

SWAMI DAYANANDA COLLEGE OF ARTS & SCIENCE

Affiliated to Bharathidasan University, Tiruchirappalli. UGC Recognized u/s 2(f) & 12 (B) Dayananda campus, Manjakkudi – 612 610. Tamilnadu, India.

HAND BOOK

DEPARTMENT OF BANK MANAGEMENT

INDEX

SI. No	Particulars	Remarks
1.	DEPARTMENT PROFILE	
2.	SYLLABUS (CBCS)	
3.	CODE OF CONDUCT	

Profile of B.Com (Bank Management)

B.Com Banking Management is a 3-year full-time undergraduate course divided into 6 semesters.

The course offers to enrolled candidates knowledge of different aspects of Banking along with thorough understanding of the practical application of the theory.

It also provides advanced lessons in Business Communication, Business Economics Paper, Environmental Studies, Accountancy & Financial Management and Mathematical & Statistical Techniques.

Career Prospects

- B.Com Banking Management course imparts basic knowledge to students about trade and commerce practices in society and prepares a student for job opportunities in a wide variety of sectors.
- B.Com graduates can work in both public and private sectors and are fit to work in a variety of industries in roles like administration, hospitality, accounting, marketing, retailing, production planning etc.
- Career options available after B.Com degree are endless. B.Com Banking jobs range from roles in Finance and Accounting, Banking Industry, Corporate Sector etc. Some of the sectors which employ B.Com degree holders are Banking, Media, BPOs, Tourism Industry, Hospitality, FMCG Telecom etc.



BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI - 620 024 B.Com (Bank Management) Syllabus under CBCS (Applicable to the candidates admitted from the academic year 2016 -2017 onwards)

updated on 7-12-2017

Sem	Part	Course	Ins.	Credit	Exam	Ma	rks	Total
			Hrs		Hours	Int.	Ext.	
	Ι	Language Course – I (LC) –	6	3	3	25	75	100
		Tamil*/Other Languages +#						
	II	English Language Course - I (ELC)	6	35	3	25	75	100
Ι	III	Core Course – I (CC)	6	5	3	25	75	100
		Principles of Accountancy						
		Core Course – II (CC)	6	5	3	25	75	100
		Indian Financial System						
		Allied Course –I (AC)	4	3	3	25	75	100
		Business Management						
	IV	Value Education	2	2	3	25	75	100
		Total	30	21				600
II	Ι	Language Course – II (LC) - Tamil*/Other	6	3	3	25	75	100
		Languages +#						
	II	English Language Course – II (ELC)	6	3	3	25	75	100
	III	Core Course – III(CC)	6	5	3	25	75	100
		Business Tools for decision making						
		Core Course – IV (CC)	6	5	3	25	75	100
		Banking Theory Law & Practice						
		Allied Course – II (AC)	4	3	3	25	75	100
		Business Economics						
		Environmental Studies	2	2	3	25	75	100
		Total	30	21				600
	Ι	Language Course – III (LC)	6	3	3	25	75	100
III		Tamil*/Other Languages +#						
	II	English Language Course - III (ELC)	6	3	3	25	75	100
	III	Core Course – V (CC)	6	5	3	25	75	100
		Financial Accounting						
		Core Course – VI (CC)	6	5	3	25	75	100
		Co-Operative Banking						
		Allied Course – III(AC)	4	3	3	25	75	100
		Business Law						
	IV	Non Major Elective I – for those who	2	2	3	25	75	100
		studied Tamil under Part I						
		a) Basic Tamil for other language						
		students						
		b) Special Tamil for those who studied						
		Tamil upto 10th +2 but opt for other						
		languages in degree programme						
		A) Banking Practices (or)						
		B) Indian Banking System						
		Total	30	21				600

IV	Ι	Language Course –IV (LC)	6	3	3	25	75	100
-	п	Tamil*/Other Languages +#	6	2	2	25	75	100
-	II III	English Language Course – IV (ELC)	<u>6</u> 5	3	3	25 25	75 75	100
	111	Core Course – VII (CC) – Credit Management	3	3	3	25	/5	100
		Core Course - VIII (CC)-	5	5	3	25	75	100
		Services Marketing	5	5	5	23	15	100
		Allied Course – IV (AC)	4	3	3	25	75	100
		Business Communication		5	5	20	10	100
-	IV	Non Major Elective II – for those who studied	2	2	3	25	75	100
		Tamil under Part I						
		a) Basic Tamil for other language students						
		b) Special Tamil for those who studied Tamil						
		upto 10^{th} +2 but opt for other languages in						
		degree programme						
		A) Rural Banking (or)						
		B) Elements of Insurance						
-	V	Skill Based Elective I	2	2	3	25	75	100
		Total	30	23				700
V	III	Core Course – IX (CC)	5	5	3	25	75	100
		Corporate Accounting		-	2	2.5		100
		Core Course – X (CC)	5	5	3	25	75	100
		E – Banking	5	5	* 1	25	75	100
		Core Course – XI (CC)	3	5	<mark>*4</mark>	25	75	100
		Computer Applications and Banks						
		Theory - 60 marks; (UE: 45; IA: 15)						
		Practical 40 marks ; (UE: 30 ; IA: 10)						
		* Theory 2 hours & Practical 2 hours	5	5	3	25	75	100
		Core Course – XII (CC) Management Accounting	3	3	3	25	/5	100
		Major Based Elective – I	4	3	3	25	75	100
		A) Entrepreneurial Development (or)	4	5	5	23	15	100
		B) International Marketing						
-	IV	Skill Based Elective – II	2	2	3	25	75	100
	IV	Skill Based Elective – III	2	2	3	25	75	100
	11	Soft Skills Development	2	2	3	25	75	100
		Total	30	29			10	800
VI	III	Core Course – X III (CC)	6	5	3	25	75	100
		Financial Management	•		-		, -	
		Core Course – XIV (CC)	6	5	3	25	75	100
		Income Tax Theory Law & Practice						
		Core Course – XV (CC)	6	5	3	25	75	100
		Financial Services						
		Major Based Elective II	5	4	3	25	75	100
		A)Foreign Exchange Management (or)						
		B) Investment Banking						
		Major Based Elective III	6	4	3	25	75	100
		A) Insurance Management (or)						
		B) Development Banking						
	V	Extension Activities		1	-	-	-	-
		Gender Studies	1	1	3	25	75	100
[Total	30	25				600
		Grand Total	180	140	_	-	-	3900
II			100	110		1	1	2700

Language Part – I	-	4	
English Part –II	-	4	
Core Papers	-	15	
Allied Papers	-	4	
Non-Major Elective	-	2	
Skill Based Elective	-	3	
Major Based Elective	-	3	
Environmental Studies	-	1	
Value Education	-	1	
Soft Skill Development	-	1	
Gender Studies	-	1	
Extension Activities	-	1	(1 Credit only)

* for those who studied Tamil up to $10^{th} + 2$ (Regular Stream)

+ Syllabus for other Languages should be on par with Tamil at Degree level

those who studied Tamil upto 10th +2 but opt for other languages in Degree level under Part I should study special Tamil in Part IV

** Extension Activities shall be outside instruction hours

Non Major Elective I & II - for those who studied Tamil under Part I

- a) Basic Tamil I & II for other language students
- b) Special Tamil I & II for those who studied Tamil upto 10th or +2 but opt for other languages in degree programme

Note:

1.	Theory	Internal	25 marks	External	75 marks
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2. Theory & Practical:

Internal Assessment:Theory - 15Marks; Practicals - 10 Marks.University Examination :Theory - 45Marks ; Practicals - 30 Marks

Separate passing minimum is prescribed for Internal and External

Passing Minimum

A candidate shall be declared to have passed in each course if he / she secures not less than 40 % marks out of 75 marks (i.e., 30 marks) in the University Examination (UE) and 40% out of 25 marks (i.e., 10 marks) in the Internal Assessment.(CIA)

CORE COURSE - I

PRINCIPLES OF ACCOUNTANCY

Objectives: To understand the basic principles of accounts and its applications in Business. (Theory & Problem)

Unit I:

Introduction – Accounting concepts and conventions –Accounting Standards – Meaning - Double entry system – Journal, Ledger, Subsidiary books, Trial Balance- Bank Reconciliation Statement.

Unit II:

Final Accounts of sole traders with adjustment entries - Rectification of Errors.

Unit III

Accounts of Non-profit organization – Bills of exchange – Average due date – Account Current.

Unit IV

Consignments and Joint Ventures.

Unit V:

Single Entry System. Depreciation - Methods, provisions and reserves.

(Theory 25% Problems 75%)

- 1. R.L. Gupta and Others," Advanced Accountancy," Sultan Chand Sons, New Delhi
- 2. S.P. Jain and K.L. Narang, "Advanced Accounting," Kalyani Publishers, New Delhi
- 3. RSN. Pillai, Bagavathi S. Uma, "Advanced Accounting," S. Chand & Co, New Delhi.
- 4. M.C. Shukla, "Advanced Accounts," S. Chand and Co., New Delhi.
- 5. Mukerjee and Haneef, Advanced Accountancy, Tata McGraw Hill, New Delhi.
- 6. Arulanandam, "Advanced Accountancy," Himalaya Publication, Mumbai.
- 7. S.Manikandan& R.Rakesh Sankar," **Financial Accounting**," Scitech Publications Pvt Ltd, Chennai. Volume I & II.
- 8.T.S.Reddy & Dr.A.Murthy, "Financial Accounting," Margham Publications, Chennai

CORE COURSE – II

INDIAN FINANCIAL SYSTEM

Objective: To learn about the Indian Financial System and to understand the role and development of Banks in India. (Theory Only)

UNIT I:

Financial System: Meaning, significance and components - Composition of Indian financial system. Indian money market – Indian capital market.

UNIT II:

Reserve Bank of India: Organization; Management; Functions – credit creation and credit control; Monetary policy.

UNIT III:

Commercial Banks: Meaning; Functions; Management and investment policies of commercial banks; Recent trends in Indian commercial banks.

UNIT IV:

All India Development Banks: Concept, objectives, and functions of various all India Development Banks; Operational and promotional activities of all India Development Banks – UTI.

UNIT V:

State Level Development Banks: Objectives, functions and role of state level banks; State financial corporations; Development banks in industrial financing.

- 1. Bhole, L.M. "Financial Markets and Institutions" Tata McGraw-Hill Publishing Company, New Delhi.
- 2. Khan, M.Y., "Indian Financial System: Theory and practice", Vikas Publishing House, New Delhi
- 3. Chandra, Prasanna, "Financial Management: Theory and Practice", Tata McGraw Hill, New Delhi.
- 4. Sharma, G.L. and Singh, Y.P. (eds.) "Contemporary Issues in Finance and Taxation", Academic Foundation, Delhi.
- 5. Kapila, Raj and Kapila, Uma, "Banking and Financial Sector Reforms in India", Academic Foundations, Delhi.
- 6. Saunders, Antony, "Financial Institutions Management a Modern Perspective", Irwin Publications, McGraw Hill Co., New York.
- 7. Madura, Jeff, "Financial Markets and Institutions", West Publishing Co., New York.
- 8. Srivastava, R.M., "**Management of India Financial Institutions**", Himalaya Publishing House, Mumbai.

ALLIED COURSE –I

BUSINESS MANAGEMENT

Objective: To impart knowledge on the concepts and principles of Management and application of practices in various organisation.

(Theory only)

UNIT I

Management – Definition, nature, scope, functions and Levels of Management-Art, Science and Profession - functions of Managers- Development of management thought – Contribution by F.W.Taylor, Henry Fayol and others.

UNIT II

Planning –Classification – Objectives – characteristics-Steps - process- types- Methodsadvantages - limitations, Decision making – Policies.

UNIT III

Organisation and Structure– Types – Supervision and Span of Control - Departmentation – Organisation charts – Authority and Responsibility- Delegation and Decentralisation.

UNIT IV

Motivation - types - Theories – Maslow, Herzberg, McGregor, and others. Communication - Principles - types and barriers of communication.

UNIT V

Leadership –functions - styles - theories. Co-ordination – features – types and techniques. Control- process- effective control system - Techniques of control.

- 1. DinkarPagare, "Principles of Management," Sultan Chand & Sons New Delhi.
- 2. K. Sundar, **"Principles of Management**, "Vijay Nicole Imprints Private Limited, Chennai.
- 3. Drucker Peter F, Butterworth Heinemann," Management Challenges," Oxford.
- 4. Weihrich and Koontz, et.al, " Essentials of Management," Tata- McGraw Hill, New Delhi.
- 5. Fred Luthans," Organizational Behaviour;" McGraw Hill, NewYork.
- 6. Louis A.Allen, "Management and Organisation," McGraw Hill, Tokyo.
- 7. Hampton, David R, "Modern Management", McGraw Hill, New York.
- 8. Stoner and Free, "Management," Prentice Hall, New Delhi.
- 9. Prasad. L.M, "**Principles & Practice of Management**", Sultan Chand & Sons, New Delhi.

CORE COURSE - III

BUSINESS TOOLS FOR DECISION MAKING (Theory & Problem)

Unit I:

Introduction – Meaning, Characteristics, Stages and Uses of Statistics – Classification and Tabulation – Diagrams and graphs – Bar and pie diagrams – Graphs of one and two variables – Graphs of frequency distribution - Measure of central tendency – Arithmetic mean, Median, Mode, Geometric Mean and Harmonic mean.

Unit II:

Measures of Dispersion - Range - Quartiles - Deciles - Quartile deviation - Mean deviation - Standard deviation - Co-efficient of variation - Measurement of Skewness (Karl person & Bowley methods only)

Unit III:

Correlation - Simple correlation - Karl Pearson's coefficient of correlation - Spearman's rank correlation - Concurrent deviation method - Regression analysis - Simple regression – Regression equations 'X on Y' and 'Y on X'.

Unit IV:

Analysis of Time series - Components - Methods - Semi average - Moving average -Method of least square - Interpolation - Meaning, Uses, Assumptions - Newton's method only.

Unit V:

Index numbers - Price index numbers - unweighted and weighted - Tests in index numbers (Time and factor reversal tests only) - Cost of living index number - Aggregate expenditure method - Family budget method.

(Problem 80% and Theory 20%)

- 1. S.P. Gupta "Elements of Statistics "Sultan Chand & Sons, New Delhi
- 2. SL Aggarwal and SL Bharadwaj, "Tools and Decision making "Kalyani Publishers, New Delhi
- 3. PA. Navanitham, "Business Statistics" Jai Publications. Trichy
- 4. S.K. Kappor "Elements of Practical Statistics "Oxford and IBHP Publishing Company, Mumbai

CORE COURSE – IV

BANKING THEORY LAW AND PRACTICE

Objectives: To impart knowledge on the theory and practice of Banking and to understand the process of Banking activities. (Theory only)

Unit I:

Definition of the term banker and customer – General relationship – special relationship – main functions and subsidiary services rendered by banker – agency services and general utility services.

Unit II:

Operations of Bank Accounts – Fixed Deposits – Fixed Deposit Receipt and it's implications – Savings Bank accounts – Current accounts – Recurring Deposit accounts-New Deposit savings schemes introduced by Banks – Super Savings Package – Cash Certificate, Annuity Deposit – Reinvestment plans – Perennial Premium plan – Non Resident (External) accounts Scheme.

Unit III:

Types of Customers – Account holders – Procedure for opening and closing of accounts of Customers- particulars of individuals including Minor, illiterate persons- Married women – Lunatics – Drunkards – Joint Stock Companies – Non- Trading Associations – Registered and Unregistered Clubs – Societies, Attorney - Executive and administration – Charitable institutions – trustees – Liquidators – Receivers – Local authorities – steps to be taken by banker in the event of death, Lunacy, Bankruptcy – winding up Garnishee Order.

Unit IV:

Paying and collecting bankers – rights, responsibilities and duties of paying and collecting banker – precautions to be taken in payment and collection of cheques – protection provided to them – nature of protection and conditions to get protection – payment in due course – recovery of money paid at mistake.

Unit V:

Pass book and Issue of duplicate pass book – cheques - Definition of a cheque – requisites of a cheque – drawing of a cheque - types of cheque – alteration – marking – crossing – different forms of crossing and their significance – Endorsement loss of cheques in transit – legal effect. Modern Banking, Banking practice – e banking – Internet banking – Mobile banking – ATMS- Cash Machine – EFT (Electronic Fund Transfer) – RTGs, NEFT, MICR.

- 1. Sundaram and Varshney, "Banking Theory, Law & Practice" Sultan Chand Company, New Delhi
- 2. S.M. Sundaram"Banking Theory, Law & Practice" Sri Meenaksi Publications, Karaikudi
- 3. M.Kumar, Srinivasa," **Banking**" New Central Book Agency
- 4. M.S. Ramasamy,"**Tannan's Banking Law & Practice in India**" Sultan Chand Company, New Delhi.
- 5. E. Gorden and N. Natarajan" **Banking Theory, Law & Practice**"Himalaya Publication.
- 6. B.Santhanam, "Banking Theory, Law & Practice" Margham Publications, Chennai.

ALLIED COURSE II

BUSINESS ECONOMICS

OBJECTIVE: To understand the concepts and application of economic tools in business. (Theory only)

UNIT- I

Business Economics – definition - Scope and Nature Art or Science –Concepts – relationship with other disciplines - Micro and Macro Economics relating to business.

UNIT-II

Demand Analysis- Demand Schedule - Law of Demand- Demand curves- Elasticity of Demand- Demand forecasting - Indifference curve analysis- Marginal rate of substitution – Consumer's equilibrium.

UNIT-III

Production function-Factors of production - Isoquant analysis -scale of productioneconomies of large scale production and limitations.

UNIT-IV

Supply-supply schedule-Law of supply-Supply curve-Elasticity of supply. Market structure- Equilibrium of firm and industry- Optimum firm. Meaning and characteristics of perfect, monopoly, duopoly oligopoly and monopolistic markets. Pricing under Perfect & Monopolistic competition

Unit V

National Income- concept – Measurement – inequalities of income – Fiscal policy method. Public Finance – Definition – Scope - importance.

- 1. S.Sankaran, ."Business Economics" Margam Publications, Chennai.
- 2. Misra and Puri, ."Business Economics" Himalaya Publications, Mumbai
- 3. MithaniD.M. ."Business Economics", Himalaya Publications, Mumbai
- 4. K.P.M.Sundharam and sundharam,"Business Economics" sultanchand& co., New Delhi.
- 5. P.Ravilochanan, ."Business Economics" Ess Pee Kay Publishing House
- 6. P.N.Reddy and Appannaiah, ."Business Economics"S.Chand & Co., Chennai.
- 7. T.Aryamala, ."Business Economics" Vijay Nicole Imprints Private Limited, Chennai.

CORE COURSE – V

FINANCIAL ACCOUNTING

Objective:

To enable the students to know the importance of Financial Accounting and to understand the basic concepts.

Unit - I

Self-balancing ledgers excluding rectifications of errors – Accounts from incomplete records.

Unit - II

Partnership Accounts – Admission, retirement and death of a partner, Joint life Policy. Amalgamation of firms.

Unit - III

Partnership accounts – Dissolution – Insolvency of a partner – sale to a company – piece meal distribution.

Unit - IV

Hire purchase and Instalment systems - Royalties - Insolvency Accounts

Unit - V

Branch & Departmental accounts excluding foreign branches – Insurance claims.

- 1. R.L. Gupta and Others," Advanced Accountancy," Sultan Chand Sons, New Delhi
- 2. S.P. Jain and K.L. Narang, "Advanced Accounting," KalyaniPublishers, New Delhi
- 3. RSN. Pillai, Bagavathi S. Uma, "Advanced Accounting," S. Chand & Co, New Delhi.
- 4. M.C. Shukla, "Advanced Accounts," S. Chand and Co., New Delhi.
- 5. Mukerjee and Haneef, Modern Accountancy, Tata McGraw Hill, New Delhi.
- 6. Arulanandam, "Advanced Accountancy," Himalaya Publication, New Delhi.
- 7.T.S.Reddy&Dr.A.Murthy, "Financial Accounting," Margham Publications, Chennai.

CORE COURSE – VI CO-OPERATIVE BANKING

Objective:

To understand the basic principles of co-operation and its application in banking.

Unit – I

Growth of Co-operative Credit in India - Structure of Co-operative Credit - Limitations and Problems.

Unit – II

Primary Agricultural Co-operative Credit Society – Organisation, Functions and Working - Lending Policies – Programmers – Recovery and Overdue Problems – Viability of Primary Co-operatives.

Unit – III

District Co-operative Banks – Organisation Functions and Working – Lending Policy and Procedures. Funds Position – Recovery and Overdue Problems. State Co-operative Banks – Constitution and Working. Its role in institutional Financing.

Unit – IV

Co-operative Land Development Bank – SLDB – PLDB – Constitution, Objects, Working – Sources of Funds Lending and Overdue Problems. Urban Co-operative Banks – Employee Co-operative Credit Societies – Objects – Functions and Working.

Unit – V

Role of NABARD and Co-operative Development. SBI and Co-operatives – Commercial Banks and Co-operative Credit – Marketing Co-operatives – Structure – Primary Co-operative Marketing Societies – State Co-operative Marketing Society – Constitution – Objectives – Functions.

- 1. Cooperative Banking in India Dr. S. Nakkiran., Rainbow Publication Coimbatore.
- 2. Cooperative Banking C.D. Indule, Continental Prakashan, Pune.
- 3. Principles and practice of Cooperative Banking in India B.N. Chobey., Asia Publishing House, London.

ALLIED COURSE – III BUSINESS LAW

Objective:

To enable the students to gain knowledge about mercantile law and its importance.

Unit – I

Introduction – Definition and scope of mercantile law – growth and sources of mercantile law – Nature and kinds of contracts – offer and acceptance – consideration – capacity of parties – free consent – legality of object, Void Agreements – contingent contracts

Unit – II

Performance of contracts – Discharge of contracts – remedies for breach including specific performance – Quasi contracts.

Unit – III

Indemnity and Guarantee – Bailment and pledge – Agency.

Unit – IV

Laws of sale of Goods – Definitions - Buyer – Goods – Delivery – Mercantile Agent

- Sale and Agreement to sell – Conditions & Warranty.

Unit – V

Law of Negotiable Instruments. (Instrument Amendment Act, 2015 – Definiton – characteristics – classification- notes, bills, cheques and promissory note.)

Text Books Recommended: (Latest revised editions only)

- 1. Mercantile law by M.C. Shukla S. Chand & Company, New Delhi.
- 2. Business Law by V. Balachandran&Thothadri S Vijay Nicole Imprints (P) Ltd,Chennai.
- 3. Commercial law by Chawla and Garg Kalyani Publishers, Chennai.
- 4. Business law by N.D.Kapoor S. Chand & Sons, New Delhi.
- 5. Mercantile law by Batra and Kalra Tata McGraw Hill Co, Mumbai
- 6. Mercantile law by M.C. Kuchhal Vikas Publishing House, Chennai
- 7. Mercantile law with Industrial law by S.P.Iyengar and B.K.Goyal R. Chand & Co.

NON MAJOR ELECTIVE - I (A) BANKING PRACTICES

Objectives:

1. To make the Students understand the concept of Money & Banking.

Unit - I

Introduction to Money – Kinds – Functions and Significance – Demand for and Supply of Money – Monetary Standards – Gold Standard – Bimetallism and Paper Currency Systems – Paper Money – Money Market.

Unit - II

Classification of Banks – Functions – Creation of Credit – Balance Sheet – Investment Policies – Bank Assets – Banking Structure – Clearing Houses.

Unit - III

Central Banking – Evolution – Definition – Concepts – Functions – Qualitative Methods of Credit Control.

Unit - IV

Foreign Exchanges – Exchange Market and Rates of Exchange – Exchange Control.

Unit - V

Indian Banking System – Reserve Bank of India – Organisation – Management – Function – NABARD – State Bank of India – Exchange Banks – Commercial Banks – Indigenous Banks – Co – operative Banks.

- 1. Sundharam, K.P.M, Money, Banking & International Trade, Sulltan Chand & Sons, New Delhi.
- 2. Vasudevan, S.V, Theory of Banking, S. Chand & Company Ltd., New Delhi
- 3. Gurusamy S, Banking Theory Law & Practice, Vijay Nicole Imprints (P) Ltd, Chennai
- 4. Sundharam, K.P.M. &Varshney, P.N, Banking Theory Law & Practice, Sultan Chand & Sons, New Delhi.

NON MAJOR ELECTIVE - I (B) INDIAN BANKING SYSTEM

Objective:

To acquire knowledge about the functioning and procedures of Indian banks

Unit - I

Indian banking system: structure and organization of bank; Reserve Bank of India; Apex banking institution; Commercial banks; Regional rural banks; Co- Operative banks; Development banks

Unit - II

State Bank of India: Brief History; objectives; Functions; Structure and organization; Working and progress

Unit - III

Banking Regulation Act, 1949: History; Social control; Banking Regulation Act as applicable to banking companies and public sector banks; Banking Regulation Act as applicable to Co- operative banks

Unit - IV

Regional Rural and Co- operative Banks in India: Functions; Role of Regional rural and co-operative banks in rural India; Progress and performance

Unit - V

Reserve Bank of India: Objectives; Organization; Function and working; Monetary policy; Credit control measures and their effectiveness

- 1. Basu A.K: Fundamentals of Banking- Theory and practice; A Mukerjee and co.
- 2. Sayers R.S: Modern Banking; Oxford University Press.
- 3. Panandikar S.G. and Mithani DM: Banking in India; Orient Longman
- 4. Gurusamy S: Modern Banking, Vijay Nicole Imprints (P) Ltd

CORE COURSE – VII CREDIT MANAGEMENT

Objective:

To enhance the students to know about the concepts and its application in credit management.

Unit – I

Definition of Credit. Forms of credit: Consumer credit, Commercial credit, Export credit, Banking credit, Agriculture credit.

Unit – II

Principles of lending – The 7C's of Credit – Fair practice code – Various types of Borrowers.

Unit – III

Benefits and dangers in using credit, understanding consumer rights and obligations.

Unit – IV

Credit Policy: Definition – Role and use of the policy – Basic contents of the policy.

Unit – V

Consumer Assessments: Credit Bureau, Credit Applications, References, Credit evaluation of borrowers, Collection procedure, Debit Recovery Tribunal, Writing off Bad Debts.

- 1. Credit Management by Ed.Vol Oscar Publication, New Delhi.
- 2. Credit Management Hand book by Cecil J.Bond, McGraw Hill., USA
- 3. Credit Planning and Management by Krishna Gupta Arihant Publishers, Jaipur.
- 4. Credit Appraisal, Risk Analysis and Decision making Dr.D.D.Mukherjee, Snow White Publications, Chennai.
- 5. Risk Management, IIBF, Macmillan, New Delhi.
- 6. Credit Risk Management, Andrew Fight, Butterworth Heinmann, Oxford, UK.

CORE COURSE – VIII

SERVICES MARKETING

Objective:

To enable the students to trace the growing importance of Services, and a vital role in decision making, development process & approaches.

Unit - I: Introduction

Meaning and Definition of Service – Classification of Services – Services Marketing Triangle – Significance of Services Marketing – Reasons for the Growth of the Services sector – The Service as a System.

Unit - II:Service Product and Pricing

Service product- Underlying Concepts – The Product Life-Cycle – New Service – Service Product Range – New Service Development (NSD) – New Service Product Features – Failure of new service Products – Achieving success in development of new service products – Service Product Elimination. Pricing for Services: Characteristics of Services and Prices – Price Terminologies – Understanding the costs of service incurred by customers – Understanding Value – Establishing monetary pricing objectives – Pricing relative to demand levels – Communicating Prices to the Target Markets – Additional Aspects of Service Pricing – Pricing strategy – Pricing and Marketing Strategy

Unit - III: Service Location and Promoting Services

Service Location- Flexibility – Classification by location – Accessibility through coproduction – Service Channel Development – Methods of distributing Services – Innovations in Methods of Distributing Services –Inputs for location decisions – Basic Location Models. Promoting Services: – Promotional Objectives – Differences in Promoting Services – Selection Criteria – Developing the promotional mix – Guidelines for Improving the Promotion of Services – The role of sales promotion – Sales Promotion tools – Direct Marketing – Public Relations – The role of marketing communication – Target Audience – Branding services: Trends – Brand image development – Setting advertising objectives – Audience response – Guidelines for Service Advertising.

Unit – IV: Service Process and Service Design

Service Process- Introduction – Classification of Services Operating Systems – Policies and flowcharting – Balancing supply and demand – Change – Organisational Conflict in Service Systems – The Systems Concept in Services – Purchase Process – Process of vision – Facilitating process – Challenges for service managers – Breakthrough services – Process improvement – The Self – Reinforcing Service Cycle. Service Design -Design Methodology – The Service Design and management model – Overview of model stages – Blueprinting – Building a service blueprint – Benefits of service blueprinting – Service Mapping – Service Failures – Design elements – Quality function deployment.

Unit - V: Service Mix Scenario

Role of Service Mix – Health Care – Tourism – Hotel – Travel – Education – Insurance – Banking.

- 1. Services Marketing –VasantiVenugopal& Raghu M.M Himalaya Publishing House, Mumbai
- 2. Services Marketing Text and Cases Harsh Vivesma Pearson Education, Delhi
- 3. Services Marketing (Concepts, Practices, Cases from Indian Environment Dr.S.Shajahan Himalaya Publishing House, Mumbai
- 4. Services Marketing GovindApte Oxford University Press, Delhi

ALLIED COURSE – IV BUSINESS COMMUNICATION

Objective:

To enable the students to write business letters effectively and develop communication skills.

Unit - I

Nature and Scope of Business Communication – Meaning and Importance of Communication, Kinds of Business Letters – Layout – Barriers to Communication.

Unit - II

Enquiry and Reply – Orders and their Execution – Credit and Status enquiries – Claims and Adjustments.

Unit - III

Collection Letters – Sales letters – Circular Letters – Bank Correspondence; Correspondence of a Company Secretary.

Unit - IV

Application Letters – Meaning, Types- Guidelines to write Application letters and Resumes - Form and content of an Application letter. Report writing – Features, Types of Reports, Organisation of a Business Report, Preparation of Report – Long and Short Report: Report by Individuals and Committees.

Unit - V

Modern Communication methods – Online Communication – Fax, E-mail, Voicemail, SMS, Internet, Tele – Conferencing, Video – Conferencing, Electronic Bulletin Boards.

- 1. Essentials of Business Communication Rajendra Pal and J.S. Korlahalli. Sultan Chand, New Delhi
- 2. Effective Business English and Correspondence by M.S.Ramesh and Pattenshetty R.Chand& Company, New Delhi
- 3. Business Correspondence and Report writing by Sharma and Krishna Mohan -
 - Tata McGraw Hill, New Delhi.

NON MAJOR ELECTIVE – II (A) RURAL BANKING

Objective:

To enable the students to know about rural banking and its development.

Unit - I

Principles and functions of banking, Co-operative banking, Special features, Negotiable instruments, Cheques, Bill of Exchange, Promissory Notes -Banker customer relationship, Psycho-demographic approach, Customer centric vs business centric approach.

Unit - II

Co-operative banking, agriculture and non-agriculture organization, function of Apex MSCB, DCCB, RBI functions and role, NABARD, Lead Bank Scheme, RRB objective and functions -Banking and I.T., E-banking. ATM. M-banking

Unit - III

Domestic Cash Management, ST/MT Funding, Meaning and importance cash management, Objectives, Cash flow cycle, Cash flow budgeting and forecasting, Electronic cash management, MT and LT funding, Term loans, Securitization, Cost center, Profit center, Planning and control, Capital Budgeting.

Unit - IV

Liquidity Management- Objectives-Sources-Maturity concerns: Projected cash and core sources- Contingency Plans- ST/NT Liquidity – Maturity Ladder Limit- Internal control-Information- Netting.

Unit - V

Regulation, Supervision and Compliance- Need and significance of internal and external audit.

- 1. Banking Regulation Act.
- 2. Basu. A.K. Fundamentals of Banking Theory and Practice.
- 3. Chatterjee, A., Bank Credit Management.
- 4. Choubay, B.N., Principles and Practice of Co-operative Banking.
- 5. Tanan, M.L. Banking Law and Practice in Nagotiable Instrument India Act.

NON MAJOR ELECTIVE - II (B) ELEMENTS OF INSURANCE

Objective:

To highlight the importance of insurance and its basic concepts.

Unit - I

Introduction to insurance: purpose and need of insurance – insurance as a social security tool – insurance and economic development – types of insurance.

Unit - II

Procedure for becoming an agent: Pre-requisite for obtaining a license – duration of license – cancellation of license – revocation or suspension/termination of agent appointment– code of conduct – unfair practices.

Unit - III

Fundamentals of agency law: definition of an agent – agents regulations – insurance intermediaries – agents' compensation – IRDA.

Unit - IV

Functions of the agent: proposal form and other forms for grant of cover – financial and medical underwriting – material information – nomination and assignment – procedure regarding settlement of policy claims.

Unit - V

Fundamentals / Principles of life insurance / marine / fire / medical / general insurance: Contracts of various kinds – insurable interest. – Actuarial science.

Text and Reference Books (Latest revised edition only)

1. Insurance by Dr. P. Periyasamy – Tata McGraw Hill

- 2. Fundamentals of Insurance by P. Periasamy by Vijay Nicole Imprints (P) Ltd
- 3. Insurance in India by P.S.Palande, R.S.Shah, Sage Publications Chennai.
- 4. Insurance principles and practices by Mishra M.N S.Chand&Co., New Delhi
- 5. Insurance Regulatory Development Act 1999.
- 6. Life Insurance Corporation Act 1956

CORE COURSE - IX CORPORATE ACCOUNTING

Objective:

To enable the students to know about accounting procedure in corporate accounting

Unit – I

Company accounts – introduction – legal provisions regarding issues of shares, applications, allotment, calls, calls-in-arrears, calls-in-advance, issue of shares at premium-issue of shares at discount- forfeiture of shares-re-issue – accounting entries.

Unit – II

Issue and redemption of debentures – methods of redemption of debenture- in instalment – cum-interest and Ex-interest – redemption by conversion, sinking fund, insurance policy and redemption of preference shares- implication of Section 80 and 80A of the Companies Act.

Unit – III

Amalgamation – purchase consideration- accounting treatment – pooling of interest method and purchase method, Absorption, external and internal reconstruction of companies.

Unit – IV

Holding company account – legal requirements relating to presentation of accounts - Consolidation of balance sheet (excluding chain holding).

Unit – V

Final accounts of banking companies (new format) and Insurance companies (new format).

Theory: 25% Problem: 75%

Text and Reference Books (Latest revised edition only)

1. Advanced Accountancy by M.C. Guptha, Shukla and Grewal - S. Chand publishing, Delhi

- 2. Advanced Accountancy by R.L. Gupta and Radhaswamy Sultan Chand & Sons, New Delhi.
- 3. Advanced Accountancy by Jain and Narang Kalyani Publishers, Chennai
- 4. Corporate Accounting by Palaniappan&Hariharan Vijay Nicole Imprints (P) Ltd, Chennai.
- 5. Advanced Accountancy by Arulanandam and Raman Himalayan Publishers, New Delhi.

CORE COURSE – X

E – BANKING

Objective:

To enable the students to understand the concepts related to E-Banking.

Unit - I

Banking concepts of E-Banking – features E - banking strategy & models: IT in finance & service delivery. Introduction to ATMs, Internet Banking & Mobile Banking. Standalone systems, LAN & WAN.

Unit - II

Electronic payment systems: Teller machines at the bank counters, cash dispensers, ATMs, Anywhere Anytime banking, Home banking (Corporate and Personal), online enquiry and update facilities, personal Identification. Numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, Micro fiche, note and coin counting devices.

Unit - III

Electronic fund transfers system – playing messages (telex or data communication) – structured messages (SWIFT etc.), RTGS information Technology: Current trends, Bank net RBI net, Demat, Nic net, I-net, Internet, E-mail etc,

Unit - IV

Impact of technology and banks protecting the confidentiality and secrecy of data effect on customers and service quality. Technology Management: RTGS: Infrastructure requirement, RTGS transactions.

Unit - V

Security features SFMS: Formats of SFMS, SFMS transaction, Security aspects; RAS: Requirements of RAS, Application, security features of RAS, Digital Certificate: PKI, CCA, CA, RA – Types of digital Certificates, application of digital Certificate, legal status, IT Act: Electronic Records, Digital Signature, application of Electronic transactions; Cyber law –Its application.

- 1. Managing with information by H.JeromeLenter
- 2. Computer information Technology Global Business by Puri and Vidin Puri
- 3. Fundamentals of data base Systems by Jerome Lenter, Pearson
- 4. An Introduction to Information Technology byDr. Srinivasavallabhan, Sulthan Chand & Sons.
- 5. Law of Information Technology, D.P.Mittal, Tax Man. e Markets, Macmillan, 2007

CORE COURSE – XI

COMPUTER APPLICATIONS AND BANKS

Objective:

To enable the students acquire the basic knowledge of computer application in banks.

(Theory - 60 marks ; UE: 45 ; IA: 15)

Unit - I

Meaning of computer – Characteristics of computer – area of application – I-P-O cycle – components of computer – memory and control unit – input and output devices – hardware and software – operating systems – introduction to windows – logging on – desktop & taskbar – icons and desktop – start-up menu option – creation files and folder – windows explorer – find option shortcuts – briefcase – running applications customization.

Unit - II

Introduction Microsoft WORD – stating word – creation of shortcut for word – creating word documents – creating business letter using wizards – editing word documents – check – word count – thesauruses, auto correct – working with table – saving – opening and closing documents – mail merge.

Unit - III

Introduction to spread sheets – spread sheet program and application – MS excel and its features – building work sheets – entering data in work sheets. Editing and formatting work sheets – creating and formatting different types of charts – application financial statistical function – creating a list – sorting data – filtering data using auto filter customs filters. Pivot tables. Analyzing and organizing data using automatic sale totals – saving opening and closing work books.

Unit - IV

Fundamentals of computerized accounting – computerized accounting Vs Manual accounting – architecture and customization of Tally – features of Tally – configuration of Tally – Tally screens and menus – creation of company – creation of groups – editing and deleting groups – creation of ledgers – editing deleting ledgers – introduction to vouchers – vouchers entry – payment of vouchers – receipt voucher – sales voucher – purchase vouchers – contra voucher – journal voucher – editing and deleting vouchers.

Unit - V

Introduction to inventories – creation of stock categories – creation stock groups – creation of stock items – configuration of features of stock item – editing and deleting stocks – usage of stocks in voucher entry – purchase order – stock voucher – sales order – stock voucher – introduction to cost – creation of cost category – creation of cost centers – editing & deleting cost centers and categories – usage of cost category and cost center in voucher entry.

Text and Reference Books (Latest revised edition only)

- 1. Computer Applications in Business Dr. S.V. SrinivsasaVallabhan Sultan Chand Publication.
- 2. Introduction to computer Application Dr. S.V. SrinivasaVallabhan Sultan Chand Publication.
- 3. Microsoft office for Windows 95 Bible Author Ed. Jones Derek Sultan Publications Comdex Computer Publication.
- 4. TIAL Smart Accountant Book SMW Deva Publication, AVC Deva Publication.
- 5. Computerized Accounting under Tally Publication, Deva Publication.
- 6. Implementing Tally 5.4, 6.3, 7.2 versus. Author K.K. Nandhani Publication, BPB Publication. 7. Computer Application in Business R.Parasuraman S.Chand& Co.,
- 7. Computer Application in accounting software: P.Kasivairavan Friends Publications Tirupathur.
- 8. Computer Application in Business: Dr.Joseph Anbarasu, Learntech Press, Trichy. Model for practical laboratory work

(Practical – 40 marks UE: 30 marks IA:10 marks)

Microsoft Word:

- 1. Creating personal letter to friend
- 2. Creating official letter leave letter
- 3. Preparation of Bio-Data
- 4. Use of Mail-merge
- 5. Creating Circular letter with mail-Merge options
- 6. Creating a table by using the split and merge options

Microsoft Excel:

- 1. Entering information in the pay bill
- 2. Sum function, entering formula
- 3. Aligning data in cells
- 4. Creating charts
- 5. Creating pivot tables.

Tally:

- 1. Creation of company
- 2. Creating groups, creating single groups, creating sub groups
- 3. Entering values in accounts info
- 4. Voucher entry sales, purchase
- 5. Journal entry contra journals
- 6. Creating cost centers
- 7. Inventory problems.

CORE COURSE – XII

MANAGEMENT ACCOUNTING

Objective:

To enable the students to know the importance of management accounting and its concepts.

Unit - I

Management accounting – Definition – Objectives – Nature – Scope – Merits and limitations – Differences between management accounting and financial accounting – Financial statement analysis – Comparative statement – Common size statement – Trend percentage – Ratio analysis – Meaning – Classification – Liquidity, solvency, turnover and profitability ratios – Dupont chart – Construction of balance sheet.

Unit - II

Fund flow statement – Meaning– Preparation – Schedule of changes in working capital – Funds from operation – Sources and applications – Cash flow statement – Meaning – Difference between funds flow statement and cash flow statement – Preparation of cash flow statement as per Accounting Standard 3.

Unit - III

Budget and Budgetary control – Meaning – Advantages – Preparation of sales, production, production cost, purchase, overhead cost, cash and flexible budgets - Standard costing – Meaning, Advantages and Limitations.

Unit - IV

Variance analysis – Significance - Computation of variances (Material and Labour variance only) - Marginal costing – CVP analysis – Break even analysis – BEP - Managerial applications – Margin of safety – Profit planning.

Unit - V

Capital Budgeting – Meaning – Importance – Appraisal methods – Payback period — Accounting rate of return - Discounted cash flow – Net present value – Profitability index – Internal rate of return.

Theory: 20% Problem: 80%

- 1. Management accounting by S.N.Maheswari Sultan Chand & sons publications, New Delhi
- 2. Management accounting by Sharma and Guptha, Kalyani Publishers, Chennai.
- 3. Management accounting by R.Ramachandran and R.Srinivasan Sriram publication
- 4. Management accounting by A. Murthi and S. Gurusamy, Vijay Nicole Publications, Chennai.
- 5. Management Accounting by R.S.N.Pillai &V.Baghavathi S.Chand& Co, Mumbai
- 6. Management accounting by Hingorani&Ramanthan S.Chand& Co, New Delhi.

MAJOR BASED ELECTIVE – I

(A) ENTREPRENEURIAL DEVELOPMENT

Objectives:

To enable the students to understand the conceptual and applied knowledge about Entrepreneurship.

Unit – I

Entrepreneurship – Definition, Concept, Nature , Characteristics , functions , types and phases of EDP, Development of women and rural entrepreneurs – Women Council Scheme.

Unit – II

The start-up process, Project identification – selection of the project – project formulation and evaluation – feasibility analysis, Project Report.

Unit – III

Institutions in the development of entrepreneurs – DIC, SIDO, NSIC, MSMEDI – SSIC, SIDCO – ITCOT, IIC – KVIC.

Unit – IV

Institutional finance to entrepreneurs: IFCI, SFC,TIIC, LIC and GIC, SIPCOT – SIDBI – Commercial banks - Venture capital.

Unit – V

Incentives and subsidies – Subsidised services – seed capital assistance – Taxation benefit to SSI. Role of entrepreneur in export promotion and import substitution.

- 1. Dynamics of Entrepreneurial Development by Vasant Desai Himalaya Publishing House, New Delhi.
- 2. Entrepreneurship & Small Business Management by Dr.C.B. Gupta and Dr.S.S.Khanka-Sultan Chand & Sons, New Delhi.
- 3. Fundamentals of Entrepreneurship and Small Business by Renu Arora & S.KI.Sood Kalyani Publishers, Chennai.
- 4. Entrepreneurial Development by Dr.S.S. Khanka S.Chand& Co, New Delhi.
- 5. Entrepreneurial Development by Dr. P. Saravanavel, Learntech Press Trichy.
- 6. Entrepreneurial Development by Dr.S.G. Bhanushali- Himalaya Publishing House, New Delhi.

MAJOR BASED ELECTIVE – I (B) INTERNATIONAL MARKETING

Objective:

To provide the students theoretical aspects of international business.

Unit – I

International marketing - Importance - International Vs Domestic marketing.

International marketing environment. E business. Challenges in International marketing.

Unit – II

International Marketing – Planning process – social and cultural factors. Consumer

Behaviour. Cross cultural Analysis. Social and cultural influences in B to B marketing.

International Marketing Research - Opportunity identification and analysis

Unit –III

International Marketing Mix – Developing global products – understanding market needs. Pricing – factors affecting pricing decisions – strategies – Challenges in pricing.

International Market segmentation.

Unit – IV

International Marketing information system. Global marketing strategies – Direct and Indirect exporting. Joint Venture. Direct investment.

Promotional activities in global markets – Advertising and Sales promotion.

Unit – V

International distribution management – challenges – selecting intermediaries.

Managing physical distribution of goods. CRM – importance. International communication – tools – developing profitable long term relationships.

- 1. Adhikary, Manab, Global Business Management, Macmillan, New Delhi
- 2. Bhattacharya, B. Going International-Response Strategies for Indian Sector, WheeterPublishing Co., New Delhi.
- 3. Black and Sundaram, International Business Environment, Prentice Hall of India, NewDelhi

CORE COURSE – XIII FINANCIAL MANAGEMENT

Objective:

To enable the students to know the principles and practices of managing finance.

Unit - I

Financial Management: Meaning and scope – Objectives: Profit maximization, Wealth maximization – Functions – Financial decisions – Time value of money: Present value and Compound value – Cost of capital – Cost of debt – Cost of preference share capital – Cost of equity – Cost of retained earnings – Weighted average cost of capital.

Unit - II

Capital structure – Meaning and features – Factors determining capital structure – EBIT-EPS relationship – Indifference point of EBIT – Theories of capital structure: Net income approach, Net operating income approach, MM approach and Traditional approach.

Unit - III

Leverage – Meaning, significance and types – Operating leverage - Financial leverage – Combined leverage – Dividend policy – Determinants of dividend policy – Theories: relevance and irrelevance with value of firm – Forms of dividend – Stock dividend – Bonus issue – Stable dividend.

Unit - IV

Working capital management – Determinants of working capital – Forecasting of working capital requirements – Cash management – Motives of holding cash – Stages in cash management: Cash planning, Collection and disbursement of cash, Optimum cash balance – Boumul model – Investment of surplus cash.

Unit - V

Receivables management – Objectives – Factors influencing size of receivables – Credit policy – Credit standard – Credit term – Collection policy – Incremental analysis – Inventory management – Meaning – Types of inventory – Purpose of holding inventory – Excess or inadequate inventory – EOQ – Levels of stock: reorder level, minimum level and maximum level – Techniques – ABC, VED, FSN and HML analysis.

Theory: 20% Problem: 80%

- 1. Elements of financial management by S.N.Maheswari Sultan Chand & Sons., New Delhi
- 2. Financial Management by R.K.Sharma Kalyani publishers, New Delhi
- 3. Financial Management by R.Ramachandran&R.Srinivasan Sriram publication, Trichy
- 4. Theory and Problems of Financial management by Khan & Jain, McGraw Hill Publication, New Delhi
- 5. Financial Management by S.P.Guptha, SahityaBhavan Publication, New Delhi

CORE COURSE – XIV

INCOME TAX THEORY LAW & PRACTICE

Objective:

To enable the students to know the provisions of income tax.

Unit- I

Basic concepts – Definition - previous year –assessment year – person, assessee, income, total income, casual income, capital and revenue - residential status and incidence of tax, incomes exempt under section 10.

Unit- II

Salary – Basis of charge – different forms of salary, allowances, perquisites and their valuation – deduction from salary –Computation of taxable salary.

Unit- III

House property – basis of charge – determination of annual value - GAV, NAV – income from let-out property – self occupied property – deductions- Computation of taxable income.

Unit- IV

Profits and gains of business and profession – basis of charge – methods of accounting – deductions – dis allowances, Computation of taxable income.

Unit - V

Capital gains – basis of charge – short and long term capital gains – indexed cost of acquisition and improvement – exemptions – chargeability of short and long term capital gains – computation of taxable capital gains. Income from other sources – interest on securities, etc. deduction under Sec 80C – Introduction to direct taxes code.

Theory: 25% Problem: 75%

Text and Reference Books (Latest revised edition only)

1. Students Guide to Income Tax by Vinodh K. Singhania, Taxmann Publications, New Delhi

- 2. Income tax by T.T.Gaur&Narang, Kalyani publishers, Chennai.
- 3. Income Tax Law and Practice by A. Murthy Vijay Nicole Imprints (P) Ltd, Chennai.
- 4. Income tax Law & Practice by DinkarPagare Sultan Chand & Sons, New Delhi.
- 5. Income tax by T.S.Reddy&Hari Prasad Reddy, MarghamPublications, Chennai.
- 6. Income tax by Bhagwati Prasad Vishnu Prakasham publication, Chennai.

CORE COURSE – XV

FINANCIAL SERVICES

Objective:

To enable the students to know the nature and types of financial services.

Unit - I

Financial services – Meaning – Classification – Financial products and services – Challenges facing the financial service sector – Merchant banking– Meaning – Functions – SEBI Guidelines – Scope of merchant banking in India. NBFCs – RBI guidelines.

Unit - II

Hire purchase – Meaning – Features – Process – Hire purchase and credit sales – Hire purchase vs Instalment purchase – Banks and hire purchase business – Hire purchase and transport industry – Leasing – Concept – Steps involved in leasing – Lease vs Hire purchase – Types of lease – Problems and prospects of leasing in India.

Unit - III

Mutual funds – Meaning – Types – Functions – Advantages – Institutions involved – UTI, LIC, Commercial banks – Entry of private sector – Growth of mutual funds in India – SEBI Guidelines – Asset Management Companies.

Unit - IV

Venture capital – Meaning – Features – Methods of venture capital financing – Modes of venture financing – Venture capital investment process – Factors determining venture investment – Exit mechanism – Advantages of venture capital – Issues of Indian venture capital industry.

Unit - V

Factoring – Concepts – Significance – Types – Factoring mechanism – Factoring vs bills discounting – Factoring in India – Forfaiting – Meaning – Forfaiting vs Export factoring – Problems of Forfaiting/ factoring.

Text and Reference Books (Latest revised edition only)

1. Financial markets & services by E.Gordon and K.Natarajan – Himalaya publishing house, New Delhi

- 2. Financial services by E.Dharmaraj S.Chand & Co., New Delhi
- 3. Financial Services by S.Mohan and R.Elangovan Deep and Deep Publications, New Delhi
- 4. Financial Services by S. Gurusamy Vijay Nicole Imprints (P) Ltd, Chennai
- 5. Lease Financing and Hire Purchase by Vinod Kothari Wadhaw and Co., Nagpur.

MAJOR BASED ELECTIVE – II (A) FOREIGN EXCHANGE MANAGEMENT

Objective:

To develop knowledge about Foreign Exchange Management

Unit - I

Introduction - Foreign trade & Foreign Exchange - Balance of payments

Unit - II

Exchange System – Exchange rate system prior to IMF and under IMF – External value of Rupee – Convertibility of Rupee.

Unit - III

Exchange Control – Objectives – Methods – Foreign Exchange Management Act – Administration of Foreign Exchange – Functions of Foreign Exchange Department.

Unit - IV

Foreign Exchange Transaction – Exchange Quotations – Spot & Forward Transaction – Forward Exchange contracts. Introduction to currency – features and options.

Unit - V

International Financial Institution – International Monetary Fund – Special Drawing Rights – International Bank for Reconstruction and Development – International Finance Corporation – International Development Association.

- 1. Foreign Exchange Markets understanding derivatives & other instruments, Surendra.S.Yadav, P.K.Jain and Max peyrard, Macmillan.
- 2. Foreign Exchange Risk Management by NidhiJain, Century Publication.

MAJOR BASED ELECTIVE – II

(B) INVESTMENT BANKING

Objective:

To enable students gain knowledge about Investment banking in India.

Unit – I

Investment banking – Introduction – History and evolution of Universal banks and Financial conglomerates. Industry structure – Indian investment banks – asset management and securities business.

Unit – II

Securities Market : Primary Market - Introduction – Equity Capital Market, Debt Capital Market and Derivatives segments. Primary market intermediaries. Role of Merchant bankers in the issue management of IPO and FPO. Underwriting.

Unit - III

Global Capital market – International listing – Equity Issues through Depository Route. Bond markets and Issues. Buy backs and De listings.

Unit – IV

Corporate restructuring – Internal and External restructuring – Types – Asset based restructuring – demerger, hive off, asset sale etc. Equity based restructuring – equity spin off, Disinvestment etc. Mergers and Acquisitions – methodologies.

Unit – V

Venture capital – methods. Leasing and Hire purchase business – methods. Mutual Funds management. Securitisation of debts, Factoring and Forfaiting services.

- 1. Investment Banking PratapGiri.S., Tata McGraw Hill Education, New Delhi
- 2. Merchant Banking & Financial Services Dr. S. Guruswamy- Tata McGraw Hill Education, New Delhi
- 3. Merchant Banking & Financial Services S.B.Kulkarni&M.Govindaraj- NiraliPrakashan, Pune.

MAJOR BASED ELECTIVE – III (A) INSURANCE MANAGEMENT

Objective:

To make the students to understand the principles and practices of Insurance Management.

Unit - I

Introduction : Savings and investment schemes like shares, units, capital, markets, mutual funds, etc. vis - a -vis insurance; Tax benefits under insurance policies; Life cycle needs - including solutions, matching of the customer's needs and requirements to available products; Comparison between different products offered vis a vis chargeable premium, and coverage.

Unit - II

Computation of premiums/Bonus: Premium calculation -including rebates, modes, largesum assured policies; Extra premium, under premium, Computation of benefits, Surrender value, Paid- up value.

Unit - III

Insurance Documents: Insurance documents, including proposal forms and other relevant forms; First premium receipt/renewal premium receipt; Policy contract; Endorsements; Renewal notice/bonus notices; other insurance documents related to receipt

Unit - IV

Life insurance Product - Traditional unit Linked Policies: Individual and group policies; with- profit and without profit policies; Different types of insurance products - Whole life products, interest sensitive products, term- assurance annuities, Endowment, Assurance.

Unit - V

Options and Guarantees- Group Insurance, pension plans, & health insurance.

- 1 Mishra M.N: Insurance Principles and practice; S. Chand and co, New Delhi.
- 2. Periasamy P, Fundamentals of Insurance; Vijay Nicole Imprints (P) Ltd
- 3. Insurance Regulatory Development Act 1999 3 Life Insurance Corporation Act 1956.

MAJOR BASED ELECTIVE – III (B) DEVELOPMENT BANKING

Objective:

To enable students gain knowledge about Development banking in India.

Unit - I

Development banks – Concepts. – Objectives – Functions. Difference between Commercial banking and Development banking – role of development banks in developing the economy of India.

Unit - II

Development banking in India – Commercial banks in the development of agriculture and industry – schemes and implementation.

Unit - III

National Bank for Agriculture and Rural Development (NABARD) – objectives and functions. Financial, developmental and supervisory role of NABARD in the development of rural India.

Unit- IV

National level development banks - IFCI, SIDBI, EXIM Bank and NHB -

organisation - objectives - functions - role in the development of the India.

Unit- V

State level development banks - State Finance Corporation, Small Industries

Development Corporation - TIIC – organisation – objectives – functions - role in the industrial development in the states.

Text and Reference Books (Latest revised edition only)

- 1. Corporation Finance in India by S.C. Kuchal., Chaithanya Publishing House.
- 2. Development Banking in India by Kaushal Kumar Arora., Atantic Publishers And Distributors.
- 3. Development Banking by Vasant Desai .Himalaya Publishers.



BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI- 620 024.

Applicable to the candidates admitted from the Academic year 2015-16 onwards

Part IV - VALUE EDUCATION (Revised syllabus)

Unit I Philosophy of Life and Social Values

Human Life on Earth (Kural 629) Purpose of Life (Kural 46) Meaning and Philosophy of Life (Kural 131, 226) Family (Kural 45), Peace in Family (Kural 1025) Society (Kural 446), The Law of Life (Kural 952), Brotherhood (Kural 807) Five responsibilities / duties of Man (a) to himself (b) to his family (c) to his environment (d) to his society, (e) to the Universe in his lives (Kural 43, 981).

Unit II Human Rights and Organisations

Definitions, Nature of Human Rights. Universal Declaration of Human Rights, International covenent on Civil and Political Rights - International covenent of Economic, Social and Cultural Rights. Amnesty International Red Cross.

Unit III Human Rights : Contemporary Challenges

Child labour - Womens Right - Bonded labour - Problems of refugees - Capital punishment. National and State Human Rights Commissions

Unit IV Yoga and Health

Definition, Meaning, Scope of Yoga - Aims and objectives of Yoga - Yoga Education with modern context - Different traditions and schools of Yoga - Yoga practices: Asanas, Pranayama and Meditation.

Unit V Role of State Public Service Commission

Constitutional provisions and formation - Powers and Functions - Methods of recruitment - Rules and notification, syllabi for different exams - written and oral - placement.

BOOKS FOR REFERENCES:

- 1. Thirukkural with English Translation of Rev. Dr. G.U. Pope, Uma Publication, 156, Serfoji Nagar, Medical College Road, Thanjavur 613 004
- திருக்குறள் ஜி.யு.போப் ஆங்கில மொழியாக்கத்துடன் உமா நூல். வெளியீட்டகம், தஞ்சாவூர்.
- 3. Leah Levin, Human Rights, NBT, 1998
- 4. V.R. Krishna Iyer, Dialetics and Dynamics of Human Rights in India, Tagore Law Lectures.
- 5. Yogic Thearpy Swami Kuvalayananda and Dr.S.L.Vinekar, Government of India, Ministry of Health, New Delhi.
- 6. SOUND HEALTH THROUGH YOGA Dr.K.Chandrasekaran, Prem Kalyan Publications, Sedaptti, 1999.



BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI- 620 024

ENVIRONMENTAL STUDIES

(Applicable to the candidates admitted from the Academic year 2019-20 onwards)

Unit: 1	The Multidisciplinary nature of environmental studies	
	Definition, scope and importance.	(2 lectures)
	Need for public awareness	

Unit: 2 Natural Resources: 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 problems, 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 resources, 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.

(8 lectures)

Unit: 3 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)

(6 lectures)

Unit: 4 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.
- Biological Diversity Act 2002/ BD Rules, 2004

(8 lectures)

Unit: 5 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 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.
- Ill-Effects of Fireworks: Firework and Celebrations, Health Hazards, Types of Fire, Firework and Safety

(8 lectures)

Unit: 6 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 environmental legislation
- Public awareness.

(7 lectures)

Unit: 7 Human Population and the Environment

- Population growth, variation among nations.
- Population explosion Family Welfare Programmes
- Environment and human health
- Human Rights Value Education
- HIV/ AIDS Women and Child Welfare
- Role of Information Technology in Environment and human health
- Case studies.

Unit: 8 Field Work

• Visit to a local area to document environmental assets-river / forest/ grassland/ hill / mountain

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<u>Rules,%202004.pdf</u>.

PROFESSIONAL ENGLISH FOR COMMERCE AND MANAGEMENT-I

OBJECTIVES:

- To develop the language skills of students by offering adequate practice in professional contexts.
- To enhance the lexical, grammatical and socio-linguistic and communicative competence of first year physical sciences students
- To focus on developing students' knowledge of domain specific registers and the required language skills.
- To develop strategic competence that will help in efficient communication
- To sharpen students' critical thinking skills and make students culturally aware of the target situation.

LEARNING OUTCOMES:

- Recognise their own ability to improve their own competence in using the language
- Use language for speaking with confidence in an intelligible and acceptable manner
- Understand the importance of reading for life
- Read independently unfamiliar texts with comprehension
- Understand the importance of writing in academic life
- Write simple sentences without committing error of spelling or grammar

(Outcomes based on guidelines in UGC LOCF – Generic Elective)

UNIT 1: COMMUNICATION

- 1. Listening: Listening to instructions
- 2. **Speaking**: Telephone etiquette and Official phone conversations
- 3. Reading short passages (3 passages selected from Commerce and Management)
- 5. Writing: Letters and Emails in professional context

6. Grammar in Context:

- Wh and yes or no,
- Q tags
- Imperatives

7, Vocabulary in Context: Word formation - .

- i) Creating antonyms using Prefixes
- ii) Intensifying prefixes (E. g inflammable)

Changing words using suffixes

A) Noun Endings

B) Adjective Endings

C) Verb Endings

UNIT 2: DESCRIPTION

Listening – Listening to process description

Speaking - Role play

Formal: With faculty and mentors in academic environment, workplace communication

Informal: With peers in academic environment, workplace communication

Reading –Reading passages on trade/commerce/management

Writing – Writing sentence definitions (e.g. ledger) and extended definitions (e.g. accountancy)

Picture Description – Description of fashion and beauty products (a small write-up promoting the product/an objective review of the product in 150 to 200 words).

Grammar in Context: Connectives and linkers.

Vocabulary – Synonyms (register) - Compare & contrast expressions.

UNIT 3: NEGOTIATION STRATEGIES

Listening - Listening to interviews of specialists / inventors in fields (Subject specific)

Speaking – Brainstorming. (mind mapping). Small group discussions (subject-specific)

Reading – Longer Reading text. (Comprehensive passages)

Writing – Essay Writing (250 word essay on topics related to subject area, like recording business trans)

Grammar in Context: Active voice & Passive voice – If conditional – **Vocabulary**: - Collocations

-Phrasal verbs

UNIT 4: PRESENTATION SKILLS

Listening - Listening to presentation. Listening to lectures. Watching – documentaries (discovery / history channel)

Speaking –Short speech

- Making formal presentations (PPT)

Reading – Reading a written speech by eminent personalities in the relevant field /Short poems / Short biography.

Writing - Writing Recommendations

Interpreting visuals - charts / tables/flow diagrams/charts

Grammar in Context – Modals

Vocabulary (register) - Single word substitution

UNIT 5: CRITICAL THINKING SKILLS

Listening - Listening to advertisements/news and brief documentary films (with subtitles)

Speaking – Simple problems and suggesting solutions.

Reading: Motivational stories on Professional Competence, Professional Ethics and

Life Skills (subject-specific)

Writing Studying problem and finding solutions- (Essay in 200 words)

Grammar-Make simple sentences

Vocabulary -Fixed expressions

SUGGESTED ACTIVITIES

UNIT 1

Listening: Links for formal conversation can be given - Gap filling exercises – Multiple Choice questions – Making notes.

Speaking - Role play activity

Reading – Note making. Note-Taking.

Writing: Guided Writing (developing hints)

Email

Grammar: Vocabulary – Worksheets – Games.

UNIT 2

Listening-

Process Descriptions (like recording business transactions in chronological order in the journal/ a process from the field of logistics)

Speaking – Role Play

Reading – Multiple choice questions - Evaluative answers – Classifying and labeling

Writing - Picture description – Description of fashion and beauty products (a small write-up promoting the product/an objective review of the product in 150 to 200 words).

Vocabulary: Expansion of compound nouns

UNIT 3

Listening- Gap fill exercises – Listening comprehension

Speaking -Debates

Reading -Reading comprehension

Writing – Essay Writing

Grammar &Vocabulary: Activities, Worksheets & Games.

UNIT 4

Listening - Note taking (of listening & viewing items) - Filling a table based on the listening item.

Speaking – JAM, Presentations. (PPT-subject related)

Reading-Reading comprehension

Writing– Difference between recommendations and instructions Questions/MCQs based on graphs/flow diagrams/charts

Grammar &Vocabulary: Activities, Worksheets & Games.

UNIT 5

Listening - Radio News/ TV-News telecast /

Speaking - Watch or listen to documentaries and ask questions

Reading - Reading motivational stories (success stories in subject area)

Writing - Essay writing.

Grammar&Vocabulary: Activities, Worksheets & Games

Professional English-Semester-II [part-III -add on Course]

Weightage: 4 Credits

Duration: 90hrs

Objectives:

The Professional Communication Skills Course is intended to help Learners in Arts and Science colleges

- Develop their competence in the use of English with particular reference to the workplace situation.
- Enhance the creativity of the students, which will enable them to think of innovative ways to solve issues in the workplace.
- Develop their competence and competitiveness and thereby improve their employability skills.
- Help students with a research bent of mind develop their skills in writing reports and research proposals.

Unit 1- Communicative Competence (18 hrs)

Listening – Listening to two talks/lectures by specialists on selected subject specific topics -(TED Talks) and answering comprehension exercises (inferential questions)

Speaking: Small group discussions (the discussions could be based on the listening and reading passages- open ended questions

Reading: Two subject-based reading texts followed by comprehension activities/exercises

Writing: Summary writing based on the reading passages.

Grammar and vocabulary exercises/tasks to be designed based on the discourse patterns of the listening and reading texts in the book. This is applicable for all the units.

Unit 2 - Persuasive Communication

(18 hrs)

Listening: listening to a product launch- sensitizing learners to the nuances of persuasive communication

Speaking: debates – Just-A Minute Activities

Reading: reading texts on advertisements (on products relevant to the subject areas) and answering inferential questions

Writing: dialogue writing- writing an argumentative /persuasive essay.

Unit 3- Digital Competence

Listening to interviews (subject related)

Speaking: Interviews with subject specialists (usingvideo conferencing skills)

Creating Vlogs (How to become a vlogger and use vlogging tonurture interests – subject related)

Reading: Selected sample of Web Page (subject area)

Writing: Creating Web Pages

Reading Comprehension: Essay on Digital Competence for Academic and Professional Life.

The essay will address all aspects of digital competence in relation to MS Office and how they can be utilized in relation to work in the subject area

Unit 4 - Creativity and Imagination

(18 hrs)

(18 hrs)

Listening to short (2 to 5 minutes) academic videos (prepared by EMRC/ other MOOC videos on Indian academic sites – E.g. https://www.youtube.com/watch?v=tpvicScuDy0)

Speaking: Making oral presentations through short films – subject based

Reading: Essay on Creativity and Imagination (subject based)

Writing – Basic Script Writing for short films (subject based)

- Creating blogs, flyers and brochures (subject based)
- Poster making writing slogans/captions(subject based)

Unit 5- Workplace Communication& Basics of Academic Writing (18 hrs)

Speaking: Short academic presentation using PowerPoint

Reading & Writing: Product Profiles, Circulars, Minutes of Meeting.

Writing an introduction, paraphrasing

Punctuation(period, question mark, exclamation point, comma, semicolon, colon, dash, hyphen, parentheses, brackets, braces, apostrophe, quotation marks, and ellipsis)

Capitalization (use of upper case)

Outcomes of the Course.

At the end of the course, learners will be able to,

- Attend interviews with boldness and confidence.
 - Adapt easily into the workplace context, having become communicatively competent.
 - Apply to the Research & Development organisations/ sections in companies and offices with winning proposals.

Instruction to Course Writers:

- Acquisition of subject-related vocabulary should not be overlooked. Textboxes with relevant vocabulary may be strategically placed as a Pre Task or in Summing Up
- 2. Grammar may be included if the text lends itself to the teaching of a Grammatical item. However, testing and evaluation does not include Grammar.

NON MAJOR ELECTIVES (ARTS)

(For the candidates admitted from the academic year 2016-2017)

SI. No.	DEPARTMENT OFFERING THE NON-MAJOR ELECTIVE COURSES	TITLE OF THE NON-MAJOR ELECTIVE COURSES
1.	Applied Tamil	
2.	B.Litt.] I. தமிழ் நடைக்கூறுகள்
3.	Pulavar Degree	II. சிந்தனையியல்
4.	Tamil	
5.	B.B.A. (Bachelor of Business Administration)	 I. Management Principles (or) Stock Exchange Practices II. Banking Practices (or) International Business
6.	B.Com.	
7.	B.Com. (Applied)	I. Personal Investment (or) Elements of Insurance II. Introduction to Accountancy (or) Salesmanship
8.	B.Com. (Computer Applications)	in introduction to Accountancy (01) Satesmanship
9.	B.Com. (Bank Management)	I. Banking Practices (or) Indian Banking System II. Rural Banking (or) Elements of Insurance
10.	B.Com (Corporate Secretaryship)	I. Elements of Company Law II. Stock Markets in India
11.	B.Com (Co-operation)	 I. Fundamentals of Cooperation (or) Cooperative Finance and Banking II. Cooperatives in Foreign Countries (or) Cooperative Bookkeeping System
12.	Economics	I. Advertisement Management II. Economics of Transportation
13.	English	I. Presentation Skills II. Functional Skills
14.	History	I. Freedom Movement in India II. Working of Indian Constitution
15.	Journalism & Mass Communication	I. Basic Photography II. Freelance Journalism
16.	Public Administration	I. Public Administration for Civil Services II. Indian Government and Administration
17.	Sanskrit	 I. Introduction to Early Sanskrit Literature (or) History of fables & Popular tales and Didactic Literature Pub. R.S. Vadhyer Pub. Palakad II. Scientific Literature (or) Indian Aesthetics
18.	Social Work	I. Human Rights II. Contemporary Social Issues and Problems
19.	Sociology	I. Dynamics of Society II. Women Empowerment
20.	Tourism And Travel Management	I. Basics of Tourism II. Cultural Tourism

NON-MAJOR ELECTIVE - I PUBLIC ADMINISTRATION FOR CIVIL SERVICES

Objectives :

- 1. Students studying other majors may get familiarize with the basic concepts of Public Administration
- 2. To expose the students to various basic theories in Public administration.

Unit I - Introduction Meaning, Nature, Scope and Significance of Public Administration -Comparative Public Administration - Public and Private Administration - New Public Management.

Unit II - Basic Concepts Organisation - Hierarchy - Unity of command - Span of control - Coordination - Centralization and Decentralization - Line and Staff.

Unit III - Theories of Administration Scientific Management (Taylor and the Scientific Management Movement) - Classical Theory (Fayol, Urwick, Gulick and others) - Bureaucratic Theory (Weber and his critics) - Behavoural Approach - Systems approach.

Unit IV - Administrative Behaviour Decision making - Communication and control, Leadership. **Unit V** - Accountability and Control The concepts of Accountability and control : Legislative, Executive and Judicial control - Citizen and Administration : Role of civil society - People's Participation and Right to Information.

Reference :

- 1. Avasthi and S.R. Maheswari, "Public Administration', Lakshmi Navas, Agra, 2006
- 2. Rumki Basu, Concepts and Theories of Administration, Sterling Publication, New delhi2004.
- 3. Lakshmi Kanth P, Public Administration for UPSC McGraw Hill, New Delhi-2011.

NON-MAJOR ELECTIVE - II INDIAN GOVERNMENT AND ADMINISTRATION

Objective : It facilitates the students to understand its various aspects of the subjects - evolution and constitutional frame work, salient features of Indian Administration, Union executive, State executive, District Administration.

Unit - I Evolution of Indian Administration - Constitutional Development Framework – Salient Feature of Indian constitution

Unit - II Union Administration – President - Prime Minister - Council of Ministers – Ministries and Departments – Supreme Court.

Unit - III State Administration – Executive – Council of Ministers – Departments and Directorate – State Public Service Commission – High Court – District Administration – Local Government.

Unit - IV Constitutional Authorities - Finance Commission - Union Public Service Commission - Election Commission - Comptroller and Auditor General of India

Unit - V Issues in Indian Administration - Generalists vs. Specialists - Centre-State relations Corruption – Lokpal, Lokayuktha - Administrative Reforms in India

References:

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2. M.Sharma ,Indian Administration ,Anmol Publications Pvt. Ltd., New Delhi, 2007.

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திருச்சிராப்பள்ளி - 620 024

(2016-17ஆம் கல்வியாண்டு முதல் சேர்க்கை பெறும் மாணாக்கர்களுக்கு)

மூன்றாம் பருவம்

அடிப்படைத் தமிழ் - I

(Basic Tamil – I)

நோக்கம்: தமிழ்மொழியின் அடிப்படைகளை அறிந்துகொள்ளுதல். தமிழ் மொழியை எழுதவும் படிக்கவும் கற்றுக்கொள்ளுதல்.

அலகு 1

பாரதிதாசன் பல்கலைக்கழகம்,

எழுத்துக்கள் அறிமுகம் - எழுத்துக்களின் வகைப்பாடு, எண்ணிக்கை -உயிரெழுத்துக்கள் - மெய்யெழுத்துக்கள் - உயிர்மெய்யெழுத்துக்கள் - ஆய்த எழுத்து -இனஎழுத்துக்கள் - வடமொழி எழுத்துக்கள்.

அலகு 2

எழுதும் பயிற்சி - தமிழ் எழுத்து வடிவங்களைக் காட்டி - அவற்றை இனங்காணவும் -வேறுபடுத்தி அறியவும் பயிற்சி தருதல் - ஒலிப்பு - பொருத்தமான எழுத்தைத் தேர்ந்தெடுக்கப் பரிசோதித்தல் - எழுத்துக்களை எழுதப் பயிற்றுவித்தல்.

அலகு 3

சொற்கள் கற்றல் - கோடிட்ட இடங்களை நிரப்புவதன் மூலம் எழுத்துகளையும் சொற்களையும் பயிற்றுவித்தல். வாசித்தல் - படம் ஒலிபெயர்ப்புச் சொல், இணையான ஆங்கிலச்சொல் முதலியவற்றைத் தந்து எழுத்துகளையும் சொற்களையும் பயிற்றுவித்தல்.

அலகு 4

சிறுதொடர் கற்றல் - எளிய தொடர்களை அறிமுகப்படுத்துதல் - சிறு தொடரின் உறுப்புகளைக் கற்றுத்தருதல் - அவ்வுறுப்புக்களைத் தொடரில் இனங்காணச்செய்தல் -சிறு தொடர்களை எழுதும் பயிற்சி தருதல்.

அலகு 5

மழலைப் பாடல்கள், அறநெறிக்கதைகள் - பாடல்களையும் கதைகளையும் பிழையின்றி வாசிக்கச் செய்தல் - பிழையின்றி எழுதச்செய்தல்.

பார்வை :

தமிழ் இணையப் பல்கலைக்கழகச் சான்றிதழ்க் கல்விப்பாடத்திட்டத்தில் உள்ள முதல் அலகான "அடிப்படைநிலை" (<u>www.tamilvu.org</u>)

நான்காம்பருவம்

அடிப்படைத் தமிழ் - II (Basic Tamil – II)

நோக்கம்: இப்பாடத்தில் கீழே தடித்த எழுத்துக்களில் தரப்பட்டுள்ள பாடங்களின் வழியாகத் தமிழ்மொழியை எழுதவும் வாசிக்கவும் பழக்குதல்.

அலகு 1

சந்தை - மலர்கள், காய்கறிகள், பழங்கள் முதலியன குறித்த செய்திகளை அறியச் செய்தல் - அவை தொடர்பான வாக்கியம் அமைக்கப் பழக்குதல் எங்கள் குடும்பம் -குடும்ப உறுப்பினர், குடும்ப உறவு முறைகள் பற்றி அறியச் செய்தல் - தொடர்பான சொற்கள், தொடர்கள் முதலியவற்றை வாசிக்கவும் எழுதவும் பழக்குதல்.

அலகு 2

விருந்தோம்பல் - உணவு பரிமாறும் முறை - உணவு வகைகள் முதலியன பற்றி விளக்கமாக அறியச் செய்தல் - ஆறு, குளம், கடல், வானம், மேகம், மலை, மழை முதலியன பற்றி அறியச் செய்தல் : இவை தொடர்பான சொற்கள், தொடர்கள் முதலியவற்றை வாசிக்கவும் எழுதவும் பழக்குதல்.

அலகு 3

பாரதியார் - பாரதியார் பற்றிய வரலாறு, அவரது ஓரிரு கவிதைகள் பற்றி அறியச்செய்தல் - கணைக்கால் இரும்பொறை - இம்மன்னனின் தன்மான உணர்வினை நாடகத்தின் வழியாக உணர்த்துதல். இப்பாடங்கள் தொடர்பான சொற்கள், தொடர்களை வாசிக்கவும் எழுதவும் பழக்குதல்.

அலகு 4

மாமல்லபுரம் - மாமல்லபுரம் அமைந்துள்ள இடம் மற்றும் கலைக்கோயில்கள் பற்றி விளக்குதல் - பயணம் - பேருந்தில் பயணம் செய்யும் முறையை விளங்க வைத்தல்இ வாசிக்கவும் எழுதவும் பழக்குதல்.

அலகு 5

மொழி - விளக்கம் - மொழிக்குடும்பங்கள் - உலகச் செம்மொழிகள் - இந்தியச் செம்மொழிகள் - செம்மொழித் தகுதிகள் - வரையறைகள் - வாழும் தமிழ்ச் செம்மொழி -தமிழின் தொன்மை - தமிழின் சிறப்புகள் - தமிழ்ச் செம்மொழி நூல்கள் - தமிழ்ச் செம்மொழி அறிந்தேற்பு பரிதிமாற்கலைஞர் அவர்கள் முதல் கலைஞர் திரு.மு.கருணாநிதி அவர்கள் வரை (அறிஞர்கள் - அமைப்புகள் - நிறுவனங்கள் -இயக்கங்கள் தொடர் முயற்சிகள் - அறப்போராட்டங்கள் - உலகத் தமிழ்ச் செம்மொழி மாநாடு, கோவை 2010)

பார்வை :

தமிழ் இணையப் பல்கலைக்கழகச் சான்றிதழ்க் கல்வி பாடத்திட்டத்தில் உள்ள இரண்டாம் அலகு மற்றும் மூன்றாம் அலகுகளான முறையே இடைநிலை, மேல்நிலை ஆகியவை (<u>www.tamilvu.org</u>).

திருச்சிராப்பள்ளி - 620 024

பாரதிதாசன் பல்கலைக்கழகம், திருச்சிராப்பள்ளி - 620 (2016-17ஆம் கல்வியாண்டு முதல் சேர்க்கை பெறும் மாணாக்கர்களுக்கு)

மூன்றாம் பருவம்

சிறப்புத் தமிழ் - தாள் I (Special Tamil – I)

	(Special Tamii – I)
பட்டப்படிப்பில் (UG) பகுதி I படிக்க வேண்டிய சிறப்புத் தப பல்கலைக்கழக இளங்கலை கொண்டது.) அலகு - I	ர்னிரண்டாம் வகுப்பு வரை தமிழ் படித்திருந்து இளநிலைப் இல் இதர மொழிப்பாடங்கள் படிக்கின்ற மாணவ / மாணவியர் பிழ் முதலாம் தாளுக்குரியபாடத்திட்டம். இப்பாடத்திட்டப் பகுதிகள் முதலாமாண்டு செய்யுள் திரட்டு நூலை அடிப்படையாகக்
பாரதியார் பாரதிதாசன் கவிமணி தேசிகவிநாய சுரதா	 செந்தமிழ்நாடு புதுமைப்பெண் அழகு தமிழனுக்கு வீழ்ச்சியில்லை கம் பிள்ளை கலப்பை
அலகு - II	
கவி காமு ஷெரீப் கண்ணதாசன்	1. நிலவே சொல் 2. அறிய முயல் 1. நட்பு 1. வாழ்க இளம்பரிதி
அலகு - III	
	1. தாலாட்டுப் பாடல் 2. ஒப்பாரிப் பாடல்
புதுக்கவிதைகள்	 அப்துல் ரகுமான் - வெற்றி அறிவுமதி - நட்புக்காலம் ஆண்டாள் பிரியதர்ஷினி - நிலாச்சோறு சிற்பி - ஓடு ஓடு சங்கிலி தாமரை - தீர்ப்பு மீரா - தலைகுனிவு மேத்தா.மு - வெளிச்சம் வெளியே இல்லை வைரமுத்து – ருசி
ஐக்கூ கவிதைகள் 1. அமுதபாரதி 4. அன்பாதவன் 7. கார்முகில் 10. புதுவை த	8. செந்தமிழன் 9. புதுவை இளவேனில்
அலகு <i>-</i> IV	
சிறுகதை லாக N	 கைவண்ணம்(தேர்ந்தெடுக்கப்பட்டசிறுகதைகள்) தொகுப்பாசிரியர் முனைவர் தங்க. செந்தில்குமார் அய்யா நிலையம்,கதவு எண், 1603, ஆரோக்கிய நகர்,ஐந்தாம் தெரு,E.B. காலனி, நாஞ்சிக்கோட்டைச் சாலை, தஞ்சாவூர் - 613 006 விலை ரூ.70/-
அலகு <i>-</i> V	
இலக்கிய வரலாறு	1. மரபுக் கவிதை 2. புதுக்கவிதை 3. சிறுகதை *****

1

நான்காம்பருவம்

சிறப்புத் தமிழ் - தாள் II (Special Tamil – II)

(பத்து அல்லது பன்னிரண்டாம் வகுப்பு வரை தமிழ் படித்திருந்து பகுதி I இல் இதர மொழிப்பாடங்கள் படிக்கின்ற மாணவ / மாணவியர் படிக்க வேண்டிய **சிறப்புத் தமிழ் இரண்டாம் தாளுக்குரிய பாடத்திட்டம்.** இப்பாடத்திட்டப் பகுதிகள் பல்கலைக்கழக இளங்கலை இரண்டாமாண்டு செய்யுள் திரட்டு நூலை அடிப்படையாகக் கொண்டது.)

அலகு – I

புறநானூறு	1. 'வள்ளியோர் படர்ந்து' எனத் தொடங்கும் பாடல் (பாடல் எண். 47) 2. 'நின்னயந்துறைஞர்க்கும்' எனத் தொடங்கும் பாடல் (பாடல் எண். 163)	
குறுந்தொகை	1. 'வில்லோன் காலன கழலே' எனத் தொடங்கும் பாடல் (பாடல் எண். 07) 2. 'அகவன் மகளே! அகவன் மகளே' எனத் தொடங்கும் பாடல் (பாடல் எண். 23)	

அலகு – II

சிறுபாணாற்றுப்படை (முழுவதும்)

அலகு – III

திருக்குறள்	1. புறங்கூறாமை (அதிகாரம் 19) 2. மானம் (அதிகாரம் 97)	
நாலடியார்	1. 'அரும்பெறல்' எனத் தொடங்கும் பாடல் (பாடல் எண். 34)	
	2. 'கல்லாதுபோகிய நாளும்' எனத் தொடங்கும் பாடல்	
	பாடல் எண். 169)	

அலகு – IV

சிலப்பதிகரும்	- அடைக்கலக் காதை (பல்கலைக்கழக செய்யுள் திரட்டில் உள்ள ப குதி மட்டும்)
கம்பராமாபணம்	- குகப் படலம் (பல்கலைக்கழக செய்யுள் திரட்டில் உள்ள பகுதி மட்டும்)

அலகு – V

இலக்கிய வரலாறு	- அற இலக்கியம்,
	சங்க இலக்கியம்
	காப்பிய இலக்கியம்

OFFICE MANAGEMENT Skill Based Elective I (Semester IV) INTRODUCTION TO OFFICE MANAGEMENT

UNIT I

Office management – Meaning – Elements of office management – Functions of office management.

UNIT II

Office organization – Definition, Characteristics and Steps – Types of Organization – Functions of an Office administrator

UNIT III

Office record management – Importance – Filing essentials –Classification and arrangement of files-Modern methods of filing-Modern filing devices

UNIT IV

Office Communication – Correspondence and Report writing –Meaning of office communication & mailing

UNIT V

Form letters –Meaning, Principles, and Factors to be considered in designing office forms – Types of report writing

TEXT BOOKS RECOMMENDED:

1. Fundamentals of office management - by J.P.Mahajan,

- 2. OfficeManagement by S.P.Arrora
- 3. Office Management R.S.N.Pillai & Bagavathi- S.Chand.

Skill Based Elective II (Semester V) OFFICE MANAGEMENT TOOLS

UNIT I

Computer Fundamentals

Computer and Operating system Fundamentals – Components of a computer system –Input and Output devices – Memory Handling –Storage Device s

UNIT II

MS-Word

Introduction to MS-Word and User Utilities – Exploring Template and Formation of Documents – Table handling –Mail Merge and Print Process

UNIT III

MS – Excel

Spreadsheet –workbook window –Formatting Cells / Worksheet – Working with Formula, Function and Charts – Filtering data and Printing a Presentation

UNIT IV

MS – Power Point

Introduction to MS –Power Point –Creating Templates – Font and color editing – Adding – Multimedia effects – Consolidating using MS-Power Point

UNIT V

Officer Appliances

Accounting machine – Addressing machine – Envelope Sealing machine – Franking machine & other modern office gadgets

TEXT BOOKS RECOMMENDED:

- 1. Computer Application in Business –Dr.S.V.Srinivasa Vallabhan, Sultan Chand and Sons, New Delhi
- 2. MS-Office and Internet by Alexis Leon
- 3. Computer Application in Business K.Mohan Kumar, Vijay Nicole imprints Private Limited Dr.S.Rajkumar –Chennai
- 4. Computer Basics V.Rajaraman PHI.
- 5. Office Management R.S.N.Pillai & Bagavathi S.Chand

Skill Based Elective III (Semester V) COMMUNICATION AND INTERPERSONAL SKILLS

UNIT I

Basic Communication

Communication – Meaning and Definition – Medium of Communication – Barriers to Communication

UNIT II

Listening

Needs and Advantages of Listening – Active – Elements of active listening with reading - coherence of listening with reading and Speaking

UNIT III

Speaking

Features of effective speech – Role play-Conversation building –Topic presentation – Group Discussions

UNIT IV

Reading

Comprehensive of Technical and Non- Technical Material – Skimming Scanning – inferring Guessing

UNIT V

Writing

Writing Effective Sentences – Cohesive writing – Clarity and Conciseness in writing –Resumes and job applications

TEXT BOOKS RECOMMENDED:

1. Basic Communication Skills by p.Kiranmani Dutt and Geetha Rajeevan

2. Business Scenarios by Heidi Schuttz Ph.D

3. Business Communication – Asha Kaul – PHI.

- 4. Business Communication Sathya Swaroop Debasish & Bhagaban Das PHI
- 5. Business Communication NS Raghunathan & Santhanam Marghum.

BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI - 24. UNDER GRADUATE DEGREE PROGRAMMES

SOFT SKILLS DEVELOPMENT

Learning Objective

Today's world is all about relationship, communication and presenting oneself, one's ideas and the company in the most positive and impactful way. This course intends to enable students to achieve excellence in both personal and professional life.

Unit I

Know Thyself/ Understanding Self

Introduction to Soft skills-Self discovery-Developing positive attitude-Improving perceptions-Forming values

Unit II

Interpersonal Skills/ Understanding Others Developing interpersonal relationship-Team building-group dynamics-Net working-Improved work relationship

Unit III

Communication Skills / Communication with others Art of listening-Art of reading-Art of speaking-Art of writing-Art of writing e-mails-e mail etiquette

Unit IV

Corporate Skills / Working with Others Developing body language-Practising etiquette and mannerism-Time management-Stress management

Unit V

Selling Self / Job Hunting Writing resume/cv-interview skills-Group discussion- Mock interview-Mock GD – Goal setting - Career planning

TEXT BOOKS:

Meena.K and V.Ayothi (2013) A Book on Development of Soft Skills (Soft Skills : A Road Map to Success), P.R. Publishers & Distributors, No, B-20 & 21, V.M.M. Complex, Chatiram Bus Stand, Tiruchirappalli- 620 002. (Phone No: 0431-2702824: Mobile No: 94433 70597, 98430 74472)

Alex K. (2012) Soft Skills – Know Yourself & Know the World, S.Chand & Company LTD, Ram Nagar, New Delhi- 110 055. Mobile No : 94425 14814 (Dr.K.Alex)

REFERENCE BOOKS:

- (i) Developing the leader within you John c Maxwell
- (ii) Good to Great by *Jim Collins*
- (iii) The seven habits of highly effective people Stephen Covey
- (iv) Emotional Intelligence Daniel Goleman
- (v) You can win Shive Khera
- (vi) Principle centred leadership Stephen Covey



Bharathidasan University, Tiruchirappalli – 24

Gender Studies

Objectives

- To make boys and girls aware of each others strengths and Weakness.
- To develop sensitivity towards both genders in order to lead an ethically enriched life.
- To promote attitudinal change towards a gender balanced ambience and women empowerment.

Unit – I

Concepts of Gender: Sex – Gender – Biological Determinism – Patriarchy – Feminism – Gender Discrimination – Gender Division of labour – Gender Stereotyping – Gender Sensitivity – Gender Equity – Equality – Gender Mainstreaming - Empowerment.

Unit – II

Women's Studies vs Gender Studies : UGC's Guidelines – VII to XI Plans – Gender Studies : Beijing Conference and CEDAW – Exclusiveness and Inclusiveness.

Unit – III

Areas of Gender Discrimination : Family – Sex Ratio – Literacy – Health – Governance – Religion Work Vs Employment – Market – Media – Politics – Law – Domestic Violence – Sexual Harassment – State Policies and Planning .

Unit – IV

Women Development and Gender Empowerment : Initiatives – International Women's Decade – International Women's Year – National Policy for Empowerment of Women – Women Empowerment Year 2001 – Mainstreaming Global Policies .

Unit – V

Women's Movements and Safeguarding Mechanism : In India National /State Commission for Women(NCW) – All Women Police Station – Family Court – Domestic Violence Act – Prevention of Sexual Harassment at Work Place Supreme Court Guidelines – Maternity Benefit Act – PNDT Act – Hindu Succession Act 2005 – Eve Teasing Prevention Act – Self Help Groups – 73^{rd} and 74^{th} Amendment for PRIS

அலகு - I

பாலினம் தொடர்பான கோட்பாடுகள் பாலியல் - பாலினம் - உடற்கூறுரீதியாக நிர்ணயித்தல் - ஆணாதிக்கம் - பெண்ணியம் - பாலின பாகுபாடு – பாலின வேலைப்பாகுபாடு – பாலின ஒருபடித்தானவைகள் - பாலின உணர்வூட்டல் -பாலின சமவாய்ப்பு – பாலின சமத்துவம் - பாலின மையநீரோட்டமாக்கல் -அதிகாரப்படுத்துதல்

அலகு -II

மகளிரியல் Vs பாலின சமத்துவக்கல்வி – பல்கலைக்கழக மானியக்குழுவின் வழிக்காட்டுதல்கள் - ஏழாவது ஐந்தாண்டுதிட்டம் முதல் பதினோராவது ஐந்தாண்டுதிட்டம் - பாலின சமத்துவக்கல்வி : பெய்ஜிங் மாநாடு மற்றும் பெண்களுக்கு எதிரான அனைத்து வன்முறைகளையும் ஒழிப்பதற்கான சர்வதேச உடன்படிக்கை - இணைத்தல் /உட்படுத்துதல் - ஒதுக்கல் -

அலகு – III

பாலியல் பாகுபாட்டிற்கான தளங்கள் : குடும்பம் - பாலின விகிதாச்சாரம் - கல்வி – ஆரோக்கியம் - ஆளுமை –மதம் - வேலை Vs வேலை வாய்ப்பு – சந்தை – ஊடகங்கள் - அரசியல் - சட்டம் -குடும்ப வன்முறை –பாலியல் துன்புறுத்தல் -அரசு கொள்கைகள் மற்றும் திட்டங்கள் .

அலகு – IV

பெண்கள் மேம்பாடு மற்றும் பாலின சமத்துவ மேம்பாடு : முயற்சிகள் - சர்வதேச பெண்களுக்கான தசாப்தம் - சர்வதேச பெண்கள் ஆண்டு – பெண்களின் மேம்பாட்டிற்கான தேசிய கொள்கை – பெண்கள் அதிகார ஆண்டு 2001 – சர்வதேச கொள்கைகளை மைய நீரோட்டமாக்கல்

அலகு – V

பெண்கள் இயக்கங்கள் மற்றும் பாதுகாப்பு நிறுவன ஏற்பாடுகள் : தேசிய மற்றும் மாநில மகளிர் ஆணையம் - அனைத்து மகளிர் காவல் நிலையங்கள் - குடும்ப நீதி மன்றங்கள் - குடும்ப வன்முறையிலிருந்து பெண்களைப் பாதுகாக்கும் சட்டம் 2005 – பணியிடங்களில் பெண்கள் மீதான பாலியல் துன்புறுத்தல்களை தடுப்பதற்கான உச்சநீதிமன்ற வழிகாட்டுதல்கள் - தாய்சேய் சேமநலச்சட்டம் -பெண்சிசுவை கருவிலேயே கண்டறியும் தொழில் நுட்பம் (முறைப்படுத்துதல் மற்றும் தவறாக பயன்படுத்துதலை தடை செய்திடும்) சட்டம் - ஈவ்டீசிங் (பெண்களை தொல்லை செய்தல்) தடுப்புச்சட்டம் - சுய உதவிக் குழுக்கள் - பஞ்சாயத்து அமைப்புகளுக்கான 73வது மற்றும் 74வது சட்டத்திருத்தம்.

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CODE OF CONDUCT FOR STUDENTS

- 1. Students should not leave the College premises during class hours without written permission of the Principal / Competent authority.
- 2. Students should be punctual in attending classes and other co-curricular and extracurricular activities. Late comers will not be allowed in the class.
- 3. Students will be responsible for all equipment entrusted to them. Students should not cause any damage to any property, equipment, instruments, tools etc., of the College. An amount of Rs.150 towards General maintenance, is payable by each Student at the end of the Academic Year, prior to Examinations. In case of any damage, the actual cost will be recovered from the student along with a fine.
- 4. Students should take care of their belongings while within the campus. The College will not be responsible for any loss of such belongings.
- 5. Use of Mobile phones, Pagers, Cameras, etc., are prohibited inside the campus, during College hours, from 10am to 4pm. If found in contravention, they will be confiscated.

Smoking and consumption of pan is prohibited inside the campus. Consumption of any intoxicants or drugs is totally prohibited, and will lead to immediate dismissal from the College.

- 6. Students should display their Identity Card prominently, while they are within the campus and while travelling in the College bus. The security staff will not permit any student inside the campus without their identity card.
- 7. All Students should dress in a presentable manner. T-shirts and sleeveless dresses are not permitted.
- 8. The management reserves the right to modify the class timings and schedule.
- 9. Students should not hold any meetings or collect any money from other students without proper permission from the Principal / HOD.
- 10. Students should not involve themselves in any political or religious activity inside the Campus.

Ragging in any form is totally banned and is punishable as per the Government Order. If any student is found to be indulging in any sort of ragging or harassment to juniors or other fellow students, inside or outside the campus, bus, he/she will be dismissed immediately from the College, and criminal action will be taken against them as per the rules.

- 11. The following acts of misconduct will result in immediate dismissal from the College:
 - (i) Assault of any person
 - (ii) Willful damage to College property
 - (iii) Intimidation, coercion and/or interference with other students
 - (iv) Misbehavior with other students and/or Staff

12. The decision of the Principal decision is final and binding on all the students, in all matters pertaining to the College.

13. All other rules, regulations and guidelines prescribed by University / Government agencies will be implemented.

14. Attendance

- 1. Absence from class without proper reason and without prior permission from the HOD is tantamount to breach of discipline and such absence will attract punishment and should be avoided. One period of absence in the forenoon or afternoon session will be treated as half a day of absence.
- 2. Absence for more than 10 days without prior permission from the HOD may lead to removal from the nominal roll.
- 3. Students appearing for the University examinations must have at least 80% of attendance as per the rules of the University. A minimum of 70% attendance is required to appear for examinations.

RULES OF CONDUCT AND DISCIPLINE

- 1. All students should conduct themselves with DECENCY, DECORUM and DIGNITY at all times and in all places.
- 2. Students must co-operate in protecting and taking care of all college property and equipments. They are expected to keep the building, playfield and their rooms neat and tidy.
- 3. Difficulties experienced by the students and suggestions for improving their welfare may be brought to the notice of the principal or any other staff member for consideration and necessary action.
- 4. Students who want to participate in matches and competitions not conducted by the college can do so only after getting the permission of the principal.
- 5. Students are forbidden from taking any part in political activities of any kind particularly those directed against the authority of the government.
- 6. Students who are found damaging college property will be expelled from the college. If any damage to the college property is caused by the student who is not identified minimum collective fine of Rs.100/- per student will be levied at the end of the year.

RULES REGARDING ATTENDANCE & LEAVE OF ABSENCE

- 1. A Candidates other then private one shall be required to put in seventy five percent to qualify for admission to any prescribed examination of the university.
- 2. If a student is absent for one or more hours during a session (Forenoon or afternoon) he/she will lose the attendance for half-a-day.
- 3. The Principal of the college shall have a power to condone shortage of attendance of students to be admitted for university examinations upto a maximum of a 10 percent, ie., nine days each semester on valid reasons as ill health etc., on payment of the prescribed condonation fee of Rs.500/-.

- 4. Statement of attendance of the students shall be displayed in the college notice board every month.
- 5. In case the shortage of attendance of a student exceeds the limit prescribed for purpose of condonation of attendance, he/she will not be presented to the University examinations.
- 6. A student will be given only one opportunity to carry forward the deficiency in attendance of one semester to the next semester during the degree course, failing which he/she will have to re-do the course.

DISCIPLINE REGULATIONS

The following rules shall be on force in the college as per the Tamilnadu Educational rules.

- 1. No Student who has been convicted of any offence in a criminal court will be allowed to continue his studies in the college.
- 2. Students should abstain from active participation in party or communal politics.
- 3. Students who indulge in political propaganda or who organize fellow students in to political factions in the premises of the college or who otherwise engage themselves in party politics are liable to be expelled from the college.
- 4. Principal or other constituted college authorities may frame and issue from time to time disciplinary rules of a permanent or temporary nature relating to the conduct, inside and outside the college premises, of students.
- 5. Principal and other constituted college authorities shall have full powers to inflict the following punishments in the interest of the students or of the institution concerned fine, denial of attendance, denial of terms certificates, suspensions and expulsion.
- 6. Students should not indulge in any activity leading to the disruption of peace and discipline and dislocation of normal work in the college premises. Those who are guilty of violation of this rule will be severely dealt with.
- 7. Ragging is strictly forbidden. Anyone who is guilty of ragging will be severely punished.
- 8. Students who are guilty of (a) rude language towards the staff of the college or (b) assault or attempt to assault the staff or fellow students of the college, will be expelled from the institution.

RAGGING – WARNING

- Ragging of any sort is banned.
- Ragging is illegal and punishable.
- Ragging in any form at any place in the college campus or outside is strictly prohibited.
- Ragging is punishable with imprisonment upto 7 years with a fine of Rs.25,000.
 Strict disciplinary action will be taken against any student found indulging in an act of ragging.

- Any complaint about ragging has to be reported to the respective HODs or authorities.
- Ragging of any sort will be informed to the Police authorities.

IDENTITY CARD

Every student will be provided with an identity card with his photo duly attested by the principal. Students are required to keep their identity card with them always.