



**PSGR
Krishnammal College for Women**



DEPARTMENT OF BCOM (AM) & (FS)

CHOICE BASED CREDIT SYSTEM (CBCS)

&

LEARNING OUTCOMES - BASED CURRICULAM FRAMEWORK (LOCF)

BACHELOR OF COMMERCE WITH FINANCIAL SERVICES

2025 – 2028 BATCH



PROGRAMME LEARNING OUTCOMES (PLO's)

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

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

PROGRAMME SPECIFIC OUTCOME (PSO's)

The students at the time of graduation will

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



BACHELOR OF COMMERCE WITH FINANCIAL SERVICES
CHOICE BASED CREDIT SYSTEM (CBCS) &
LEARNING OUTCOMES - BASED CURRICULAM FRAMEWORK (LOCF)

Syllabus & Scheme of Examination

2025 –2028 BATCH

Semester I & II

Semester	Part	Course Code	Title of the course	Course Type	Instruction Hrs /Week	Contact Hrs	Tutorial Hrs	Duration of Exam	Examination Marks			Credits
									CA	ESE	Total	
I	I	TAM2501A/ HIN2501A/ FRE2501A	Tamil Paper I/ Hindi Paper I/ French Paper I	L	4	58	2	3	25	75	100	3
	II	ENG2501A	English Paper I	E	4	58	2	3	25	75	100	3
	III	CM25C01	Principles of Accounting	CC	5	73	2	3	25	75	100	3
		FS25C02	Indian Financial System	CC	5	73	2	3	25	75	100	3
		CM25C03	Business Management & Ethics	CC	5	73	2	3	25	75	100	3
		TH24A07	Mathematics for Commerce	GE	5	73	2	3	25	75	100	4
	IV	NME25B1/ NME25A1	Basic Tamil I/ Advanced Tamil I	AEC	2	28	2	-	100	-	100	2
		NME23ES	Introduction to Entrepreneurship	AEC	2	30	-	-	100	-	100	
I – II	VI	NM25GAW	General Awareness	AECC	SS	-	-	-	100	-	100	Gr
	VI	COM25SER	Community Services 30 Hours	GC	-	-	-	-	-	-	-	-
I-V	VI	24BONL1 24BONL2 24BONL3	Online Course I Online Course II Online Course III	ACC	-	-	-	-	-	-	-	-
II	I	TAM2502A/ HIN2502A/ FRE2502A	Tamil Paper II Hindi Paper II French Paper II	L	4	58	2	3	25	75	100	3
II	II	ENG2502A	English Paper II	E	4	58	2	3	25	75	100	3
II	III	CM25C04	Financial Accounting	CC	5	73	2	3	25	75	100	3
II	III	FS24C05	Financial Services and Fintech	CC	5	73	2	3	25	75	100	3
II		CM23C06	Business Law	CC	5	73	2	3	25	75	100	3
II	III	TH24A16	Statistics for Commerce	GE	5	73	2	3	25	75	100	4
II	IV	*NME25B2/ NME25A2	Basic Tamil II Advance Tamil II	AEC	SS	--	--	--	100	--	100	Gr.

II	IV	NM25UHR	Universal Human Values and Human Rights	AEC	2	30	--	--	100	--	100	2
I-II	VI	NM25GAW	General Awareness	GC	SS	--	--	--	100	--	100	Gr.
I-II	VI	COM25SER	Community Services 30 Hours	GC	-	-	-	-	-	-	-	-
I-V	VI	24BONL1 24BONL2 24BONL3	Online Course I Online Course II Online Course III	ACC	-	-	-	-	-	-	-	-

C – Core Courses

GE – Generic Elective

AEC – Ability Enhancement Course

ACC – Additional credit course

L - Language

SS – Self Study

CA – Continuous Assessment

ESE - End Semester Examination

AECC – Ability Enhancement Compulsory Course

GC – General Course

E – English

Examination System

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

CA - Question Paper Pattern and distribution of marks UG

Language and English

Section A	5 x 1 (No choice)	:	5 Marks
Section B	4 x 5 (4 out of 6)	:	20 Marks (250 words)
Section C	2 x 10 (2 out of 3)	:	20 Marks (500 words)
Total		:	45 Marks

UG - Core and Allied - (First 3 Units)

CA Question from each unit comprising of

One question with a weightage of 2 Marks	: 2 x 3 = 6
One question with a weightage of 5 Marks (Internal Choice at the same CLO level)	: 5 x 3 = 15
One question with a weightage of 8 Marks (Internal Choice at the same CLO level)	: 8 x 3 = 24
Total	: 45 Marks

End Semester Examination

Question Paper Pattern and Distribution of Marks Language and English – UG

Section A	10 x 1 (10 out of 12)	:	10 Marks
Section B	5 x 5 (5 out of 7)	:	25 Marks (250 words)
Section C	4 x 10 (4 out of 6)	:	40 Marks (600 - 700 words)
Total		:	75 Marks

UG - Core and Allied courses:

ESE Question Paper Pattern: 5 x 15 = 75 Marks

Question from each unit comprising of

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

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

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

Question from each unit comprising of

One question with a weightage of 2 Marks : 2 x 5= 10

One question with a weightage of 5 Marks : 5 x 5= 25

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

Continuous Internal Assessment Pattern Theory

CIA Test : 5 marks (conducted for 45 marks after 50 days)

Model Exam : 7 Marks (Conducted for 75 marks after 85 days (Each Unit 15 Marks))

Seminar/Assignment/Quiz : 5 marks

Class Participation : 5 marks

Attendance : 3 marks

Total : 25 Marks

Attendance Mark

91 – 100% : 3 Marks

81 – 90% : 2Marks

75 – 80% : 1 Mark

Part IV

Introduction to Entrepreneurship

Quiz : 50 marks

Assignment : 25marks

Project / Case study : 25 marks

Total : 100 Marks

MAPPING OF PLOs WITH CLOs

COURSE	PROGRAMME LEARNING OUTCOMES				
	PLO1	PLO2	PLO3	PLO4	PLO5
COURSE – CM25C01					
CLO1	S	M	S	M	S
CLO2	S	M	S	M	M
CLO3	S	M	M	M	M
CLO4	S	M	S	M	S
COURSE – FS25C02					
CLO1	S	S	S	S	S
CLO2	S	S	S	M	S
CLO3	S	S	M	S	S
CLO4	S	M	S	S	S
COURSE – CM25C03					
CLO1	S	S	S	S	S
CLO2	S	S	S	S	S
CLO3	S	S	S	M	S
CLO4	S	S	M	S	S
COURSE – CM25C04					
CLO1	S	S	M	M	S
CLO2	S	S	M	M	S
CLO3	S	S	S	S	M
CLO4	S	S	S	S	M
COURSE – FS24C05					
CLO1	S	L	M	S	S
CLO2	S	M	M	S	S
CLO3	S	M	M	M	S
CLO4	M	S	L	S	M
COURSE – CM23C06					
CLO1	S	M	S	S	M
CLO2	S	S	S	S	S
CLO3	S	M	S	S	M
CLO4	S	S	S	M	S

Semester-I

COURSE CODE	COURSE TITLE	CATEGORY	L	T	P	CREDIT
CM25C01	PRINCIPLES OF ACCOUNTING	THEORY	73	2	-	3

Preamble

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

Prerequisite

- Basic Knowledge in Financial Statements

Course Learning Outcomes

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

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

Mapping with Programme Learning Outcomes

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

S-Strong; M-Medium; L-Low

Syllabus

Unit I

14 Hrs

Basic Accounting Concepts and Conventions -Journal, Ledger Accounts– Subsidiary Books — Trial Balance – Disclosure of Company Accounting Policies (AS 1) - Revenue Recognition (AS 9)– Final Accounts of Sole Trading Concern- Capital and Revenue Expenditure and Receipts – Preparation of Trading, Profit and Loss Account and Balance Sheet with Adjustments.

Unit II

15 Hrs

Classification of Errors - Rectification of Errors – Preparation of Suspense Account. Bank Reconciliation Statement - Need and Preparation. Average due date- Bills of Exchange – Definition – Specimens – Discounting of Bills – Endorsement of Bill – Collection – Noting – Renewal – Retirement of Bill under rebate (trade bills only).

Unit III

15 Hrs

Accounting from Incomplete Records – Single Entry System: Incomplete Records -Meaning and Features - Limitations - Difference between Incomplete Records and Double Entry System - Methods of Calculation of Profit - Statement of Affairs Method – Preparation of final statements by Conversion method. Joint Venture (AS-27).

Unit IV

15 Hrs

Royalty and Insurance Claims: Meaning – Minimum Rent – Short Working – Recoupment of Short Working – Lessor and Lessee – Sublease – Accounting Treatment. Provisions, Contingent Liabilities, and Contingent Assets (AS 29) - Insurance Claims –Calculation of Claim Amount-Average clause (Loss of Stock only).

Unit V**14 Hrs**

Depreciation (AS 6)- Meaning – Objectives – Accounting Treatments - Types - Straight Line Method – Diminishing Balance method – Conversion method – Annuity Method – Revaluation Method.

Text Book

S. No	Authors	Title	Publishers	Year and Edition
1.	Jain S.P & Narang K.L	Principles of Accountancy	Kalyani Publishers	2022, 21 st ed.
2.	Reddy TS & A Murthy	Financial Accounting	Margham Publications	Reprint 2021, 7 th ed.

Reference Books

S. No	Authors	Title	Publishers	Year and Edition
1.	R L Gupta & Radhasamy	Advanced Accountancy (Vol I)	Sultan Chand & Sons.	2018, 13 th ed.
2.	M C Shukla, T.S. Grewal & S.C. Gupta	Advanced Accountancy	S.Chand & sons	2022, 19 th ed.

Skill Components

- Review and assess a company's accounting policies and identify compliance with AS 1 (Disclosure of Accounting Policies) and AS 9 (Revenue Recognition).
- Identify and classify accounting errors and implement appropriate methods for their rectification.
- Apply the Single Entry System to business situations and evaluate the limitations of incomplete records.
- Analyze insurance claims with special emphasis on calculating the claim amount under the average clause, and apply it to loss of stock situations.
- Apply various methods of depreciation to different business scenarios and understand the financial impact of each method.

Pedagogy

- PowerPoint Presentations, Group Discussion, Seminar, Quiz Assignment, Experience Discussion

Course Content and Presentation Schedule

Module No.	Topic	CLOs	No. of Hours	Content delivery method	Learning Methods
UNIT I (14 Hrs)					
1.	Basic Accounting Concepts and Conventions -Journal, Ledger Accounts	CLO1, CLO2, CLO3, CLO4	2	Talk & Chalk	Participatory Learning, Problem Based Learning
2.	Subsidiary Books — Trial Balance –	CLO1, CLO2, CLO3, CLO4	3	Talk & Chalk	Participatory Learning, Problem Based Learning
3.	Disclosure of Company accounting Policies (AS 1) - Revenue Recognition (AS 9)–	CLO1, CLO2, CLO3, CLO4	1	Solving Problems	Participatory Learning
4.	Final Accounts of Sole Trading Concern- Capital and Revenue Expenditure and Receipts –	CLO1, CLO2, CLO3, CLO4	5	Solving Problems	Participatory Learning, Problem Based Learning
5.	Preparation of Trading, Profit and Loss Account and Balance Sheet with Adjustments.	CLO1, CLO2, CLO3, CLO4	3	Solving Problems	Participatory Learning, Experiential Learning
UNIT II (15 Hrs)					
6.	Classification of Errors - Rectification of Errors – Preparation of Suspense	CLO1, CLO2, CLO3, CLO4	3	Talk & Chalk,	Participatory Learning, Experiential Learning

	Account.			Solving Problems	
7.	Bank Reconciliation Statement - Need and Preparation.	CLO1, CLO2, CLO3, CLO4	3	Solving Problems	Participatory Learning, Problem Based Learning
8.	Average due Date - Bills of Exchange – Definition – Specimens -	CLO1, CLO2, CLO3, CLO4	3	Talk & Chalk	Problem Based Learning
9.	Discounting of bill - Endorsement of a bill -	CLO1, CLO2, CLO3, CLO4	2	Solving Problems	Problem Based Learning, Experiential Learning
10.	Collection – Noting – Renewal – Retirement of Bill under rebate (trade bills only)-	CLO1, CLO2, CLO3, CLO4	4	Solving Problems	Participatory Learning, Problem Based Learning
UNIT III (15 Hrs)					
11.	Accounting from Incomplete Records – Single Entry System: Incomplete Records - Meaning and Features -	CLO1, CLO2, CLO3, CLO4	2	Talk & Chalk	Participatory Learning, Experiential Learning
12.	Limitations - Difference between Incomplete Records and Double Entry System -	CLO1, CLO2, CLO3, CLO4	1	Talk & Chalk	Participatory Learning
13.	Methods of Calculation of Profit -	CLO1, CLO2, CLO3, CLO4	4	Solving Problems	Participatory Learning, Problem based Learning
14.	Statement of Affairs Method	CLO1, CLO2, CLO3, CLO4	2	Solving Problems	Problem based Learning
15.	Preparation of final statements by Conversion method.	CLO1, CLO2, CLO3, CLO4	2	Solving Problems	Problem based Learning, Experiential Learning
16.	Joint Venture(AS-27).	CLO1, CLO2, CLO3, CLO4	4	Solving Problems	Problem based Learning, Experiential Learning
UNIT IV (15 Hrs)					
17.	Royalty and Insurance Claims: Meaning – Minimum Rent –	CLO1, CLO2, CLO3, CLO4	2	Talk & Chalk, Solving Problems	Participatory Learning, Problem based Learning
18.	Short Working – Recoupment of Short Working– Lessor and Lessee	CLO1, CLO2, CLO3, CLO4	5	Solving Problems	Participatory Learning, Problem based Learning
19.	Sublease – Accounting Treatment. Provisions, Contingent Liabilities, and Contingent Assets (AS 29)	CLO1, CLO2, CLO3, CLO4	4	Talk & Chalk, Solving Problems	Problem based Learning, Experiential Learning
20.	Insurance Claims – Calculation of Claim Amount-Average clause (Loss of Stock only)	CLO1, CLO2, CLO3, CLO4	4	Solving Problems	Participatory Learning, Problem based Learning
UNIT V (14 Hrs)					
21.	Depreciation (AS 6)- Meaning – Objectives – Accounting Treatments	CLO1, CLO2, CLO3, CLO4	2	Talk & Chalk	Participatory Learning, Experiential Learning
22.	Types – Straight Line Method	CLO1, CLO2, CLO3, CLO4	4	Solving Problems	Participatory Learning, Problem based Learning
23.	Diminishing value method	CLO1, CLO2, CLO3, CLO4	4	Solving Problems	Problem based Learning

24.	Conversion method -Annuity method	CLO1, CLO2, CLO3, CLO4	2	Solving Problems	Problem based Learning
25.	Revaluation Method.	CLO1, CLO2, CLO3, CLO4	2	Solving Problems	Problem based Learning, Experiential Learning

Course Designers

1. Dr. B. Thulasi Priya, Department of Commerce.
2. Mrs. G. Deebikaa, Department of Commerce.

S.NO	LEARNING METHODS	PERCENTAGE
1	Participatory Learning	20
2	Problem Solving	50
3	Experimental Learning	30

COURSE CODE	COURSE TITLE	CATEGORY	L	T	P	CREDIT
FS25C02	INDIAN FINANCIAL SYSTEM	THEORY	73	2	-	3

Preamble

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

Prerequisite

- Knowledge on finance and its uses

Course Learning Outcomes

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

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

Mapping with Programme Learning Outcomes

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

S- Strong; M-Medium

Syllabus

UNIT 1

14 Hrs

Financial Institution in India: Regulatory framework for the Indian Financial System - Reserve Bank of India –Role of RBI in Financial Stability - **Classification of financial institutions by Reserve Bank of India - Functions of RBI: Central banking functions, Regulatory and supervisory functions and promotional and development functions** - Powers – Provisions relating to non-banking finance companies receiving deposits - Monetary Policy Framework and Instruments of Monetary Control.

UNIT II

15 Hrs

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

UNIT III**15 Hrs**

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

UNIT IV**15 Hrs**

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

UNIT V**14 Hrs**

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

Text Book

S. No	Authors	Title	Publishers	Year and Edition
1.	P N Varshney & D K Mittal	Indian Financial System	Sultan Chand & Sons	2015, 11 th Ed.

Book for Reference

S. No	Authors	Title	Publishers	Year and Edition
1.	My Khan	Indian Financial System	Mc Graw Hill	2022, 11 th Ed.

Blended Learning Links

Unit No	Topic	ReferenceLink
I	Classification of financial institutions by Reserve Bank of India	https://rbi.org.in/upload/Publications/PDFs/58849.pdf
	Functions of RBI	https://www.rbi.org.in/commonperson/english/scripts/Organisation.aspx
	Central banking functions	https://byjus.com/commerce/functions-of-the-central-bank/
	Regulatory and supervisory functions and promotional and development functions	http://www.jnpg.org.in/WebDoc/EContent/Company_Account/Functions%20of%20RBI.pdf
II	Money Market	https://youtu.be/KFvbWw9Z8Po?si=yvhrTTjZMa1ielxc
	Characteristics of Money market and Indian money market	https://youtu.be/PwLEApDN8Mg?si=bSAFjOVhx6JlJPrQ
	Objectives – Importance	https://testbook.com/banking-awareness/money-market
	Features – Money Market Instruments and general characteristics.	https://www.5paisa.com/finschool/finance-dictionary/money-market/
III	Asset structure of commercial banks	https://indiafreeenotes.com/asset-structure-of-commercial-banks/
	Non-performing assets – categories – provisions	https://www.5paisa.com/stock-market-guide/generic/non-performing-assets
	measures to reduce NPA’s credit rating	https://www.linkedin.com/pulse/strategies-reduce-npa-banks-sugandha-prakash

IV	Intermediaries in New Issue Market – Merchant Bankers – Underwriters – Bankers to an issue – brokers – debenture trustees	https://commercestudyguide.com/wp-content/uploads/2017/10/INTERMEDIARIES-IN-NEW-ISSUE-MARKET.pdf
	Secondary market – importance – functions	https://www.smallcase.com/learn/what-is-secondary-market/
V	Objectives of Financial Sector Reforms – need – importance - financial sector reforms in India – impact of reforms	https://prepp.in/news/e-492-financial-sector-reforms-indian-economy-notes
	Summary Provisions of related Acts	https://youtu.be/IPKC4IS4uyo?si=2MxFF2m8yqc4elQf

Pedagogy

- Lecture, PPT, Quiz, Assignment, Group Discussion, Seminar

Lecture Plan

Module No	Topic	CLO	No of Hours	Contents Delivery Methods	Learning Methods
Unit I (14 Hrs)					
1	Financial Institution in India: Regulatory framework for the Indian Financial System	CLO1 CLO3 CLO4	1	Lecture, PPT	Participatory Learning
2	Reserve Bank of India - Role of RBI in Financial Stability	CLO2 CLO3 CLO4	2	Lecture using chalk and talk	Participatory Learning
3	Classification of financial institutions by Reserve Bank of India	CLO2 CLO3	1	PPT, Videos,	Experimental Learning
4	Functions of RBI	CLO2 CLO3	2	<u>PPT, Videos,</u>	Blended Learning
5	Central banking functions	CLO1 CLO2 CLO3	2	PPT, Videos,	Blended Learning
6	Regulatory and supervisory functions and promotional and development functions	CLO1 CLO2 CLO3	2	PPT, Videos,	Blended Learning
7	Powers of RBI	CLO2 CLO3	3	Lecture using chalk and talk	Participatory Learning
8	Provisions relating to non-banking finance companies receiving deposits. Monetary Policy Framework and Instruments of Monetary Control.	CLO1 CLO3 CLO4	1	PPT	Experimental Learning
Unit II (15 Hrs)					
9	Financial Markets- Financial instruments and their types	CLO1 CLO2 CLO3	2	Lecture, Activity Based learning	Participatory Learning
10	Financial Markets -	CLO1	2	Lecture, PPT	Experimental Learning
	Classification of financial markets	CLO2 CLO3			

11	Money Market	CLO2 CLO3 CLO4	2	Lecture, PPT, Videos	Blended Learning
12	Characteristics of Money market and Indian money market	CLO2 CLO3 CLO4	2	Lecture, PPT, Videos	Blended Learning
13	Objectives – Importance	CLO1 CLO2	3	Lecture, PPT, Videos	Blended Learning
14	Features – Money Market Instruments and general characteristics.	CLO3 CLO4	2	Lecture, PPT, Videos	Blended Learning
15	Distinction between Money market and Capital market.	CLO2 CLO3	2	Lecture using chalk and talk	Experimental Learning
Unit III (15 Hrs)					
16	Commercial Banks – Functions of commercial banks	CLO1 CLO2 CLO3	1	Lecture, PPT	Participatory Learning
17	Source and application of funds	CLO2 CLO3 CLO4	2	Lecture, PPT, Activity Based learning	Participatory Learning
18	Investment policy of commercial bank	CLO1 CLO2 CLO3	2	Lecture, Assignment, PPT	Problem Based Learning
19	factors determining liquidity of banks – Bank rate, lending rates – repo and reserve repo rates	CLO1 CLO2 CLO3	2	Lecture, PPT	Participatory Learning
20	Asset structure of commercial banks	CLO2 CLO3 CLO4	2	Lecture, PPT, Videos	Blended Learning
21	Non-performing assets – categories - provisions	CLO1 CLO2 CLO3	3	Lecture, PPT, Videos	Blended Learning
22	measures to reduce NPA's credit rating	CLO2 CLO3 CLO3 CLO4	3	Lecture, PPT, Videos	Blended Learning
Unit IV(15 Hrs)					
23	New issues market – Nature and Size	CLO1 CLO2 CLO3	1	Lecture, PPT, Group Discussion, Quiz	Participatory Learning
24	Functions of NIM	CLO2 CLO3 CLO4	2	Interaction and Discussion	Participatory Learning

25	Issue mechanism – operations	CLO1 CLO2 CLO3 CLO4	2	Lecture, PPT,	Participatory Learning
26	SEBI a regulatory body – IPO norms	CLO2 CLO3 CLO4	2	Group discussion	Participatory Learning
27	Intermediaries in New Issue Market – Merchant Bankers – Underwriters – Bankers to an issue – brokers – debenture trustees	CLO1 CLO2 CLO3 CLO4	2	Lecture, PPT, Videos	Blended Learning
28	Secondary market – importance – functions	CLO1 CLO2 CLO3	2	Lecture, PPT, Videos	Blended Learning
29	procedure for registration	CLO2 CLO3 CLO4	2	Lecture, PPT	Participatory Learning
30	Difference between new issue market and stock market.	CLO2 CLO3	2	Lecture, PPT	Participatory Learning

Unit V(14 Hrs)

31	Government policies and reforms – Financial sector reforms	CLO1 CLO2 CLO4	3	Lecture, PPT	Participatory Learning
32	Objectives of Financial Sector Reforms – need – importance - financial sector reforms in India – impact of reforms	CLO2 CLO3 CLO4	4	Lecture, PPT, Videos	Blended Learning
33	Role of Technology and Digitization in Financial Reforms-Financial Inclusion Initiatives and Reforms.	CLO2 CLO3 CLO4	2	Lecture, PPT, Videos	Participatory Learning
34	Demonetization and its impact on financial systems	CLO2 CLO3 CLO4	2	Lecture, PPT	Participatory Learning
35	corporate governance issues in financial sector	CLO1 CLO2 CLO4	3	Lecture, PPT	Participatory Learning

Course Designers

1. Dr.K.Pavithra, Assistant Professor
2. Dr.N.Bhuvaneshwari, Assistant Professor

S.NO	LEARNING METHODS	PERCENTAGE
1	Participatory Learning	50
2	Experimental Learning	20
3	Blended Learning	30

COURSE CODE	COURSE TITLE	CATEGORY	L	T	P	CREDIT
CM25C03	BUSINESS MANAGEMENT AND ETHICS	THEORY	73	2	-	3

Preamble

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

Prerequisite

- Basic Knowledge on Business Management

Course Learning Outcomes

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

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

Mapping with Programme Learning Outcomes

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

S- Strong; M-Medium;

Syllabus

Unit I

15 Hrs

Management: Definition – Nature – Importance - Scope – Functions – Managerial Skills – Levels of Management – Trends and Challenges of Management. Managers – Qualification – Duties & Responsibilities –Evolution of Management Thoughts - Henry Fayol, FW Taylor, Peter F Drucker, McGregor, Elton Mayo -Management as a Science, Art, Profession- Management and Administration. Principles of Management.

Unit II

15 Hrs

Planning: Meaning – Nature- Scope and Functions - Elements of Planning- Planning Process - Tools and Techniques of Planning – Types. - Decision Making: Meaning – Characteristics – Types -Steps in Decision Making – Role of MIS for Decision Making. Management by Objectives (MBO) – Management by Exception (MBE). Organization: Definition-Nature and Importance – Scope and Characteristics - Process of Organization- Organization Structure- Organization Chart- Organization Manuals- Types of Organization.

Unit III

15 Hrs

Departmentalization: Span of Management– Authority – Responsibility- Staffing: Introduction - Concept of Staffing- Staffing Process. Recruitment – Modern Recruitment Methods - Selection Procedure – Test- Interview– Training: Need - Types– Promotion –Management Games – Performance Appraisal - Meaning and Methods – 360-degree Performance Appraisal – Work from Home - Managing Work from Home [WFH].

Unit IV**14 Hrs**

Motivation –Meaning – Theories. Leadership: Meaning-Importance-Functions of Leadership- Leadership Styles-Qualities of a Good Leader-Theories and Approaches to Leadership. Successful Women Leaders – Challenges faced by women in workforce - Supervision. Directing: Functions. Coordination: Meaning – Techniques.

Unit V**14 Hrs**

Control: Meaning- Importance- Control - Characteristics - Importance – Stages in the Control Process -Requisites of Effective Control and Controlling Techniques. Introduction to Ethics and Indian Knowledge System (IKS) – Ethical Governance in Indian Epics: Ramayana and Mahabharata –Ancient Indian Wisdom for Management. Ethics: Meaning, Importance, Nature and–Structure of ethics management - Ethics in Business – Factors affecting ethical practices in business- Social Responsibility of business Relevance.

Text Books

S. No	Authors	Title	Publishers	Year and Edition
1.	RK Sharma & Shasi K Gupta	Principles of Management	Kalyani Publishers	2022 reprint, 13 th ed.

Reference Books

S. No	Authors	Title	Publishers	Year and Edition
1.	Dinkar Pagre	Principles of Management	Sultan Chand & sons	2020 8 th ed.
2.	PC Tripathi & PN Reddy	Principles of Management	Tata Mcgraw Hill Publishing Co Ltd	2019 9 th ed.
3.	Robbins, De Cenzo, & Coulter.	Fundamentals of Management	Pearson Education Ltd	2019 16 th ed.

Skill Components

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

Pedagogy

- PowerPoint Presentations, Group Discussion, Seminar, Quiz Assignment, Experience Discussion, Brainstorming, Activity, Case Study

Course Content and Presentation Schedule

Module No	Topic	CLO's	No of Hours	Content Delivery Methods	Learning Methods
UNIT I (15 Hrs)					
1	Management: Definition – Nature – Importance - Scope – Functions –	CLO1, CLO2, CLO3, CLO4	2	PPT	Participatory Learning
2	Managerial Skills – Levels of Management – Trends and Challenges of Management. Managers – Qualification – Duties & Responsibilities	CLO1, CLO2, CLO3, CLO4	5	Chalk and Talk, PPT	Participatory Learning

3	Evolution of Management Thoughts - Henry Fayol, FW Taylor, Peter F Drucker, McGregor, Elton Mayo	CLO1, CLO2, CLO3, CLO4	5	PPT, Videos	Experiential Learning
4	Management as a Science, Art, Profession-Management and Administration. Principles of Management	CLO1, CLO2, CLO3, CLO4	3	Chalk and Talk, PPT	Participatory Learning
UNIT II (15 Hrs)					
5	Planning: Meaning – Nature- Scope and Functions - Elements of Planning-	CLO1, CLO2, CLO3, CLO4	2	Chalk and Talk, PPT	Participatory Learning
6	Planning Process - Tools and Techniques of Planning – Types.	CLO1, CLO2, CLO3, CLO4	3	PPT, Videos	Participatory Learning
7	Decision Making: Meaning – Characteristics – Types - Steps in Decision Making – Role of MIS for Decision Making.	CLO1, CLO2, CLO3, CLO4	3	PPT, Videos	Participatory Learning
8	Management by Objectives (MBO) – Management by Exception (MBE).	CLO1, CLO2, CLO3, CLO4	2	Chalk and Talk, PPT	Participatory Learning
9	Organization: Definition-Nature and Importance – Scope and Characteristics - Process of Organization-	CLO1, CLO2, CLO3, CLO4	3	PPT	Participatory Learning
10	Organization Structure-Organization Chart-Organization Manuals-Types of Organization.	CLO1, CLO2, CLO3, CLO4	2	Chalk and Talk, PPT	Participatory Learning
UNIT III (15 Hrs)					
11.	Departmentalization: Span of Management – Authority – Responsibility	CLO1, CLO2, CLO3, CLO4	4	Chalk and Talk, PPT	Participatory Learning
12.	Staffing: Introduction - Concept of Staffing-Staffing Process.	CLO1, CLO2, CLO3, CLO4	3	PPT, Videos	Participatory Learning
13.	Recruitment – Modern Recruitment Methods - Selection Procedure – Test-Interview– Training: Need - Types	CLO1, CLO2, CLO3, CLO4	3	PPT, Videos	Participatory Learning
14.	Promotion –Management Games – Performance Appraisal - Meaning and Methods	CLO1, CLO2, CLO3, CLO4	2	Chalk and Talk, PPT	Participatory Learning
15	360- degree Performance Appraisal – Work from Home - Managing Work from Home [WFH].	CLO1, CLO2, CLO3, CLO4	3	PPT	Participatory Learning
UNIT IV (14 Hrs)					

16.	Motivation –Meaning – Theories.	CLO1, CLO2, CLO3, CLO4	3	Chalk and Talk, PPT	Participatory Learning
17.	Leadership: Meaning-Importance-Functions of Leadership-Leadership Styles-Qualities of a Good Leader- Theories and Approaches to Leadership	CLO1, CLO2, CLO3, CLO4	5	PPT, Videos	Participatory Learning
18.	Successful Women Leaders – Challenges faced by women in workforce - Supervision.	CLO1, CLO2, CLO3, CLO4	2	Chalk and Talk, PPT	Participatory Learning
19.	Directing: Functions. Coordination: Meaning – Techniques.	CLO1, CLO2, CLO3, CLO4	4	Chalk and Talk, PPT	Participatory Learning
Unit V (14 Hrs)					
20	Control- Meaning- Nature - Importance	CLO1, CLO2, CLO3, CLO4	2	PPT	Experiential Learning,
21.	Stages in the Control Process - Requisites of Effective Control and Controlling Techniques.	CLO1, CLO2, CLO3, CLO4	3	Chalk and Talk, PPT	Participatory Learning,
22	Introduction to Ethics and Indian Knowledge System (IKS) - Ethical governance in Indian epics: Ramayana and Mahabharata - Ancient Indian Wisdom for Management	CLO1, CLO2, CLO3, CLO4	4	Chalk and Talk, PPT	Participatory Learning
23.	Ethics: Meaning, Importance, Nature and Structure of ethics management - Ethics in Business – Factors affecting ethical business practices.	CLO1, CLO2, CLO3, CLO4	5	Chalk and Talk, PPT	Participatory Learning, Experiential Learning

Course Designers

1. Dr. L. Nithya, Department of Commerce
2. Ms. K. Pavithra, Department of Commerce

S.NO	LEARNING METHODS	PERCENTAGE
1	Participatory Learning	60
2	Experimental Learning	40

COURSE CODE	COURSE TITLE	CATEGORY	L	T	P	CREDIT
NME23ES	INTRODUCTION TO ENTREPRENEURSHIP	THEORY	30	-	-	2

Objectives

- To introduce the fundamentals of entrepreneurship and the process of starting small industries.
- To understand the role of institutions, incentives, and subsidies in entrepreneurship development.
- To explore innovation, funding options, and intellectual property rights in business.
- To develop skills in project identification, formulation, appraisal, and report presentation.

Unit I

6 Hrs

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

Unit II

6 Hrs

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

Unit III

6 Hrs

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

Unit IV

6 Hrs

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

Unit V

6 Hrs

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

Text Books

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

Reference Books

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

Semester -II

COURSE CODE	COURSE TITLE	CATEGORY	L	T	P	CREDIT
CM25C04	FINANCIAL ACCOUNTING	THEORY	73	2	-	3

Preamble

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

Prerequisite

- Basic Knowledge in accountancy

Course Learning Outcomes

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

CLOs	CLO Statement	Knowledge Level
CLO1	Define the concepts of Partnership Firms, the accounting treatment of Partnership Firms	K1
CLO2	Describe the procedures related to partnership firms, calculation of Insolvency Accounts	K2
CLO3	Apply appropriate accounting treatments in partnership accounts, hire purchases Installment system , Branch and Departmental accounts	K3
CLO4	Evaluate the financial impact of hire purchases Installment system , Branch and Departmental accounts	K4

Mapping with Programme Learning Outcomes

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

S-Strong; M-Medium

FINANCIAL ACCOUNTING - CM25C04 -73 HOURS

Unit I

15 Hrs

Partnership Accounts: Division of Profits – Fixed & Fluctuating Capital – Past Adjustments – Guarantee of Profits –Admission of a partner - Treatment of Goodwill - Calculation of Hidden Goodwill.

Unit II

14 Hrs

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

Unit III

15 Hrs

Dissolution of Partnership - Methods – Settlement of Accounts Regarding Losses and Assets – Realization account – Treatment of Goodwill – Preparation of Balance Sheet - One or more Partners insolvent – All Partners insolvent – Application of Garner Vs Murray Theory – Accounting Treatment - Piecemeal Distribution – Surplus Capital Method – Maximum Loss Method.

Unit IV

15 Hrs

Hire Purchase and Installment System -Hire Purchase System – Accounting Treatment – Calculation of Interest - Default and Repossession - Hire Purchase Trading Account- Installment System - Calculation of Profit

Branch and Departmental Accounts :Branch – Dependent Branches: Accounting Aspects - Debtors system -Stock and Debtors system – Distinction between Wholesale Profit and Retail Profit – Independent Branches (Foreign Branches excluded) - Departmental Accounts: Basis of Allocation of Expenses – Inter- Departmental Transfer at Cost or Selling Price.

Text Book

S.No	Authors	Title	Publishers	Year and Edition
1.	Reddy TS& A Murthy	Financial Accounting	Margham Publications	2023 & 6 th Edn.

Reference Book

S.No	Authors	Title	Publishers	Year and Edition
1.	RL Gupta & Radhasamy	Advanced Accountancy (Vol I)	Sultan Chand & Sons.	2020 & 13 th Edn.
2.	Jain S.P & Narang K.L	Principles of Accountancy	Kalyani Publishers	2021 & 13 th Edn.
3.	MC Shukla, T.S. Grewal & S.C. Gupta	Advanced Accountancy	S. Chand & sons	2021 & 14 th Edn.

Skill Components

- Working on practical aspects of admission and retirement with partners' capital.
- Preparation of partnership deed with important terms and conditions.
- Preparation of deficiency statement for a real time partnership firm.
- Calculation of hire purchase accounts on real time basis.
- Preparation of branch and departmental accounts.

Pedagogy

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

Course Content and Presentation Schedule

Module No	Topic	CLOs	No. of Hours	Content delivery Methods	Learning Methods
UNIT I (15 Hours)					
1.	Partnership Accounts: Division of Profits - Fixed & Fluctuating Capital – Past adjustments	CLO1, CLO2, CLO3, CLO4	5	Chalk and Talk, PPT	Participatory Learning, Problem Based Learning
2.	Guarantee of Profits - Admission of a partner	CLO1, CLO2, CLO3, CLO4	5	Chalk and Talk, PPT	Participatory Learning, Experiential Learning
3.	Treatment of Goodwill - Calculation of Hidden Goodwill.	CLO1, CLO2	5	Chalk and Talk, PPT	Participatory Learning
UNIT II (14 Hours)					
4.	Retirement of a Partner: Retirement Cum Admission	CLO1, CLO2, CLO3, CLO4	5	Chalk and Talk, PPT	Participatory Learning, Problem Based Learning
5.	Death of a Partner	CLO1, CLO2, CLO3, CLO4	5	Chalk and Talk, PPT	Participatory Learning, Problem Based Learning
6.	Joint Life Policy – Accounting Treatment	CLO1, CLO2, CLO3,	4	Chalk and Talk, PPT	Participatory Learning, Experiential Learning

		CLO4			
UNIT III (15 Hours)					
7.	Dissolution of Partnership - Methods – Settlement of Accounts Regarding Losses and Assets – Realization account	CLO1, CLO2, CLO3, CLO4	4	Chalk and Talk, PPT	Participatory Learning, Problem Based Learning
8.	Treatment of Goodwill – Preparation of Balance Sheet - One or more Partners insolvent	CLO1, CLO2, CLO3, CLO4	4	Chalk and Talk, PPT	Participatory Learning, Experiential Learning
9.	All Partners insolvent – Application of Garner Vs Murray Theory – Accounting Treatment.	CLO1, CLO2, CLO3, CLO4	4	Chalk and Talk, PPT	Participatory Learning, Problem Based Learning
10.	Piecemeal Distribution – Surplus Capital Method – Maximum Loss Method.	CLO1, CLO2, CLO3, CLO4	3	Chalk and Talk, PPT	Participatory Learning, Experiential Learning
UNIT IV (15 Hours)					
11.	Hire Purchase and Installment System -Hire Purchase System – Accounting Treatment –Calculation of Interest	CLO1, CLO2, CLO3, CLO4	5	Chalk and Talk, PPT	Participatory Learning, Problem Based Learning
12.	Default and Repossession - Hire Purchase Trading Account	CLO1, CLO2, CLO3, CLO4	5	Chalk and Talk, PPT	Participatory Learning, Experiential Learning
13.	Installment System - Calculation of Profit	CLO1, CLO2, CLO3, CLO4	5	Chalk and Talk, PPT	Participatory Learning, Problem Based Learning
UNIT V (14 Hours)					
14.	Branch and Departmental Accounts :Branch – Dependent Branches: Accounting Aspects - Debtors system -Stock and Debtors system	CLO1, CLO2, CLO3, CLO4	5	Chalk and Talk, PPT	Participatory Learning
15.	Distinction between Wholesale Profit and Retail Profit – Independent Branches (Foreign Branches excluded)	CLO1, CLO2, CLO3, CLO4	5	Chalk and Talk, PPT	Problem Based Learning
16.	Departmental Accounts: Basis of Allocation of Expenses – Inter-Departmental Transfer at Cost or Selling Price.	CLO1, CLO2, CLO3, CLO4	4	Chalk and Talk, PPT	Participatory Learning, Problem Based Learning

Course Designers

1. Dr. G.Indrani
2. Dr.L.Nithya

S.NO.	LEARNING METHODS	PERCENTAGE
1	Participatory Learning	30
2	Experiential Learning	30
3	Problem Solving	40

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

Preamble

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

Prerequisite

- Basic knowledge on financial instruments

Course Learning Outcomes

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

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

Mapping with Programme Learning Outcome

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

S-Strong; M-Medium; L-Low

FINANCIAL SERVICES AND FINTECH - FS24C05 – 73 HOURS

UNIT I

14 Hrs

Introduction to Financial Services – concept – objectives – characteristics – classification of financial services-Scope-Causes– constituents - growth of Financial Services in India – new financial products and services, Innovative Financial Instruments- Fintech Unicom and Business Model- Financial Service sector in India – The Regulatory frame work.

UNIT II

15 Hrs

Merchant Banking - meaning - definition - scope- functions - qualities for merchant bankers Legal and Regulatory Framework - SEBI guidelines - Progress of merchant banking in India. Securitization-features -need-process of securitization in India. Factoring: Meaning-Functions- benefits-types of factoring- Advantages and Disadvantages of factoring. Discounting - Difference between factoring and discounting. Relation with Stock exchange and OCTCEI.

UNIT III

15 Hrs

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

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

UNIT IV

15 Hrs

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

UNIT V

14 Hrs

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

Text Book

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

Reference Books

S.No	Author Name	Title of the Book	Publisher	Year and Edition
1.	Jelena Mandir	Fintech law and Regulation	Edward Elgar Publishing ltd,	2019 & 3 rd Edn.
2.	Narayanan, Joseph neau, Edward Felten, rew Miller, Steven feder,	Bit coin and Crypto currency Technologies: A Comprehensive Introduction	Princeton University Press	2016 & 1 st Edn.
3.	Henning Diedrich	Ethereum: Block chains, Digital Assets, Smart Contracts, Decentralized Autonomous Organizations	Create Space Independent Publishing Platform	2018 & 1 st Edn.
4.	Dr.Joseph Anbarasu, Boominathan.V.K,M anoharan.P and Gnanaraj.G	Financial Services	Sultan Chand & Sons	2011 & 3 rd Edn.
5.	Gurusamy	Financial Markets and Services	Sultan Chand& Sons	2016 & 4 th Edn.

Reference Links

Unit No	Reference Links
I	https://vskub.ac.in/wpcontnt/uploads/2020/04/FINANCIAL- SERVICES- 6th-Sem.pdf
	https://www.scribd.com/doc/6153285/New-Financial- Products-and-Services
II	https://www.slideshare.net/RahulMailcontractor/merchant- banking-72725419
	https://www.scribd.com/presentation/552409123/Merchant- Banking-Qualities-and-Services
III	https://youtu.be/UN1Y0RVNs8k?si=QWJTswMqEdfyJ8du
	https://khatabook.com/blog/types-of-lease/
IV	https://www.slideshare.net/hgupta011/leasing-16070302
	https://www.slideshare.net/shubhamshete13/venture-capital- 227536012
V	https://www.slideshare.net/Procorre/introduction-to-fintech
	https://www.squadstack.com/blog/top-5-fintech-trends-and- predictions
V	http://cashlessindia.gov.in/digital_payment_methods.html
	https://www.slideshare.net/AayushiTaparia/digital-currency- 111087854
V	https://www.slideshare.net/101blockchains/what-is-bitcoin- and-how-does-it-work-250297063
	https://www.slideshare.net/101blockchains/what-is-bitcoin- and-how-does-it-work-250297063

Skill Components

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

Pedagogy

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

Course Content and Presentation Schedule

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

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

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

Course Designers

1. Dr.K.Pavithra
2. Dr.M.Shobana

S.NO	LEARNING METHODS	PERCENTAGE
1	Participatory Learning	70
2	Problem Based Learning	10
3	Experimental Learning	20

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

Preamble

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

Prerequisite

- Basic Knowledge on Indian contract Act

Course Learning Outcomes

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

CLO Number	CLO Statement	Knowledge Level
CLO1	State the fundamental rules of commercial law applicable to all the business context	K1
CLO2	Understand the different elements of business and legal terminology of procedures in this current business scenario	K2
CLO3	Examine the rules regarding the administration of agreements relating to the business activities	K3
CLO4	Apply the various principles of contracts and interpret the legal issues	K4

Mapping with Programme Learning Outcomes

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

S- Strong; M-Medium

BUSINESS LAW - CM23C06 – 73 HOURS

Unit I

14 Hrs

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

Unit II

14 Hrs

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

Unit III

15 Hrs

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

Unit IV

15 Hrs

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

Agent.

Unit V

15 Hrs

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

Text Book:

S.No	Authors	Title	Publishers	Year and Edition
1.	Kapoor N.D	Business Law	Sultan Chand & sons	2023 & 4 th Edn.

Books for Reference:

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

Skill Component

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

Pedagogy

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

Course Content & Presentation Schedule

Module No	Topic	CLO's	No of Hours	Content Delivery Methods	Learning Methods
UNIT I (14 Hours)					
1	Indian Contract Act 1872 – Meaning of Contract – Definition- Obligation & Agreement	CLO1, CLO2, CLO3, CLO4	4	PPT	Participatory Learning
2	Nature of Contract & Classification- Components of Valid Contract	CLO1, CLO2, CLO3, CLO4	3	Chalk and Talk, PPT	Participatory Learning
3	Offer & Acceptance- Consideration-	CLO1, CLO2, CLO3, CLO4	4	PPT, Videos	Participatory Learning
4	Capacity to Contract. AI in Contract Law.	CLO1, CLO2, CLO3, CLO4	3	Chalk and Talk, PPT	Experiential Learning

UNIT II (14 Hours)					
5	Free Consent – Unlawful Agreements	CLO1, CLO2, CLO3, CLO4	2	Chalk and Talk, PPT	Participatory Learning
6	Quasi Contracts	CLO1, CLO2, CLO3, CLO4	3	PPT, Videos	Participatory Learning
7	Different Modes of Discharge of Contract	CLO1, CLO2, CLO3, CLO4	3	PPT, Videos	Participatory Learning
8	Remedies of Breach	CLO1, CLO2, CLO3, CLO4	3	Chalk and Talk, PPT	Participatory Learning
9	Principles for awarding Damages	CLO1, CLO2, CLO3, CLO4	3	PPT	Participatory Learning
UNIT III (15 Hours)					
10	Contract of Indemnity & Guarantee	CLO1, CLO2, CLO3, CLO4	1	Chalk and Talk, PPT	Participatory Learning
11	Essential elements of Indemnity and Guarantee	CLO1, CLO2, CLO3, CLO4	3	PPT, Videos	Participatory Learning
12	Rights of Surety – Discharge of Surety	CLO1, CLO2, CLO3, CLO4	4	PPT, Videos	Participatory Learning
13	Bailment & Pledge	CLO1, CLO2, CLO3, CLO4	2	Chalk and Talk, PPT	Participatory Learning
14	Rights & Duties of Bailor & Bailee	CLO1, CLO2, CLO3, CLO4	2	PPT	Participatory Learning
15	Rights and Liabilities of Finder of Lost Goods.	CLO1, CLO2, CLO3, CLO4	3	PPT, Videos	Participatory Learning
UNIT IV (15 Hours)					
16	Sale of Goods Act 1930 – Sale & Agreements to Sell	CLO1, CLO2, CLO3, CLO4	1	Chalk and Talk, PPT	Participatory Learning

17	Rules Regarding Passing of Property in Goods- Conditions & Warranties	CLO1, CLO2, CLO3, CLO4	3	PPT, Videos	Participatory Learning
18	Actual & Implied -Principle of “Caveat Emptor” and its Limitations	CLO1, CLO2, CLO3, CLO4	2	Chalk and Talk, PPT	Participatory Learning
19	Rights of Unpaid Vendor.	CLO1, CLO2, CLO3, CLO4	2	Chalk and Talk, PPT	Participatory Learning
20	Law of Agency – Kinds of Agency	CLO1, CLO2, CLO3, CLO4	4	PPT, Videos	Participatory Learning
21	Rights & Liabilities of Principal and Agent.	CLO1, CLO2, CLO3, CLO4	3	Chalk and Talk, PPT	Participatory Learning
UNIT V (15 Hours)					
22	Consumer Protection Act 1986 - Introduction to Intellectual Property Right Act	CLO1, CLO2, CLO3, CLO4	2	PPT	Experiential Learning
23	Copyright, Patent and Trademark- Competition Act 2002. Contract of Insurance	CLO1, CLO2, CLO3, CLO4	4	Chalk and Talk, PPT	Participatory Learning
24	Nature and Fundamental Principles of Insurance	CLO1, CLO2, CLO3, CLO4	3	Chalk and Talk, PPT	Participatory Learning
25	Life Insurance – Fire insurance – Marine Insurance	CLO1, CLO2, CLO3, CLO4	3	Chalk and Talk, PPT	Participatory Learning, Experiential Learning, Problem based Learning
26	Policy claims - IRDA and its functions.	CLO1, CLO2, CLO3, CLO4	3	PPT	Experiential Learning, Problem based Learning

Course Designers

1. Dr. B.Thulasi Priya
2. Ms.G.Deebikaa

S.NO.	LEARNING METHODS	PERCENTAGE
1	Participatory Learning	60
2	Experiential Learning	30
3	Problem Solving	10

COURSE CODE	COURSE TITLE	CATEGORY	L	T	P	CREDIT
NM25UHR	UNIVERSAL HUMAN VALUES AND HUMAN RIGHTS	THEORY	30	-	-	2

This course is designed to inculcate a deep understanding of Universal Human Values, Rights and Ethics in a holistic means, while also addressing essential aspects that support resilience during challenges and contribute to overall personality development.

Objectives

This course focuses on exploring the meaning, purpose, and significance of Universal Human Values and Ethics. It aims to guide learners in consciously adopting and practicing these principles to foster personal growth, become compassionate and ethical individuals, and expose their full potential.

Unit I : Introduction to value Education

Education system in India, value erosion at various levels-personal, family, society, national and international, Values-concept and need, Types of values- personal, family, society and Universal, importance of value education, Incorporating Universal Human Values in Higher Education: Universal values-love, truth, non-violence, peace and righteousness.

Unit II: Promoting Universal Human Values

Harmony in the Human Being: Understanding the Human Being as Co-existence of Self ('I') and Body, Discriminating between the Needs of the Self and the Body, The Body as an Instrument of 'I', Understand Harmony in the Self ('I'), Harmony of the Self ('I') with the Body.

Harmony in the Family and Society: Harmony in the Family - the Basic Unit of Human Interaction, Values in Human-to-Human Relationships, 'Trust' – the Foundational Value in Relationships, 'Respect' – as the Right Evaluation, Understand Harmony in the Society.

Harmony in the Nature (Existence): Understand Harmony in the Nature, Interconnectedness, Self-regulation and Mutual fulfilment among the Four Orders of Nature, realizing 'Existence is Co-existence' at All Levels, The Holistic Perception of Harmony in Existence.

Unit III: Holistic Well-Being

Influence of universal human values on holistic wellbeing – Definition of well-being (state of being comfortable, healthy, happy and equanimity) - Types of Wellbeing: Hedonic (Subjective) and Eudaimonic (Psychological) - 8 Pillars of Holistic Wellness- (Physical, Emotional, Social, Spiritual, Intellectual, Occupational, Financial, Environment) – Resilience: Meaning and definition of Resilience - Learning from setbacks, well-being and resilience.

Unit IV: Professional Ethics

Professional Ethics: Introduction, Importance, Understanding Ethical Principles in various

Disciplines (Arts & Science stream), Ethical decision-making frameworks, Core values: integrity, objectivity, professional competence, confidentiality, and professional behaviour; Ethics in the Digital Age: Ethical challenges in the use of technology and data, Privacy, confidentiality, and information security, Ethical considerations in social media and online professional conduct.

Unit V: Indian Constitutional Values

Human **Rights**: Meaning, characteristics of Human Rights, Human Rights and UNO, UDHR- Universal Declaration of Human Rights, Indian Constitution- Preamble, Fundamental Rights, fundamental duties; Right to Information Act (RTI), National Human Rights Commission (NHRC), State Human Rights Commission, Tamil Nadu; Role of Higher Educational Institutions in promoting Constitutional Values among students.