



PSGR KRISHNAMMAL COLLEGE FOR WOMEN
College with Potential for Excellence
(An Autonomous Institution, Affiliated to Bharathiar University)
(Reaccredited with 'A' Grade by NAAC, An ISO 9001:2008 Certified Institution)
Peelamedu, Coimbatore-641004



DEPARTMENT OF ECONOMICS WITH BANKING AND INSURANCE

CHOICE BASED CREDIT SYSTEM

BACHELOR OF ARTS (B.A. ECONOMICS)

2015-2018

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DEPARTMENT OF ECONOMICS

2015-2018

Semester	Part	Subject Code	Title of the Paper	Instruction Hours per Sem	Tutorial Hours	Instruction Hours per week	Duration of Examination	Examination Marks			Credits
								CA	ESE	TOTAL	
I	I	TAM1401/ HIN1401/ FRE1401/ MAL1201/ SAN1001	LANGUAGE Tamil Hindi French Malayalam - I Sanskrit - I	86	4	6	3	25	75	100	3
I	II	ENG1301/ ENG13F1	ENGLISH Language through Literature Level I / Language through Literature Functional Level I	86	4	6	3	25	75	100	3
I	III	ES12C01	CORE Micro Economics I	71	4	5	3	25	75	100	4
		ES14C02	Economics of Development & Planning	71	4	5	3	25	75	100	4
		EG13A01	ALLIED (Optional Papers) English for Effective Communication	86	4	6	3	25	75	100	5
		HI14A01	Principles of Modern Government								
		TH14A01	Mathematical Statistics –I								
		ES14A01/ ES12A02	Indian Economic Development International Marketing								
I	IV	NME14B1 NME14A1	<u>Non Tamil Students</u> Basic Tamil Advanced Tamil	28	2	2	3	50	50	100	2
		NME12WS NME12GS NME12AS	<u>Student's with Tamil as Language</u> Women's Studies Gandhian Studies Ambedkar Studies	26	4	2	3	25	75	100	

Semester	Part	Subject Code	Title of the Paper	Instruction Hours per Sem	Tutorial Hours	Instruction Hours per week	Duration of Examination	Examination Marks			Credits
								CA	ESE	TOTAL	
II	I	TAM1402/ HIN1402/ FRE1402/ MAL1202/ SAN1002	<u>LANGUAGE</u> Tamil Hindi French Malayalam – II Sanskrit - II	86	4	6	3	25	75	100	3
II	II	ENG1302/ ENG14F2	<u>ENGLISH</u> Language through Literature Level II / Language through Literature Functional Level II	86	4	6	3	25	75	100	3
II		ES12C03	<u>CORE</u> Micro Economics II	71	4	5	3	25	75	100	4
		ES14C04	Banking Law & Practice	71	4	5	3	25	75	100	5
II	III	EG13A02	<u>ALLIED (Optional Papers)</u> English Through Classics Indian Constitution Economic Analysis Basics of Econometrics Monetary Economics	86	4	6	3	25	75	100	5
		HI14A03									
		ES12A03/ ES12A04/ ES13A05									
II	IV	NME14B2 NME14A2	<u>Non Tamil Students</u> Basic Tamil Advanced Tamil	28	2	2	3	50	50	100	2
		OPS1203	<u>Student's with Tamil as Language – Open Course</u> Current trends in Indian Economy	29	1	2	2	25	75	100	2
	VI	NM12GAW	General Awareness	Self study	-	-	-	100 [#]	-	100	Grade

Average of three internals for total marks of 100

Semester	Part	Subject Code	Title of the Paper	Instruction Hours per Sem	Tutorial Hours	Instruction Hours per week	Duration of Examination	Examination Marks			Credits	
								CA	ESE	TOTAL		
III	I	TAM1303/ HIN1403/ FRE1403/ MAL1203/ SAN1003	LANGUAGE Tamil Hindi French Malayalam – III Sanskrit - III	86	4	6	3	25	75	100	3	
	II	ENG1303/ ENG13F3	ENGLISH Language through Literature Level III / Language through Literature Functional Level III	71	4	5	3	25	75	100	3	
III	III	ES12C05	CORE Statistics for Economics	56	4	4	3	25	75	100	4	
		ES13C06	Principles of Insurance	56	4	4	3	25	75	100	4	
	III	EG13A03	ALLIED (Optional Papers) English for Media	86	4	6	3	25	75	100	5	
		HI14A04	Indian Administration									
		ES12A06	Agricultural Economy of India									
		TH12A11A/ TH12A11B	Mathematics for Commerce Level– I / Mathematics for Commerce Level – II									
		BB12A03	Income Tax									
III	IV	SB11AC01/ SB11ACP1	SKILL BASED SUBJECTS (Optional Papers) Theory	28 13	2 2	2 1	2 2	25 40	75 60	100 100	2 1	
			Practical C with Data Structure-Paper I / C with Data Structure – Practical I									
			SB11MD01/ SB11MDP1									Multimedia & DTP Software Level I/ Basis of Multimedia & DTP software Practical I
			SB11WD01/ SB11WDP1									Web Designing I/ Practical I
			SB12BA01/ SB11BAP1									Information Technology & Business Automation /Office Package- Practical I
			NM12VED									Value Education
	NM12EVS	Environmental studies					Self study					
VI	JOB1403	JOC – Insurance Management					Grade					

Average of three internals for total marks of 100

Semester	Part	Subject Code	Title of the Paper	Instruction Hours per Sem	Tutorial Hours	Instruction Hours per week	Duration of Examination	Examination Marks			Credits	
								CA	ESE	TOTAL		
IV	I	TAM1304/ HIN1404/ FRE1404/ MAL1204/ SAN1004	LANGUAGE Tamil Hindi French Malayalam – IV Sanskrit - IV	71	4	5	3	25	75	100	3	
IV	II	ENG1303/ ENG13F3	ENGLISH Language through Literature Level IV / Language through Literature Functional Level IV	86	4	6	3	25	75	100	3	
IV	III	ES12C07	CORE Mathematical Methods	56	4	4	3	25	75	100	4	
		ES13C08	Public Finance	56	4	4	3	25	75	100	4	
		EG13A04	ALLIED (Optional Papers) English for Competitive Examination	86	4	6	3	25	75	100	5	
		HI12A04	Contemporary India									
		ES14A07	Industrial Economics									
		TH13A16A /TH13A16B	Statistics for Commerce Level I/ Statistics for Commerce Level II									
		BB12A04	Indirect Taxation									
		INST	Field Training			-	-	-	-	100		2
IV	IV	SB11AC01/ SB11ACP1 SB11MD01/ SB11MDP1 SB11WD01/ SB11WDP1 SB12BA01/ SB11BAP1	SKILL BASED SUBJECTS (Optional Papers) Theory Practical C with Data Structure-Paper I / C with Data Structure– Practical I	28 13	2 2	2 1	2 2	25 40	75 60	100 100	2 1	
			Multimedia & DTP Software Level I/ Basis of Multimedia & DTP software Practical I									
			Web Designing I/ Practical I									
			Information Technology &Business Automation /Office Package- Practical I									
		NM12EVS	Environmental studies	26	4	2	100*			100	2	
	V	Extension Activities	NSS/ NCC/ YRC/ Eco Watch/ Sports/Rot/Yi-net							100	1	

*Three internals each 25 marks and project 25 marks for total 100 marks.

V Semester	Part	Subject Code	Title of the Paper	Instruction Hours per Sem	Tutorial Hours	Instruction Hours per week	Duration of Examination	Examination Marks			Credits
								CA	ESE	TOTAL	
III		ES12C09	CORE Money & Banking	101	4	7	3	25	75	100	5
		ES14C10	International Economics	101	4	7	3	25	75	100	5
		ES13E01/ ES12E02	Life Insurance / Principles of Accounting	101	4	7	3	25	75	100	5
		ES13PROJ	Project & Viva Voce	60	-	4	-	-	-	100	5
		NM13IS1/ NM13IS2	Information Security Level I / Level II	26	4	2	3	25	75	100	-
		ES10CE	Comprehensive Examination (on line)	Self study		Grade					
		ES12AC1/ ES12AC2	Advance Learner's Course Demography/ Home Economics			-	-	-	-	100*	5
IV			SKILL BASED SUBJECTS (Optional Papers) Theory Practical C with Data Structure-Paper II / C with Data Structure – Practical II	28 13	2 2	2 1					
		SB11AC02/ SB11ACP2									
		SB11MD02/ SB11MDP2	Multimedia & DTP Software Level II/ Basis of Multimedia & DTP software Practical II								
		SB11WD02/ SB11WDP2	Web Designing II/ Practical II								
	SB11BA02/ SB11BAP2	Internet & ecommerce /Accounting Package- Practical II									

Semester	Part	Subject Code	Title of the Paper	Instruction Hours per Sem	Tutorial Hours	Instruction Hours per week	Duration of Examination	Examination Marks			Credits
								CA	ESE	TOTAL	
VI	III		CORE								
		ES12C11	Macro Economics	101	4	7	3	25	75	100	5
		ES14C12	Indian Banking	101	4	7	3	25	75	100	5
		ES13C13	General Insurance	101	4	7	3	25	75	100	5
		ES12E03/ ES13E04	Entrepreneurial Development/ Economics of Marketing	86	4	6	3	25	75	100	5
			Advance Learner's Course			-	3	-	100	100*	5
		ES12AC3/ ES12AC4	Economics of Infrastructure/ Environmental Economics								
IV	IV		SKILL BASED SUBJECTS (Optional Papers)								
			Theory	28	2	2	2	25	75	100	2
			Practical	13	2	1	2	40	60	100	1
		SB11AC02/ SB11ACP2	C with Data Structure-Paper II / C with Data Structure- Practical II								
		SB11MD02 /SB11MDP 2	Multimedia & DTP Software Level II/ Basis of Multimedia & DTP software Practical II								
SB11WD02 / SB11WDP2	Web Designing II/ Practical II										
SB11BA02/ SB11BAP2	Internet & e- commerce/Accounting Package- Practical II										

Not considered for grand total and CGPA

Semester : I

Core : 1

Title : MICRO ECONMICS - I

Subject Code : ES12C01

Credits : 4

LECTURE HOURS:71

Objective

To provide an understanding of the nature and scope of Economics and the basic laws in economics pertaining to the behaviour of consumer and producer.

UNIT I (14hrs)

Economics – Definitions – Nature – Scope – Method of Economic Analysis – Detective Method and Inductive Method – Static and Dynamic - Distinction between Micro and Macro Economics – * Economic Laws.

UNIT II(15 hrs)

Cardinal Utility Analysis – * Law of Diminishing Marginal Utility – Law of Equi-Marginal Utility - Law of Demand – Exceptions - Elasticity of Demand – Types – Degrees – Measurement – * Factors Influencing Elasticity of Demand.

UNIT III(15 hrs)

Ordinal Utility Analysis – Indifference Curve Analysis – Properties – Marginal Rate of Substitution – Consumer’s Equilibrium –Income, Price and Substitution Effect – * Consumer’s Surplus – Revealed Preference Theory.

UNIT IV (14 hrs)

Factors of Production – * Features – Production Function – Laws of Returns – Law of Variable Proportions – Returns to Scale – Producer’s Equilibrium – Economies and Diseconomies of Scale.

UNIT V(13 hrs)

Cost Curves – Total, Average and Marginal – Nature of Short and Long run Average Cost Curves - Revenue Curves – * Law of Supply – Factors affecting supply.

TEXT BOOK	Sankaran S	Micro Economics	Margham Publications – Chennai	2006
REFERENCE	1. Kaveri R. and others	Micro Economic Theory	S.Chand and Company Ltd , New Delhi, 2010.	2010
	2.Jhingan M.L.	Micro Economics	Vrinda Publications(P)Ltd, Delhi	2003.

* Self Study

Semester : I
Core : II
Title : ECONOMICS OF DEVELOPMENT AND PLANNING
Subject Code : ES14C02
Credits : 4

LECTURE HOURS:71

Objective

To enable the students to have a thorough understanding of the present economic situation. This paper will cater to the academic and research thrust of the students

UNIT I : (14 hrs)

Meaning of Economic Growth and Development – Determinants of Growth - Features of Under Developed Countries – Features of Indian Economy – *Features of Developed Countries.

UNIT II: (14 hrs)

*Indian Agriculture – Role – Causes for Low Productivity – Green Revolution – Agricultural Marketing – Defects – Measures - Agricultural Finance.

UNIT III :(16 hrs)

Concept of Industrialisation –Industrial Policy 1948, 1956 and New Industrial Policy – *Problems of Large Scale Industries- Role and Problems of Small Scale Industries- Capital Formation – Meaning – Process – * Causes for Low Capital Formation in India.

UNIT IV : (13 hrs)

Population in India – Size and Growth - Density of Population – Highlights of 2011 Census - National Population Policy 2000 – Poverty in India – Causes – Measures - *Unemployment – Types – Measures-Causes of Brain Drain.

UNIT V: (14 hrs)

Planning – Meaning – Need – Objectives - Five Year Plans- Achievements – Current Five Year Plan - Liberalisation, Privatisation and Globalisation.

TEXT BOOK	Sankaran S	Indian Economy	Margham Publications Chennai	2006
REFERENCE	1. AlakGhosh	Indian Economy	S.Chand and Company Ltd , New Delhi, 2010.	2009
	2.RuddarDutt and K.P.M Sundaram	Indian Economy	The New Book Publications, New Delhi	2003.

* Self study

Semester : I

Title : INDIAN ECONOMICS DEVELOPMENT

Subject Code : ES13C13

Credits : 5

LECTURE HOURS:86

Objective

To enable the students to have an understanding of the present economic situation of India.

UNIT I : (17 hrs)

Meaning of Economic Growth and Development – Factors influencing growth - Features of Under Developed Countries – Features of Indian economy – Features of Developed Countries.

UNIT II: (18 hrs)

Indian Agriculture – Role – Causes for Low Productivity – Green Revolution – Agricultural Marketing – Defects –Measures – Role of NABARD.

UNIT III: (19 hrs)

Industrialization – Meaning and Role –Industrial Policy of 1948, 1956 and 1991 - Role of Small-scale Industries.

UNIT IV : (16 hrs)

Population – Causes – Measures - Poverty – Causes – Measures - Unemployment - Budget – Meaning – Preparation of Budget – Current Budget.

UNIT V : (16hrs)

Planning – Meaning – Need – Five Year Plans – Current Five Year Plan – National Income – Measurement – Uses – Difficulties.

TEXT BOOK	Sankaran.S	Indian Economy (Problems, Policies and Development	Margham Publications, Chennai.	2013
REFERENCE	1.Agarwal.A.N	Indian Economy	WishwaPrakashan New Delhi	2006
	2.Dhingra.IC	Indian Economy	Sultan Chand and Sons,New Delhi	2009

Semester: I
Title: INTERNATIONAL MARKETING
Subject Code: ES12A02
Credits: 5

LECTURE HOURS: 86

Objective

To impart knowledge on concepts of International marketing and regional economic co- operation polices.

Unit I : (18 hrs)

Basic concepts of International Marketing : International marketing – Definition – International Dimensions of Marketing – Alternative Foreign Market Entry Modes – Large Scale Enterprises – Small and Medium Enterprises – Multinational Enterprises – Characteristics of Firms operating in International Markets – Value Chain as frame work

Unit II: (17hrs)

Foreign Trade: Production Possibility Curve – Principle of Absolute Advantage – Principle of Relative Advantage – Exchange Ratios and Trade – Factor Endowment theory – Evaluation of Trade Theories – Determinants of Export Performance.

Unit III : (17hrs)

Marketing and Economic Development: Stages of Economic Development – Information Technology – the Internet and Economic Development.

Unit IV : (17hrs)

Economic Market Groups: Economic Co-operation Agreements – Trading blocks *EEC - *EFTA, *COMECON - *NAFTA - *LAFTA - *CFTA - *ASEAN - Multinational Market Regions and Market Groups.

Unit V : (17hrs)

Potential Market Assessment: International Market Selection – Segmentation – Market Selection Process – Strategies – Market Research – Techniques – International Marketing – Planning and Control.

TEXT BOOK

1.Philip R. Cateora, John L. Graham	International Marketing	Tata Mc-Graw Hill, New Delhi.
2. Natarajan L	International Marketing	Margam Publishers, Chennai

REFERENCE BOOKS

1 Francis Cherunilam	International Marketing	Himalaya Publishing House,Mumbai
2.Srinivasan.R	International Marketing	Prentice Hall of India, New Delhi
3. Varshney RL & others	International Marketing Management	Sultan Chand Publishers, New Delhi.

Title : WOMEN STUDIES
Subject Code : NME12WS
Credits : 2

LECTURE HOURS:30

Unit I

Objectives – Scope – Feminism – Concept and Theories – Feminist Movement in the West – Role of UN.

Unit II : (5 hrs)

Status of Women in India through ages – Women’s Movement in India – Women’s Organizations.

Unit III : (5 hrs)

Women’s Rights – Constitutional and Legal Rights – Plans, Policies and Programmes related to Women.

Unit IV: (5 hrs)

Women in Society: Women in Family – Women in Politics – Empowerment of Women.

Unit V : (6 hrs)

Women’s Development in Demographic Aspects - Women Employment - Women in Science and Technology.

Reference:

1. Ashok Kumar, Women and Development Vol. I & II, 2005, Ed- I
2. C. M. Agarwal, Indian Women, Indian Publishers, Distributors, 2001, Ed- I
3. Bharat Jhunjunwala&MadhuJhunjunwala, Indian approach to women’s Empowerment
4. MadhuJha, Women in Decision-Making Positions, Kanishka Publishers,Distributors, New Delhi, 2005. Ed- I
5. R. K. Tandon, Women in Modern India, Indian Publishers, Distributors,1998, Ed-

Title : GANDHIAN STUDIES

Subject Code : NME12GS

Credits : 2

LECTURE HOURS:30

Unit I : (5 hrs)

1869 – 93 – Gandhiji's family – his early life – School education – London phase.

Unit II: (5 hrs)

1893 – 1914 – Gandhiji's work in South Africa – The land made Gandhi as Mahatma.

Unit III: (5 hrs)

1915 – 1948 – Gandhiji's role in Freedom struggle and his martyrdom.

Unit IV: (5 hrs)

Gandhiji's values – His political philosophy – His socialism – His Economic ideas- His concern on environment; Conflict resolution and peace education.

Unit V: (6hrs)

Gandhiji as a world leader; Martin Luther king Jr – Nelson Mandela; AungSuiki – Barrack Obama.

References:

1. Autobiography of Gandhi – My Experiment of Truth with Truth
2. Gandhi – Louis Fisher

Title : DR. AMBEDKAR STUDIES

Subject Code : NME12AS

Credits : 2

LECTURE HOURS: 30

Unit-I:(5 hrs)

Early life of Dr. Ambedkar- Family background: school education- humiliating experience, Higher education in India, USA, UK Germany: employment- Professor, lawyer: writings – papers, journals.

Unit –II : (5 hrs)

Ambedkar's Social Revolution- public life –fight against caste system, crusade against untouchables; as an educationist for the downtrodden; speeches and action related to his social and strategies for social justice.

Unit –III : (6 hrs)

Ambedkar's Political Mission – Towards establishing equality; As MIC7 MLA, First Mahad Conference –Chowdar Tank satyagraha, Second Mahad Conference- Manusmriti issue, Nasik Civil Disobedience Movement, Simon Commission: Nagpur Congress; Round Table Conference; Poona Pact; Political career until 1935.

Unit –IV:(5 hrs)

Ambedkar's Economic Concerns – Yeola conference, Peasant's Conference etc; Independent labour Party; as Labour Leader: labour member of viceroy's Executive council; Supporter of women's rights.

Unit-V : (5 hrs)

Ambedkar as a Nationalist- Chief Architect: Indian Constitution- Federal Structure, Parliamentary Democracy, Fundamental Rights, Directive principles, Hindu Code Bill; Chaperon of Buddhism; Ambedkarism today.

SAMATA Biography of Dr. Ambedkar- Text Book – under preparation

Reference Books:

1. AgarwalSudarshan (ed.), Dr.B.R.AmbedkarThe Man and His Message A Commemorative Volume, Prentice Hall of India private Limited, New Dehli, 1991.
2. AmbedkarMaheh, The Architect of Modern India: Dr. BhimraoAmbedkar, Diamond Poeket Books (p) Ltd,. New Dehli, 2005.
3. ChalanaK.S.,The Relevance of Ambedkarism in India, Rawat Publications New Delhi, 1993.
4. KeerDhananjaya, Dr. Ambedkar Life and Mission, Sangam Books Ltd,. London, 1990.
5. Mowli Chandra V., B.R. Ambedkar- Man and His Vision. Sterling Publisher Pvt. Ltd., 1990.
6. RaoRaghavendra K. BabasahebAmbedkar, SahityaAkademi, New Delhi, 1993.
7. TiwariVinod, Dr. BhimraoAmbedkar, Manoj Publications, New Delhi, 2005.
8. VyasC.Dharam Life History of Dr. BhimRaoAmbedkar, Cyber Tech publications, New Delhi, 2008.

Semester : II
Core : III
Title : MICRO ECONMICS - II
Subject Code : ES12C03
Credits : 4

LECTURE HOURS:71

Objective

To impart an understanding about the behaviour of the producer in different types of market and pricing of factors of production.

UNIT I : (12 hrs)

Market – Meaning – Perfect Competition - Features - Equilibrium of the Firm and Industry in Short and Long run – * Role of Time Element.

UNIT II: (14 hrs)

Monopoly – Featres – * Types – Price Determination in Short and Long run - Price Discrimination – Types – Degrees of Price Discrimination – Price Determination under Discriminating Monopoly - Dumping.

UNIT III: (14 hrs)

Monopolistic Competition and Imperfect Competition – Selling Cost – Individual and Group Equilibrium in Short and Long run – * Wastes of Imperfect Competition – Oligopoly – Features – Types – Kinked Demand Curve Model.

UNIT IV: (17 hrs)

Theory of Factor Pricing - Marginal Productivity Theory – Rent – Ricardian theory of Rent – Quasi – Rent – Modern Theory of Rent – Wages – Real and Nominal wage – Demand & Supply Theory – Causes for Wage differences – Trade Union & Wages.

UNIT V: 14 hrs

Interest – Gross Interest and Net Interest – Classical Theory – Loanable Fund Theory – Keynes Modern Theory of Interest – Profit – Gross and Net Profit – *Theories of Profit.

TEXT BOOK	Sankaran S	Micro Economics	Margham Publications Chennai	2006
REFERENCE	1. Kaveri R. And others	Micro Economic Theory	S.Chand and Company Ltd , New Delhi	2010
	2.Jhingan M.L.-	Micro Economics	Vrinda Publications(P)Ltd, Delhi	2003

* Self study

Semester : II
Core : IV
Title : BANKING LAW AND PRACTICE
Subject Code : ES14C04
Credits : 4

LECTURE HOURS:71

Objective

To provide exposure to the students with respect to the banking operations and legal implications.

UNIT I: (13 hrs)

Definition of a Banker and Customer – Functions of Bank – Services of Bank – General relationship between Banker and Customer.

UNIT II: (15 hrs)

Rights and Obligations - Rights of Lien – Setoff -Appropriation of Payment - Rights to Charge Interest, Incidental Charges - Bankers Obligation to Honour Cheques – Garnishee Order – Cause and Consequences of Wrongful Dishonour - Bankers obligation to maintain Secrecy.

UNIT III: (16 hrs)

Deposit Mobilization by Banks – Types of Deposit Accounts – Fixed Deposit Account – Savings Bank Account –Recurring Deposit Account – Current Account - Opening and operation of New Account -Special Types of Customers - Legal Aspects-Precautions to be taken – Closing of a Bank Account.(Filling up the forms – Opening an account; Demand Draft; Pay – in – slip; deposit chalan; Cheque)*

UNIT IV: (14 hrs)

FDR- Legal Position – Passbook – Legal aspects of Entries in the Passbook – Effects of Entries to the Advantage of the Customer – Effect of Wrong Entries in favour of the Banker – Effect of False Entry in the Pass Book – Precautions to be taken by Banker and Customer.

UNIT V : (13 hrs)

Cheque - Essential Features - Crossing of Cheques and their Significance- Types-General Crossing –Special Crossing –Endorsement - Regularity of Endorsement - Types of Endorsement.

TEXT BOOK	Varshney P.N.,	Banking Law and Practice	Sultan Chand and Sons, New Delhi	2008
REFERENCE	1.Kandasami, K.P. Natarajan S. and others	Banking Law and Practice	Sultan Chand and Sons, New Delhi	2007
	2.Gordon, Natarajan	Banking –Theory, Law and Practice	Himalaya Publishing House, New Delhi	2003

* Compulsory component for Internals

Semester : II
Course : OPEN COURSE
Title : CURRENT TRENDS IN INDIAN ECONOMY
Subject Code : OPS1203
Credits : 2

LECTURE HOURS: 29

Objective

To enable the students to understand the features of Indian economy and to meet the special needs of the candidates appearing for the competitive exams like IAS, IES, CA, CAIIB.

UNIT I : (6 hrs)

Meaning of Growth and Development – Features of Indian Economy – Trends in National Income.

UNIT II : (5 hrs)

Population in India – Poverty – Unemployment.

UNIT III: (6 hrs)

Industry Policy – New Economic Policy – Trends in Foreign Trade in India – WTO.

UNIT IV : (6 hrs)

Budget – Meaning – Procedures- Features of Current Budget.

UNIT V : (6 hrs)

Planning – Objectives – Evaluation of Five Year Plans in India – Current Five Year Plan*.

***Self study**

TEXT BOOK	Misra SK	Indian Economy	Himalaya Publishing House, New Delhi	2009
REFERENCE	1.Agarwal AN	Indian Economy	WishwaPrakasam, New Delhi	2011
	2.Dewett K.K.	Indian Economy	Shymala Charitable Trust, New Delhi	2009

Semester : II
Title : ECONOMIC ANALYSIS
Subject Code : ES12A03
Credits : 5

LECTURE HOURS: 86

Objective

To enable the students to understand the nature and scope of Economics and to impart knowledge on consumer behaviour ,producerbehaviour and factor pricing.

UNIT I : (16 hrs)

Economics – Definition – Nature – Scope - *Objectives of Firm – Social responsibilities of firm – Utility Analysis – Law of Diminishing Marginal Utility – Law of Equi-Marginal Utility.

UNIT II : (16 hrs)

Demand – Meaning - Types- *Demand Analysis - Law of Demand-Indifference Curve Analysis – Elasticity of Demand – Consumer’s Surplus.

UNIT III : (18hrs)

Production – *Factors of production – Production Function – Least Cost Combination – Laws of Returns – Law of Variable Proportions – Returns to Scale –* Economies of Scale – Law of Supply – *Cost and Revenue concepts and curves.

UNIT IV: (20hrs)

Market – Meaning – Types – Equilibrium of the firm – Industry – Pricing under Perfect Competition – Monopoly – *Price Discrimination – Pricing under Monopolistic Competition – Pricing under Oligopoly.

UNIT V: (16 hrs)

Distribution- Marginal Productivity Theory – Theories of Wages – Rent – Interest - *Profit.

TEXT BOOK	Sankaran.S	Economic Analysis	Margham Publications, Chennai	2005
REFERENCE	1.Kavery, Sudha and others	Micro Economic Theory	S.Chand and Co Ltd , New Delhi.	2010
	2.Varshini and Maheswari	Managerial Economics	Sultan Chand and Son’s , New Delhi	2001

. * Self study

Semester : II
Title : BASICS OF ECONOMETRICS
Subject Code : ES12A04
Credits : 5

LECTURE HOURS:86

Objective

To make the students understand the basic concepts in Econometrics and to empirically verify economic relationships.

UNIT I : (18 hrs)

Econometrics – Meaning – Goals – Theoretical econometrics – Applied econometrics – Methodology of Econometric research.

UNIT II : (16 hrs)

Simple Linear Regression model – Assumptions – OLS principles – Properties of estimators (without proof) – Properties of OLS estimators (without proof)

UNIT III : (18hrs)

OLS estimation of a simple and multiple regression model – Significance of the estimated parameters – ‘t’ test – Co – Efficient of Determination

UNIT IV : (18 hrs)

Violation of OLS -Assumptions – Heteroscedasticity – Autocorrelation – Multicollinearity: Meaning – Causes – Consequences.

UNIT V : (16hrs)

Functional forms of Regression Models and Estimation – Functional Forms of Regression Choice of Functional Form – Tests for Linearity – Time as a Trend Variable – Estimation of non – Linear Regression Models.

TEXT BOOK	Damodar .N. Gujarati	Essentials of Econometric	McGraw Hill Book Co, New Delhi	2005
REFERENCE	1.Koutsoyoannis. A	Theory of Econometrics	Macmillan, Great Britain.	1996
	2.Maddala.G.S	Introduction to Econometrics	John Wiley & Sons Ltd, New York	2002

Title : MONETARY ECONOMICS

Subject Code : ES12A05

Credits : 5

LECTURE HOURS:86

Objective

To impart knowledge on banking functions, role of money in a modern economy and recent trends in banking sector reforms.

UNIT I : (16hrs)

Monetary Economics – Meaning, Nature and Scope - Money – Definition – Functions – Significance of Money - Drawbacks of Money-Money in a Capitalist Economy and socialist economy- Role of money in a modern economy-*Importance of money in modern economy.

UNIT II : (16hrs)

Monetary Standard – Paper standard – Principles and Methods of Note Issue – Merits and Demerits – India’s Present Currency System.

UNIT III: (18 hrs)

Value of Money – Demand for Money - Supply of Money – Theories of Money – Fisher’s Quantity Theory – Cambridge Equations – Keynes’ Income Theory – Friedman’s Restatement of Quantity Theory.

UNIT IV: (18 hrs)

Inflation – *Types – Causes – Control – Inflationary Gap – Deflation – Causes – Control – Stagflation – Trade Cycle – Phases – Control.

UNIT V : (18 hrs)

Functions of Central Bank – Methods of Credit Control – Monetary Policy *Functions of Commercial Bank – Role of Commercial Bank in Economic Development — *Recent Trends in Banking – Innovative Banking – ATM – Teller System – Credit and Debit Card – Factoring Services – E-Banking and Mutual Funds.

TEXT BOOK	Jhingan M.L	Monetary Economics	Vrinda Publications Pvt. Ltd. , New Delhi	2009
REFERENCE	1.Ghosh.B.N and Rama Ghosh	Fundamentals of Monetary Economics	Himalaya Publishing House, Bombay	2004
	2.Kavery.K U.K Sudha Nyaik and others	Monetary Economics	S.Chand and Company Ltd	2010

- Self-study.

Semester : III
Core : V
Title : STATISTICS FOR ECONOMICS
Subject Code : ES12C05
Credits : 4

LECTURE HOURS:56

Objective

To enable the students to understand the statistical tools and their application in solving economic problems.

UNIT I : (13 hrs)

Definition and Scope of Statistics – *Collection of Data – Sample – Methods of Sampling - Primary and Secondary Data – Classification and Tabulation of Data – *Bar Diagram, Pie Diagram – Frequency Distribution.

UNIT II: (10 hrs)

Central Tendencies – Arithmetic Mean, Median and *Mode.

UNIT III: (11 hrs)

Dispersion – Standard Deviation – Mean Deviation – Quartile Deviation – Co-efficient of Variation.

UNIT IV: (11 hrs)

Correlation – *Types - Simple Correlation – Rank Correlation — Regression Analysis.

UNIT V: (11 hrs)

*Time Series Analysis – Components – Measurement of Secular Trend-Graphic Method- Methods of Least Squares-Moving Average Method-Index Numbers – Laspeyre – Paache – Fisher.

TEXT BOOK	Pillai R.S.N	Statistics	S Chand & Co. Ltd., New Delhi	2008
REFERENCE	1.Gupta S.P.	Statistical Methods	S.S.Chand Co. Ltd., New Delhi	2009
	2.Navaneethan	Business Mathematics and Statistics	Jai Publishers, Trichy	2001

* Self-study.

* Question paper must contain problems for 50 per cent of marks allotted for the subject.

Semester : III
Core : VI
Title : PRINCIPLES OF INSURANCE
Subject Code : ES13C06
Credits : 4

LECTURE HOURS:56

Objective

To enable the students to understand the Role & importance of insurance.

UNIT I:(10 hrs)

Definition and Nature of Insurance – Evolution of Insurance – Role and Importance of Insurance – Classification of Insurance.

UNIT II: (12hrs)

Principles of Contract of Insurance - Essential Elements of a Contract of Insurance –
*Insurance Documents.

UNIT III: (10 hrs)

General Insurance Corporation of India – Organisation Structure – Functions of GIC – *Progress of General Insurance Business.

UNIT IV: (12hrs)

Insurance Regulatory and Development Authority (IRDA) – Objectives – Duties and Powers – Its Role – *Insurance Bodies – NIA, Indian Institute of Insurance, Indian Institute of Risk Management and TAC.

UNIT V: (12hrs)

Insurance Agents - Role of Insurance Agents – Meaning and Definition of Agent – Duties – *Essential Qualities required for Successful Agent – Termination of Agent.

TEXT BOOK	Periyasamy, Dr. P.	Principles and Practice of Insurance	Himalaya Publishing House, New Delhi	2005
REFERENCE	1. Gupta P.K.	Insurance and Risk Management	Himalaya Publishing House, New Delhi	2004
	2.Kenneth Black, J. R. Harold D. Skipper	Life and Health Insurance	J. R, Pearson,	2004

* Self-study

Semester : III
Core : VII
Title : INDUSTRIAL ECONOMICS
Subject Code : ES14A07
Credits : 5

LECTURE HOURS:86

Objective

To impart knowledge on industrial locations.

UNIT I : (18 hrs)

Firm & Industry – Meaning - Factors determining the size of the firm – Concept of optimum firm – Structural pattern of industries in India – Importance of small scale and cottage industries.

UNIT II : (18 hrs)

Location of Industry – Factors determining Industrial Location – Theories of Industrial Location –WEBER Theory – Sargant Florence Theory.

UNIT III : (14 hrs)

Industrial Finance – Sources of Industrial Finance – Short-term and Long-term Finance – IDBI – SFC – IFCI – SIDBI.

UNIT IV : (18 hrs)

Industrial Policy – Meaning -Industrial Policies 1948, 1956 and 1991 - Regulation of Industries – MRTP Act – Industrial Licensing.

UNIT V : (18 hrs)

Industrial Productivity – Types of Productivity - Factors Influencing Productivity – Rationalization and Modernization - Meaning & Need – Quality Control.

TEXT BOOK	Sivayya& Das	Industrial Economy'	Himalaya Publishing House, Bombay	2000
REFERENCE	1.Francis Cherunillam	Industrial Economics	Himalaya Publishing House, Bombay	2004
	2.Kutchal.S.C	Industrial Economy of India	Vikash Publishing House, New Delhi	2004

Semester : III
Core : VIII
Title : AGRICULTURAL ECONOMY OF INDIA
Subject Code : ES12A06
Credits : 5

LECTURE HOURS:86

Objective

To impart knowledge on Agricultural Economy of India.

UNIT I : (18 hrs)

Features of Indian Economy – Place of agriculture – Causes for Low Productivity – Agriculture: Special Features and Place of Agriculture in Indian Economy – Measures for the Development of Agriculture.

UNIT II : (18 hrs)

Agricultural Labour and Mechanization of Agriculture: Agricultural Labour – Meaning – Measures to improve the Conditions of Labour – Green Revolution – Effects – Mechanization – Problems and Prospects.

UNIT III : (18hrs)

Agriculture Marketing and Pricing: Causes and Consequences of Defective Agricultural Marketing System – Measures to Improve Marketing System – Agricultural Prices – Importance of Price Stability – Causes and Consequences of Price Fluctuations.

UNIT IV : (18 hrs)

Land Tenure System in India – Need for Land Reform – Abolition of Intermediaries – Tenancy Legislation – Land Ceiling – Land Reforms and Land Tenure – Effects – Measures to ensure Security of Tenure – Importance of Land Reforms – Various Measures.

UNIT V : (14 hrs)

Agricultural Finance – Causes and Consequences of Rural Indebtedness – Measures to remove Rural Indebtedness – Agricultural Finance – Need – Types.

TEXT BOOK	Dhingra	Indian Economy	Sultan Chand & Sons, New Delhi.	2009
REFERENCE	1.Sankaran.S	Indian Economy	Margham Publications, Chennai.	2000
	2.RuddarDutt and Sundaram	Indian Economy	S. Chand &Company Llimited, New Delhi.	2007

Semester : III
Core : IX
Semester : III/IV
Title : VALUE EDUCATION
Subject Code : NM12VED
Credits : 2

LECTURE HOURS:30

Unit I: 5 hrs

Education systems in India – Need for value education; Personal values, Development of values as personal and lifelong processes, and family values; Universal values – truth, righteous conduct, peace, love and nonviolence; The concept of Human Excellence.

Unit II: 5 hrs

Community values – Mutual co-existence without religious bias, Concern for aged and handicapped, deprived sections of the society etc, Care of the Elders and Senior Citizen Act. Social values – Responsibilities towards society; Human rights – Duty based rights, Rights to education, Rights to equality, Rights to social security; Impact of media on values.

Unit III: 5 hrs

Cultural values – Ancient civilization, Cultural heritage of India – Value system in Indian culture, Achievements in the field of education, science, technology, art, literature, agriculture, ecology, architecture, governance and economy.

Unit IV: 5 hrs

National values – Brief history of democracy and highlights of Indian democracy; National identity and citizenship; Right to Information; Ethical values, Ethical standards and codes, Professional ethics, Work place ethics, Ethical issues and dilemmas.

Unit V:6hrs

Life skills – Soft skills and body language and its importance in the corporate world today; Inter personal skills and leadership skills; Yoga for modern life and its benefits; Meditation and prayers for stress free living.

Note:

Evaluation of project / group discussion and report presentation on any topic suggested in the text for a maximum of 25 marks will form the internal component. Students can take up either individual work of group work. Best reports can be submitted to the Magazine Committee for publication in the college magazine / newsletter.

Text book:

1. VALUES – AN INDIAN PERSPECTIVE, published by PSGR Krishnammal College for Women, Coimbatore. (2009)

*Average of three internals for total marks of 100

Semester : III
Course : JOB ORIENTED COURSE
Title : INSURANCE MANAGEMENT
Subject Code : JOB1403

LECTURE HOURS:60

Objective

To prepare the students for IRDA Examination and Licenciate course.

UNIT - I

Advanced spreadsheet applications – Basics of Excel – Data Extraction – MIS Reporting – Specific Formulas – Text Functions – Logical Functions – Keyboard Shortcuts.

UNIT- II

Introduction to Insurance – History of Insurance – Purpose and Need for Insurance - Mechanism of Insurance – Role of Insurance in Economic Development – Principles of Life Insurance – Life Insurance Contracts – Risk Management – Relation Between Need and Insurance - Claims – Claim Intimation – Claim Documents – Settlement Procedures – Claim Concessions – IRDA Regulations

UNIT - III

Financial Planning and Taxation – Premium Bonuses – Actuarial Valuation – Life Insurance Products – ULIP – NAV – Riders - Underwriting – Risk Assessment and Decision of Underwriter - Life Insurance Documents – Proposal Form – Premium Receipt – Policy Bond – Endorsements - Policy Conditions- Lapse and Non-Forfeiture – Assignment and Nomination

UNIT - IV

Principles of General Insurance – Principle of Indemnity – Subrogation - Claims (General Insurance) – Fire Insurance – Marine Insurance – Motor Insurance – Personal Accident Insurance – Arbitration – Settlement – Ombudsman.

UNIT –V

Health Insurance –Group Mediclaim Policy – Overseas Mediclaim Policy - Rural Insurance – Insurance Agency as a Career – Insurance Broker Regulations – Insurance Agent Regulations – Agent Remuneration

Activities:

An Industrial visit to a leading Public Insurance Player. It gives an opportunity for the students to know about the real time operational activity taking place in Operations Department, Sales Support Department and Marketing Department. Case studies and practical assignments will be given as a part of class activity.

Minimum 75% of Attendance is required for the Students to take up their Final Assessment Examination.

Mock up test will be conducted before the Final Assessment Test.

Soft copy of the Syllabus will be provided to the students.

Semester: IV
Core: VII
Title : MATHEMATICAL METHODS
Subject Code : ES12C07
Credits : 4

LECTURE HOURS:56

Objective

To enrich the knowledge about mathematical tools – to understand how mathematical tools can be fitted in economic models.

UNIT I: (13 hrs)

Definition and *Scope of Quantitative Techniques in Economic Theory – Limit –Slope- Functions-Rules of Differentiation – Addition - Subtraction – Multiplication – Division – Differentiation of Single Variable Function.

UNIT II : (10 hrs)

Higher Order Derivatives – Maxima and Minima – Utility Maximisation – Revenue and Profit Maximisation – Cost Minimisation.

UNIT III: (11 hrs)

Partial Differentiation – Total Differentiation – Differentiation with Two Variable Model – ConstriantedOptimisation.

UNITIV: (10 hrs)

*Matrix – Addition – Subtraction – Multiplication – Determinants – Solution of Simultaneous Equations using Cramer’s Rule.

UNIT V: (12hrs)

*Input Output Analysis –Meaning and Importance--Technical Co-efficient Matrix - Linear Programming – Graphical Method.

TEXT BOOK	Metha&Madnani	Mathematical Methods	Sultan Chand and Sons, New Delhi	2000
REFERENCE	1.Allen R.G.D	Introduction to Mathematical Analysis for Economics	1. Prentice Hall of India, New Delhi	2002
	2.Bose.D	Mathematical Methods	Vrinda Publications, New Delhi	2004

* Self-study.

Question paper must contain problems for 50 per cent of marks allotted for the subject.

Semester: IV
Core: VIII
Title: PUBLIC FINANCE
Subject Code: ES13C08
Credits: 4

LECTURE HOURS:56

Objective

To acquire knowledge on sources of revenue, public expenditure, budget procedure and fiscal policies adopted in India.

UNIT I: (12 hrs)

Nature – Scope and Importance of Fiscal Economics – *Public and Private Finance– Principle of Maximum Social Advantage – Public Finance in Under Developed Countries.

UNIT II: (11 hrs)

*Public Revenue – Meaning – Significance – Sources – Tax and Non-tax Revenue – Effects – Classification – Theories of Taxation – Direct and Indirect taxes.

UNIT III: (11hrs)

*Public Expenditure – Classification – Principles – Effects – Causes for the Growth of Public Expenditure – Control of Public Expenditure.

UNIT IV : (12 hrs)

Public Debt – Meaning – Sources of Borrowing – Classification of Public Debt – Causes and Growth of Public Debt – Redemption of Public Debt – Budget – Meaning – Preparation of a Budget – Current Budget.

UNIT V: (10 hrs)

Fiscal Policy – Meaning – Objectives – Instruments-Fiscal Policy in India - Federal Finance – Principles - Problems– *Finance Commission – Report of Current Finance Commission.

TEXT BOOK	Thyagi.B.P	Public Finance	JaiprakashNath and Company, Meerut	2002
REFERENCE	1.Kaveri, SudhaNayak, Girija	Public Finance	S.Chand and Company, New Delhi.	2008
	2.Sankaran.S	Fiscal Economics	Margham Publications, Chennai	2007

* Self-study.

Semester: IV

Core: IX

Title: ENVIRONMENTAL STUDIES

Subject Code : NME12EVS

Credits : 2

LECTURE HOURS:30

Unit I : 3hrs

The multidisciplinary nature of environmental studies – Definition, scope and importance. Need for public awareness.

Unit II: (5 hrs)

Renewable and non-renewable resources: Natural resources and associated problems.

- a) Forest resources: use and over-exploitation, deforestation, case studies. Timber extraction, mining, dams and their effects on forests and tribal people.
 - b) Water resources: Use and over-utilization of surface and ground water, floods, drought, conflicts over water, dams – benefits and problems.
 - c) Mineral resources: Use and exploitation, environmental effects of extracting and using mineral resources, case studies.
 - d) Food resources: World food problems, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer – pesticide problem, water logging, salinity, case studies.
 - e) Energy resources: Growing energy needs, renewable and non-renewable energy sources, use of alternate energy sources, case studies.
 - f) Land resources: Land as a resource, land degradation, man induced landslides, soil erosion and desertification.
- Role of an individual in conservation of natural resources
 - Equitable use of resources for sustainable lifestyles.

Unit III : (3hrs)

Ecosystems – Concept of an ecosystem – Structure and function of an ecosystem – Producers, consumers and decomposers – Energy flow in the ecosystem – Ecological succession – Food chains, food webs and ecological pyramids – Introduction, types, characteristic features, structure and function of the following ecosystem : (a) Forest ecosystem (b) Grassland ecosystem (c) Desert ecosystem (d) Aquatic ecosystems (ponds, streams, lakes, rivers, oceans. estuaries)

Unit IV : (3hrs)

Biodiversity and its conservation – Introduction – definition : genetic, species and ecosystem diversity – Biogeographical classification of India – Value of biodiversity : consumptive use, productive use, social, ethical, aesthetic and option values – Biodiversity at global, National and local levels – India as a mega – diversity nation – Hot-spots of biodiversity – Threats to biodiversity : habitat loss, poaching of wildlife, man-wildlife conflicts – Endangered and endemic species of India – Conservation of biodiversity : In-situ and Ex-situ conservation of biodiversity.

Semester: IV

Core: X

Unit V : (4 hrs)

Environmental Pollution – Definition – Causes, effects and control measures of :
(a) Air pollution (b) Water pollution (c) Soil pollution (d) Marine pollution. (e) Noise pollution (f) Thermal and electromagnetic pollution (g) Nuclear hazards
Solid waste management: Causes, effects and control measures of urban and industrial wastes - Role of an individual in prevention of pollution - Pollution case studies - Disaster management: floods, earthquake, cyclone and landslides

Unit VI : (3hrs)

Social issues and the environment –From unsustainable to sustainable development - Urban problems related to energy - Water conservation, rain water harvesting, watershed management - Resettlement and rehabilitation of people ; its problems and concerns, case studies. - Environmental ethics : Issues and possible solutions - Climate change, global warming, acid rain, ozone layer depletion, nuclear accidents and holocaust, case studies - Wasteland reclamation - Consumerism and waste products - Environment protection act - Air (prevention and control of pollution act) - Water (Prevention and control of pollution) act - Wildlife protection act - Forest conservation act - Issues involved in enforcement of environment legislation - Public awareness

Unit VII : (3hrs)

Human population and the environment -Population growth, variation among nation - Population explosion – Family Welfare programme - Environment and human health - Human Rights - Value Education - HIV/AIDS - Women and child welfare - Role of information technology in Environment – Remote sensing application , Global Positioning Systems (GPS) - Case studies

Unit VIII : (4hrs)

Field work – Visit to a local area to document environmental grassland / hill / mountain.

Visit to a local polluted site – Urban / Rural / Industrial / agricultural - Study of common plants, insects, birds- Study of simple ecosystems-pond, river, hill slopes, etc. (Field work equal to 5 lecture hours)

* Three internals each 25 marks and project 25 marks for total 100 marks.

References

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2. BharuchaErach, The Biodiversity of India, Mapin Publishing Pvt. Ltd., Ahmedabad – 380 013, India, Email: mapping@icenet.net(R)
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6. De A.K., Environmental Chemistry, Wiley Eastern Ltd.
7. Down to Earth, Centre for Science and Environment (R)

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11. Jadhav.II& Bhosale.V.M.1995. Environmental Protection and Laws. Himalaya Pub. House, Delhi 284 p.
12. Mekinney.M.I&Schoeh.R.M 1996, Environmental Science systems & Solutions, Web enhanced edition 639p.
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15. Odum.E.P 1971, Fundamentals of Ecology, W.B.Saunders Co. USA. 574p
16. Rao.M.N&Datta.A.K. 1987, Waste Water treatment, Oxford & IBM Publ. Co. Pvt. Ltd. 345 p.
17. Sharma.B.K. 2001, Environmental Chemistry, Goel Publ. House, Meerut
18. Survey of the Environment, The Hindu (M)
19. Townsend.C, Harper.J and Michael Begon, Essentials of Ecology, Blackwell Science (TB)
20. Trivedi.R.K, Handbook of Environmental Laws, Rules, Guidelines, compliances and Standards, Vol I and II Enviro Media (R).
21. Trivedi.R.K and P.K.Goel, Introduction to air pollution, Techno-Sciences Publications (TB)
22. Wagner.K.D., 1998, Environmental Management. W.B.Saunders Co., Philadelphia, USA 499p

(M) Magazine
(R) Reference
(TB) Textbook

Semester : V
Core : IX
Title : MONEY AND BANKING
Subject Code : ES12C09
Credits : 5

LECTURE HOURS:101

Objective

To impart knowledge on banking functions, role of money in a modern economy and recent trends in banking sector reforms.

UNIT I : (17hrs)

Money - Definition - Functions –Significance of Money-Drawbacks of Money-Money in a Capitalist Economy and Socialist Economy - Role and *Importance of Money in Modern economy.

UNIT II : (22 hrs)

Monetary Standard –Metallic Standard – Mono-metallism – Bi-metallism – Merits and Demerits – Types - Paper Standard – Principles and Methods of Note Issue – Merits and Demerits – India’s Present Currency System.

UNIT III : (20 hrs)

Value of Money – Measurement – Index Number – Construction – Difficulties - Demand for Money - Supply of Money – Theories of Money – Fisher’s Quantity Theory – Cambridge Equations – Keynes’ Income Theory – Friedman’s Restatement of Quantity Theory.

UNIT IV: (22 hrs)

Inflation – *Types – Causes – Control – Inflationary Gap – Deflation –Causes – Control – Stagflation – Trade Cycle – Phases – Control – Theories of Trade Cycle – Sunspot Theory – Psychological Theory – Over Investment Theory – Keynes Theory – Innovation Theory – Hawtrey’s Theory – Hicks Theory.

UNIT V : (20 hrs)

Functions of Central Bank - Methods of Credit Control – Monetary Policy *Functions of Commercial Bank - Role of Commercial Bank in Economic Development — *Recent Trends in Banking – Innovative Banking – ATM – Teller System – Credit and Debit Card – Factoring Services – E-Banking and Mutual Funds.

TEXT BOOK	Jhingan M.L	Monetary Economics	Vrinda Publications Pvt Ltd , New Delhi	2002
REFERENCE	1.ReetaMarthur	Monetary Economics	RBSA Publishers, Jaipur	2000
	2.Sankaran.S	Monetary Economics	Margham Publications, Chennai	2000

- Self-study.

Semester : V

Core : X

Title : INTERNATIONAL ECONOMICS

Subject Code : ES14C10

Credits : 5

LECTURE HOURS:101

Objective

To impart knowledge on the importance of international trade and to develop an understanding on Balance of Payments, Exchange Rate and International Financial Institutions.

UNIT I : (19 hrs)

International Economics – Importance – Scope – Basis – Features – *Difference between International Trade and Internal Trade – Free Trade and Protection.

UNIT II: (17 hrs)

Theories of International Trade – Absolute Cost Theory – Comparative Cost Theory – Opportunity Cost Theory - Heckscher and Ohlin Theorem – Leontif Paradox.

UNIT III : (24 hrs)

Balance of Payments – Meaning – *Importance - Balance of Trade and Balance of Payments – Current Account – Capital Account - Disequilibrium in Balance of Payments – Measures to set right Disequilibrium - Terms of Trade – Types *Factors influencing Terms of Trade – Terms of Trade and Less Developed Countries – Income and Welfare aspects.

UNIT IV : (22 hrs)

Exchange Rate – Flexible and Fixed – Equilibrium Exchange Rate – Mint Parity Theory - *Purchasing Power Parity Theory- Balance of Payment Theory- Causes for Fluctuation in Exchange Rate- Exchange Control – Meaning – Features – Methods of Exchange Control.

UNIT V : (19 hrs)

International Financial Institutions – working of IBRD – *IDA – IFC – Asian Development Bank – IMF – *International Liquidity – UNCTAD – GATT – WTO.

TEXT BOOK	Jhingan M.L	International Economics	Vrinda Publications Pvt Ltd , New Delhi	2003
REFERENCE	1.Francis Cherunilam	International Economics	Tata McGraw Hill Education (P) Ltd, New Delhi, 2010	2010
	2.Mannur	International Economics	Vikas Publishing House, New Delhi	2002

* Self-study.

Semester : V
Course : AOS
Title : LIFE INSURANCE
Subject Code : ES13E01
Credits : 5

LECTURE HOURS:101

Objective

To enable the students to understand the practical aspects of Life and health Insurance

Unit I : (20 hrs)

Life Insurance – Definition – Meaning of Life insurance – Difference between Insurance and Assurance – Objectives of Assurance-Constituents of the Insurance Market – Insurance Distribution.

Unit II : (23 hrs)

Risk and Insurance – Concept of Risk – Components of Risk – Insurable Risk – Risk Transfer – Pooling of Risks – Riders – Types.

Unit III: (20 hrs)

Insurance Practices – How Insurance Policies are bought and Written – Key Documents – Key Insurance Terms – Relevance of Premium Payment and Valid Cover – Nomination and Assignment – Paid up Value – Surrender Value - Loan.

Unit IV: (18 hrs)

Basic Life Insurance Products – Term Insurance – Pure Endowment – Endowment – Whole Life Policy – Group Insurance – Salary Saving Scheme – Money Back Policy – Micro Insurance – Participate and Non- Participate Policies.

Unit V: (20 hrs)

Saving Products – Types of Saving Products – Taxation and Inflation – Implication of Interest Rates on Saving Products.

TEXT BOOK	Periyasamy.Dr.P	Principles and Practice of Insurance	Himalaya Publishing House	2005
REFERENCE	1.Gupta . Dr. P.K	Insurance and Risk Management	Himalaya Publishing House, New Delhi.	2004
	2.Kenneth Black	. Life and Health Insurance	J. R. Harold D. Skipper, J. R, Pearson Education, 2004.	2004

Semester : V
Course : AOS
Title : PRINCIPLES OF ACCOUNTING
Subject Code : ES12E02
Credits : 5

LECTURE HOURS:101

Objective

To acquire knowledge on preparing income statements and statements showing the financial position of the business in a systematic manner.

UNIT I: (20 hrs)

Accounting – *Definition – Concept – Methods of Book Keeping – Journal – Ledger – Subsidiary books – Trial Balance.

UNIT II: (18hrs)

Preparation of Final accounts – Trading – Profit and Loss Account – Balance Sheet – Adjusting and Closing Entries.

UNIT III: (20 hrs)

Consignment Accounts – Entries in the Books of Consignor and Consignee – Joint Venture Accounts – Simple Problems.

UNIT IV : (23 hrs)

Accounting Ratios for Business Decisions – Meaning – Importance – Current Ratio – Quick Ratio – Liquidity Ratio – Operating Ratios – Gross Profit and Net Profit Ratio – Proprietary Ratio – Capital Gearing Ratio - Debt –Equity Ratio – Solvency Ratio – ACID Test Ratio - Limitations of Ratio Analysis.

UNIT V : (20hrs)

Elements of Cost – Cost Sheet Preparation – Budget – *Budgeting – Need for Budgeting – Importance of Budgeting - Sales Budget – Production Budget - Simple Problems – Budget Control Measures.

TEXT BOOK	Vinayagam K	Principles of Accountancy	Sultan Chand & Sons, New Delhi	2006
REFERENCE	1.Grewal.T.S	Principles of Accounting	Sultand Chand Publications	2006
	2.Pillai R.S.N. and Bhagavathi	Management Accounting	S.Chand and Company, New Delhi, 2006.	2006

* Self-study.

❖ Theory 40 per cent and problems 60 per cent

Semester : V
Course : AOS
Title : INFORMATION SECURITY (LEVEL 1)
Subject Code : NM13IS1

LECTURE HOURS:26

Objective

This course aims on introducing the theory and practice of designing and building secure computer systems that protect information and resist attacks. It covers all aspects of cyber security including network security, computer security and information security.

UNIT I : (5 hrs)

Information security: History of IS-What is security?-characteristic of IS-components of I system –security system life cycle model.

UNIT II: (6 hrs)

Cryptography: Concepts and techniques-Plain text and cipher text- Encryption principles- Cryptanalysis. Authentication methods-passwords-keys versus passwords-Attacking Systems via passwords-Password verification

UNIT III : (5 hrs)

Fire walls: Viruses and worms- Digital rights management-What is firewalls- Types of Fire wall-Design Principles of Firewall

UNIT IV: (5 hrs)

Hacking: Hacker hierarchy-password cracking-Phishing- Network Hacking- Wireless hacking.

UNIT V: (5 hrs)

Case studies: DNS,IP SEC- Social media

TEXT BOOK:

S.no	Author	Title of book	Publisher	Year of publication
1	Dr.Michael E. Whitman, Herbert J. Mattord	Principles and Practices of Information Security	CourseTechnologyCengage Learning	4 th edition, 2012
2	AtulKahato	Cryptography and Network Security	McGraw Hill Education	3 rd Edition 2012
3	William Stallings	Network Security Essential Applications and standard	Prentice Hall	2 nd Edition 2009
4	Devan N. Shah	Information Security Principles and Practice	Wiley India	2009

Semester : V
Course : AOS
Title : INFORMATION SECURITY (LEVEL II)
Subject Code : NM13IS1

LECTURE HOURS:26

Objective

This course aims on introducing the theory and practice of designing and building secure computer systems that protect information and resist attacks. It covers all aspects of cyber security including network security, computer security and information security.

UNIT I: (5 hrs)

Information security: History of IS-What is security?-characteristic of IS-components of I system –security system life cycle model.

UNIT II: (6 hrs)

Cryptography: Concepts and techniques- plain text and cipher text- Encryption principles- Cryptanalysis-cryptograph algorithm- Cryptograph tools
Authentication methods-passwords-keys versus passwords-Attacking Systems via passwords-Password verification

UNIT III: (5 hrs)

Fire walls: Viruses and worms- Digital rights management--What is firewalls- Types of Fire wall-Design Principles of Firewall

UNIT IV : (5 hrs)

Hacking: Hacker hierarchy-password cracking-Phishing- Network Hacking- Wireless hacking.-Windows hacking- Web hacking- Ethical hacking

UNIT V: (5 hrs)

Case studies: DNS, IP SEC- Social media

TEXT BOOK:

S.no	Author	Title of book	Publisher	Year of publication
1	Dr.Michael E. Whitman, Herbert J. Mattord	Principles and Practices of Information Security	Course Technology Cengage Learning	4 th edition, 2012
2	AtulKahato	Cryptography and Network Security	McGraw Hill Education	3 rd Edition 2012
3	William Stallings	Network Security Essential Applications and standard	Prentice Hall	2 nd Edition 2009
4	Devan N. Shah	Information Security Principles and Practice	Wiley India	2009

Semester : V
Course : ALC
Title : DEMOGRAPHY
Subject Code : ES12AC1
Credits : 5

Objective

To understand the demographic factors influencing the Indian economy.

UNIT I

Census of India from 1961 – National Sample Surveys – CSO - Effects of Population Growth on Economic Development.

UNIT II

Concept of Demographic Transition – Malthusian and Optimum Theory – World Population – Growth and Distribution.

UNIT III

Population Structure and Characteristics – Birth rate – Death rate – Sex ratio – Age Structure - Literacy rate – Mortality – Migration – Concepts – Types – Factors influencing Migration.

UNIT IV

Population and Labour Force, Level of Labour Force participation - Unemployment in India – Manpower Planning – India’s Population Policies – Family Planning in India.

UNIT V

Vital Statistics : Introduction , Definition – Uses – Methods – Measurement of Fertility – Crude Birth rate – Measurement of Mortality – Crude Death rate – Infant Mortality rate.

TEXT BOOK	Asha A Bhende& Tara Kanikar	.Principles of Population Studies	, Himalya Publishing House, New Delhi .	1995
REFERENCE	1.Agarwal.S.N	India’s Population Problem	Tata McGraw-Hill, Delhi	2000
	2.MeenakshiPrakasham	. Population Theory and Demographic Analysis	. New Delhi	2001

* Self-study.

Semester : V
Course : ALC
Title : HOME ECONOMICS
Subject Code : ES12AC2
Credits : 5

Objective

To acquire knowledge on Home Management.

UNIT I

Definition – Nature, Scope and Significance of Home Economics - Principles for Upkeep and Cleanliness, Sanitation and Maintenance of the House - Need for Good Water Supply and Sanitation System.

UNIT II

Qualities and use of Furniture and Arrangement of the Available Material in a House, Utilisation of Labour-saving Devices like Fridge, Mixie and Grinder.

UNIT III

Purchasing for the Family – Consumer Information – Agencies concerned with Consumer Welfare – Intelligent Choice of Consumer Foods – Paying for Purchase.

UNIT IV

Family Budget – Family’s Saving and Investment - Records of Expenditure — Investment of Family Fund – Types of Investment –Income Generation Activities.

UNIT V

First Aid – Mother Care – Pre- natal Care – Post-natal Care – Child Care Practices.

TEXT BOOK	IvolSpoafford	Fundamentals in Teaching Home Economics	MacGraw Hill	2006
REFERENCE	1.Pauleno Nickel and JeenMuirdorsey	Management in Family living	MacGraw Hill	2006
	2. William M. Gilberth – Orpha Mac Thomas and others	Management in Home	MacGraw Hill	2006

* Self study

Semester : V

Core : XI

Title : MACRO ECONOMICS

Subject Code : ES12C11

Credits : 5

LECTURE HOURS: 101

Objective

To impart knowledge on Macro-economic Concepts and Policies.

UNIT I : (20 hrs)

Nature and Scope of Macro Economics - Meaning – Evolution of Macro Economics – Relationship between Micro and Macro Economics – Importance and Limitations of Macro Economics ; Circular Flow of Income – National Income – Concepts – Importance - Methods – Difficulties in Measurement – Uses – Physical Quality of Life Index - *Social Accounting and their Uses.

UNIT II : (20 hrs)

Classical Theory of Output and Employment – Fisher’s equation – Say’s Law of Market - Keynesian Theory of Income and Employment – Aggregate Demand Function – Aggregate Supply Function – Effective Demand – *Determinants.

UNIT III : (20 hrs)

Keyne’s Consumption Function – Average and Marginal Propensity to Consume – Attributes - *Determinants of Consumption Function – Pigou Effect – Measures to raise Propensity to Consume - Investment Function – Types – Marginal Efficiency of Capital - Liquidity Preference and Rate of Interest –Multiplier – Types – Working of Multiplier – Leakages- Principle of Acceleration-Operation of the Acceleration Principle – Multiplier – Accelerator interaction.

UNIT IV : (21 hrs)

General Equilibrium of Real and Monetary Sectors – Interaction of IS and LM Function – Shifting of IS Function – Shifting of LM Function.

UNIT V : (20 hrs)

*Macro Economic Policy and Objectives – Monetary and Fiscal Policy - Philips Curve – Trade-off and Non-trade off.

TEXT BOOK	Jhingan.M.L	Macro Economic Theory	Vrinda Publication Pvt. Ltd., New Delhi.	1997
REFERENCE	1.Sankaran.S	Macro Economics	Margham Publications, Chennai	2000
	2. Shapiro	Macro Economics	Galgotia Publications Pvt. Ltd., New Delhi	2000

- Self-study.

Semester : VI
Core : XII
Title : INDIAN BANKING
Subject Code : ES14C12
Credits : 5

LECTURE HOURS: 101

Objective

To enhance students with adequate knowledge in the banking field.

Unit I: (19hrs)

Evolution – Development of Banking in India – Features of Banking –Classification of Banking – Banking System – Private Sector and Indigeneous Banks in India.

Unit II: (9 hrs)

RBI and Non-Banking Financial Companies – New Measures- Supervision and Inspection of NBFCs - Merchant Bankers-SEBI Guidelines on Merchant Banking.

Unit III : (19hrs)

Agricultural and Industrial Finance - RBI and Agricultural Finance – RBI and Industrial Finance - Role of RBI in Regulating and Controlling Banks.

Unit IV : (22hrs)

Indian Money Market- Components of Money Market – Sub – Markets of Money Market – Characteristics of a developed Money Market – Importance of Money Market – Money market Instruments in India - Deficiencies of the Indian Money Market – Comparison of London, New York & Indian Money Markets.

Unit V : (22hrs)

State Bank Of India – Place of SBI in the Banking Scenario – Commercial Banks and Rural Financing – NABARD – Regional Rural Banks – Role of Co-operative Banks in the Indian Banking Scene.

TEXT BOOK	Natarajan S, Parameshwaran R	Indian Banking	S.Chand & Sons, New Delhi	2004
REFERENCE	1.Gordan & Natarajan	Banking	Himalaya Publishing House, New Delhi	2002
	2.Kumar.N & Mittal.R	Banking Law Theory & Practice	– Anmol Publications Pvt. Ltd., New Delhi,	2010

Semester : VI
Core: XIII
Title : GENERAL INSURANCE
Subject Code : ES13C13
Credits : 5

LECTURE HOURS:101

Objective

To gain in depth knowledge of General Insurance Industry.

UNIT I : (21 hrs)

Meaning of Non - Life Insurance/ General Insurance–Principles of General Insurance – Classification of Claims and settlement in General Insurance – Structure of General Insurance in pre and post Liberalisation – Third Party Administrators (TPAs) – Surveyor.

UNIT II: (16 hrs)

Motor Insurance – Meaning – Procedure – Kinds of Policies – Coverage – Insured Declared Value.

UNIT III: (21 hrs)

Marine Insurance – Definition – Types of Marine Policy – Elements of Marine Insurance – Marine Insurance Policies.

UNIT IV: (21hrs)

Fire Insurance – Definition – Essentials of Fire Insurance Contract – Kinds of Fire Insurance Policies and Risk Insured – Exclusion of Fire Insurance Policy.

UNIT V: (22hrs)

Miscellaneous Insurance – Burglary – Personal Accident Insurance – Health Insurance - Employer’s Liability Insurance – Fidelity Guarantee Insurance – Live stock Insurance – Travel Insurance.

TEXT BOOK	Dr. Neelam C Gulati	Principles of Risk Management & Insurance	Excel Books, Chennai.	2013
REFERENCE	1.Mishra.M.N&Mis hra.S.B	Principles of Insurance	S.Chand Publications, New Delhi.	2008
	2.Periyasamy P.	Principles and Practice of Insurance	Himalaya Publishing House, New Delhi.	2005

Semester : VI
Course: AOS
Title : ENTREPRENEURIAL DEVELOPMENT
Subject Code : ES12E03
Credits : 5

LECTURE HOURS:86

Objective

To acquire entrepreneurial skills – to gain knowledge on project appraisal techniques and various funding agencies available for entrepreneurs – to understand the problems of women entrepreneurs.

UNIT I: (18 hrs)

Entrepreneurship – Definition – Importance – Factors affecting Entrepreneurial Growth – Social, Economic and Environmental Factors – Types and Functions of an Entrepreneur – *Qualities of a Successful Entrepreneur.

UNIT II: (18 hrs)

*Search for a Business idea – Sources – Project Formulation – Identification – Classification – Feasibility Analysis – Technical Analysis - Profitability analysis.

UNIT III: (18 hrs)

*Project report – Project Design – Project Appraisal – Methods.

UNIT IV: (18 hrs)

Finance Marketing and Product Promotion - SIDBI - DIC – SIDO – SISI – KVIC.

UNIT V: (14 hrs)

Women Entrepreneurs – Problems - *Prospects – Challenges - Special Schemes for Women - Self Help Groups and Micro Credit.

TEXT BOOK	Saravana Vel, Kikab Mahal	Entrepreneurial Development	Allahabd, KssPee Kay Publishing House, New Delhi.	2000
REFERENCE	1.Gupta.C.B, Srinivasan.N.P	Entrepreneurial Development	SultanChand Sons, NewDelhi.	2005
	2.Sudha.G.S	Fundamentals of Entrepreneurship	Ramesh Book Depo, New Delhi	2006

* Self-study

Semester : VI
Course: AOS
Title : ECONOMICS OF MARKETING
Subject Code : ES13E04
Credits : 5

LECTURE HOURS:86

Objective

To impart knowledge on Marketing Concepts and to enable the students to acquire the Marketing Skills.

UNIT I: (18 hrs)

Definition of Marketing- Modern Marketing - Distinction between Market and Marketing -Significance of Marketing - Benefits - Costs - Objectives of Marketing - Features of Marketing - Factors influencing Marketing Concept.

UNIT II: (18 hrs)

Product Policies - Product Mix-Product Life Cycle-Branding and Packaging - New Product Development - Factors to be considered before introducing a New Product - Product Elimination - Symptoms of a Weak Product -- Guidelines for Product Elimination.

UNIT III: (15 hrs)

Buyer Behavior Motives - Factors influencing Buyer Behavior - Market Segmentation - Need and Basis for Market Segmentation.

UNIT IV: (18 hrs)

Price – Meaning – Importance – Pricing Objectives - Factors influencing Pricing Decisions- Procedures for Price Determination – Kinds of Pricing – Price Differentials – Price Leader – Factors affecting Price – Resale Price Maintenance.

UNIT V: (17 hrs)

Sales Promotion Objectives - Elements of Promotion Mix - Personal Selling - Qualities - Objectives - Features of Salesmanship- Uses of Salesmanship - Advertising - *Benefits of Advertising -*Advertising Agencies.

TEXT BOOK	R.S.N Pillai and Bagavathi	Marketing	S.Chand& Company, New Delhi	2004
REFERENCE	1.Amarchand D. And Varadarajan D	An introduction to Marketing	Himalaya Publishing House, Bangalore.	2000
	2.Kathiresan.S and Radha.V	Marketing	Kayem Packaging Industries, Chennai	

***Self-study**

Semester : VI
Course: ALC II
Title : ECONOMICS OF INFRASTRUCTURE
Subject Code : ES12AC3
Credits : 5

Objective

To make the students understand the importance of transport and infrastructure for Economics development.

UNIT I

Meaning and Classification of Transport – Significance of Transport – Railway Transport – Nature of Railway undertakings – Railways and Laws of Returns –Railway Finances (a brief outline) – Administration and Control – Current Problems of Indian Railways.

UNIT II

Road Transport – Nature and Significance – Rates and Fares –ofRoads in India – Place of Rural and Urban Transport in Indian Economy, Taxation - Motor Transportation in India – Current Problems in Road Transport.

UNIT III

Water Transport – Nature and Significance - Internal Water Transport Current Problems facing Water Transport. Air Transport - Nature and Significance - Economy of Air Transport – Recent Development in Civil Aviation.

UNIT IV

Energy – Types – Importance – Problems – Communication – Types – Significance

UNIT V

Housing for All – Need – Education – Primary – Secondary – Higher Secondary – Higher Education.

TEXT BOOK	Srivatsav.S.K	Economics of Transport	S.Chand& Co (Pvt) Ltd., New Delhi	1995
REFERENCE	1.Jain J.K.	Transport Economics	S.Chand& Co (Pvt) Ltd., New Delhi	1995
	2.Samyal N.	Indian Railways	S.Chand& Co (Pvt) Ltd., New Delhi	1995

* Self study

Course: ALC II
Title : ENVIRONMENTAL ECONOMICS
Subject Code : ES12AC4
Credits : 5

Objective

To make the students understand the nature of Environmental Economics and its Management.

UNIT I

Environmental Economics – Definition – Role –Scope and Significance–Transformation Curve – Integration of Conservation and Development.

UNIT II

Environmental Problems – Air – Water – Sound Pollution – Causes for Environmental Crisis – Economic Consequences - Remedies.

UNIT III

Global Warming – Green House Effect - Urbanisation – Problems - Effects – Remedies.

UNIT IV

Pollution Control Technical and Legal Measures – Environmental Education – Law and Environment.

UNIT V

Environmental Policy in India – Role of Government - Non-governmental Organisations and Individuals – International Environmental Policy.

TEXT BOOK	Eugime.T	Environmental Economics	Vrindha Publication Private Limited, New Delhi	2004
REFERENCE	1.Katar Singh & Anil Shishodia	Environmental Economics, Theory and Application	Sagi Publication, New Delhi,	2007
	2.Rajashekara.C.V	Environmental Factors in Economics and Industrial Management	, Discovery Publishing House, New Delhi	1992