

FACULTY OF COMMERCE

Scheme and syllabus for the First Degree Programme in Commerce under the Choice Based Credit and Semester System (CBCS) (To be introduced from 2010 admissions)

The First Degree Programme in Commerce is designed with the objective of equipping the students to cope with the emerging trends and challenges in the industrial and business world.

Eligibility for admission

Eligibility for admissions and reservation of seats for the First Degree Programme in Commerce shall be according to the rules framed by the University from time to time. No student shall be eligible for admission to the First degree programme in Commerce unless he/she has successfully completed the examination conducted by a Board/ University at the +2 level of schooling or its equivalent.

Registration

Each student shall register for the courses in the prescribed registration form in consultation with the Faculty Advisor within two weeks from the commencement of each semester.

Duration

The normal duration of the First Degree Programme in Commerce shall be three years consisting of six semesters. The duration of each semester shall be five months inclusive of the days of examinations. There shall be at least 90 working days in a semester and a minimum 450 hours of instruction in a semester. Odd Semester (June- October) commences in June and Even Semester (Dec- April) commences in December every year. There will be one month semester break in November and May between semesters.

Programme Structure

The First Degree Programme in Commerce shall include:

1. Language courses
2. Foundation courses
3. Core courses
4. Complementary courses
5. Open/ Elective courses
6. Project

Language courses include 4 common courses in English and 2 courses in an additional language chosen by the student. The student shall choose any one of the following additional languages offered in the college: Malayalam, Hindi, Tamil, French, German, Russian, Spanish, Urdu, Gujarati, Marati, Bengali, Arabic, Syriac.

Foundation courses include 2 courses which are compulsory basic courses. Foundation course one aimed at providing general education on environmental studies and foundation course two aimed at providing basic education on general informatics for business studies.

Core courses include 16 compulsory courses in the major subject and complementary courses include 4 courses in the allied subjects.

There shall be two open courses. The students attached to the Department of Commerce can opt one course from their Department and another from any one of the other Departments in the college. The open course (1) in the 5th semester is a non- major elective open to all students except to the students from the Department of Commerce and the open course (2) in the 6th semester is an elective course in the major subject offered to the students of the Department of Commerce. In addition to the 2 open courses, the students shall choose any one of the additional elective streams with 4 courses in each stream, which is also compulsory as part of the First Degree Programme in Commerce.

All students are to carry out a project work either individually or in a group of not more than 5 under the supervision of a teacher. The project work may commence in the 5th semester.

The student secures the credits assigned to a course on successful completion of the course. The student shall be required to earn a minimum of 120 credits including credits for language courses, foundation courses, core courses, complementary courses (as the case may be), project and open/ elective courses within a minimum period of six semesters for the award of the Degree excluding credits required for social service/ extension activities. The minimum credits required for different courses are given below:

Courses	Credits
Language courses	22
Foundation courses	5
Core courses including project	61
Complementary courses	12
Open/ elective courses	20

	120
	=====
Social Service/ Extension activities	1

General Structure for the First Degree Programme in Commerce

Sem. No.	Courses	Instructional Hours per Week	Credits	Uty. Exam Duration (Hours)	Evaluation		Total Credits
					Internal	Uty Exam	
I	Language Course I (English I)	5	4	3	25%	75%	4
	Language Course II (Addl. Language I)	4	4	3	25%	75%	4
	Foundation Course I	4	2	3	25%	75%	2
	Core Course I	4	3	3	25%	75%	3
	Core Course II	4	3	3	25%	75%	3
	Complementary Course I	4	3	3	25%	75%	3
II	Language Course III (English II)	5	4	3	25%	75%	4
	Language Course IV (Addl. Language II)	4	4	3	25%	75%	4
	Foundation Course II	4	3	3	25%	75%	3
	Core Course III	4	3	3	25%	75%	3
	Core Course IV	4	3	3	25%	75%	3
	Complementary Course II	4	3	3	25%	75%	3

III	Language Course V (English III)	3	3	3	25%	75%	3
	Core Course V	4	3	3	25%	75%	3
	Core Course VI	4	3	3	25%	75%	3
	Core Course VII	5	4	3	25%	75%	4
	Complementary Course III	4	3	3	25%	75%	3
	Elective Course I	5	4	3	25%	75%	4
IV	Language Course VI (English IV)	3	3	3	25%	75%	3
	Core Course VIII	4	3	3	25%	75%	3
	Core Course IX	4	4	3	25%	75%	4
	Core Course X	5	4	3	25%	75%	4
	Complementary Course IV	4	3	3	25%	75%	3
	Elective Course II	5	4	3	25%	75%	4
V	Core Course XI	4	4	3	25%	75%	4
	Core Course XII	5	4	3	25%	75%	4
	Core Course XIII	5	4	3	25%	75%	4
	Open Course I	3	2	3	25%	75%	2
	Elective Course III	5	4	3	25%	75%	4
	Project	3	-	-	-	-	-
VI	Core Course XIV	4	4	3	25%	75%	4
	Core Course XV	5	4	3	25%	75%	4
	Core Course XVI	5	4	3	25%	75%	4
	Open Course II	3	2	3	25%	75%	2
	Elective Course IV	5	4	3	25%	75%	4
	Project	3	4	-	-	-	4

The programme structure showing the details of the courses offered is given below.

PROGRAMME STRUCTURE

SEMESTER – I

Courses	Course Code	Course Title	Instructional Hours per week	End Sem Exam. Hours	Credits
Language Course I	EN 1111	English I	5	3	4
Language Course II	1111	Additional Language I	4	3	4
Foundation Course I	CO 1121	Environmental Studies	4	3	2
Core Course I	CO 1141	Methodology and Perspectives of Business Education	4	3	3
Core Course II	CO 1142	Principles of Management	4	3	3
Complementary Course I	CO 1131	Managerial Economics	4	3	3
Total			25		19

SEMESTER – II

Courses	Course Code	Course Title	Instructional Hours per week	End Sem Exam. Hours	Credits
Language Course III	EN 1211	English II	5	3	4
Language Course IV	1211	Additional Language II	4	3	4
Foundation Course II	CO 1221	Informatics for Business Studies	4	3	3
Core Course III	CO 1241	Business Communication and Management Information System	4	3	3
Core Course IV	CO 1242	Financial Accounting	4	3	3
Complementary Course II	CO 1231	Business Regulatory Framework	4	3	3
Total			25		20

SEMESTER – III

Courses	Course Code	Course Title	Instructional Hours per week	End Sem Exam. Hours	Credits
Language Course V	EN 1311	English III	3	3	3
Core Course V	CO 1341	Business Environment and Entrepreneurship Development	4	3	3
Core Course VI	CO 1342	Marketing Management	4	3	3
Core Course VII	CO 1343	Advanced Financial Accounting	5	3	4
Complementary Course III	CO 1331	Business Statistics	4	3	3
Elective Course I	CO 1361	Course from Elective Stream 1/2/3/4/5	5	3	4
Total			25		20

SEMESTER – IV

Courses	Course Code	Course Title	Instructional Hours per week	End Sem Exam. Hours	Credits
Language Course VI	EN 1411	English IV	3	3	3
Core Course VIII	CO 1441	Indian Financial Markets	4	3	3
Core Course IX	CO 1442	Banking Theory and Practice	4	3	4
Core Course X	CO 1443	Corporate Accounting	5	3	4
Complementary Course IV	CO 1431	Information Technology in Business	4	3	3
Elective Course II	CO 1461	Course from Elective Stream 1/2/3/4/5	5	3	4
Total			25		21

SEMESTER –V

Courses	Course Code	Course Title	Instructional Hours per week	End Sem Exam. Hours	Credits
Core Course XI	CO 1541	Financial Services	4	3	4
Core Course XII	CO 1542	Cost Accounting	5	3	4
Core Course XIII	CO 1543	Accounting for Specialised Institutions	5	3	4
Open Course I	CO 1551	Open Course – 1/2/3	3	3	2
Elective Course III	CO 1561	Course from Elective Stream 1/2/3/4/5	5	3	4
Project		Project	3	-	-
Total			25		18

SEMESTER –VI

Courses	Course Code	Course Title	Instructional Hours per week	End Sem Exam. Hours	Credits
Core Course XIV	CO 1641	Auditing	4	3	4
Core Course XV	CO 1642	Applied Costing	5	3	4
Core Course XVI	CO 1643	Management Accounting	5	3	4
Open Course II	CO 1651	Open Course – 1/2/3	3	3	2
Elective Course IV	CO 1661	Course from Elective Stream 1/2/3/4/5	5	3	4
Project	CO 1644	Project	3	-	4
Total			25	-	22
Grand Total (SI+SII+SIII+SIV+SV+SVI)			-	-	120

ELECTIVE STREAMS

1 – FINANCE

Semester	Course Code	Course Title
III	CO 1361.1	Financial Management
IV	CO 1461.1	Project Finance
V	CO 1561.1	Income Tax Law and Practice – I
VI	CO 1661.1	Income Tax Law and Practice – II

2– CO-OPERATION

Semester	Course Code	Course Title
III	CO 1361.2	Principles of Co-operation
IV	CO 1461.2	Co-operative Management and Administration
V	CO 1561.2	Co-operative Legal System
VI	CO 1661.2	Co-operative Accounting

3 – TRAVEL AND TOURISM

Semester	Course Code	Course Title
III	CO 1361.3	Fundamentals of Tourism – I
IV	CO 1461.3	Fundamentals of Tourism – II
V	CO 1561.3	Management of Travel and Tour Operations
VI	CO 1661.3	Hospitality Management

4 – INSURANCE AND BANKING

Semester	Course Code	Course Title
III	CO 1361.4	Principles and Practice of Insurance – I
IV	CO 1461.4	Principles and Practice of Insurance – II
V	CO 1561.4	Indian Banking System
VI	CO 1661.4	Practical Banking

5 – COMPUTER APPLICATION

Semester	Course Code	Course Title
III	CO 1361.5	Electronic Data Processing and Computer Application
IV	CO 1461.5	Web Designing and Production for Business
V	CO 1561.5	Software for Office Management
VI	CO 1661.5	Computerised Accounting

OPEN COURSES

Semester	Course Code	Course Title
V <i>(for students from the disciplines other than Commerce)</i>	CO 1551.1	Fundamentals of Financial Accounting
	CO 1551.2	Functional Management
	CO 1551.3	Entrepreneurship Development and Project Management
VI <i>(for students from the department of Commerce)</i>	CO 1651.1	International Finance
	CO 1651.2	Management of Foreign Trade
	CO 1651.3	Strategic Management

Notes:

1. Each candidate has to choose an elective stream which contains four courses, one each in the third, fourth, fifth and sixth semesters.
2. The open course offered in the fifth semester is an elective course for students from the disciplines other than Commerce. He/ She can choose any one among the courses offered in that group as part of his/ her course of study.
3. The open course offered in the sixth semester is an elective course for students from the commerce department and each student has to choose any one among the courses offered in that group as part of his/ her course of study.
4. Of the five instructional hours per week allotted to the elective stream Computer Application, 2 hours per week shall be for theory and 3 hours per week shall be for practical. The practical records shall be prepared, duly certified by the teacher concerned and countersigned by the Head of the Department shall be produced at the time of practical examination and viva -voce. Of the 4 credits given to each of the Computer Application courses in the third, fourth, fifth and sixth semesters, 2 credits shall be for theory and 2 credits shall be for practical. The maximum weightage for evaluation of the practical examination shall be 8, distributed among the following components of evaluation:

- (i) Output of the practical - 4
- (ii) Practical record - 2
- (iii) Viva-voce - 2

All courses included under foundation courses, core courses, complementary courses, open and elective courses shall be handled by teachers in Commerce.

An industrial visit cum tour for not less than five days forms part of the course of study for regular students during 5th/ 6th semester.

Social Service/ Extension activities

Students are to participate in Extension/ NSS/ NCC or other specified social service, sports, literary and cultural activities during 3rd/ 4th semester. These activities have to be carried out outside the instructional hours and will fetch the required one credit extra over and above the minimum prescribed 120 credits.

Audit courses (zero credit)

The students are free to do additional courses (skill based, vocational courses) prescribed by the University outside the 25 hour weekly instructional period. These courses may be taken as zero credit courses.

Attendance

The minimum number of hours of lectures, tutorials, seminars or practicals which a student shall be required to attend for eligibility to appear at the end semester examination shall not be less than 75 per cent of the total number of lectures, tutorials, seminars or practical sessions.

Evaluation

There shall be Continuous Evaluation (CE) and End Semester Evaluation (ESE) for each course. CE is based on specific components viz., attendance, tests, assignments and seminars. The CE shall carry a weightage of 25 Per cent and ESE shall carry a weightage of 75 per cent. The weightage of each component of CE shall be : Attendance – 1, assignment / seminar – 1 and test papers -2. The teacher shall define the expected quality of an assignment in terms of structure, content, presentation etc. and inform the same to the students. Due weight may be given for punctuality in submission. Seminar shall be graded in terms of structure, content, presentation, interaction etc.

The allotment of grade for attendance shall be as follows:

Attendance less than 75%	-	E Grade
75 % & less than 80 %	-	D Grade
80 % & less than 85%	-	C Grade
85 % & less than 90%	-	B Grade
90 % & above	-	A Grade

Assignments/ Seminars

Each student shall be required to do one assignment or one seminar for each course. The seminars shall be organized by the teacher / teachers in charge of CE and the same shall be assessed by a group of teachers including the teacher / teachers in charge of that course.

Tests

For each course there shall be at least two class tests during a semester. Grades for the test component in CE shall be awarded on the basis of the grades secured for the better of the two class tests. Valued answer scripts shall be made available to the students for perusal within 10 days from the date of the test.

End Semester Evaluation (ESE)

End Semester Examination of all the courses in all semesters shall be conducted by the University. The duration of examination of all courses shall be 3 hours. In the case of the courses in Computer Application, the duration of the examination shall be 3 hours for theory and 2 hours for practical examination.

Evaluation of Project

The report of the project shall be submitted to the Department in duplicate before the completion of the sixth semester. There shall be no CE for project work. A Board of two examiners appointed by the University shall evaluate the report of the project work. The viva – voce based on the project report shall be conducted individually. The maximum weightage for evaluation of the project shall be 20, distributed among the following components of project evaluation .

- | | | |
|--|---|---|
| (i) Statement of the problem and significance of the study | - | 2 |
| (ii) Objectives of the study | - | 1 |
| (iii) Review of literature | - | 1 |

(iv) Methodology	-	3
(v) Analysis and interpretation	-	4
(vi) Presentation of the report	-	3
(vii) Findings and suggestions	-	2
(Viii) Bibliography	-	1
(ix) Viva-voce	-	3

Grading

Both CE and ESE will be carried out using direct grading system on a 5 point scale and the grades are given below:

Letter Grade	Performance
A	Excellent
B	Very Good
C	Good
D	Average
E	Below Average

Promotion to Higher Semesters

Students who complete the semester by securing the minimum required attendance and by registering for the End Semester Examination of each semester conducted by the University alone shall be promoted to the next higher semester.

SEMESTER - I

Foundation Course I: CO 1121 - ENVIRONMENTAL STUDIES

No. of instructional hours per week : 4

No. of credits :2

Aim of the course: To develop knowledge and understanding of the environment and enable the students to contribute towards maintaining and improving the quality of the environment.

Course objectives:

1. To enable the students to acquire basic ideas about environment and emerging issues about environmental problems.
2. To give awareness about the need and importance of environmental protection.

Module I

Environmental studies – meaning – scope – importance (4hrs)

Module II

Ecology and Ecosystems, Biodiversity and its Conservation, and Natural resources – meaning of ecology – structure and function of an ecosystem – producers – consumers – decomposers – energy flow in the ecosystem – ecological succession- food chain – food webs and ecological pyramids . Ecosystem – concept– types of ecosystems – structure and functions of forest ecosystem, grass land ecosystem- desert ecosystem, aquatic ecosystem. Biodiversity and its conservation- introduction- definition- genetic, species and ecosystem diversity- value of biodiversity- biodiversity at global, national and local levels- India as a mega- diversity nation- hot- spots of diversity- threats to diversity- conservation of diversity in in- situ, ex- citu. Natural resources- features- air resources, forest resources, water resources, mineral resources, food resources- energy resources, land resources- over exploitation of natural resources- consequences- conservation of natural resources- role of an individual in conservation of natural resources. (25hrs)

Module III

Industry and environment - pollution – environmental pollution – soil pollution – air pollution – water pollution – thermal pollution – noise pollution – causes, effect and control measures – waste management – waste minimisation through cleaner technologies – reuse and recycling - solid waste management. (18hrs)

Module IV

Social issues and environment – Unsustainable to sustainable development – urban problems related to energy – water conservation – water harvesting – resettlement and rehabilitation of people – environment ethics – waste land reclamation – consumerism and waste products. (15hrs)

Module V

Human Population and environment – population growth – variation among nations – population explosion – environment and human health – human rights – value education – women and child welfare. (10 hrs)

Note:

Students should visit a local area to document environmental issues and prepare a brief report on the same identifying issues involved and suggesting remedies.

Books recommended

1. Misra. S.P and Pandey .S.N. *Essential Environmental Studies*, Ane Books India, New Delhi.
2. Kiran B. Chokkas and others. *Understanding Environment*, Sage Publications New Delhi.
3. Arumugam N. and Kumaresan V. *Environmental Studies*, Saras Publications, Kanyakumari.
4. Benny Joseph. *Environmental Studies*, Tata McGraw-Hill Publishing Co.Ltd.,New Delhi.

Core Course I: CO 1141 - METHODOLOGY AND PERSPECTIVES OF BUSINESS EDUCATION

No. of instructional hours per week : 4

No. of credits : 3

Aim of the course : To provide the methodology for pursuing the teaching- learning process with a perspective of higher learning in business education.

Course objectives:

1. To understand business and its role in society
2. To understand entrepreneurship and its heuristics
3. To comprehend the business environment
4. To enable the student to undertake business activities

Module I

Functioning of economic systems - division of labour, innovation, flow of goods and services and accumulation of wealth under different economic systems- capitalism, socialism, communism, mixed economies, planned economies etc. - different forms of business organisation- individual and organised business- family and corporate entities- business for profit, business not for profit and business for non-profit. Business entities – individuals, co-operatives, trusts, partnerships, undivided families, joint stock companies - Private, Public and joint ventures. Business examples in different sectors of the economy (primary, secondary and tertiary) - agriculture, trading, retailing, manufacturing, hospitality, tours, travels, recreations, adventures, healthcare, education, and other contemporary business areas as examples (basic concepts only) (12hrs)

Module II

Role of business in economic development - Indian development experience, role of public and private sectors in the post-colonial period, experience of liberalisation and

globalisation. Different stakeholders of business firms- owners, managers, employees and others. Emergence of “managerialism” and the role of corporate governance; the goals of business- shareholder value maximisation and its alternatives; goals for public sector, co- operatives and nonprofit enterprises. Government regulation of business- objectives, methods and problems.

(a brief study only)

(12hrs)

Module III

Establishing business - entrepreneurship- legal, physical, financial, social, and psychological endowments for entrepreneurs- individual and group entrepreneurs- “intrapreneurs”. Mobilisation of financial resources for business- individual savings- domestic savings in India- Factors affecting savings- loans and advances- sources of funds- markets for raising money- short term and long term funds- lending institutions for business funds- banks and non banking financial institutions- cost of capital- documenting, funding sources and areas of expenses- accounting and accounting practices- return on investment- factors of production and rewards to factors like payment of wages, rent, interest and profits- payment to Government- taxes, direct and indirect- state and national levels- funds from the primary and secondary markets- stock exchanges and their role, stock broking, stock exchange cues.(a brief study only)

(18hrs)

Module IV

Role of trained manpower for enhanced quality at individual, family, organisational and national level. Functioning of organisation- the role of human resources- management problems in small, medium and large organisations- quality of life- production of tangible and intangible products- marketing and its role- market conditions- perfect and imperfect market and their impact on prices and profit- use of technology in organisation- electronic storage of business data- retrieval and analysis- user-friendly software.

(a brief study only)

(12hrs)

Module V

Learning business information - use of reading techniques – listening to lectures by individuals and team faculty, and note taking – student seminars – individual and team presentations – field studies, case studies and project reports. Posing problems for investigation,

data location, primary and secondary sources, use of cross tabulation, tabular presentations, diagrammatic representation of data, deducting inferences reporting results and suggesting executive action.(theoretical study only) (15hrs)

Books Recommended:

1. Keith Davis and William Frederick.C. *Business and Society – Management, Public Policy, Ethics*, International Student Edition, McGraw-Hill Book Co, New Delhi.
2. Peter F. Drucker. *Management–Tasks, Responsibilities, Practices*, Allied Publishers Pvt .Ltd. Mumbai.
3. Peter F Drucker. *The Practice of Management*, Harper and Row Publishers, Inc. NY.

Core Course II : CO 1142 - PRINCIPLES OF MANAGEMENT

No. of instructional hours per week : 4

No. of credits : 3

Aim of the course: To give an understanding on the conceptual framework of management and organizational behavior.

Course objectives:

1. To provide basic knowledge of the principles of management.
2. To acquaint the students with the functions of management.

Module I

Nature and Process of Management – Schools of Management Thought - Management Process School, Human Behavioural School, Decision Theory School, Systems Management School, Contingency School – Managerial Role – Basis of Global Management. (12hrs)

Module II

Planning – objectives – Types of plans - single use plan and repeated plan – MBO, MBE – strategic planning and formulation. Decision making - types and process of decision making – forecasting. (15hrs)

Module III

Organising – Types of organisation - formal and informal, line and staff, functional – organisation structure and design – span of control, delegation and decentralisation of authority and responsibility – organisational culture and group dynamics. (15hrs)

Module IV

Staffing – Systems approach to HRM – Performance appraisal and career strategy – HRD - meaning and concept. (12hrs)

Module V

Directing and Controlling – Motivation – meaning - need for motivation. Theories of motivation - Herzberg and McGregor. Leadership- importance – styles of leadership, Managerial Grid by Blake and Mounon, Leadership as a Continuum by Tannenbaum and Schmidt, Path Goal Approach by Robert House (in brief) – Methods of establishing control. (18hrs)

Books Recommended:

1. Moshal.B.S . *Principles of Management*, Ane Books India,New Delhi.
2. Bhatia R.C. *Business Organization and Management*, Ane Books Pvt. Ltd., New Delhi.
3. Richard Pettinger. *Introduction to Management* , Palgrave Macmillan, New York.
4. Koontz and O'Donnel. *Principles of Management* ,Tata McGraw-Hill Publishing Co. Ltd. New Delhi.
5. Terry G.R. *Principles of Management*, D.B.Taraporevala Sons & Co.Pvt.Ltd., Mumbai.
6. Govindarajan. M and Natarajan S. *Principles of Management*, PHI, New Delhi.
7. Meenakshi Gupta . *Principles of Management*, PHI, New Delhi.

Complementary Course I: CO 1131 – MANAGERIAL ECONOMICS

No. of instructional hours per week : 4

No. of credits : 3

Aim of the course: To acquaint the students with the application of economics in the context of managerial decision making.

Course objectives:

1. To familiarise the students with the economic principles and theories underlying various business decisions.
2. To equip the students to apply the economic theories in different business situations.

Module I

Introduction – Economics – managerial economics – distinction between managerial economics and traditional economics – characteristics of managerial economics – scope of managerial economics – Application of economic theories in business decisions – role and responsibility of a managerial economist. (12hrs)

Module II

Demand Estimation – Demand– elasticity of demand – price – income – advertisement- cross – uses – measurement. Demand forecasting – short term and Long term forecasting – methods of forecasting – forecasting the demand for new products. (15hrs)

Module III

Theory of Production – Production function – Cobb Douglas Production function – Laws of production–Law of Diminishing Returns–Law of returns to scale–Economies and diseconomies of scale–Isoquant curve – Iso cost curve–optimum combination of inputs. (15hrs)

Module IV

Pricing Policy and Practices – objectives – role of cost in pricing – demand factor in pricing – factors to be considered when formulating a pricing policy – cost plus pricing –

marginal cost pricing – going rate pricing – Breakeven point pricing –Product Line pricing – Pricing of a new product – Pricing over the life cycle of a product. (15hrs)

Module V

Business Cycles – Introduction – phases of a business cycle – causes and indicators – Theories of business cycles – control of business cycles. (15hrs)

Notes:

1. *Conceive a new product idea, fix a suitable price and justify it. The students may develop the various aspects regarding product features, product content, pricing and promotional strategies. (for module IV)*
2. *Study the growth stage of a company – its origin – vision and mission statement – objectives – market access – expansion and diversification. (for module V)*

Books Recommended:

1. Maheswari.K.L and Varshney. *Managerial Economics* ,Sultan Chand &Sons, New Delhi.
2. Mote V.L, Samuel Paul and Gupta G.S. *Managerial Economics*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi.
3. Gupta G.S. *Managerial Economics*, Tata McGraw-Hill Publishing Co. Ltd. New Delhi.
4. Dwivedi N.D. *Managerial Economics*, Vikas Publishing House, New Delhi.
5. Reddy P.N and Appanniah. H.R. *Principles of Business Economics*, S. Chand &Co. Ltd. New Delhi.

SEMESTER - II

Foundation Course II: CO 1221-INFORMATICS FOR BUSINESS STUDIES

No. of instructional hours per week : 4

No. of credits : 3

Aim of the course: To update and expand informatics skills and attitudes relevant to the emerging knowledge society and to equip the students to effectively utilise the digital knowledge resources for business studies.

Course objectives:

1. To review the basic concepts and fundamental knowledge in the field of informatics.
2. To create awareness about the nature of the emerging digital knowledge society and the impact of informatics on business decisions.

Module I

Overview of Information Technology- Feature of the modern personal computer and peripherals, Computer networks & Internet, wireless technology, cellular wireless networks, introduction to mobile phone technology, Purchase of technology, license, guarantee, and warranty. Overview of operating systems and major application softwares. (12hrs)

Module II

Knowledge Skills for Higher Education- Data, information and knowledge, knowledge management, Internet access methods –Dial-up, DSL, Cable, ISDN, Wi-Fi. Internet as a knowledge repository, academic search techniques, creating cyber presence. Academic websites, open access initiatives, opens access publishing models, Introduction to use of IT in teaching and learning - Educational software, Academic services – INFLIBNET, NICNET, BRNET. (15hrs)

Module III

Social Informatics- IT & Society– issues and concerns– digital divide, IT & development, the free software movement, IT industry: new opportunities and new threats, software piracy, cyber ethics, cyber crime, cyber threats, cyber security, privacy issues, cyber

laws, cyber addictions, information overload. Health issues – guide lines for proper usage of computers, internet and mobile phones E-wastes and green computing, impact of IT on language & culture-localization issues- Unicode- IT and regional languages. (18hrs)

Module IV

IT Application - E-governance applications at national and state level, IT for national integration, overview of IT application in medicine, healthcare, business, commerce, industry, defense, law, crime detection, publishing, communication, resource management, weather forecasting, education, film and media, IT in service of disabled, Futuristic IT – artificial intelligence, Virtual reality, bio computing. (15hrs)

Module V

IT Application in Business - Electronic Clearing System (ECS) and Electronic Payment System – Use of Payment cards – Credit cards – Debit cards – Smart Cards – ATM cards. Software for business decisions - Introduction to SPSS (only a general overview required). (12hrs)

Books Recommended:

1. Ramesh Bangia. *Learning Computer Fundamentals*, Khanna Publishers, New Delhi.
2. Rajaraman . *Introduction to information Technology*, PHI, New Delhi.
3. Alexis Leon & Mathews Leon. *Fundamentals of Information Technology*, Vikas Publishing House, New Delhi.
4. Barbara Wilson. *Information Technology: The Basics*, Thomson Learning.
5. George Beekman, Eugene Rathswohl. *Computer Confluence*, Pearson Education, New Delhi.

Core Course III: CO 1241 - BUSINESS COMMUNICATION AND MANAGEMENT INFORMATION SYSTEM

No. of instructional hours per week : 4

No. of credits : 3

Aim of the course: To explore the talents in business communication and enable the students to understand the structure and role of MIS in business.

Course objectives:

1. To develop communication skills among students relevant to various business situations.
2. To provide basic knowledge in management information system.

Module I

Communication – Review of Communication – concepts and process – communication skills – Principles of effective communication.

(10hrs)

Module II

Oral communication – importance – essentials – meetings and conferences – presentation skills – group communications – inter personal communication – telephone talk – interviews – ethics of communication – exercises in oral communication. (15hrs)

Module III

Written communication – features – objectives – importance – structure of business letters – business enquiry – orders – execution of orders – report writing – preparation of resume – electronic media on communication – importance of media in communication. (15hrs)

Module IV

Management Information System (MIS) – A framework – concept- importance- evolution- MIS , ERP, convergence (in brief) IT and MIS -nature and scope – characteristics – functions – types of information – quality of information – role of MIS in business. (15hrs)

Module V

Information system in organization – meaning – organization and information system – data and information –classification of information system – transaction processing system – decision support system – executive support system – information support for functional areas of management. (17hrs)

Note:

Oral and written communication exercises to be pursued in the learning process.

Books Recommended:

1. Bhatia R.C., *Business Communication*. Ane Books Pvt.Ltd., New Delhi.
2. Shalini Aggarwal. *Essentials of Communication Skills*, Ane Books Pvt. Ltd. New Delhi.
3. Asha Kaul. *Effective Business Communication*, PHI ,New Delhi.
4. Madhukar. R.K. *Business Communication*, Vikas Publishing House, New Delhi.
5. Francis Soundararaj. *Speaking and Writing for Effective Business Communication*, Macmillan India Ltd., New Delhi.
6. Sadagopan. S. *Management Information System*, PHI, New Delhi.
7. Rajendra Pal and Korlahalli J.S. *Essentials of Business Communication* ,Sultan Chand &Sons, New Delhi.
8. Goyal D.P. *Management Information System*, Macmillan India Ltd., New Delhi.

Core Course IV: CO 1242 - FINANCIAL ACCOUNTING

No. of instructional hours per week : 4

No. of credits : 3

Aim of the Course: To impart knowledge and understanding of the principles and concepts of financial accounting and develop the skill required for the preparation of financial statements.

Course objectives:

1. To familiarise the students with the principles of accounting
2. To equip the students to prepare the final accounts of special business areas.

Module I

Accounting Principles - Concepts and Conventions- Indian Accounting Standards- International Accounting Standards- Procedure for setting various Accounting Standards-(basic concepts only) - Final Accounts of sole trader(with advanced adjustments) (12hrs)

Module II

Sectional and Self Balancing Ledgers - Introduction- The Three Ledgers- Sectional Ledgers- Total Debtors Account- Total Creditors Account- Self Balancing Ledgers- Scheme of entries- Transfers from one ledger to another ledger- contra balances in ledgers. Distinction between Self balancing and Sectional balancing system- Advantages and disadvantages of Sectional and Self balancing Ledgers. (15hrs)

Module III

Accounts from incomplete records – meaning – defects – distinction between single entry and double entry system – ascertainment of profit or loss- Statement of Affairs method and conversion method – calculation of missing figures – preparation of final accounts. (15hrs)

Module IV

Accounts of Non- profit Organisations –features- preparation of Receipts and Payments Account, Income and Expenditure Account and Balance Sheet. (12hrs)

Module V

Accounting for consignment – meaning – terms used in consignment accounting – difference between consignment and sales. Accounting treatment in the books of the consignor and consignee – cost price method and invoice price method – valuation and treatment of unsold stock – loss of stock- normal and abnormal – loss in transit (18hrs)

Books Recommended:

1. Gupta R.L. and Radhaswamy.M. *Advanced Accounting*, Sultan Chand & Sons, New Delhi.
2. Shukla M.C., Grewal. T.S and S.C. Gupta. *Advanced Accounts*, S. Chand & Co. Ltd. New Delhi.
3. Jain S.P. and Narang. K.L. *Financial Accounting*, Kalyani Publishers, New Delhi.
4. Naseem Ahmed, Nawab Ali Khan and Gupta.M.L. *Fundamentals of Financial Accounting Theory and Practice*, Ane Books Pvt. Ltd. New Delhi.

Complementary Course II: CO 1231 - BUSINESS REGULATORY FRAMEWORK

No. of instructional hours per week : 4

No. of credits : 3

Aim of the course: To acquaint the students with the legal framework influencing business operations.

Course objectives:

1. To provide a brief idea about the framework of Indian Business Laws.
2. To enable the students to apply the provisions of business laws in business activities.

Module I

Law of Contracts - The Indian Contract Act, 1872 – definition of contract - Law of contracts – nature of contract – classifications – essential elements of a contract – offer and acceptance, consideration, capacity of parties, free consent, legality of object and consideration, performance of contract, discharge of contract, breach of contract, remedies for breach of contract. (20hrs)

Module II

Special Contracts - *Bailment and Pledge* – Bailment – definition – essential elements – rights and duties of bailor and bailee – finder of lost goods. Pledge – essentials – rights and duties of pawner and pawnee.

Indemnity and Guarantee- Indemnity-definition,nature of liability of surety, rights of surety, discharge of surety. Meaning and definition of guarantee. Law of Agency - essentials,kinds of agents, rights and duties of agent and principal, creation of agency, termination of agency. (15hrs)

Module III

Sale of Goods Act, 1930 – Formation of contract of sale - essentials of contract of sale goods and their classification – condition on warranties – transfer of property in goods – performance of contract of sale – unpaid seller and his rights. (12hrs)

Module IV

Regulatory Authorities - Salient features and functions, IRDA, TRAI. (10hrs)

Module V

Consumer Protection Act, 1986 –Rights of a consumer – filing of appeals at the district level, state level and national level. Intellectual Property Rights– meaning– patentrights trademarks – copyrights – plagiarism.

Right to Information Act – Rights to access information on specific issues – banking transactions – insurance transactions – Government dealings and related services. (15hrs)

Books Recommended:

1. Kapoor. N.D. *Business Law*, Sultan Chand & Sons, New Delhi.
2. Chandha.P.R . *Business Law*, Gajgotia ,New Delhi.
3. Garg K.C.,V.K .Sareen, Mahesh Sharma and Chawla R.C. *Business Regulatory Framework*, Kalyani Publishers, New Delhi.
4. Tulsian P.C. *Business Laws*, Tata McGraw- Hill Publishing Co. Ltd., New Delhi.
5. B.S.Moshal. *Modern Business Law*, Ane Books India, New Delhi.
6. BARE Acts : *Contract Act, Sale of goods Acts, Consumer Protection Act, Right to Information Act, IRDA, TRAI.*

SEMESTER – III

Core Course V: CO 1341 - BUSINESS ENVIRONMENT AND ENTREPRENEURSHIP DEVELOPMENT

No. of instructional hours per week : 4

No. of credits : 3

Aim of the course: To develop ability to understand and scan business environment , analyse opportunities and to create interest in entrepreneurship.

Course Objectives:

1. To enable the students to acquire basic knowledge of business environment.
2. To provide an insight into the entrepreneurial qualities and skills required for formation of an enterprise and to give awareness about the support systems available to the entrepreneurs.

Module I

Business Environment – Concept – importance - macro environment – micro environment – inter relationship between environment and entrepreneur. (10hrs)

Module II

Types of Environment - Economic and Social Environment – Nature of the economy – structure of the economy – economic policies – economic conditions – society and social factors – demographic factors and its impact on business. Legal and Political Environment – Legislative measures and its impact on business – functions of State - Role of Government. Technological Environment - impact of technology – management of technological changes – managing innovation – Technological obsolescence – Technology absorptive. (20hrs)

Module III

Entrepreneur and entrepreneurship –entrepreneur– concept– evolution– nature– definitions of entrepreneur– characteristics– qualities and skills– functions– types– role of entrepreneurs in the economic development of the country. Entrepreneurship– meaning – definition– characteristics– entrepreneur vs intrapreneur- entrepreneurship and innovation -

Entrepreneurship development programmes – Government initiatives for entrepreneurship development. (12hrs)

Module IV

Small and medium enterprises– meaning– definition– classification– features– objectives– importance- role of SME Units in the economic development– procedure for starting SMEs– Micro Small and Medium Enterprises Act (MSME Act) 2006 – salient features – Entrepreneurs Memorandum-features- problems of SMEs in India– Remedial measures to solve problems of SMEs. (15hrs)

Module V

Institutional support and incentives to entrepreneurs – support systems– DIC – Department of Industries and commerce - KVIC - KFC- KINFRA – SISI – SIDBI – KITCO – Techno Park - industrial estates. Incentives– Green channel – single window system – infrastructure development – tax holiday. (15hrs)

Books Recommended:

1. Francis Cherunilam . *Business Environment*, Himalaya Publishing House, Mumbai.
2. Aswathappa K. *Essentials of Business Environment*, Himalaya Publishing House, Mumbai.
3. Raj Agrawal and Parag Diwan .*Business Environment*, Excell Books, New Delhi.
4. Aswathappa K. *Legal Environment of Business*, Himalaya Publishing House, Mumbai.
5. Shukla M.B.*Entrepreneurship and Small Business Management* , Kitab Mahal, Allahabad.
6. Sangram Keshari Mohanty . *Fundamentals of Entrepreneurship*, PHI, New Delhi.
7. Nandan H. *Fundamentals of Entrepreneurship*, PHI, New Delhi.
8. Peter. F. Drucker. *Innovation and Entrepreneurship*, Ane Books Pvt. Ltd., New Delhi.
9. Robert. D.Hisrich, Michael P. Peters and Dean A .Shepherd. *Entrepreneurship*, Tata McGraw-Hill Publishing Co. Ltd. New Delhi.
10. Simon Bridge, Ken O’ Neill and Stan Cromie. *Understanding Enterprise, Entrepreneurship and Small Business* ,Palgrave Macmillan, New York.

Core Course VI: CO 1342 - MARKETING MANAGEMENT

No. of instructional hours per week : 4

No. of credits : 3

Aim of the course: To provide knowledge of the concepts, principles, and tools and techniques of marketing.

Course Objectives:

1. To help students to understand the concept of marketing and its applications.
2. To make the students aware of modern methods and techniques of marketing.

Module I

Introduction – meaning – definition – scope – modern marketing – concept – marketing mix – functions of marketing (10hrs)

Module II

Market Segmentation – Understanding consumer behavior and consumption pattern – consumer buying process – factors influencing consumer buying – Customer Relations Management – components. Market segmentation – meaning – basis – market targeting – market positioning. (15hrs)

Module III

Marketing Product – Product – meaning – innovation – product development – stages – product mix – product life cycle – branding – trademark – brand equity – standardization – packaging – labelling – product promotion – promotion mix. Advertisement – personal selling – publicity – sales promotion techniques. (15hrs)

Module IV

Managing Logistics and Channels – Logistics Management – meaning – strengthening of the distribution network through stock management – channels of distribution – types – factors affecting choice of a distribution channel – Pricing – significance – factors affecting price determination – pricing strategies of products and services (17hrs)

Module V

Recent trends in Marketing– Direct Marketing– E-Marketing-Tele Marketing-M-Business- Relationship Marketing- Retailing-Concept Marketing- Virtual Marketing-Marketing of FMCG-Social Marketing-De-Marketing-Re-Marketing-Synchro marketing-Service Marketing. (15hrs)

Note:

Students to collect products of daily use like soap, tooth paste etc and identify brands, contents in the label, form of packaging, price details, promotional message etc.

Books Recommended:

1. Philip Kotler and Gary Armstrong . *Principles of Marketing*, PHI, New Delhi.
2. William. J .Stanton . *Fundamentals of Marketing*, McGraw- Hill, New York.
3. Stanton W.J.Etzal Michael and Walker. *Fundamentals of Marketing*, McGraw-Hill, New York.
4. Nirmal Singh and Devendra Thakur. *Marketing principles and Techniques*, Deep & Deep Publications Pvt. Ltd., New Delhi.
5. Mamoria and Joshy. *Principles and Practice of Marketing*, Kitab Mahal, Allahabad.
6. Rajan Nair. *Marketing Management*, Sultan Chand & Sons, New Delhi.
7. Ramaswamy and NamaKumari . *Marketing Management*, Macmillan India Ltd., New Delhi.

Core Course VII: CO 1343 - ADVANCED FINANCIAL ACCOUNTING

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To equip the students with the preparation of financial accounts of different forms of business organisation.

Course objectives:

1. To familiarise the students with the system of accounting for different types of branches.
2. To enable the students to prepare the accounts of partnership firms in various situations.

Module I

Branch Accounts – meaning, features and types of branch accounting – accounting for the branches not keeping full system of accounts – Debtors system, Stock and Debtors system, final accounts – wholesale branch – accounting for branches keeping full system of accounts – adjustment for depreciation of fixed assets, expenses met by Head Office for the branch and reconciliation – incorporation of branch Trial Balance in the Head Office books. (20 hrs)

Module II

Partnership Accounts – Introduction – features – fixed and fluctuating capitals – distribution of profits/ losses – final accounts. (10 hrs)

Module III

Partnership Accounts – Admission of a Partner – calculation of new profit sharing ratio - revaluation of assets and liabilities – adjustment of undistributed profits and losses – treatment of goodwill – adjustment of capitals – preparation of new Balance Sheet. (20 hrs)

Module IV

Partnership Accounts- Retirement and Death of a Partner – calculation of new profit sharing ratio – revaluation of assets and liabilities – adjustment of undistributed profits and

losses – treatment of goodwill – adjustment of capitals – settlement of the amount due to the retiring partner and the deceased partner – preparation of new Balance Sheet. (20hrs)

Module V

Dissolution of Partnership Firm – Preparation of Realisation Account and Capital Accounts – insolvency of a partner – application of the decision in Garner vs. Murray – insolvency of all partners – gradual realisation and piecemeal distribution of cash. (20hrs)

Books Recommended:

1. Gupta R.L. and Radhaswamy. M. *Advanced Accountancy*, Sultan Chand & Sons, New Delhi.
2. Shukla M.C., Grewal T.S and Gupta S.C. *Advanced Accounts*, S. Chand & Co. Ltd., New Delhi.
3. Jain S.P. and Narang. K.L. *Advanced Accountancy*, Kalyani Publishers, New Delhi.
4. Naseem Ahmed, Nawab Ali Khan and Gupta M.L. *Fundamentals of Financial Accounting Theory and Practice*, Ane Books Pvt. Ltd., New Delhi.
5. Maheswari S.N. and Maheswari S.K. *Advanced Accountancy*, Vikas Publishing House, New Delhi.

Complementary Course III : CO 1331 - BUSINESS STATISTICS

No. of instructional hours per week : 4

No. of credits : 3

Aim of the course: To develop the skill for applying appropriate statistical tools and techniques in different business situations.

Course Objectives:

1. To enable the students to gain understanding of statistical techniques as are applicable to business.
2. To enable the students to apply statistical techniques for quantification of data in business.

Module I

Introduction- meaning, definition, functions, objectives and importance of statistics. Collection, classification, tabulation and presentation of data. Measures of central tendencies and Measures of dispersion (Review only)- Their relevance and application in business. (15hrs)

Module II

Correlation- meaning and definition- Karl Pearson's co-efficient of correlation, Spearman's rank correlation- Concurrent deviation- Probable error- Regression analysis- Regression lines- Regression equation under Algebraic method and their application in business. (15hrs)

Module III

Index numbers- meaning and importance- Problems in construction of index numbers- Methods of constructing of index numbers- Simple aggregative, Average of Price relatives, Laspeyres's, Paasche's and Fisher's Ideal index numbers- Cost of living Index and its use in determination of wages. (15hrs)

Module IV

Time series analysis- Meaning and definition- components- Measurement of long term trend- Moving average method- Method of Least squares- Application in business. (12hrs)

Module V

Probability Concepts- Approaches to assigning Probability- Theorems of Probability- Addition Theorem- Multiplication Theorem- Conditional Probability- Random Variable and Expected value. (15hrs)

Books Recommended:

1. Gupta.S.P. *Statistical Methods*, Himalaya Publishing House, Mumbai.
2. Elhance.D.L . *Fundamentals of Statistics*, Kitab Mahal, Allahabad.
3. Gupta.B.N. *Statistics - Theory and Practice*, Sahitya Bhawan Publications, Agra.
4. Sanchetti D.C and Kapoor V.K . *Statistics - Theory, Methods and Application*, Sultan Chand & Sons, New Delhi.
5. Nabendu Pal and Haded Sarkar S.A . *Statistics - Concept and Application*, PHI, New Delhi.
6. Agarwal.B.M. *Business Mathematics and Statistics*, Ane Books Pvt.Ltd., New Delhi.

Elective Course I: Stream 1 – Finance

CO 1361.1 - FINANCIAL MANAGEMENT

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To provide conceptual and analytical insights to make financial decisions skilfully.

Course objectives:

1. To familiarise the students with the conceptual framework of financial management.
2. To enable the students to understand the practical application of financial management.

Module I

Introduction – Meaning – importance - scope – objectives – profit maximization – wealth maximization – finance function – time value of money. (10hrs)

Module II

Investment Decision – Capital budgeting – determination of cash flows – evaluation methods – non discounted and discounted - pay back – ARR –NPV –IRR – Profitability Index- Interpretation of results. (20hrs)

Module III

Financing Decision – Sources of finance – Equity, debt, institutional finance (Indian and overseas)- cost of capital – cost of debt – cost of preference capital – cost of equity – cost of retained earnings – composite cost of capital – capital structure – factors determining capital structure – capital gearing – operating leverage – financial leverage. (25hrs)

Module IV

Management of Working Capital – Meaning – types – determinants – estimation of working capital requirement – cash management – receivables management- inventory management. (20hrs)

Module V

Dividend Decision – Dividend policy – conservative vs liberal policy – ploughing back of profits and dividend – factors determining dividend policy. (15hrs)

Books Recommended:

1. Shashi. K. Gupta and Sharma R.K. *Financial Management* ,Kalyani Publiehers, New Delhi.
2. Pandey.I.M. *Financial Management*, Vikas Publishing House, New Delhi.
3. Prasanna Chandra . *Financial Management*, Tata McGraw-Hill Publishing Co.Ltd., New Delhi.
4. Khan.M.Y and Jain.P.K. *Financial Management: Text and Problems*, Tata McGraw-Hill Co. Ltd.,New Delhi.
5. Srivastava.R.M. *Financial Management*, Pragati Prakashan, Meerut.
6. Bhabatosh Banarjee. *Fundamentals of Financial Management* ,PHI, New Delhi.
7. James C Van Horne. *Fundamentals of Financial Management* , PHI, New Delhi.
8. Preeti Singh. *Fundamentals of Financial Management* ,Ane Books Pvt.Ltd. New Delhi.
9. Kulshestia.R.S. *Financial Management*, Sahitya Bhawan Publications, Agra.
10. Sharan.V. *Fundamentals of Financial Management*, Pearson Education
11. Viswanath.S.R. *Financial Management*, Sage Publications, New Delhi.

Elective Course I: Stream 2 - Co-operation

CO 1361.2 - PRINCIPLES OF CO-OPERATION

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To give knowledge about the development of co-operative movement in India and abroad.

Course objectives:

1. To inculcate the principles of co-operation among the students.
2. To acquaint the students with the management and working of co-operatives.

Module I

Origin and Development of Co-operation – meaning – definition – features – importance – objectives – benefits of co-operation- different aspects of co-operation- economic, social and moral. (10hrs)

Module II

Co-operation and other economic systems – capitalism, socialism and communism - co-operatives and other forms of business organizations– distinctive features of a co-operative organization vis-a-vis, partnership and joint stock companies- A co-operative as an institution and as an enterprise – Co-operative Common Wealth. (15hrs)

Module III

Evolution and development of co-operative principles – principles of co-operation- Rochdale Pioneers (I stage) – Reformulated principles by ICA (II stage) – Karve Committee on co-operative principles (III stage) – principles of ICA in 1995 (IV Stage)- distinction between co-operative values and co-operative principles. (15hrs)

Module IV

Types of Co-operatives in India and in Kerala (i) Short term and medium term co-operative credit structure- primary agricultural credit societies, Urban Co-operative Banks, employees credit societies- District Co- operative Banks and State Co-operative Banks. (ii) Long term credit structure- PCARDBs and SCARDBs. (iii) General purpose and special purpose agricultural marketing societies- primary marketing societies and their federations including NAFED, rubber marketing societies and their federations, dairy co-operative societies and their federations, fishery co-operatives and their federations (iv) Processing co-operatives- need and importance (v) Housing co-operatives and their federations (vi) Consumer co-operatives and their federations (vii) Industrial co-operatives and their federations- handlooms and power looms, coir, handicrafts (viii) Workers co-operatives- significance of workers co-operatives in Kerala. (35hrs)

Module V

Co-operative movement in foreign countries – Great Britain (consumer), Germany (agricultural credit), Denmark (dairy), China (Induscos), Japan (multi purpose), USA (Marketing) (a brief study). (15hrs)

Books Recommended:

1. Hajela T.N. *Co-operation Principles, Problems and Practices*, Konark Publishing House, New Delhi.
2. Mathur B.S . *Co-operation in India*, Sahitya Bhawan Publications, Agra.
3. Umesh Patnaik and Ananta K. Roy. *Co-operations and Co-operative Management* ,Kalyani Publishers ,New Delhi.
4. Bedi R.D. *Theory, History and Practice of Co-operation*, B. Lal Book Depot, Meerut.
5. Krishnaswami O.R . *Fundamentals of Co-operation*, S.Chand & Co. Ltd., New Delhi.
6. Krishnaswami O.R. and Kulandaiswamy V. *Co-operation Concept and Theory*, Arudra Academy, Coimbatore.
7. National Co-operative Union of India . *Hundred years of co-operative Development in India*.
8. Seetharaman S.P. and Shingi P.M. *Agribusiness Co-operatives*, Oxford & IBH Publishing Co. New Delhi.

9. Rajagopalan (ed) . *Rediscovering Co-operation, Vol. I, II & III*, Institute of Rural Management Anand, Gujarat.
10. Attwood. D.W and Baviskar B.S . *Who Shares ? – Co-operatives and Rural Development*, Oxford University Press ,New Delhi

Elective Course I : Stream 3 - Travel and Tourism

CO 1361.3 - FUNDAMENTALS OF TOURISM – I

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To give knowledge about the development and impact of tourism industry.

Course objectives:

1. To introduce the basic concepts of tourism.
2. To give an insight into the various impacts of tourism.

Module I

Tourism - Meaning – definition – nature – scope – importance and components of tourism –concepts of tourism - types of tourism. (15hrs)

Module II

Historical Development - Travel for trade and commerce, early pleasure travel- development of Spas- the Grand tour, annual holiday-organized travel, development of industrial society and its impact on travel, seaside resorts, growth of tourism in the 21st century.

(20hrs)

Module III

Transport System - Development – surface transport, water transport, air transport, emergence of jet, high speed trains, luxury coaches, car rental, tourism train - mass tourism.

(20hrs)

Module IV

Consumer Behavior - Tourism motivation, tourist behavior, individual perception, early factors, travel motivation, modern tourism and motivation. (15hrs)

Module V

Impact of Tourism - Economic significance, foreign exchange earnings, tourism income multiplier, leakages, employment, regional development- socio-cultural impacts, environmental impacts – sustainable development of tourism. (20hrs)

Books Recommended:

1. Bhatia A.K. *The Business of Tourism – Concepts and Strategies*, Sterling Publishers, New Delhi.
2. Jagmohan Negi. *Travel Agency and Tour operation-Concepts and Principles*, Kanishka Publishers, New Delhi.
3. James Warner Morrison *.Travel Agent and Tourism*, Arco, New York.
4. Dixit, M. *Profiles of Indian Tourism*, Royal Book House, Lucknow.
5. Bhatia A.K. *Tourism Management and Marketing: Business of Travel Agency Operations*, Sterling Publishers New Delhi.
6. Seth P.N. *Successful Tourism Management*, Sterling Publishers, New Delhi.

Elective Course I: Stream 4 - Insurance and Banking

CO 1361.4 - PRINCIPLES AND PRACTICE OF INSURANCE – I

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To provide an understanding of the life insurance business and its operation in India.

Course objectives:

1. To expose students to an overview of the working of life insurance business.
2. To impart to students relevant skills for handling major functions of life insurance business.

Module I

Introduction – Definition and nature of insurance – evolution of insurance – role and importance of insurance – insurance contract – principles of insurance – insurance and assurance – types of insurance – life, general. (15hrs)

Module II

Life Insurance Organisation – The Indian context, the distribution system, functions of agents, appointment and continuance, remuneration to agents, trends in life insurance distribution channels.

Plans of Life Insurance – Need level, Term Life Insurance, Increasing / Decreasing Term Policy, Whole Life Insurance, Endowment Insurance, Money Back Endowment Plan, Marriage Endowment Plan, Educational Annuity Plan, Children Deferred Assurance Plans, Annuities.

(20hrs)

Module III

Policy Conditions – Application and acceptance – prospectus, proposal forms and other related documents, age proof, special reports.

Policy document – need and format – preamble, operative clauses, proviso, schedule, attestation, conditions & privileges, alteration, duplicate policy. (20hrs)

Module IV

Premium, premium calculation, days of grace, non –forfeiture options, lapse and revival schemes.

Assignment –Nomination- Loans – surrenders – foreclosure – Married Women’s Property Act, Policy, calculations. (15hrs)

Module V

Policy Claims - Maturity claims, survival benefit payments, death claims, waiver of evidence of title, early claims, claim concession, presumption of death, accident benefit and disability benefit – settlement options, valuations and bonus, distribution of surplus (20hrs)

Books Recommended:

1. Mishra M.N . *Insurance Principles and Practice*, Sultan Chand & Sons, New Delhi.
2. Mathew M.J. *Insurance Principles and Practice*, RBSA Publishers, Jaipur.
3. Arthur Williams.C, Jr., Michael L.Smith, Peter C Young . *Risk Management and Insurance*, McGraw-Hill.
4. Gupta O.S . *Life Insurance*, Frank Brothers, New Delhi.
5. Vinayakam N, Radhaswamy and Vasudevan S.V. *Insurance – Principles and Practice*, Sultan Chand & Sons, New Delhi.
6. Mishra M.N. *Life Insurance Corporation of India, Vol.I,II, &III*, Raj Books, Jaipur.
7. Srinivasan M.N. *Principles of Insurance Law*, Ramanuj Publications, Bahgalore.

8. Sharma R.S . *Insurance Principles and Practice*, Vora, Mumbai.
9. Balachandran S. *Life Insurance*, Insurance Institute of India, Mumbai.
10. Dinsdale M.A . *Elements of Insurance*, Pitman, London.
11. *Life Insurance Corporation Act, 1956*.

Elective Course I: Stream 5 -Computer Application
CO 1361.5 - ELECTRONIC DATA PROCESSING AND
COMPUTER APPLICATION

No. of instructional hours per week : 5

No. of credits : 4

Aim of the study: To update and expand skills in electronic data processing and computer application in business operations.

Course objectives:

1. To give functional knowledge in the field of office automation.
2. To equip the students to meet the demands of the industry.
3. To develop practical skills in document preparation and Statistical analysis.

Module I

Data processing & numbering system - Data, Information, Types of data processing – manual, mechanical, electronic, data processing cycle, advantages of EDP. Logical gates – AND, OR, NOT, NOR, Truth tables

Number system – binary, octal, hexadecimal

(10hrs)

Module II

Operating systems - Introduction to DOS – internal commands, external commands

Introduction to windows – elements of windows, cascading & tiling of windows, my computer, windows explorer. Searching of files & folders, creating, deleting, renaming, copying and merging folders,

Free software – Linux an overview. (15hrs)

Module III

Word processing - Opening Microsoft Word, Word Adjusting, adding or deleting text, selecting blocks of text, copying text, moving text, search and replace, Saving, editing and designing a document, character formatting and style, page formatting – headers, footers, page numbers, bullets, margin settings and column, justifying of text, line spacing, tab settings, automating tasks, creating tables – entering text into tables, inserting rows and columns in the table, deleting a row and column from the table formatting the text in the table.

Mail Merge – creating the main document, creating a mail merge document, modifying the records in the data source, merging the main document with the data, sending the merged document to the printer. (25hrs)

Module IV

PageMaker - Creating and opening publications, working in the PageMaker window, setting defaults and preferences, viewing pages, using toolbox, working with text and graphics, moving between pages, adding and deleting pages, naming and saving a publication, closing a publication (15hrs)

Module V

Software Package in Social Sciences (SPSS)- Starting SPSS -Terminology –Case, Variables and levels- System missing and user-defined missing values -Identification numbers and case numbers– Procedure- Fundamental definitions– sample, descriptive statistics, nominal scales, ordinal scales, interval scales, ratio scales, quantitative data, categorical or frequency data.

Parametric and non parametric data and tests - Dependent and independent variables

(25hrs)

Recommended Practicals:

1. Dos – internal commands, external commands.
2. Windows – creation, renaming, copying and merging of files and folders.
3. Word Processing – creation, editing, formatting and printing of documents; creation of tables and editing of tables; inserting of images; diagrams and audio clips; mail merge, Macros.
4. Page Maker – creating publication and editing a publication, renaming, saving, printing and closing of publication, inserting an image in publication.
5. SPSS – basic skills to input data and taking statistical values.

Books Recommended:

1. Cox et.al, 2007. *MS Office step by step*, PHI, New Delhi.
2. Atman Rebecca Bridge and Atman Rich. *Mastering in PageMaker*, BTB Publications, New Delhi.
3. John Ray . *10minute guide to Linux*, PHI, New Delhi.
4. Jeremy : *SPSS for windows*, Sage Publications, New Delhi.
5. Rajaraman V. *Fundamentals of Computer*, PHI, New Delhi.

SEMESTER - IV

Core Course VIII: CO 1441 - INDIAN FINANCIAL MARKETS

No. of instructional hours per week : 4

No. of credits : 3

Aim of the course: To provide a comprehensive knowledge of the working of financial markets in India.

Course objectives:

1. To give the students an overall idea about Indian financial markets.
2. To familiarise the students with financial market operations in India.

Module I

Financial System - Meaning – structure of Indian financial system – financial markets – financial institutions – financial instruments – financial services. (10hrs)

Module II

Financial Market – structure – money Market – capital Market – market for mortgages – market for financial guarantees – foreign exchange market. (12hrs)

Module III

Capital Market - structure – primary market – meaning – methods and procedure of public issue – book building process – role of intermediaries. (15hrs)

Module IV

Secondary Market- functions of stock exchanges – securities traded in the stock exchange – major stock exchanges in India – BSE, NSE – trading procedure – online trading – dematerialization of securities – depositories – rolling settlement – derivatives trading – types of investors – speculation – insider trading – stock market indices – role of SEBI in regulating capital market (20hrs)

Module V

Mutual Funds – meaning – classification of mutual fund schemes – open ended schemes – closed ended schemes – sectoral funds – exchange traded funds – money market mutual funds. (15hrs)

Note:

1. *Students to prepare a chart showing movements in stock market indices (BSE, NSE) for at least two weeks and prepare a brief report on the causes for the movements. Identify the major gainers and losers in the stock market during the trading period.*
2. *Students to prepare a brief report on a mutual fund product.*

Books Recommended:

1. Gupta N.K and Monica Chopra. *Financial Markets, Institutions and Services*, Ane Books India, New Delhi.
2. Yogesh Maheswary . *Investment Management*, PHI, New Delhi.
3. Kevin S . *Security Analysis and Portfolio Management* ,PHI, New Delhi.
4. Preethi Singh . *Dynamics of Indian Financial System*, Ane Books Pvt. Ltd., New Delhi.
5. Sojikummar.K and Alex Mathew . *Indian Financial System and Markets*, Tata McGraw-Hill Publishing Co.Ltd., New Delhi.
6. Bharathi V. Pathak . *Indian Financial System* , Pearson Education,Noida.

7. Khan M.Y. *Financial Services*, Tata McGraw Hill Publishing Co. Ltd., New Delhi.
8. Srivastava R.M. *Indian Financial System*, Rishi Publishers, Hyderabad.

Core Course IX: CO 1442 - BANKING THEORY AND PRACTICE

No. of instructional hours per week: 4

No. of credits: 4

Aim of the Course: To expose the students to the emerging scenario of banking in India.

Course objectives:

1. To provide basic knowledge of the theory and practice of banking.
2. To provide skill in operating banking transactions.

Module I

Banking – Meaning and definition –role of banks in business – structure of commercial banking in India – Public sector and private sector banks – scheduled banks – foreign banks – new generation banks – functions of commercial banks – primary and secondary functions – creation of credit. (10hrs)

Module II

Central banking – origin – functions – note issue – systems of note issue- bankers bank – banker to Government – Lender of last resort – custodian of nations reserves – Central

Clearing agency – credit control – methods of credit control – monetary policy by Central bank – functioning of RBI as Central Bank. (15hrs)

Module III

E-Banking – Tele Banking – Centralised Online Real Time Electronic Banking (CORE) – Electronic Clearing Service (ECS) – Electronic Fund Transfer (EFT) – Real Time Gross Settlement (RTGS) – National Electronic Fund Transfer (NEFT) – Society for World wide Inter bank Financial Telecommunications (SWIFT) –E-Cheque –Any Time Money –ATMs –Credit Cards –Debit Cards – Smart Cards – Internet Banking. (15hrs)

Module IV

Banking Practice – Banker – Customer – definition – relationship between banker and customer – general and special relationship – cheque – definition – essentials of a valid cheque – crossing – types of crossing – general and special crossing – dishonour of cheque – liabilities of wrongful dishonour – collecting banker and paying banker – statutory protection to collecting banker and paying banker – opening and operation of accounts by special types of customers – operation of accounts and settlement of transactions using internet banking. (17hrs)

Module V

Changing scenario of Indian Banking –social control – Nationalization of banks – social banking – Lead Bank Scheme – Priority sector lending – service area approach – micro credit – banking sector reforms – management of Non – Performing Assets (NPAs) – Prudential norms – Basel Norms – Capital Adequacy norms – Universal banking – maintaining customer relationship – Know Your Customer (KYC) – Right to information. (15hrs)

Books Recommended:

1. Sundaram K.P.M and Varshney P.N. *Banking Theory Law and Practice*, Sultan Chand & Sons, New Delhi.
2. Maheswari S.N . *Banking Theory Law and Practice*, Kalyani Publishers New Delhi.

3. Sekhar K.C. *Banking Theory Law and Practice*, Vikas Publishing House, New Delhi.
4. Gordon E and Natarajan K. *Banking Theory Law and Practice*, Himalaya Publishing House, Mumbai.
5. Lall Nigam B.M. *Banking Law and Practice*, Konark Publishers Pvt. Ltd., New Delhi.
6. Radhaswami M. *Practical Banking*, Sultan Chand & Sons, New Delhi.
7. Dekock . *Central Banking*, Crosby Lockwood Staples, London.

Core Course X: CO 1443 - CORPORATE ACCOUNTING

No. of instructional hours per week: 5

No. of credits: 4

Aim of the course: To expose the students to the accounting practices prevailing in the corporate.

Course Objectives:

1. To enable the students to develop awareness about corporate accounting in conformity with the provisions of Companies Act, IAS and IFRS.
2. To enable the students to prepare and interpret financial statements of joint stock companies in different situations.

Module I

Accounting standards applicable to corporate – AS 1, 2, 3, 6, 7, 9, 14, 21 (10hrs)

Module II

Issue of shares and debentures – procedures – forfeiture and reissue of shares – underwriting – Redemption of Preference shares and debentures - Final Accounts of Companies – company statutory records – Preparation of Final Accounts – Form and contents of Balance Sheet, Profit and Loss Account (Vertical Form) – Profits Prior to incorporation. (20hrs)

Module III

Amalgamation, Absorption and External Reconstruction - Accounting for amalgamation of companies – meaning – types – merits and demerits of amalgamation – determination of purchase consideration: Lump sum, Net worth and Net Payment methods – Accounting in the books of purchasing and vendor company- post amalgamation Balance Sheet – Accounting for absorption and External Reconstruction. (30hrs)

Module IV

Internal Reconstruction – Reorganization of capital – consolidation and sub-division of share capital – post reconstruction Balance Sheet. (15hrs)

Module V

Interpretation of financial statements –familiarity with AS 20 –objectives, scope, definition, presentation, measurement –Basic EPS –Diluted EPS –Diluted Potential Equity Shares –Restatement and disclosure –EBIT –EPS Analysis, Asset–Liability Management (with computation) (15hrs)

Books recommended:

1. Jain S.P and Narang K.L . *Corporate Accounting*, Kalyani Publishers, New Delhi.
2. Maheswari S.N. and Maheswari S.K. *Corporate Accounting*, Vikas Publishing House, New Delhi.
3. Paul. K.R . *Accountancy*, New Central Book Agency Pvt. Ltd. Kolkata.
4. Pillai R.S N.,Bhagavathi and Uma S. *Fundamentals of Advanced Accounting*, S Chand & Co. Ltd., New Delhi.
5. M.C. Shukla, Grewal T.S.and Gupta S.C. *Advanced Accounts* S.Chand & Co. Ltd., New Delhi.
6. Mukherjee A. and Hanif M. *Corporate Accounting*, Tata McGraw-Hill Publishing Co.Ltd., New Delhi.
7. Nirmal Gupta and Chhavi Sharma. *Corporate Accounting Theory and Practice*, Ane Books India, New Delhi.

Complementary Course IV: CO 1431- INFORMATION TECHNOLOGY IN BUSINESS

No. of instructional hours per week: 4

No. of credits: 3

Aim of the course: To expose the students to the innovations in information technology and its potential application in business.

Course objectives:

1. To review the basic concepts and functional knowledge in the field of IT
2. To expose the students to computer application in the field of Business.

Module I

Introduction to Computers - Evolution of computers – Features and design – Managing Hardware, Software, Computer Languages - Operating systems. (10hrs)

Module II

Internet - Meaning, Definitions, History. Internet structures – 7 layers. Internet protocols – TCP/IP, FTP, HTTP, URL. Internet Browsers – WWW Consortium, Search engines.

Internet Security - network security, firewall, cryptography, password, biometrics, digital signature, digital certificate.

Business applications of internet - , e-mail, UseNet, newsgroup, telnet, intranet, extranet, e-ticketing, chatting, FAQ. (18hrs)

Module III

E-Commerce - E-Commerce models with case study – B2B, B2C, C2C, C2B
Business Applications of E-Commerce-Auctions – benefits, implementation and impact.
E-Banking and its benefits – Credit Card, Debit Card, Smart Card, E-cash.
Online financial Services – Stock trading, e-broking.

E-business – Model -Do-it-yourself model, Made to Order Model, Information Service model, Emerging hybrid models. (18hrs)

Module IV

E-Governance - Meaning, Definition, Models – G2G, G2B, G2C.
E-citizen, E-service – e-filing, E-society
ICT & E- Governance, Benefits and risks of E-Governance (10hrs)

Module V

Office Automation - An Overview - Word Processing – basics of document creation, editing, formatting and Printing
Spreadsheet – structure, application to accounting, marketing and financial functions
DBMS – concept and advantages of Database Management System
Presentation Software and its uses
Introduction to accounting packages - Tally, Dac easy, Real, Peachtree. (16hrs)

Books Recommended:

1. Rajaraman V. *Fundamentals of Computer*, PHI, New Delhi.
2. Alexis Leon & Mathews Leon . *Fundamentals of Information Technology*, Vikas Publishing House, New Delhi.

3. Bharat Bhaskar . *Electronic Commerce*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi.
4. Pankaj Sharma . *E-Governance*, APH Publishing Corporation, New Delhi.
5. Bansal S.K . *E-Business Fundamentals*, APH Publishing Corporation, New Delhi.
6. Afuah A .and Tucci C. *Internet Business Models and Strategies*, McGraw-Hill.
7. Gary P Schneider. *E-Commerce*, Thomson.
8. Joseph. *E-commerce : An Indian Perspective*, PHI, New Delhi.
9. Stallings . *Cryptography and Network Security*, PHI ,New Delhi.
10. Stephen L Nelson . *MS Office: The Complete Reference*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi.

Elective Course II: Stream 1 - Finance

CO 1461.1 - PROJECT FINANCE

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To enable the students to learn the process and issues relating to preparation, appraisal, review and monitoring of projects.

Course objectives:

1. To provide knowledge on the concept of project finance.
2. To highlight the sources and application of finance.

Module I

Project – Meaning – definition – features – classification of projects – stages in project cycle – identification, formulation and implementation. (15hrs)

Module II

Appraisal of Projects – Market feasibility, technical feasibility, financial feasibility- different types of appraisal to determine feasibility – feasibility report. (25hrs)

Module III

Financial Appraisal of a Project – Evaluation Techniques – traditional and modern (theoretical aspects only) Risk analysis – meaning – importance and techniques – Sensitivity, Break even, Decision Tree, simulation analysis. (15hrs)

Module IV

Estimation of Project cost – Preliminary expenses – cost of acquisition of fixed assets, cost on technical knowhow, acquisition of patents and licenses – documentation charges – preparation of project report – sources of funding. (25hrs)

Module V

Institutional Finance for Projects – National and state level – IDBI, SIDBI, GIC, LIC, UTI, SFC, IFC – functions and schemes. (10hrs)

Note:

Students be directed to identify the sources of finance and nature of schemes applicable to selected business units.

Books Recommended:

1. Prasanna Chandra. *Project Planning, Analysis, Selection*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi.
2. Goel B.B. *Project Management*, Deep & Deep Publications Pvt. Ltd., New Delhi.
3. Harold Kerzner . *Project Management: A Systems Approach to Planning, Scheduling and Controlling*, CBS Publishers , New Delhi.
4. Vasant Desai . *Project Management*, Himalaya Publishing House, Mumbai.
5. Rao .P .C .K . *Project Management and Control*, Sultan Chand & Sons, New Delhi.
6. Bhavesh M Patel . *Project Management: Strategic Financial Planning, Evaluation and Control*, Vikas Publishing House, New Delhi.

7. Clifford F. Gray, Enk. W. Larson . *Project Management*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi.

Elective Course II: Stream 2 - Co-operation

CO 1461.2 - CO-OPERATIVE MANAGEMENT AND ADMINISTRATION

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To provide knowledge about the system of management and administrative set up of co-operatives.

Course objectives:

1. To familiarise the students with the principles and practice of co-operative management and administration.
2. To enable the students to identify the issues in the process of management and administration of co-operatives.

Module I

Co-operative management – Nature and importance – managing members, dual role of members as users and owners of co-operative enterprise – democracy in co-operatives – managing the relationship between the Board of Directors and members – co-operative corporate governance- relation between member societies and their federations. (20hrs)

Module II

Issues in Co-operative management – Managing the social process in a co-operative, competition, conflict and co-operation. Associative character of a co-operative and managing a co-operative association. Issues in organizing a co-operative – size of the organization – small area *vs* large area, single purpose *vs* multipurpose co-operatives - multipurpose *vs* multi functional co-operatives – unitary *vs* federal co-operatives – designer *vs* green house co-operatives – Issues in financing a co-operative – Evaluating a Co-operative organization – member dimension, enterprise dimension and ethical dimension. (20hrs)

Module III

Administrative set up of Co-operative Department in Kerala – state level – district level and taluk level – powers and responsibilities of Co-operative department – conferment of powers of Registrar – functional Registrars in Kerala – need for separating administration from audit. (15hrs)

Module IV

Co-operative Education and Training –Need and importance – arrangements for co-operative education and training in India and in Kerala – NCUI, NCCT, Kerala State Co-operative Union, Circle Co-operative Unions, Specialized Sectoral Training Institutes in Kerala. (15hrs)

Module V

Management and working of major Co-operative Organizations and Institutions – in- Aid of Co-operatives – NAFED, IFFCO, KRIBCO, NABARD, NDDB, NCDC, and National Housing Bank and other national organizations providing assistance to housing co-operatives. (20hrs)

Books Recommended:

1. Krishnaswami O.R. and Kulandaiswamy V. *Co-operation Concept and Theory*, Arudra Academy, Coimbatore.
2. Bedi R.D. *Theory, History and Practice of Co-operation*, B. Lal Book Depot, Meerut.

3. Rajagopalan R. (ed). *Rediscovering Co-operation, Vol I,II & III*, Institute of Rural Management Anand, Gujarat.
4. Seetharaman S.P. and Mohan N . *Framework for Studying Co-operative Organisation: The case of NAFED*, Oxford & IBH Publishing Co., New Delhi.
5. Seetharaman S.P. and Shingi P.M. *Agribusiness Co-operatives*, Oxford & IBH Publishing Co., New Delhi.
6. Edgar Parnell . *Reinventing the Co-operative Enterprises for the 21st Century*, Plunkett Foundation, UK.
7. Tushaar Singh . *Catalysing Co-operation* , Sage Publications, New Delhi.
8. Attwood D.W. and Baviskar B.S . *Who Shares? – Co-operatives and Rural Development*, Oxford University Press, New Delhi.
9. Baviskar B.S and Donald W. Attwood . *Finding the Middle Path*, Vistaar Publications, New Delhi

Elective Course II: Stream 3 - Travel and Tourism

CO 1461.3 - FUNDAMENTALS OF TOURISM-II

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To impart knowledge of tourism industry and the role of organisations in tourism promotion.

Course objectives:

1. To familiarise tourism as an industry.
2. To give an insight into tourism products of India.
3. To understand the basic functions of International tourism organisations.

Module I

Structure of Tourism Industry – accommodation, transport, attractions, support services, range of services. Elements of tourism – climate – scenic attractions – accessibility, geographical components, travel geography. Customer care – the tourism industry structure.

(20hrs)

Module II

Role of Public Sector Organisations – nature of involvement – public/private sector involvement, need for tourism organisations, functions, scope and work of NTO – Broad areas, tourist information offices – functions of overseas offices – criteria for opening overseas offices.

(20hrs)

Module III

Tourism in India – Major destinations, attractions - natural attractions, fairs, festivals, art, architecture, painting, music- Department of Tourism, Government of India- structure, functions, Tourism policies.

(20hrs)

Module IV

Tourism in Kerala- Tourism products- wild life sanctuaries, beaches and back waters, eco tourism, health tourism, medical tourism, Tourism promotion, promotional events- travel marts, roadshows. Tourism and economic development.

(15hrs)

Module V

International Co- operation and Organisations- structure- organization and functions of UNWTO, PATA, IATA and ICAO.

(15hrs)

Books Recommended:

1. Bhatia A.K. *The Business of Tourism–Concepts and Strategies*, Sterling Publishers, New Delhi.
2. Jagmohan Negi. *Travel Agency and Tour Operation-Concepts and Principles*, Kanishka Publishers, New Delhi.
3. James Warner Morrison . *Travel Agent and Tourism*, Arco, New York.
4. Dixit, M. *Profiles of Indian Tourism*, Royal Book House, Lucknow.
5. Seth P.N. *Successful Tourism Management*, Sterling Publishers, New Delhi.

Elective Course II: Stream 4 - Insurance and Banking
CO 1461.4 - PRINCIPLES AND PRACTICE OF INSURANCE – II

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To give knowledge of general insurance business and enable the students to understand the accounting practices of insurance companies.

Course objectives:

1. To make students familiar with the fundamental principles of General Insurance
2. To give awareness about the differences in the accounting practices of Life Insurance business and General Insurance business.

Module I

Insurance Legislation in India - Insurance Act 1938, Marine Insurance Act 1968,
General Insurance Business (Nationalisation) Act, 1972, IRDA Act (a brief study) (15hrs)

Module II

Marine Insurance – Nature of Marine Insurance contract - marine insurance policies – policy conditions – premium calculation – marine losses - payment of claims. (15hrs)

Module III

Fire Insurance – Nature and use of fire insurance – fire insurance contract – kinds of policies – policy conditions – rate fixation in fire insurance – payment of claim - re –insurance. (20hrs)

Module IV

Miscellaneous insurance – motor insurance – burglary and personal accident insurance – Rural Insurance in India – Urban non – traditional insurance. (15 hrs)

Module V

Accounting and Finance – Accounting for insurance business – compliance with IRDA rules – Taxation.

Investments – evaluation of investments – capital structure - cost of capital – solvency margin and compliance. Financial ratios – critical ratios and analysis, control system. Insurance company output and cost.

Difference in Accounting Practices between Life and General Insurance – Reserve funds – investments – capital structure – solvency margin – deposits with Government (25hrs)

Books Recommended:

1. Mishra M.N. *Insurance Principles and Practice*, Sultan Chand & Sons, New Delhi.
2. Mathew M.J. *Insurance Principles and Practice*, RBSA Publishers, Jaipur.
3. Arthur Williams.C, Jr., Michael L.Smith, Peter C Young. *Risk Management and Insurance*, McGraw Hill.

4. Vinayakam N, Radhaswamy and Vasudevan S.V. *Insurance – Principles and Practice*, Frank Brothers, New Delhi.
5. Sharma R.S . *Insurance Principles and Practice*, Vora, Mumbai.
6. Dinsdale M.A . *Elements of Insurance*, Pitman, London.
7. Balachandran S. *General Insurance*, Insurance Institute of India, Mumbai.
8. *Insurance Regulatory Development Act 1999 and other relevant Acts*.

Elective Course II: Stream 5 - Computer Application

CO 1461.5 -WEB DESIGNING AND PRODUCTION FOR BUSINESS

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To expose students to environment for web designing and developing programming skills for the same.

Course objectives:

1. To impart functional knowledge in the field of Web design
2. To equip the students to meet the demands of the industry.
3. To develop practical skills in Web designing and production for business organisations.

Module I

Planning a site for business: - Web page overview – Elements of the internet, Elements of a web page. Types of Sites – Personal sites, Small business sites, large business sites, online business sites, Educational institution sites, Government sites Matching format to audience, creating guidelines, creating a site structure, Writing for the web, download time, methods for creating pages, Publishing a site – Addressing a web site, Absolute & Relative addresses (10hrs)

Module II

HTML Basics - Head content, adding a title, Body content, Paragraph breaks, Line breaks, Horizontal lines, Fonts and text size, Text color, Headings, Aligning text, Lists, Background color (10hrs)

Module III

HTML Editing - About HTML editors, the editing environment Effective Page design – Uniform style, finding design ideas, Heading, Lists, using white space, splitting the text, colors and background., Creating pages with Save As. (20hrs)

Module IV

Frames, Images & Navigation – Frames and tables, animated effects -Images – Image formats for the web, obtaining images, image size, editing images, thumbnails, images and text, rollover images - Navigation – types of hyperlinks, navigation bars, linking to external sites, email links, creating image maps, image maps in action, site maps, three-click navigation, site linkage (30hrs)

Module V

Multimedia and Publishing - Sound - types of sound files, linking to sound files, embedding sound files - Video – Analog video, Digital video, webcams, Animation – Downloading animations, flash Publishing – Testing, Transferring to the web, registering a site, marketing a site, maintaining a site, Domain names, web hosting (20hrs)

Recommended practical:

1. Create a time table of your class.
2. Create a mark list of B.Com Degree examination.
3. Create a website for
 - (a) An automobile Company (add images and sounds)
 - (b) AN FMCG Company
 - (c) Your institution
4. Create a website of computer products (add proper animation)
5. Create an online application form for admission process.
6. Create a website for online marketing.

Books Recommended:

1. Mary Millhollon ,et .al. *Easy Web Design*, PHI, New Delhi.
2. Nick Vandome . *Creating Web Pages*, Dreamtech Publishers,New Delhi.
3. Mike McGrath . *HTML in Easy Steps*, Dreamtech Publishers, New Delhi.,
4. NIIT . *Basics of Website Design*
5. Millhollon & Castrina . *Faster Smarter Web Page Creation* ,PHI, New Delhi.

SEMESTER - V

Core Course XI : CO 1541 - FINANCIAL SERVICES

No. of instructional hours per week : 4

No. of credits : 4

Aim of the course: To provide knowledge of financial services sector in India.

Course objectives:

1. To provide the students with an overall idea of financial services available in the country.
2. To create an understanding about recent trends in financial services sector.

Module I

Introduction- Meaning- types- fund based financial services, fee based financial services. Merchant Banking- functions- regulation of merchant bankers. Insurance- types of insurance- schemes- modern trends in insurance. (15hrs)

Module II

Venture Capital- Features- types- stages of venture capital finance- venture capital process- structure of Venture Capital Funds- Analyzing products and services of venture capital funds. (15hrs)

Module III

Leasing- Essentials- types- advantages- limitations – leasing vs owning. Hire purchase- features- Hire Purchase Agreement. (12hrs)

Module IV

Housing Finance- Importance- fixed and flexible rate of interest- EMI- Procedure for granting loans- Role of National Housing Bank - Commercial Banks and other housing financial institutions. Securitization of debt- objectives- benefits. (15hrs)

Module V

Other Financial Services- Portfolio Management- Basics- Portfolio Selection- maintenance- Evaluation and Revision- management of risk. Factoring- objectives-features-types of factoring-forfaiting (concepts only).Credit Rating- objectives- credit rating factors- importance- Agencies in credit rating .Introduction to Infrastructure Financing. Private Equity (Brief introduction only). (15hrs)

Books Recommended:

1. Gupta N.K and Monika Chopra . *Financial Markets, Institutions and Services*, Ane Books India, New Delhi.
2. Yogesh Maheswari . *Investment Management*, PHI, New Delhi.
3. Kevin S. *Security Analysis and Portfolio Management*, PHI, New Delhi.

4. Avadhani V.A . *Security Analysis and Portfolio Management*, Himalaya Publishing House, New Delhi.
5. Donald M. Fischer and Ronald J. Jordon. *Security Analysis and Portfolio Management*, PHI, New Delhi.
6. Bhole L.M . *Financial Markets and Institutions*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi.
7. Bharathi. V. Pathak. *Indian Financial System*, Pearson Education, New Delhi.
8. Vasanth Desai . *Indian Financial System*, Himalaya Publishing House, New Delhi.
9. Khan M.Y. *Financial Services*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi.

Core Course XII: CO 1542 - COST ACCOUNTING

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To impart knowledge of cost accounting system and acquaint the students with the measures of cost control.

Course objectives:

1. To familiarise the students with cost concepts.
2. To make the students learn the fundamentals of cost accounting as a separate system of accounting

Module I

Introduction to Cost Accounting – Meaning and definition – cost concepts – cost centre, cost unit, profit centre, cost control, cost reduction – objectives – Distinction between financial accounting and cost accounting – Methods and Techniques of costing – advantage of cost accounting – limitations of cost accounting – Installation of costing system. (15hrs)

Module II

Accounting and control of material cost- Documentary Design- EOQ levels of inventory. Methods of pricing of issues. ABC, VED and FSN analysis – perpetual and periodical inventory system – continuous stock taking – material losses and the accounting treatment – treatment of primary and secondary packing materials. (20hrs)

Module III

Accounting and control of labour cost – time keeping – time booking – systems of wage payment – incentive plans – idle time – overtime and their accounting treatment – labour turn over – concept of learning curve. (20hrs)

Module IV

Accounting for overheads – classification – departmentalisation (allocation and apportionment) – absorption – determination of overhead rates – under / over absorption and their accounting treatment – allocation of overheads under ABC analysis. (20hrs)

Module V

Cost accounting records – Integral and non-integral systems (theoretical importance only) – preparation and presentation of cost sheets – Reconciliation of cost and financial accounts. (15hrs)

Books Recommended:

1. Jain S.P and Narang K.L. *Advanced Cost Accounting*, Kalyani Publishers, New Delhi.
2. Prasad N.K. *Advanced Cost Accounting*, Book Syndicate Pvt. Ltd., Kolkata.
3. Khan M.Y. and Jain P.K. *Advanced Cost Accounting*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi.
4. Thulsian P.C . *Practical Costing*, Vikas Publishing House, New Delhi.
5. Arora M.N . *Principles and Practice of Cost Accounting*, Vikas Publishing House, New Delhi.
6. Nigam B.M. and Jain K. *Cost Accounting*, PHI, New Delhi.
7. Maheswari S.N. *Cost and Management Accounting*, Sultan Chand & Sons, New Delhi.

Core Course XIII: CO 1543- ACCOUNTING FOR SPECIALISED INSTITUTIONS

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To develop the skill for the preparation of final accounts of specialised institutions and enable the students to acquire professional competence in accounting.

Course objectives:

1. To familiarise the students with the accounting practices prevailing in various specialised institutions.

2. To acquaint the students with the preparation of final accounts of the specialized institutions.

Module I

Accounts of Banking Companies - Preparation of financial statements - statutory forms – comments on Balance Sheet items – Accounting policies for banking sector. (20hrs)

Module II

Accounts of Insurance Companies - Life and General Insurance – Preparation of Final Accounts – Determination of profit in Life Insurance Business. (20hrs)

Module III

Accounts of Electricity Supply Companies – Prescribed forms of accounts – Final Accounts – adjustment of rates, depreciation, contingency reserve, Development Reserve, Tariff and dividend control reserve, General Reserve. Restrictions on dividends – clear profits – reasonable return – capital base – disposal of surplus – replacement of assets (25hrs)

Module IV

- (a) Accounts of Stock Exchange transactions – Books of accounts maintained by the brokers as per SEBI guidelines– Accounting treatment in the books of the broker.
- (b) Accounts of Local Bodies – Preparation of Income and Expenditure Account, Balance Sheets from cash book and statement of assets and liabilities. (15hrs)

Module V

Government Accounts in India – General Principles – Indian Audit and Accounts Department – Comptroller and Audit General and Public Accounts Committee – Compilation of Accounts. (10hrs)

Books Recommended:

1. Jain S.P and Narang K.L. *Advanced Accountancy*, Kalyani Publishers, New Delhi.
2. Maheswari S.N and Maheswari S.K. *Advanced Accounting*, Vikas Publishing House, New Delhi.
3. Paul K.R. *Accountancy*, New Central Book Agency Pvt.Ltd., Kolkata.

4. Gupta R.L. and Radhaswamy M. *Advanced Accountancy*, Sulatan Chand & Sons, New Delhi.
5. Shukla M.C, Grewal T.S. and Gupts S.C. *Advanced Accounts* ,S. Chand & Co. Ltd., New Delhi.
6. Mukherjee A. and Hanif M. *Modern Accountancy Vol.II* ,Tata McGraw-Hill Publishing Co. Ltd.,New Delhi.
7. Kerala Institute of Local Administration . *Accrual Based Double Entry System of Accounting in ULBs*.
8. Government of Kerala . *Kerala Municipal Accounts Rules 2007*
9. Government of Kerala . *Kerala Municipal Accounts Manual 2007*.

Open Courses

(For students from disciplines other than Commerce)

Open Course I: CO 1551.1- FUNDAMENTALS OF FINANCIAL ACCOUNTING

No. of instructional hours per week : 3

No. of credits : 2

Aim of the course: To provide basic accounting knowledge as applicable to business and to form a background for higher learning in financial accounting.

Course objectives:

1. To enable the students to acquire knowledge in the basic principles and practices of financial accounting.
2. To equip the students to maintain various types of ledgers and to prepare final accounts.

Module I

Introduction to financial accounting – Accounting – meaning, objectives – accounting concepts and conventions – systems of accounting. Accounting Standards – meaning and objectives. Double entry book keeping – basic concepts – rules of debit and credit. (8hrs)

Module II

Recording Business Transactions – Journal – Ledger – Subsidiary books. (8hrs)

Module III

Cash book – Simple cash book, cash book with cash and discount columns, cash book with cash, discount and bank columns – Petty Cash Book – Bank Reconciliation Statement. (10hrs)

Module IV

Trial Balance – meaning and objectives – preparation of Trial Balance – Rectification of errors – Types of errors – detection and rectification of errors – Suspense Account. (10hrs)

Module V

Financial Statements – Final accounts of sole trader – Manufacturing, Trading and Profit and Loss Account – Balance Sheet – Preparation of final accounts with adjustments. (18hrs)

Books Recommended:

1. Naseem Ahmed, Nawab Ali Khan and M.L. Gupta. *Fundamentals of Financial Accounting – Theory and Practice*, Ane Books Pvt. Ltd., New Delhi.

2. Krishnankutty Menon M. and George Chakola. *Principles of Book-Keeping And Accountancy*, Sahitya Bhawan Publications, Agra.
3. Gupta R.L.and Gupta V.K. *Principles and Practice of Accountancy*, Sultan Chand & Sons, New Delhi.
4. Jain S.P. and Narang K.L. *Basic Financial Accounting*, Kalyani Publishers, New Delhi.
5. Maheswari S.N and Maheswari S.K . *Advanced Accounting-Vol.I*, Vikas Publishing House,New Delhi.

Open Course I: CO 1551.2 - FUNCTIONAL MANAGEMENT

No. of instructional hours per week : 3

No. of credits : 2

Aim of the course: To provide a theoretical base so as to enable the students to acquire practical knowledge of the functional areas of management.

Course objectives:

1. To provide basic knowledge on the functions of Management.
2. To acquaint the students with the functional areas of Management.

Module I

Functions of Management – Management – meaning – definition – functions of management – planning - organizing – staffing – directing – controlling (a brief study) (10hrs)

Module II

Production Management – meaning of plant – firm - industry – plant location – factors affecting plant location - production planning and control – plant layout – factors – types – inventory management (10hrs)

Module III

Marketing Management - meaning and objectives – difference between marketing and selling –marketing functions – functions of exchange, buying and assembly – selling – functions of physical distribution – standardisation - grading and branding – packaging – transportation - marketing mix (12hrs)

Module IV

Human Resource Management – meaning and nature – role and responsibility of HR managers – Man power planning – recruitment – selection – training and development – placement compensation – methods of wage payment – incentives – monetary and non monetary. (12hrs)

Module V

Financial Management - Meaning – definition – objectives – profit maximization vs wealth maximization – scope of financial management – investment decisions – financing decisions – dividend decisions – Working Capital (a brief study) (10hrs)

Books Recommended:

1. Richard Pettiger. *Introduction to Management*, Palgrave Macmillan ,New York.
2. Meenakshy Gupta . *Principles of Management*, PHI, New Delhi.
3. Prasad L.M. *Principles of Management*, Sultan Chand & Sons, New Delhi.
4. Koontz andn O'Donnel. *Principles of Management*, Tata McGraw-Hill Publishing Co.Ltd. New Delhi.
5. Koonts and Heinz Weihrich. *Essentials of Management*, Tata McGraw-Hill Publishing Co.Ltd. New Delhi.
6. Bhooshan Y.K. *Business Organisation and Management*, Sultan Chand & Sons New Delhi.
7. Bhatia R.C. *Business Organisation and Management*, Ane Books Pvt. Ltd. New Delhi.

**Open Course I: CO 1551.3 – ENTREPRENEURSHIP DEVELOPMENT
AND PROJECT MANAGEMENT**

No. of instructional hours per week : 3

No. of credits : 2

Aim of the course: To inculcate interest among the students to develop entrepreneurial skills so as to preparing them to set up and manage small scale enterprises.

Course Objectives:

1. To provide an insight into the entrepreneurial qualities and skills required for formation of an enterprise and to give awareness about the support systems available to the entrepreneurs.
2. To facilitate understanding on identification, appraisal and execution of projects.

Module I

Entrepreneur and entrepreneurship –entrepreneur– meaning and definition - characteristics– qualities and skills– functions– types of entrepreneurs. Entrepreneurship – meaning – characteristics– entrepreneur vs intrapreneur- entrepreneurship and innovation - Entrepreneurship development programmes . (12hrs)

Module II

Small and medium enterprises– Meaning– definition– classification– features– objectives– procedure for starting SMEs. (7hrs)

Module III

Institutional support and incentives to entrepreneurs – support systems– DIC – Department of Industries and commerce - KVIC - KFC- KINFRA – SISI – SIDBI – KITCO – Techno Park - industrial estates. Incentives– Green channel – single window system – infrastructure development – tax holiday. (15hrs)

Module IV

Project management – meaning of project – project identification – project appraisal – market feasibility – technical feasibility – financial feasibility – feasibility report (10hrs)

Module V

Project planning and execution – resources of the project – project execution – project net work techniques – risk analysis and contingency planning – project evaluation and reporting.

(10hrs)

Books Recommended:

1. Shukla M.B. *Entrepreneurship and Small Business Management*, Kitab Mahal, Allahabad.
2. Sangram Keshari Mohanty . *Fundamentals of Entrepreneurship*, PHI, New Delhi.
3. Nandan H . *Fundamentals of Entrepreneurship*, PHI, New Delhi.
4. Nagarajan K . *Project Management*, New Age International Pvt. Ltd., New Delhi.
5. Vasanth Desai . *Project management*, Himalaya Publishing House, Mumbai.
6. Bhavesh M. Patel. *Project Management*, Vikas Publishing House, New Delhi.

Elective Course III: Stream 1 - Finance

CO 1561.1 - INCOME TAX LAW AND PRACTICE – I

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To understand the provisions of Income Tax Act 1961 for the computation of taxable income.

Course objectives:

1. To familiarise the students with the basic concepts of taxation.
2. To enable the students to compute taxable income under different heads.

Module I

Introduction- Basic concepts and definitions - Residential status and incidence of tax- scope of total income- incomes exempt from tax- treatment of agricultural income- Heads of income. (10hrs)

Module II

Salaries – chargeability – allowances – perquisites – profits in lieu of salary – deductions from salaries – computation of income from salaries. (20hrs)

Module III

Income from House Property – Basis of charge – exemptions – annual value – determination of annual value – deductions – computation of income from House Property. (10hrs)

Module IV

Profits and Gains of Business or Profession – chargeability – deductions expressly allowed – general deductions – expenses expressly disallowed – expenses or payment not deductible in certain circumstances – computation of Profits and Gains of Business or Profession. (25hrs)

Module V

Capital Gains and Income from Other Sources – Basis of charge – capital assets – kinds of capital assets – exemptions – computation of Capital Gains.

Income from Other Sources: General chargeability – specific chargeability – deemed profit – deductions – disallowed expenses – computation of income from Other Sources. (25hrs)

Books Recommended:

1. Mahrothra H.C and Goyal S.P. *Income tax Law and Practice*, Sahitya Bhawan Publications, Agra.
2. Vinod K. Singhania and Kapil Singhania . *Direct Taxes Law and Practice*, Taxmann Publications Pvt. Ltd., New Delhi.
3. Gaur V.P and Narang D.B . *Income Tax Law and Practice*, Kalyani Publishers, New Delhi.
4. Lal B.B. *Income Tax Law and Practice*, Konark Publishers Pvt. Ltd., New Delhi.
5. Mahesh Chandra, Goyal S.P and Shukla D.C. *Income Tax Law and Practice*, Pragati Publications, New Delhi.

Elective Course III: Stream 2 - Co-operation
CO 1561.2 - CO-OPERATIVE LEGAL SYSTEM

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To give knowledge of the legal system prevailing in India for the management and administration of co-operatives.

Course objectives:

1. To give an insight into the prevailing co-operative legal system.
2. To enable the students to understand the legal framework of co-operation in India and in Kerala.

Module I

Co-operative Legislation in India and in Kerala- Evolution of co-operative legislation in India- the 1904 Act, the Act of 1912, transfer of co-operation as provincial subject, National Development Council Resolution 1956, the Model Co-operative Societies Bill 1957, the Model Co-operative Societies Bill 1991 by Planning Commission- Trend towards parallel Co-operative Laws - Andhra Pradesh Mutually Aided Co-operative Societies Act 1995, Multi state Co-operative Societies Act 1984 and its replacement in 2002. Evolution of Co-operative legislation in Kerala and the enactment of Kerala – Co-operative Societies Act 1969.

(15hrs)

Module II

Kerala Co-operative Societies Act (Act 21 of 1969) - Preamble and its significance- important definitions- registration of Co-operative societies- procedure for registration, Byelaws- contents- amendment of byelaws- change of name and liability- amalgamation and division of co-operative societies. Membership- qualification for membership- rights and liabilities of members, removal and expulsion of members, withdrawal and transfer of shares by members, restriction on holding shares, nomination by members.

(20hrs)

Module III

Management of Co-operatives- Annual general meeting, Special general meeting, powers of general body, constitution of committee, term, reservation for weaker sections, disqualification of committee members. Election- State Co-operative Election Commission and

its powers – election procedure, appointment of delegates, supersession of the committee, appointment of administrator / administrative committee – seizure of books and records.

Privileges of Co-operatives – charge and set off, register of members as prima facie evidence – exemption from stamp duty, taxes and fees, deduction of dues of co-operatives – exemption from compulsory registration of certain documents.

Enquiry, Inspection and Supervision – procedures - Surcharge – procedures. (25hrs)

Module IV

Settlement of disputes – arbitration and awards – provisions and procedures – Execution and enforcement of awards – provisions and procedures. Appeals, review and revision - meaning and distinction – authority of appeals – Co-operative Tribunal- constitution and powers. Offences and penalties – provisions and procedures. (20hrs)

Module V

Winding up and dissolution of co-operative societies – appointment and powers of liquidators – procedures – settlement of claims. (10hrs)

Books Recommended:

1. Goyal B.B. *Co-operative Legislation :Trends and Dimensions*, Deep& Deep Publications Pvt. Ltd. New Delhi.
2. Bedi R.D. *Law for Co-operation*, National Council for Co-operative Training , New Delhi.
3. Mohanan P.N . *Co-operative Societies Laws in Kerala*, Swamy Law House, Ernakulam.
4. Trivedi B.B. *Law and Management of Co-operatives* , Loyal Book Depot, Meerut.
5. Weerman P.E. *A Model Co-operative Societies Law* ,International Co-operative Alliance, New Delhi.

Elective Course III: Stream 3 - Travel and Tourism

CO 1561.3 - MANAGEMENT OF TRAVEL AND TOUR OPERATIONS

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To develop students with professional and academic inputs to adapt to the requirements of travel and tourism industry.

Course objectives:

1. To familiarise with the various operations in travel and tourism.
2. To understand the sale procedures and legal formalities in travel and tour operations.

Module I

History of Travel Agency Business- Travel agency business in India- role of TAAI- requirements of travel agency business- procedures for approval- financial standing and linkages in travel agency business- role of IATA and approval procedures- Travel formalities and procedures, VISA, Passport, insurance, health certificate. (20hrs)

Module II

Tour Operators and Tour Operations- Types of operators- rules of recognition of tour operators- role of tour operators- tour wholesalers- package tour- role of IATO- car rentals- car rates- car identification- car reservations and rental agreements- foreign car rentals- car rental reservation and procedures- cruises- cruise categories, volume cruises, premium cruises, luxury cruises, specialty cruises- cruise accommodation- cruise facilities- cruise costs- cruise reservation procedures. (20hrs)

Module III

Packaging a Holiday - Planning the product- market research- types of packages- negotiations and contracting- air seats, accommodation and ground arrangement. Administrative phase- designing the package with detailed itinerary- costing- brochure printing. Marketing phase- brochure distribution, advertising, promotional methods. Departure phase- reservation,

holiday documentation, overseas ground handling- duties of a tour escort. Travel guide - record keeping- crisis management - Financial planning and control. (25hrs)

Module IV

Travel Legislations- need for legislation- consumer satisfaction- rights of the principals- Swiss guarantee fund, package holiday. The ombudsman of the Swiss travel industry. Directives on package holiday- withdrawal from contract. (10hrs)

Module V

Conference Management- Conference planning- Accommodation- venue decoration and equipment- publicity and promotion- registration. Transportation- pre and post conference tours- entertainment. (15hrs)

Books Recommended:

1. Bhatia A.K . *Tourism Manargment and Marketing: Business of Travel Agency Operations*, Sterling Publishers, New Delhi.
2. Jagmohan Negi. *Travel Agency and Tour Operation-Concepts and Principles*, Kanishka Publishers, New Delhi.
3. James Warner Morrison . *Travel Agent and Tourism*, Arco. New York.
4. Surinder Aggarwal. *Tracel Agency management*, Communication India.
5. Seth P.N. *Successful Tourism Management*, Sterling Publishers , New Delhi.

Elective Course III: Stream 4 - Insurance and Banking

CO 1561.4 - INDIAN BANKING SYSTEM

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To impart a comprehensive knowledge of the functioning of Indian banking system.

Course objectives:

1. To enlighten the students on Indian Banking and the regulating provisions.
2. To enable the students to know the working of the Indian banking system.

Module I

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. Negotiable Instruments Act, 1881- essential features of negotiable instruments- cheque, bill of exchange, promissory note. (18hrs)

Module II

Systems of Banking- Unit banking and branch banking- group banking and chain banking- deposit banking and mixed banking- any time banking and any where banking. Banks as financial supermarkets - specialised functions to diversified functions, intermediation to disintermediation- bancassurance. (20hrs)

Module III

Non-Banking Finance Companies- Definition- Regulation- distinction between NBFCs and banks- services- assets- investment norms- SEBI and RBI guidelines- leading NBFCs functioning in Kerala. (20hrs)

Module IV

Development Banking- concepts- evolution- nature- importance- institutions- SIDBI- EXIM Bank- RRBs- NABARD- CARD Banks. (12hrs)

Module V

Co- operative Banks- structure- role of co-operative banks in developing economy- Regulation of co-operative banks- State co-operative Banks- District co-operative Banks- Primary Agricultural Credit societies. (20hrs)

Books Recommended:

1. Sundaram K.P.M and Varshney P.N . *Banking Theory Law and Practice*, Sultan Chand Sons, New Delhi.
2. Maheswari S.N . *Banking Theory Law and Practice*, Kalyani Publishers, New Delhi.
3. Sekhar K.C . *Banking Theory Law and Practice*, Vikas Publishing House, Mumbai.
4. Gordon E & Natarajan K . *Banking Theory Law and Practice*, Himalaya Publishing House, Mumbai.
5. Lall Nigam B.M . *Banking Law and Practice*, Konark Publishers Pvt. Ltd., New Delhi.
6. Radhaswami M . *Practical Banking*, Sultan Chand & Sons, New Delhi.
7. Vasant Desai . *Development Banking and Financial Intermediaries*, Himalaya Publishing House, Mumbai.
8. Paramesharan R and Natarajan S . *Indian Banking*, S.Chand &Co. Ltd., New Delhi.
9. Indian Institute of Banking and Finance . *Laws of Co-operative Banking*
10. Mathur B.S . *Co-operation in India*, Sahitya Bhawan Publications, Agra.
11. Bedi R.D. *Theory, History and Practice of Co- Operation*, B. Lal Book Depot, Meerut.
12. Nakiran S. *Co-operative Banking in India*, Deep &Deep Publications Pvt. Ltd., New Delhi.

Elective Course III: Stream 5 - Computer Application

CO 1561.5 - SOFTWARE FOR OFFICE MANAGEMENT

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To update and develop theoretical and technical expertise in applying software for office management.

Course objectives:

1. To familiarise the students with the basics of Software for office management.
2. To equip the students to meet the demands of the industry.
3. To develop practical skills in spreadsheet application, database application and preparation of presentations.

Module I

Software - Meaning, classification - Languages – high level, low level Packages
Office automation – meaning, features, advantages (10hrs)

Module II

Open Office a general overview

Writer – basics of document creation, editing, formatting and printing

Calc – structure and its applications

Impress – basic structure of the package

Draw – structure and its use in business

Base – concept and advantages (20hrs)

Module III

Microsoft Excel - Excel user interface, starting with excel, working with cell and cell addresses, entering and editing data, finding and replacing data, selecting a range, moving, cutting, copying with paste, inserting and deleting cells, freezing cells, cell formatting options, adding, deleting and copying worksheet with in a workbook, renaming a worksheet,

Cell reference – relative, absolute - Formulas used in excel, creating macros - Commonly used functions: – logical – AND, IF, NOT, OR, TRUE; Financial – DB, FV, IPMT, IRR, NPV, PMT, PV; statistical –AVERAGE, COUNT, COUNTIF, MAX, MIN; mathematical – PRODUCT, SQRT, SUM, SUMIF - Elements of excel charts – categories, create a chart, choosing chart type, edit chart axis, titles, labels, data series and legend, adding a text box, rotate text in a chart, converting a chart on a web page, saving a chart (25hrs)

Module IV

Microsoft PowerPoint - Introduction, creating presentations – using auto content wizard, using templates, using blank presentation, formatting background, adding sounds, slide show, slide sorter, setting animation, slide transition, setting intervals (15hrs)

Module V

Microsoft Access - Databases - creating a new database, creating tables, editing tables, entering data into a table, editing data in a table, relationship between tables - Creating a query; types of queries - Creating a report; types of reports, printing reports - Creating a simple form; modifying a form, adding control to a form, searching, sorting (20hrs)

Recommended Practicals:

1. Basic skills to do documentation, using of spreadsheets and preparing presentations using open office software.
2. Entering and editing data in Excel sheets, formatting worksheets, creating payroll, depreciation statements, loan schedule etc. using excel, financial analysis of a company using excel, create charts for business presentations using excel.
3. Creating presentation for an automobile company and an educational institution by setting proper animation and slide transition (add proper sounds and images in the slides)
4. (a) Familiarise with database, primary field, view, query etc.
(b) Create database for your educational institution for the purpose of preparing merit list and waiting list for admission of degree students.

Books Recommended:

1. Greg Perry . *SAMS Teach yourself Open Office.org.*, SAMS

2. Peter Norton. *Introduction to Computers*, Tata McGraw-Hill Publishing Co.Ltd., New Delhi.
3. Cox et.al. ,2007. *MS Office step by step*, PHI, New Delhi.

SEMESTER - VI

Core Course XIV : CO 1641 – AUDITING

No. of instructional hours per week : 4

No. of credits : 4

Aim of the course: To understand the principles and practice of auditing and enable the students to acquire professional skill in auditing.

Course objectives:

1. To familiarise the students with the principles and procedure of auditing.
2. To enable the students to understand the duties and responsibilities of auditors and to undertake the work of auditing.

Module I

Introduction - Meaning and objectives of auditing –Types of audit- Audit programme - Audit Note Book – working papers -evidences- considerations before commencing an audit-routine checking and test checking. (15 hrs)

Module II

Internal control- Internal check and internal audit - Audit Procedure. Vouching- requirements of a voucher –vouching of cash sales, receipts from debtors, cash purchases, payment to creditors, payment of wages, purchase of land and buildings – duties of an auditor. Verification and valuation of assets and liabilities –methods –duties of an auditor. (20hrs)

Module III

Audit of limited companies – Company auditor – qualifications – disqualifications- appointment – rights, duties and liabilities – Removal. Share capital and share transfer audit – Audit Report – contents and types. (15hrs)

Module IV

Investigative Audit- Distinction between audit and investigation – Types of investigative audit where fraud is suspected- on acquisition of a running business. (12hrs)

Module V

Recent trends in Auditing- Nature and significance of Cost audit – Tax audit – Management audit- Social audit- Government audit- Auditing in EDP (Electronic Data Processing) environment. (10hrs)

Books Recommended:

1. Sharma T.R. *Auditing*, Sahityan Bhawan Publications, Agra.
2. Tandon B.N. *Practical Auditing*, S Chand & Co.Ltd. New Delhi.
3. Saxena and Saravanavel . *Practical Auditing*, Himalaya Publishing House, Mumbai.
4. Kamal Gupta. *Contemporary Auditing*, Tata McGraw-Hill Publishing Co.Ltd. New Delhi.
5. Jagadeesh Prakash . *Auditing: Principles and Practices*, Chaitanya Publishing House, Allahabad.
6. Sharma R. *Auditing*, Lakshmi Narain Agarwal, Agra.
7. Dinkar Pagare . *Auditing*, Sultan Chand & Sons New Delhi.
8. Bhatia R.C. *Auditing*, Vikas Publishing House, New Delhi.

Core Course XV: CO 1642 - APPLIED COSTING

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To develop the skill required for the application of the methods and techniques of costing in managerial decisions.

Course objectives:

1. To acquaint the students with different methods and techniques of costing.
2. To enable the students to apply the costing methods and techniques in different types of industries.

Module I

Unit and Output costing – Preparation of tenders and quotations. Job costing – meaning – procedure –accounting. Batch costing- meaning- procedure- Economic Batch Quantity. Contract costing– meaning– determination of profit or loss on contract – incomplete contracts – work certified and uncertified – work in progress account – cost plus contract. (20hrs)

Module II

Process Costing – Process Accounts – Process Losses – Abnormal gain and their treatment – Joint products and By products – methods of apportioning- joint cost equivalent production units. (20hrs)

Module III

Service Costing – Features – Composite cost unit – Service Costing applied on transport – hospital – power house - canteen. (10hrs)

Module IV

Marginal Costing – Break Even Analysis – Cost Volume Profit analysis – Decision making under normal key factor environments including pricing decisions. (20hrs)

Module V

Standard Costing – Meaning – concept – standard cost – estimated cost –historical costing *vs* standard costing. Components of standard cost. Variance Analysis – Material Variances only – quantity, price, cost, mix and yield. (20hrs)

Books Recommended:

1. Jain S.P.and Narang K.L. *Advanced Cost Accounting*, Kalyani Publishers, New Delhi.
2. Prasad N.K . *Advanced Cost Accounting*, Book Syndicate Pvt. Ltd., Kolkata.
3. Khan M.Y and Jain P.K. *Advanced Cost Accounting*, Tata McGraw-Hill Publishing Co.Ltd., New Delhi.
4. Thulsian P.C. *Practical Costing*, Vikas Publishing House, New Delhi.
5. Arora M.N. *Principles and Practice of Cost Accounting*, Vikas Publishing House, New Delhi.
6. Nigam B.M and Jain K. *Cost Accounting*, PHI, New Delhi.
7. Maheswari S.N. *Cost and management Accounting*, Sultan Chand & Sons, New Delhi.

Core course XVI : CO 1643 - MANAGEMENT ACCOUNTING

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To develop professional competence and skill in applying accounting information for decision making.

Course objectives:

1. To equip the students to interpret financial statements with specific tools of management accounting.
2. To enable the students to have a thorough knowledge on the management accounting techniques in business decision making.

Module I

Introduction- Meaning-definition - objectives -difference between Financial Accounting and Management Accounting- Cost Accounting *vs* Management Accounting- Installation of management accounting- steps involved- role of management accounting in decision making. Tools and techniques of management accounting- advantages and limitations. (15hrs)

Module II

Analysis and interpretation of financial statements - Presentation of financial statements- Vertical and Horizontal- Parties interested in financial statements. Tools and techniques of financial statement analysis- Preparation of Comparative Financial Statements- Common size Financial Statements- Trend analysis- Ratio analysis-classification of ratios- liquidity- solvency- efficiency- profitability. Computation of Ratios and Interpretation- Preparation of Balance Sheet using ratios. (30hrs)

Module III

Fund flow analysis and cash flow analysis - Fund flow statement- Meaning- objectives- uses of Fund Flow statement- differences between Fund Flow Statement and Balance sheet- differences between Fund Flow Statement and Income statement- Preparation of Fund flow Statement. Cash Flow statement as per Accounting Standard- 3 – meaning- objectives and uses- differences between Cash Flow Statement and Fund Flow Statement- Preparation of Cash Flow Statement. (25hrs)

Module IV

Budgeting -Meaning – definition- uses – functional budgets – preparation of cash budget – flexible budget – meaning and concept of master budget. (15hrs)

Module V

Reporting to Management – Introduction – essentials of a good report – methods and types of reports. (5hrs)

Note:

Students be directed to interpret financial statements with the help of Ratios, Fund Flow Statement and Cash Flow Statement and reporting to management.

Books Recommended:

1. Man Mohan, Goyal S.N. *Principles of Management Accounting*, Sahitya Bhawan Publications, Agra.
2. Shashi K.Gupta and Sharma R.K . *Management Accounting*, Kalyani Publishers, New Delhi.
3. Gupta S.P and Sharma R.K. *Management Accounting*, Sahitya Bhawan Publications, Agra.
4. Kulshustia and Ramanathan. *Management Accounting*, Sultan Chand & Sons, New Delhi.
5. Maheswari S.N. *Management Accounting and Financial Control*, Sultan Chand & Sons, new Delhi.
6. Pandey I.M *Principles of Management Accounting*, Vikas Publishing House, New Delhi.
7. Khan M.Y & Jain P.K . *Management Accounting*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi.
8. Revi M. Kishore. *Management Accounting*, Taxman Publications Pvt.Ltd., New Delhi.

9. Jhamb H.V . *Fundamentals of Management Accounting*, Ane Books India, New Delhi.
10. Kaplan R.S and Atkinson A.A . *Advanced Management Accounting*, PHI, New Delhi.
11. Rajesh Kothari and Abhishek Godha . *Management Accounting Concepts and Applications*, Macmillan India Ltd., New Delhi .

Open Courses
(For Students from the Department of Commerce)

Open Course II: CO 1651.1 – INTERNATIONAL FINANCE

No. of instructional hours per week : 3

No. of credits : 2

Aim of the course: To expose the students to the management of finance in a global environment.

Course objectives:

1. To create and understanding on international financial markets and instruments.
2. To give a comprehensive knowledge about the competitive advantages in sourcing funds.

Module I

International Financial Management –meaning – objectives – wealth maximization for global entities – financial planning – estimating project requirements – sourcing funds in a global context – comparative advantage in terms of cost – legal requirements for global sourcing – Bank guarantee – sourcing funds through foreign capital markets – compliance with International Accounting Standards. (7hrs)

Module II

Central Banking and liquidity – Central Banks – monetary policy – control of credit – functions of leading central banks in America, Asia and Europe – foreign banks – services of foreign banks. Globalisation of banking – Global liquidity and solvency crisis – Impact on industry – bailout and management of liquidity. (9hrs)

Module III

Global Financial Instruments - global investors – classification of instruments – money market instruments – federal funds – Treasury Bills – Euro dollars – Certificate of deposits – Commercial paper – capital market instruments – Bond market world wide – types of bonds – Foreign bonds – euro bonds – floating rate notes – features – debentures – convertibles – warrants – features – ADRs – GDRs – Global underwriters. (14hrs)

Module IV

Global Financial Markets – evolution – capital market and money market – stock exchanges world wide – New York Stock Exchanges – Tokyo Stock exchange – comparative analysis of stock market in America, Asia and Europe – listing feature of Indian stock Exchanges – BSE – NSE – Over the counter markets – Foreign Institutional investment – Merchant banking. (12hrs)

Module V

Financial Management for MNCs – Identification of projects with assessment of financial commitments – project appraisal in a global environment – financial control – audit and tax regulations – disclosure norms (12hrs)

Books Recommended:

1. Avadhani V.A . *International Finance*, Himalaya Publishing House, Mumbai.
2. Pandey I.M. *Financial Management*, Vikas Publishing House, New Delhi.
3. James C. Van Horne. *Fundamentals of Financial Management*, PHI, New Delhi.
4. Prasanna Chandra. *Financial Management*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi.
5. Machiraju H.R. *International Financial Markets and India*, New Age International Publishers, New Delhi.

Open Course II: CO 1651.2 - MANAGEMENT OF FOREIGN TRADE

No. of instructional hours per week : 3

No. of credits : 2

Aim of the course: To expose the students to the overall management of foreign trade affecting international business.

Course objectives:

1. To acquaint the students with India's foreign trade.
2. To familiarise the students with international trade and services.

Module I

Introduction to Foreign Trade – basis of foreign trade-terms of trade-balance of payments-economic development and foreign trade- India's foreign trade in global context.

(8hrs)

Module II

International Socio- Economic Environment and System– regional economic groupings-

GATT, UNCATD and WTO- bilateralism vs. multilateralism-commodity agreements and commodity markets.

(10hrs)

Module III

India's Foreign Trade -role of state trading in India's foreign trade; export-oriented units; export of projects and consultancy services; Free Trade Zones in India; foreign collaboration and joint ventures abroad; export-import financing institutions.

(12hrs)

Module IV

Export and Import Procedures -central excise clearance-customs clearance-role of clearing and forwarding agents-shipment of export cargo-export credit-export credit guarantee and policies-forward exchange cover-finance for export on deferred payment terms -duty drawbacks . (14 hrs)

Module V

Identification of Global Markets –sources of information-marketing strategy-agencies promoting and supporting foreign trade. (10hrs)

Book Recommended:

1. Verma M.L. *Foreign Trade Management in India*, Vikas Publishing House, New Delhi.
2. Mahajan V.S. *India's Foreign Trade and Balance of Payments*, Deep & Deep Publications Pvt. Ltd., New Delhi.
3. Varshney R.L. *India's Foreign Trade*, Kitab Mahal, Allahabad.
4. Sindhvani. *The Global Business Game*, Macmillan India Ltd., New Delhi.
5. Mithani D.M. *International Economics: Theory and Practice*, Himalaya Publishing House, Mumbai.
6. Chadha G.K. *WTO and Indian Economy*, Deep & Deep Publications Pvt. Ltd., New Delhi.
7. Batra G.S. and Dangwal R.C. *International Business: New Trends*, Deep & Deep Publications Pvt. Ltd., New Delhi.
8. Warren J. Keegan. *International Marketing*, PHI, New Delhi.
9. John Payerwaether. *International Marketing*, PHI, New Delhi.
10. *IIFT Dictionary of Shipping and Chartering terms*
11. *IIFT Freight Tariffs and Practices of Shipping Conferences*

Open Course II: CO 1651.3 - STRATEGIC MANAGEMENT

No. of instructional hours per week : 3

No. of credits : 2

Aim of the course: To enhance decision making abilities of students in situations of uncertainty in a dynamic business environment.

Course objectives:

1. To give basic understanding about the concepts related to strategic management.
2. To acquaint the students with the managerial tasks associated with implementing company strategies.

Module I

Strategic management – introduction – concept – characteristics of strategic management – Defining strategy. (8hrs)

Module II

Strategy formulation – stakeholders in business – vision, mission and purpose – objectives and goals – strategic business unit (SBU) – Types of strategies. (10hrs)

Module III

Strategic analysis and choice – Environmental Threat and Opportunity Profile (ETOP) – Organisational Capability Profile – Strategic Advantage Profile – Corporate Portfolio Analysis – SWOT Analysis – Synergy and Dysergy – GAP Analysis. (14hrs)

Module IV

Strategy implementation – Inter-relationship between formulation and implementation – issues in strategy implementation – resource allocation. (10hrs)

Module V

Strategy evaluation – importance – strategic control – techniques of strategic evaluation and control. (12hrs)

Books Recommended:

1. *Srivastava R.M . Management Policy and Strategic management (Concepts, skills and Practices).*
2. Subha Rao P. *Business Policy and Strategic Management*, Himalaya Publishing House, Mumbai.
3. Bhattachary S.K. and Venkataraman N. *Managing Business Enterprises: Strategies, Structures and System*, Vikas Punlishing House, New Delhi.
4. Ramaswamy and Namakumari S. *Strategic Planning Formulation of Corporate Strategies*, Macmillan India Ltd., New Delhi.
5. Sharma R.A. *Strategic management in Indian Companies*, Deep & Deep Publications Pvt. Ltd., New Delhi.
6. Azhar Kasmi. *Business Policy and Strategic Management*, Tata McGraw–Hill Publishing Co. Ltd., New Delhi.

Elective Course IV: Stream 1 - Finance
CO 1661.1 - INCOME TAX LAW AND PRACTICE – II

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To equip the students with the knowledge tax management and administration in India.

Course objectives:

1. To enable the students to understand the provision of Income Tax Act for computing taxable income of individuals, firms and companies.
2. To familiarise the students with the procedures of income tax assessment.

Module I

Clubbing of Income- Aggregation of Income – Set off and carry forward of losses.
(15hrs)

Module II

Computation of Total Income - Gross Total Income – deductions – Total Income.
(10hrs)

Module III

Assessment of Individuals, firms and Companies. (40hrs)

Module IV

Assessment Procedure – Return of Income – PAN – TAN – Types of Assessment

(15hrs)

Module V

Income Tax Authorities and their Powers

(10hrs)

Books Recommended:

1. Mahrothra H.C and Goyal S.P. *Income tax Law and Practice*, Sahitya Bhawan Publications, Agra.
2. Vinod K. Singhania and Kapil Singhania . *Direct Taxes Law and Practice*, Taxmann Publications Pvt.Ltd., New Delhi.
3. GaurV.P. and Narang D.B. *Income Tax Law and Practice*, Kalyani Publishers, New Delhi.
4. Lal B.B. *Income Tax Law and Practice*, *Konark Publications* ,New Delhi.
5. Mahesh Chandra, Goyal S.P and Shukla D.C. *Income Tax Law and Practice* ,Pragati Publications , New Delhi..

Elective Course IV: Stream 2 -Co-operation

CO 1661.2 - CO-OPERATIVE ACCOUNTING

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To impart knowledge about the system of maintaining books and accounts in co- operatives and to develop the skill in undertaking co-operative audit.

Course objectives:

1. To familiarise the students with the special features of accounting and audit in co-operatives.
2. To enable the students to understand the procedures of co-operative audit.

Module 1

Co-operative Accounting- meaning, importance, special features of co-operative accounting. – Books and Registers kept by co-operatives as per Kerala Co-operative Societies Act and Rules. (12hrs)

Module II

Sources of funds – State aid to Co-operatives- share capital contribution – principal state partnership fund – subsidiary state partnership fund – grants – subsidies – owned funds – borrowed funds. (20hrs)

Module III

Trial Balance - Preparation of Trial balance of- District Co-operative Bank, State Co-operative Bank, Agricultural and Rural Development Banks. Preparation of Receipts and Disbursement statement of Primary Societies- PACS, consumer, marketing, housing, dairy, fishery, industrial, processing societies - Practical problems. (20hrs)

Module IV

Final Accounts – Statutory forms - preparation of Trading, Profit and Loss Account and Balance Sheet of consumer, marketing, housing, dairy, primary agricultural credit societies and Primary Agricultural and Rural Development Banks. Disposal of Net Profit – statutory and non- statutory requirements. (18hrs)

Module V

Co-operative Audit – Definition – objectives - scope – advantage - difference between audit of co-operative societies and joint stock companies – special features of co-operative audit – administrative set up for co-operative audit – types of audit - preparations for audit and framing of audit programme – stages of practical audit – mechanical audit, administrative audit, preparation of final statements – reconciliation of bank accounts - Co-operative auditor – duties , powers and liabilities – Audit report – Audit certificate – Audit classification – assessment and levy of audit fees. (20hrs)

Books Recommended:

1. Krishnaswami O.R. *Co-operative Account Keeping*, Oxford &IBH Publishing Co., New Delhi.
2. Krishnaswami O.R. *Co-operative Audit*, Oxford & IBH Publishing Co. New Delhi.
3. Saminddin, Mahfoozur Rahman and Hifzur Rehman . *Co-operative Accounting and Auditing*, Himalaya Publishing House, Mumbai.
4. Khandelwal M.C. *Co-operative Audit X-Rayed*, Pitaliya, Pustak Bhandar,Jaipur.
5. Department of Co-operation, Government of Kerala : *Co-operative Audit Manual*.

Elective Course IV: Stream 3 -Travel and Tourism

CO 1661.3 - HOSPITALITY MANAGEMENT

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To impart knowledge about the organisation and management of hospitality industry.

Course objectives:

1. To familiarise the students with various types of accommodation.
2. To familiarise the students with various business activities in the accommodation segment.

Module I

Introduction to Hospitality industry- Emergence of the Hotel- definition- structure of accommodation, types of hotel- International, resorts- commercial, residential, floating, capsule, airport. Supplementary accommodation- principal forms- motel, youth hostel, camping and caravan sites - bed and breakfast establishments, holiday villages, timeshare. Gradation, International Hotel Association (IHA). (20hrs)

Module II

Organization and Management of a Hotel- Standardisation- organizational structure- functions of different departments- front office- housekeeping- night auditing- food and beverages- use of Hubbart's formulae. (20hrs)

Module III

The Guest and the Hotel- Accommodation- refusal of permission, F and B, safety of guest, responsibility of guest property. Hotel feasibility reports- preparation of feasibility reports- procedure- agencies and organisations associated with hotel approval and recognition- role of Tourism Finance Corporation and other agencies in financing hotel- hotel planning for 21st century. (20hrs)

Module IV

Restaurant- Definition- Types of restaurant- basic etiquette for restaurant staff- departments of restaurant- kitchen- bar- housekeeping- accounts- front office stores- Organisational structure of restaurant- types of menu. (15hrs)

Module V

Managing Finance- Preparing cheques and receiving payment- Cash payment- credit card payment- particulars in a cheque etc. (15hrs)

Books Recommended:

1. Chon . *Welcome to Hospitality : An introduction*, Delmar Publishers, London.
2. Walker John R. *Introduction to Hospitality* , PHI New Delhi.
3. Sudhir Andrews. *Hotel Front Office Training Manual*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi
4. Negi. *Hotel for Tourism Development*, Metropolitan Books Co. New Delhi.
5. Jagmohan Negi . *Hotel and Tourism Laws*, Frank Brothers, New Delhi.
6. David.J . *Text book of Hotel Management*, Anmol Publications ,New Delhi.
7. Alastair M. Morrison . *Hospitality and Travel Marketing*, Delmar Publishers , London.
8. Krishnan Kamra. *Hospitality Operations and Management*, Wheeler Publishers, Allahabad.

Elective Course IV: Stream 4 - Insurance and Banking

CO 1661.4 - PRACTICAL BANKING

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To expose the students to the different dimensions of the emerging initiatives in banking.

Course objectives:

1. To familiarise the students with the emerging aspects in banking.
2. To equip the students to have a practical insight in banking operations.

Module I

Risk Management- Capital adequacy and CAR- Risk management under Basel I and Basel-II- Risk weighted assets- Management of Risk and financial control. (15hrs)

Module II

Retail Banking- Products and services- Retail banking business and its composition- housing loans, vehicle loans, personal loans and education loans. Computation of interest- fixed rate and floating rate, EMI- value added services. (20hrs)

Module III

Asset Liability Management- Matching assets and with liabilities- bucket concept, mismatch between assets and liabilities- Principles for sound ALM- Guidelines of Central Bank.

(15hrs)

Module IV

Recovery Management- Principles for sanctioning of loans- margin requirements- Repayment systems- Management of NPAs- standard, sub standard and loss assets- Provisioning for NPAs- Ever greening of loans- dealing with default.

(20hrs)

Module V

General Utility Services of Banks- conventional services- locker, references, compliance with standing instructions- Modern services- linkage with other financial institutions- insurance, mutual fund, capital market, guarantee for foreign trade, merchant banking services.

(20hrs)

Books Recommended:

1. Indian Institute of Banking and Finance . *Risk Management*
2. Indian Institute of Banking and Finance. *Banking Products and services*
3. Indian Institute of Banking and Finance . *Management of Non Performing Advances*
4. Gopalakrishnan T.V. *Management of Non- Performing Advances* ,Macmillan India Ltd., New Delhi.
5. Deepak Alok . *Micro – finance Perspectives and Operation*, Macmillan India Ltd., New Delhi.
6. Ashish Parthasarthy . *Theory and Practice of Treasury and Risk Management in Banks* ,Taxmann Publications Pvt. Ltd., New Delhi.
7. Mundra S.S . *Theory and Practice of Treasury and Risk Management in Banks*, Taxmann Publications Pvt. Ltd., New Delhi.
8. Ajayakumar . *Risk Management*, Macmillan India Ltd., New Delhi.
9. Chatterjee. D.P. *Risk Management*, Macmillan India Ltd., New Delhi.

10. Chandrasekhar C. *Risk Management*, Macmillan India Ltd., New Delhi.
11. Pain P.K. *International Banking : Legal and Regulatory Aspects*, Macmillan India Ltd., New Delhi.
12. Pathe P.M. *International Banking : Legal and Regulatory Aspects*, Macmillan India Ltd., New Delhi.
13. Radhaswami M. *Practical Banking*, Sultan Chand & Sons, New Delhi.

Elective Course IV: Stream 5 -Computer Application

CO 1661.5 - COMPUTERISED ACCOUNTING

No. of instructional hours per week : 5

No. of credits : 4

Aim of the course: To update and expand the skills in the application of accounting packages.

Course objectives:

1. To expose the students to computer application in the field of Accounting.
2. To equip the students to meet the demands of the industry.
3. To develop practical skills in the application of Tally Package.

Module I

Company creation and set-up of accounts in Tally (7.2 or higher version)

Startup Tally, Quitting Tally, Creation of a Company, Alteration, deleting, and shut a company

- Concepts of Grouping of Accounts – Predefined account groups, display or alter groups.

Creating Ledger Accounts – Predefined ledger accounts, creation, display, alter and deleting

ledger accounts - Inventory – items, groups, units, creating a single stock group, creating a multiple stock group, stock items. (20hrs)

Module II

Accounting vouchers and its advanced usages - Vouchers, Types of Vouchers used in Tally, Creation of Voucher type, Types of accounting Vouchers, Accounting Features, Maintaining Bill-wise Details, Cost centre and cost category, interest calculation, Reversing

journals and optional voucher, Memorandum Voucher - Inventory vouchers – delivery note, physical stock voucher, purchase order, sales order, receipt note, rejection in, rejection out, stock journal, Stock category, bill-wise details, multiple Godowns, different and actual bill quantity (20hrs)

Module III

Books of accounts and its advanced usages - Cash book, Bank book, Journal Register, Ledger, Purchase, Register, Sales Register, Stock item, Stock group summary, movement analysis, sales order, purchase order, location wise stock reports, stock query, branch accounting, flexible invoicing, discount in invoicing, price list, bank reconciliation, manufacturing account. (20hrs)

Module IV

Financial Management - TDS, Generation and Reconciliation of TDS Challans, Filing e-TDS return, Calculation of VAT in Tally - Fund flow, receivables turnover, budgeting and controls, variance analysis, ratio analysis, calculating key financial ratios. (20hrs)

Module V

Report Generation and Printing - Display of Trial balance, profit and loss accounts, balance sheets, consolidated statements companies/branches. Printing options, quick format, printing reports, printing of primary books, printing of registers, printing of outstanding statements, printing of inventory books (10hrs)

Recommended Practicals:

1. Application of Tally - creation of companies; creation of primary groups, secondary groups; creation of ledgers; creation of inventory – items, groups, units etc.
2. Creation of different types of vouchers; bills wise details; interest calculation; creation of godowns.
3. Preparing, display and alter books of accounts, preparing stock reports, stock query, branch accounts, invoices, price list and bank reconciliation statement.
4. Generating fund flow statements, ratio analysis statements, budgets; calculation of VAT in tally; preparation of TDS return

5. Generating Trial balance, Profit and Loss Accounts, Balance Sheets, consolidated statement of companies.

Books Recommended:

1. Institute of Computer Accountants . *Tally*, Vikas Publishing House, New Delhi.
2. Tally Academy . *Tally Manual*.