety, Liquidity and Profitability – Money Market importance – Composition – Instruments.

Unit IV

Origin of State Bank of India – Functions – SBI and Agricultural Finance – SBI and Small Scale Industries – SBI and Co-operative sector – Achievements. Reserve Bank of India: Organisation – Functions – Credit control measures – Quantitative Vs Qualitative Credit Control – RBI and rural credit – RBI and industrial finance – Bill Market Scheme – Powers under the Banking Regulation Act, 1949.

Unit V

Recent developments in banking – Banking sector reforms – Non-performing assets – Capital adequacy norms – Provision requirements – Post reforms position – Banking Ombudsman Scheme – Privatisation of banks – E-banking.

Books for Reference:

1. Banking Theory Law and Practice : E.Gordon and K.Natarajan, Himalaya Publications
2. Banking Theory Law and Practice : Sundaram and Varshney, Sultan Chand & Co.,
3. Banking Theory Law and Practice : S.Gurusamy, Vijay Nicole Imprints.
4. Banking Theory Law and Practice : S.N.Maheshwari, Sultan Chand & Co.,
5. Modern Banking Theory : R.R. Paul, Kalyani Publishers.



**II YEAR – III SEMESTER
COURSE CODE: 7BCO3C3**

CORE COURSE - VII – BUSINESS STATISTICS

Unit I

Definition–Importance–Application–LimitationsandDistrust–StatisticalSurvey– Planning and design of survey – Collection of data – Primary and Secondary Data – Questionnaire and schedules – Sampling design – Types of samples – Statistical errors – Classification of data – Tabulation – Presentation of data – Diagrams.

Unit II

MeasuresofCentraltendency–Mean–Median–Mode–GeometricMean–Harmonic Mean – Measures of dispersion – Range – Quartile deviation – Mean deviation – Standard deviation.

Unit III

Correlation – Meaning – Types – Scatter diagram – Karl Pearson`s co-efficient of correlation– Rank correlation – Concurrent deviation method – Regression analysis – Uses – Methods of studying regression – Regression lines.

Unit IV

Index numbers – Meaning – Construction of index numbers – Problems – Methods of construction – Test of consistency – Fixed base – Chain base –Base conversion and shifting – Consumer price index – Formula.

Unit V

Time series – Components – Moving average – Methods of least squares – Measurementofseasonalvariations–Simpleaverage,Ratio-to-trendmethod,Ratio-to-moving average method – Link relativemethod.

Books for Reference:

1. Statistical methods: Dr.S.P.Gupta Sultan chand& sons, NewDelhi.
2. Statistics,Theory&Practice:R.S.N.Pillai&Baghavathy–S.Chand&Company NewDelhi.
3. Business Statistics: G.C.Beri Tata Mcgraw-HillEdition.
4. Statistical Methods: Sanchetti and Kapoor, Sultan Chand &Co.,
5. Business Statistics: M.Wilson – Himalaya Publishing House,Mumbai.
6. Statistical Methods: ,M.Manoharan, Palani ParamountsPublications.
7. Business Mathematics and Statistics :P.R.Vittal, MarghamPublications.

Note: The question paper shall contain 60% problems and 40%theory



**II YEAR – III SEMESTER
COURSE CODE: 7BCO3C4**

CORE COURSE - VIII – ADVANCED ACCOUNTANCY – III

Unit I

Partnership Accounts – Partnership deed – Profit and loss appropriation accounts of partners – Fixed and fluctuating capital – Past adjustments and guarantees – Capital ratio.

Unit II

Admission of a partner – New profit sharing ratio – Sacrificing ratio – Goodwill treatment – Revaluation of assets and liabilities – Adjustment of Accumulated profits, losses and reserves.

Unit III

Retirement of a partner – New ratio – Gaining ratio – Distinction between Sacrificing ratio and Gaining ratio – Retirement and admission – Death of a partner – Settlement of amount due to legal representatives – Joint life policy.

Unit IV

Dissolution – Accounting treatment for unrecorded assets and liabilities – Continuance of firm by partners after dissolution – Insolvency of partners – Garner Vs Murray case – Insolvency of all partners.

Unit V

Piecemeal distribution – Proportionate capital method – Maximum loss method – Sale to a company – Calculation of purchase consideration.

Books for Reference:

- | | |
|-----------------------------------|---|
| 1. Advanced Accountancy | – R.L.Gupta and M.Radhasamy,
Sultan chand & sons publishers, New Delhi |
| 2. Advanced Accounts | – M.C.Shukla and T.S.Grewal ., Chand &
Company publishers |
| 3. An introduction to Accountancy | – S.N.Maheswari, Kalyani Publishers Ltd |
| 4. Advanced Accountancy | – M.A.Arulanandam and K.S.Raman
Himalaya publishing company Ltd. |
| 5. Advanced Accountancy | – S.P.Jain and K.L.Narang., Kalyani
Publishers Ltd |
| 6. Advanced Accountancy | – R.S.N.Pillai & Bhagavathi, S.Chand &
Company Publishers |
| 7. Financial Accounting | – T.S.Reddy and A.Murthy, Margham
Publications |

Note: The question paper shall contain 60% problems and 40% Theory



II YEAR – III SEMESTER
COURSE CODE: 7BBAA3

Unit I

ALLIED COURSE - III -ADVERTISING AND SALES PROMOTION

Advertisement- Meaning, definition, importance, objectives – media, forms of media – press, Newspaper, trade journal, Magazines - outdoor advertising-poster, banners, neon signs, publicity literature booklets, folders, house organs-direct mail advertising-cinema and theatre programme-radio and television advertising-exhibition, trade fair, transportation advertising.

Unit II

Advertising agencies - Advertising Budget - Advertising Appeals - Social Effects of Advertising - Advertisement Copy - Objectives-Essentials - Types-Elements of Copy Writing: Headlines, Body Copy - Illustration-Catch Phrases and Slogans-Identification Marks.

Unit III

Advertising layout- functions-design of layout-typographic printing: process- lithography-printing Plates and reproduction paper, and cloth - size of advertising-repeat advertising-advertising Campaign- steps in campaign planning.

Unit IV

Salesforce Management-Importance-sales force decision-sales force size-recruitment & selection-training-methods-motivating salesmen, Controlling - compensation & incentives- fixing sales territories, quota – Evaluation - Personal selling-Objectives - Salesmanship- Process of personal selling-types of salesman.

Unit V

Sales promotion: Meaning-methods-promotional strategy-marketing communication and persuasion-promotional instruments: techniques of sale promotion-consumer and dealer promotion. After sales service-packing – guarantee

Books for Reference:

1. Advertising and Sales Management :Sontakki C.N.
2. Salesmanship and advertising :Davar S.K.
3. Advertising Management–Sherslekar, Victor&Nirmala Prasad
4. Foundations of Advertising – Theory & Practice –S.A.Chunawala
5. Promotion Management - S.A.Chunawalla



PART IV (2) – SKILL BASED SUBJECTS (SBS)
II YEAR – III SEMESTER
COURSE CODE: 7SBS3A1

COURSE I – COMPETITIVE EXAMINATION SKILLS

UNIT I

INTELLIGENCE, CREATIVITY & APPLICATION, TESTING & ASSESSMENT

UNIT II

TYPES, VERBAL ABILITIES & FLUENCY

UNIT III

NUMERICAL ABILITY

UNIT IV

SPATIAL AND PERCEPTUAL ABILITIES, SITUATION REACTION TEST

UNIT V

MEMORY AND INDUCTIVE REASONING

REFERENCES

1. AJAY RAI, “INTELLIGENCE TESTS”, STERLING PAPERBACKS, PUBLISHED BY STERLING PUBLISHERS PVT. LTD., L-10, GREEN PARK EXTENSION, NEW DELHI 110 016., 2001
2. COMPETITION SUCCESS REVIEW MAGAZINES.



PART IV (I) – (C)
NON – MAJOR ELECTIVE – COURSE II
II YEAR – III SEMESTER
COURSE CODE: 7NME3C

COURSE II – EFFECTIVE EMPLOYABILITY SKILLS

Unit I Curriculum Vitae & Facing the Interview

Applying for jobs, Preparing the curriculum Different formats vita, Facing the interviews, Frequently Asked Questions (FAQs).

Unit II Interpersonal Communication

One to one Communication

One to group Communication

Unit III Group Discussion

Listening, Ice-breaking, Leader – Member Moderates his role responsibility, Conflict, Management, Consensus, Steps involved

Unit IV Team Work

Qualities Selection constant & comfort, Orientation Review Tea, Review of the team work

Unit V Motivation

Leadership & Motivation, Behaviour, Motives Managerial Skills

References

1. E.H.McGrath, S.J., “Basic Managerial Skills For All”, Prentice-Hall of India Private Limited, New Delhi 110 001. ISBN-0-87692-498-4.
2. D.K.Sarma, “You & Your Career”, Wheeler Publishing, 755, Anna Salai, Chennai 600002. ISBN 81-7544-170-4. -1999
3. Indian Jaycees, “Skills” Series, published by Indian Jaycees.
4. S.P.Sachdeva, “Interview In A Nutshell”, Sudha Publications (P) Ltd., B-5, Prabhat Kiran, Rajendra Place, New Delhi 110 008.



**III YEAR – V SEMESTER
COURSE CODE: 7BCO5C1**

CORE COURSE - XIII – CORPORATE ACCOUNTING

Unit I

Issue of shares – Premium - Discount – Issue of debentures – Underwriting of shares and debentures – Redemption of debentures – Redemption of preference shares.

Unit II

Acquisition of business – Meaning – Accounting Treatment – Entries in the book of purchasing company and book of vendor – Profits prior to incorporation – method of ascertaining profit or loss prior to incorporation.

Unit III

Final accounts of companies – Preparation and presentation of final accounts – Form and contents of profit and loss accounts – Form and contents of Balance Sheet – General instruction for preparation of Balance Sheets.

Unit IV

Amalgamation, Absorption and External Reconstruction of Companies – Alteration of share capital and Internal Reconstruction.

Unit V

Valuation of goodwill and shares of companies – Liquidation of Companies (Liquidator's final statement of accounts only).

Books for Reference:

1. AdvancedAccountancy – R.L.Gupta and M.Radhasamy,Sultan Chand & Sons Publishers, New Delhi
2. AdvancedAccounts – M.C.Shukla and T.S.Grewal .,Chand& Company publishers
3. AdvancedAccountancy – S.N.Maheswari, Kalyani PublishersLtd
4. AdvancedAccountancy – S.P.Jain and K.L.Narang.,Kalyani Publishers Ltd
5. AdvancedAccountancy - R.S.N.Pillai&Bhagavathi, S.Chand& Company Publishers
6. CorporateAccounting - T.S.Reddy and A.Murthy, Margham Publications

Note: The question paper shall contain 60% problems and 40% Theory



**III YEAR – V SEMESTER
COURSE CODE: 7BCO5C2**

CORE COURSE - XIV – COSTING

Unit I

Definition of Costing – Importance – Uses of costing – Objectives - advantages – Differences between Cost and Financial accounts – Installation of costing system – Analysis and classification of costs – Preparation of cost sheet.

Unit II

Materials:Purchase procedures–Requisition for materials–Issue of materials:First In First Out,Last In First Out– Simple Average–Weighted Average–Recording and controlling of materials– Maintenance of stores:minimum level,maximum level,reorder level,Economic Ordering quantity – Perpetual inventory – Control over wastage, scrap and spoilage.

Unit III

Methods of remunerating labour:Incentive schemes–Idle time–Control over idle time – Job evaluation – Merit rating – Time study – Labour turnover – Meaning and measurement.

Unit IV

Accounting overheads–Fixed and variable overheads–Basis of charging overheads– Allocation – Apportionment and Absorption – Distinction between works overhead, administration overhead, selling overhead and distribution overhead – Distribution of service overheads.

Unit V

Job costing – Process costing – Normal loss, abnormal loss and abnormal gains – Effectiveness – Equivalent – Production (excluding By – products and joint products).

Books for Reference:

- | | | |
|--------------------|---|--|
| 1. Cost accounting | : | SP.Jain and KL. Narang , Kalyani Publishers. |
| 2. Cost accounting | : | Das Gupta, Sultan Chand & Sons |
| 3. Cost accounting | : | R.S.N.Pillai and Bhagvathi, S.Chand & Co., |
| 4. Cost accounting | : | S.P. Iyengar, Sultan Chand & Sons |
| 5. Cost accounting | : | T.S.Reddy, Margham Publications. |
| 6. Cost accounting | : | V.S.P.Rao, Vrinda Publications |

Note: The question paper shall contain 60% problems and 40% theory

**III YEAR – V SEMESTER
COURSE CODE: 7BCOE1A**

ELECTIVE COURSE - I (A) – INCOME TAX – I

Unit I

Introduction – History of Income Tax of India – Objectives of Taxation – Characteristics of Good tax system – Distinction between Direct Tax and Indirect Tax.

Unit II

Definition – Agricultural income – Previous Year – Assessee – Assessment Year – Person–Principal Officer–Residential Status–Deemed Income–Capital and Revenue–Tax Liability – Incomes exempted from Tax.

Unit III

Income from Salary–Salary–Meaning–Definition–Allowances–Provident Fund – Perquisites – Computation – Income from House Property – Meaning – Exemption – Annual Value – Municipal Value – Net Annual Value –Computation.

Unit IV

Profits and Gains from Business or Profession – Differences between business and profession – Admissible and inadmissible deduction – Computation of taxable income from business or profession.

Unit V

Capital Gains – Income from other sources – Capital Assets – Kinds of transfer - procedure – Cost of Acquisition, improvement – Indexed value of cost of acquisition and improvement – Computation.

Books for Reference:

1. Income Tax Law and Accounts – Mehrotra and Goyal, Sahitya Bhavan Publications.
2. Income Tax – Vinodh K. Singhanian, Monica Singania, Taxmann Publications
3. Income Tax, Theory, Law & Practice – T.S.Reddy, Y.Prasad, Margham Publications
4. Income Tax, Law & Practice – A.Jeyakumar & N.Hariharan, Vijay Nicol Imprints
5. Income Tax, Law & Practice – V.P.Gaur, D.B.Narang, Puja Gaur & Rajeev Puri, Kalyani Publishers.

Note: The question paper shall contain 60% problems and 40% theory



GROUP I – SET II

**III YEAR – V SEMESTER
COURSE CODE: 7SBS5A4**

COURSE II – HERITAGE AND TOURISM

UNIT I

TOURISM – INTRODUCTION – CONCEPTS – SIGNIFICANCE – FORMS OF TOURISM – EFFECTS OF TOURISM – SOCIAL, ECONOMIC AND ENVIRONMENTAL ASPECTS – HUMAN RIGHTS

UNIT II

IMPORTANCE OF PRESERVING HERITAGE – HERITAGE SPOTS IN INDIA – IN TAMIL NADU – BRIEF HISTORY OF THE HERITAGE SPOTS – THE ROLE OF HERITAGE SPOTS IN PROMOTING TOURISM – UNESCO GUIDELINES ON HERITAGE

UNIT III

ROLE OF GOVERNMENT IN PROMOTING TOURISM – ITDC- TTDC-PALACE ON WHEELS – TRAVEL INDUSTRY SERVICE NETWORK – LAND (RAIL ANDROAD) AIR – WATER – TRAVEL AGENCY – HOSPITALITY AND ACCOMMODATION

UNIT IV

TRAVEL GUIDE – FEATURES – REQUIREMENTS – ONE’S ROLE AS A GUIDE – INCOME AND EMPLOYABILITY – QUALITIES AND SKILLS OF A PROFESSIONAL TRAVEL OR TOURIST GUIDE

UNIT V

PROJECT WORK – FIELD VISIT TO HERITAGE AND TOURISM SPOTS IN SIVAGANGAI AND RAMANATHAPURAM DISTRICTS AND SUBMISSION OF A REPORT (15 TO 25 PAGES)

REFERENCES

- BHATIA, A. K – TOURISM DEVELOPMENT PRINCIPLES AND PRACTICES,
(STERLING PUBLISHERS (P) LTD., NEW DELHI)
- ANANAND M. M – TOURISM AND HOTEL INDUSTRY IN INDIA
(STERLING PUBLISHERS (P) LTD., NEW DELHI)
- ACHARYA RAM – TOURISM AND CULTURAL HERITAGE
(ROSA PUBLICATIONS: JAIPUR, 1986)
- JHA, S.M – TOURISM MARKETING (HIMALAYA PUBLISHING HOUSE)



**III YEAR – V SEMESTER
COURSE CODE: 4SBS5A5**

COURSE III – MARKETING AND SALES MANAGEMENT

UNIT I

Introduction: Evolution of marketing – Types of marketing: Consumer Products Marketing, Industrial Marketing and Services Marketing – Demographic and Behavioural dimensions of marketing – Marketing Planning

UNIT II

Basics of Market Segmentation, Targeting and Positioning – Components of the Marketing Mix: Product – Price – Place – Promotion – Distribution Channels: Types – Merits and Demerits

UNIT III

MARKETING VS SELLING – NATURE AND SCOPE OF SALES MANAGEMENT – PERSONAL SELLING AND SALESMANSHIP – SELLING FUNCTION – UNDERSTANDING CONSUMER'S DECISION MAKING PROCESS – SALES ORGANIZATION AND TYPES OF SELLING

UNIT IV

Prospecting – Approaching the customer – Sales presentation – Sales demonstration – Negotiating buyer concerns – Closing the sale – Post Sales Service and Complaint Handling

UNIT V

Modern Trends in Marketing and Sales: Internet Marketing – Direct Marketing – Multi Level Marketing – Relationship Marketing – Selling through Kiosks

REFERENCES

1. CHUNAWALLA, S. A., SALES MANAGEMENT, 5TH EDITION (2007), HIMALAYA PUBLISHING HOUSE
2. HAVALDAR, KRISHNA; SALES AND DISTRIBUTION MANAGEMENT, 1ST EDITION (2006), TATA MCGRAW HILL
3. PERREAULT, JR., WILLIAM; MCCARTHY, E. JEROME, BASIC MARKETING, 15TH EDITION, 2006, TATA MCGRAW HILL

