B.Com - COMMERCE

Course Structure and Syllabus

Programme Code: 3UACOM

2026-2027

SENGAMALA THAYAAR EDUCATIONAL TRUST WOMEN'S COLLEGE(AUTONOMOUS)
(Affiliated to Bharathidasan University, Tiruchirappalli)
(Accredited by NAAC)
Sundarakkottai,Mannargudi–614 016,
Thiruvarur (Dt.),Tamil Nadu, India.

SENGAMALA THAYAAR EDUCATIONAL TRUST WOMEN'S COLLEGE (AUTONOMOUS)

(Affiliated to Bharathidasan University, Tiruchirappalli)

(Accredited by NAAC)

SUNDARAKKOTTAI, MANNARGUDI–614016.

TAMILNADU, INDIA.

B.Com., GENERAL

CHOICE BASED CREDIT SYSTEM– LEARNING OUTCOMES BASED CURRICULUM FRAMEWORK (CBCS–LOCF)

(For the candidates admitted in the academic year 2026–2027)

CHOICE BASED CREDIT SYSTEM

The credit based semester system provides flexibility in designing curriculum and assigning credits based on the course content and hours of teaching. The choice based credit system provides a 'cafeteria' type approach in which the students can take courses of their choice, learn at their own pace, undergo additional courses and acquire more than the required credits, and adopt an interdisciplinary approach to learning. Our College has moved to CBCS and implemented the grading system.

OUTCOME-BASED EDUCATION (OBE)
LEARNING OUTCOME-BASED CURRICULUM FRAMEWORK (LOCF)

The fundamental premise underlying the learning outcomes-based approach to curriculum planning and development is that higher education qualifications are awarded on the basis of demonstrated achievement of outcomes (expressed in terms of knowledge, understanding, skills, attitudes and values) and academic standards expected of graduates of a programme of study. Learning outcomes specify what graduates completing a particular programme of study are expected to know, understand and be able to do at the end of their programme of study. The expected learning outcomes are used as reference points that would help to formulate graduate attributes, qualification descriptors, programme learning outcomes and course learning outcomes which in turn will help in curriculum planning and development, and in the design, delivery and review of academic programmes. They provide general guidance for articulating the essential learnings associated with programmes of study and courses with in a programme, maintain national standards and international comparability of learning outcomes and academic standards to ensure global competitiveness, and to facilitate student/graduate mobility and provide higher education institutions an important point of reference for designing teaching-learning strategies, assessing student learning levels, and periodic review of programmes and academic standards.

Some important aspects of the Outcome Based Education Course: is defined as a theory, practical or theory cum practical subject studied in a semester.

Course Outcomes (COs): are statements that describe significant and essential learning that learners have achieved, and can reliably demonstrate at the end of a course. Generally, three or more course outcomes may be specified for each course based on its weightage.

Programme: is defined as the specialization or discipline of a Degree.

Programme Outcomes (POs): Programme outcomes are narrower statements that describe what students are expected to be able to do by the time of graduation. POs are expected to be aligned closely with Graduate Attributes.

Programme Specific Outcomes (PSOs): PSOs are what the students should be able to do at the time of graduation with reference to a specific discipline.

Some important terminologies repeatedly used in LOCF.

Ability Enhancement Courses (AEC): Ability Enhancement Courses are designed to improve students' language proficiency, communication skills, analytical abilities, environmental awareness, and understanding of contemporary issues. These courses aim to enhance the overall academic and professional capabilities of students and facilitate their effective participation in higher education and employment.

Core Courses (CC): A course that is compulsorily studied by a student as a fundamental requirement of the programme is termed a Core Course (CC). These courses provide the basic knowledge and conceptual understanding of the major discipline. Core Courses constitute the foundation of the programme and ensure that all students acquire the essential competencies and academic standards prescribed for the degree. Successful completion of Core Courses is mandatory for the award of the degree.

Core Practical Courses (CP): Core Practical Courses are laboratory-based courses associated with the Core Theory Courses. These courses provide hands-on training, experimental skills, analytical techniques, and practical exposure necessary for understanding the concepts of the discipline. Students are required to successfully complete all prescribed practical courses as part of the programme requirements.

Allied Courses (AC): Allied Courses are courses offered from disciplines other than the major discipline. These courses provide students with opportunities to gain additional knowledge and skills in allied or complementary areas of study. Allied Courses promote multidisciplinary learning and broaden the academic perspective of students. The selection and completion of Allied Courses shall be governed by the regulations of the institution and the curriculum framework.

Interdisciplinary Courses (IDC): Interdisciplinary Courses are designed to provide knowledge and skills that integrate concepts from multiple disciplines. These courses encourage students to explore the interrelationship between different fields of study and develop a broader understanding of contemporary issues and applications. Students may choose Interdisciplinary Courses as prescribed in the curriculum and subject to eligibility requirements.

Discipline Specific Elective Courses (DSE): Discipline Specific Elective Courses are elective courses offered by the major discipline. These courses provide students with opportunities to acquire advanced knowledge and specialization in selected areas of the discipline. Students may choose courses from the prescribed list of electives based on their interests, aptitude, and career aspirations. These courses are generally application-oriented and provide in-depth exposure to specific domains of study.

Skill Enhancement Courses (SECs): These courses focus on developing skills or proficiencies of the student, and aim at providing hands-on training. Skill enhancement courses can be opted by the students of any other discipline, but are highly suitable for students pursuing their academic programme. These courses may be chosen from a pool of courses designed to provide value-based and/or skill-based knowledge.

Value Added Courses (VAC): Value Added Courses are intended to provide additional knowledge, skills, attitudes, and competencies that complement the regular curriculum. These courses focus on holistic development, professional ethics, environmental awareness, personality development, life skills, and emerging areas of knowledge. Successful completion of the prescribed Value Added Courses may be mandatory or optional as specified in the curriculum.

Field Study/Industrial Visit/Case Study: It has to be completed during the fifth semester of the degree programme. Credit for this course will be entered in the fifth semester's marks statement.

Internship: Students must complete internship training during summer holidays after the fourth semester. They have to submit a report of internship training with the necessary documents and have to appear for a viva-voce examination during fifth semester. Credit for internship will be entered in the fifth semester's mark statement.

Extra Credit Courses: In order to facilitate the students, gaining knowledge/skills by attending online courses MOOC, credits are awarded as extra credits, the extra credit are at three semesters after verifying the course completion certificates. According to the guidelines of UGC, the students are encouraged to avail this option of enriching their knowledge by enrolling themselves in the Massive Open Online Courses (MOOC) provided by various portals such as SWAYAM, NPTEL etc.

Project Work: Project Work provides students with an opportunity to apply the knowledge and skills acquired during the programme to investigate a specific problem or research topic. Students shall undertake the project under the guidance of a faculty member and submit a dissertation/report followed by evaluation and viva-voce examination.

Extension Activities: Students are encouraged to participate in extension and outreach activities such as National Service Scheme (NSS), National Cadet Corps (NCC), Youth Red Cross (YRC), Red Ribbon Club (RRC), Sports, Fine Arts, Exnora, Rotaract community engagement programmes, environmental awareness campaigns, and other socially relevant activities. Such participation may be recognized through credits, certificates, or awards as prescribed by the institution.

Undergraduate Programme:
Programme Pattern: The Under Graduate degree programme consists of **FIVE** vital components. They are as follows:
Part -I: Ability Enhancement Course (Tamil / Hindi / French / Sanskrit)
Part-II: Ability Enhancement Course (English)
Part-III: Core Course (Theory, Allied Courses and Group Project)
Part-IV: Skill Enhancement Courses, Discipline Specific Elective Courses, Interdisciplinary Courses, Value Education, Health & Wellness, Introduction to Disaster Management, Summer Internship, Value Added Course, Environmental studies, Gender studies and Extension activity.

EXAMINATION
Continuous Internal Assessment (CIA):
UG - Distribution of CIA Marks
Passing Minimum: 40 %

Assisgnment-3	30%
Test-2	50%
Seminar	10%
Attendance	10%

Question Paper Pattern

Section A1 (10x1=10 marks)
One word question/ Fill in/ True or False/ Multiple Choice Questions
Two Questions from Each unit
Section A 2 (5x2=10 marks)
Short Answers / Match the following
One question from Each unit
Total Marks – 20
Section B: (5x4=20 marks)
Paragraph Answers
Either/ or type, One Question from each unit
Section C: (10x3=30)
Essay Type Answers
Answer 3 out of 5 Questions
One Question from each unit
Section A1 & A2: K1 Level
Section B: K2, K3 and K4 Level
Section C: K5 and K6 Level

Knowledge levels for assessment of Outcomes based on Blooms Taxonomy

S. No.	Level	Parameter	Description
1	K1	Knowledge/Remembering	It is the ability to remember the previously learned
2	K2	Comprehension/ Understanding	The learner explains ideas or concepts
3	K3	Application/Applying	The learner uses information in a new way
4	K4	Analysis/Analyzing	The learner distinguishes among different parts
5	K5	Evaluation/Evaluating	The learner justifies a stand or decision
6	K6	Synthesis /Creating	The learner creates a new product or point of view

WEIGHTAGE of K – LEVELS IN QUESTION PAPER

(Cognitive Level) K- LEVELS →	Lower Order Thinking			Higher Order Thinking			Total
	K1	K2	K3	K4	K5	K6	
END SEMESTER EXAMINATIONS (ESE)	20	20			30		**70**
Continuous Internal Assessment (CIA)	20	20			30		**70**

QUESTION PATTERN FOR END SEMESTER EXAMINATION/ Continuous Internal Assessment

SECTION		**MARKS**
SECTION – A1 (No choice ,One Mark) **TWO** questions from each unit **SECTION –A2** (No choice ,Two Mark) **ONE** question from each unit	(10x1 =10) (5x2 =10)	20
SECTION - B (Either/ or type, 4-Marks) **ONE** questions from each unit	(5x4 =20)	20
SECTION - C (3 out of 5) (10 Marks) **ONE** question from each unit	(3x10 =30)	30
	Total	**70**

BLUE PRINT OF QUESTION PAPER FOR END SEMESTER EXAMINATION

DURATION: 3. 00 Hours. **Max Mark : 70**

K- LEVELS / **SECTION**	**K1**	**K2**	**K3**	**K4**	**K5**	**K6**	**Total Marks**
SECTION –A1 (1 Mark, No choice) (10x1 =10)	10						10
SECTION –A2 (2-Marks, No choice) (5x2=10)	10						10
SECTION –B (4-Marks) (Either/or type) (5x4=20)		4	8	8			20
SECTION -C (10 Marks) (3 out of 5) (3x10=30) Courses having only **K5, K6** levels, K5 level- 3 Questions, K6 level- 2 Questions **(One K6 level question is compulsory)**					20	10	30
Total	**20**	**04**	**08**	**08**	**20**	**10**	**70**

EVALUATION

GRADING SYSTEM

Once the marks of the CIA and the end-semester examination for each of the courses are available, they will be added and converted as final mark. The marks thus obtained will then be graded as per the scheme provided in Table-1.

Grade Point Average (GPA) will be calculated from the first semester onwards for all semester. From the second semester onwards, the total performance within a semester and the continuous performance starting from the first semester are indicated by semester Grade Point Average (GPA) and Cumulative Grade Point Average (CGPA), respectively. These twoare calculated by the following formulae:

$$\text{GPA} = \frac{\sum_{i=1}^{n} C_i G_i}{\sum_{I=1}^{n} C_i}$$

$$\text{WAM (Weighted Average Marks)} = \frac{\sum_{i=1}^{n} C_i M_i}{\sum_{I=1}^{n} C_i}$$

Where,

C_i is the Credit earned for the Course i

G_i is the Grade Point obtained by the student for the Course i

M_i is the marks obtained for the course i and

n is the number of Courses **Passed** in that semester.

CGPA: Average GPA of all the Courses starting from the first semester to the current semester.

CLASSIFICATION OF FINAL RESULTS:

1. For each of the first three parts, there shall be separate classification on the basis of CGPA, as indicated in Table-2.
2. For the purpose of declaring a candidate to have qualified for the Degree of Bachelor of Arts/ Science/ Commerce/ Management as Outstanding/ Excellent/ Very Good/ Good/ Above Average/ Average, the marks and the corresponding CGPA earnedby the candidate in Part-III alone will be the criterion, provided the candidate has secured the prescribed passing minimum in the all the Five parts of the Programme.
3. Grade in Part –IV and Part-V shall be shown separately and it shall not be taken into account for classification.
4. A Pass in PART- V will be mandatory although the marks will not count for the calculation of the CGPA.
5. Absence from an examination shall not be taken an attempt.

Table-1: Grading of the Courses – UG

Marks Range	Grade Point	Corresponding Grade
90 and above	10	O
80 and above and below 90	9	A+
70 and above and below 80	8	A
60 and above and below 70	7	B+
50 and above and below 60	6	B
40 and above and below 50	5	C
Below 40	NA	RA

The candidate's performance in every current semester is indicated by **Semester Grade Point Average (SGPA)** and from the second semester onwards, the continuous performance including pervious semester /s is indicated by **Cumulative Grade Point Average (CGPA).**

Table-2: Final Result

CGPA	Corresponding Grade	Classification of Final Result
9.00 and above	O	Outstanding
8.00 to 8.99	A+	Excellent
7.00 to 7.99	A	Very Good
6.00 to 6.99	B+	Good
5.00 to 5.99	B	Above Average
4.00 to 4.99	C	Average
Below 4.00	RA	Re-appearance

The candidates who have passed in the first appearance and within the prescribed duration of the UG programme are eligible. If the candidate's Grade is O/A+ with more than one attempt, the performance is fixed as "Very Good".

VISION

To Empower the women students with knowledge in commerce, trade and accounting in order to make them employable or to become entrepreneurs.

MISSION

- Providing students with professional knowledge and hands on training in commerce and trade.
- Exposing and training the students in accounting and auditing including the use of software.

PROGRAMMEOUTCOME (PO)

Up on completion of the degree requirements, students will be

1.	**PO-1**	**Disciplinary Knowledge**	Demonstrate comprehensive knowledge and understanding of the subject commerce and apply the acquired knowledge to cater to the needs of the Society / Employer / Institution / Own Business /Enterprise
2.	**PO – 2**	**Critical Thinking and Problem Solving**	Think critically, imbibe analytical, critical, logical, innovative thinking skills in the field of accounting, banking and taxation, solve problems using appropriate tools and techniques and the knowledge, skills and attitudes acquired and extrapolate the same to real life situations.
3.	**PO – 3**	**Digital literacy and Effective Communication**	Use software in a variety of learning situations and speak, read, write and listen clearly in person and through electronic media in English and in one or more Indian languages, and make meaning of the world by connecting people, ideas, books, media and technology
4.	**PO – 4**	**Individual and Team Work**	Effectively accomplish tasks individually as well as work effectively and respectfully as member or leader with diverse teams, facilitate cooperative or coordinated effort on the part of a group, and act together as a group or a team in the interests of a common cause and work efficiently as a member of a team.
5.	**PO – 5**	**Research- Related Skill**	A sense of inquiry and capability for asking relevant/appropriate questions, problem arising, synthesising and articulating, Ability to recognise cause and effect relationships, define problems, formulate hypothesis, analyse and interpret and draw conclusions from data, establish hypothesis, predict cause and effect relationships, execute and report the results of an experiment or investigation
6.	**PO – 6**	**Multi Skill Competence and Social Interaction**	Understand the values and beliefs of multiple cultures, global perspectives, engage and interact respectfully with diverse groups and elicit views of others, mediate disagreements and help reach conclusions in group settings.
7.	**PO-7**	**Moral and Ethical Awareness**	Embrace moral/ethical values in conducting one's life, formulate a position/argument about an ethical issue from multiple perspectives, and use ethical practices in all work..
8.	**PO-8**	**Environment and Sustainability**	Understand the issues of environmental contexts and sustainable development
9.	**PO-9**	**Self-directed and Lifelong learning**	Acquire knowledge and skills, including learning "how to learn‟, that are necessary for participating in learning activities throughout life and to engage in independent and life-long learning in the broadest context of socio-technological changes.
10.	**PO –10**	**Reflective thinking**	Critical sensibility to lived experiences, with self-awareness and reflexivity of both self and society.

PROGRAMME SPECIFICOUTCOME (PSO)

1.	**PSO-1**	Transform and empower women graduates to meet global challenges through holistic education in terms of recent Teaching-Learning methodologies.
2.	**PSO - 2**	Groom the graduates towards excellence through building communication skills, handling leadership challenges and negotiating career path ways.
3.	**PSO - 3**	Heighten the conscious of the graduates on socio-economic concern and to evolve it as an in built mechanism to chisel as better human being.
4.	**PSO - 4**	Impart the knowledge to the graduates by blending the core areas of the subject domain in a pragmatic manner so as to emerge as efficient professionals, entrepreneurs and finance experts.
5.	**PSO – 5**	Bridge the inherent skills of graduates with the industrial expectations in the ever – changing and challenging global competitive business environment by continuously providing a comprehensive knowledge in subject domain.

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B. COM- GENERAL., COMMERCE
CHOICE BASED CREDIT SYSTEM–LEARNING OUTCOMES BASED CURRICULUM FRAMEWORK (CBCS – LOCF)
(For the candidates admitted in the academic year 2026–2027)

ELIGIBILITY: A pass in 10+2 with Commerce and Accountancy. 20% of seats may be reserved for Vocational Stream.

Sem	Part	Courses	Course Code	Title	Ins. Hrs.	Credits	Exam. Hours	Maximum Marks		
								Int.	Ext.	Total
I	I	Ability Enhancement Course – I (AEC - I)	U26TAEC11	Tamil$ / Other Languages+, #	6	3	3	30	70	100
	II	Ability Enhancement Course –II (AEC – II)	U26EAEC11	English Course – I	6	3	3	30	70	100
	III	Core Course -I (CC - I)	U26CM101	Principles of Accountancy	4	4	3	30	70	100
		Core Course - II (CC - II)	U26CM102	Principles of Marketing	4	4	3	30	70	100
		Allied Course – I (AC - I)	U26ACM101	Management Concepts	3	3	3	30	70	100
		Allied Course - II (AC-II)	U26ACM102	Indian Economic Development	3	3	3	30	70	100
	IV	Value Education	26UGVED	Value Education	2	2	3	30	70	100
		Interdisciplinary Course – I (IDC - I) #			2	2	3	30	70	100
	Total				**30**	**24**	**-**	**-**	**-**	**800**
II	I	Ability Enhancement Course –III (AEC - III)	U26TAEC22	(Tamil$ / Other Languages+,#)	6	3	3	30	70	100
	II	Ability Enhancement Course –IV (AEC - IV)	U26EAEC22	English Course – II	6	3	3	30	70	100
	III	Core Course- III (CC - III)	U26CM203	Business Accounting	4	4	3	30	70	100
		Core Course – IV (CC - IV)	U26CM204	Business Tools for Decision Making	4	4	3	30	70	100
		Allied Course – III (AC - III)	U26ACM203	Micro Economics	3	3	3	30	70	100
		Allied Course – IV (AC - IV)	U26ACM204	Business Environment	3	3	3	30	70	100
	IV	Skill Enhancement Course -I (SEC - I) ##	U26SECM21	Consumerism and Consumer Protection	2	2	3	30	70	100
		Interdisciplinary Course – II (IDC - II) #			2	2	3	30	70	100
	Total				**30**	**24**	**-**	**-**	**-**	**800**

III	I	Ability Enhancement Course –V(AEC - V)		(Tamil$ / Other Languages+, #)	6	3	3	30	70	100
	II	Ability Enhancement Course –VI (AEC - VI)		English Course – III	6	3	3	30	70	100
	III	Core Course- V (CC - V)		Partnership Accounting	4	4	3	30	70	100
		Core Course- VI (CC - VI)		Business Law	4	4	3	30	70	100
		Allied Course – V (AC - V)		Business Communication	3	3	3	30	70	100
		Allied Course – VI (AC - VI)		E-Commerce	3	3	3	30	70	100
	IV	Skill Enhancement Course – II (SEC - II) ##		Artificial Intelligence in Accounting	2	2	3	30	70	100
		Interdisciplinary Course – III (IDC - III) $$			2	2	3	30	70	100
		Health & Wellness @			-	1	-	20	80	100
	Total				**30**	**25**	-	-	-	**900**
	I	Ability Enhancement Course –VII (AEC - VII)		Tamil$ / Other Languages+,#	6	3	3	30	70	100
IV	II	Ability Enhancement Course –VIII (AEC - VIII)		English Course – IV	6	3	3	30	70	100
	III	Core Course- VII (CC - VII)		Cost Accounting	4	4	3	30	70	100
		Core Course- VIII (CC -VIII)		Banking Theory, Law and Practice	4	4	3	30	70	100
		Allied Course – VII (AC - VII)		Company Law (2013 Amendments)	3	3	3	30	70	100
		Allied Course – VIII (AC - VIII)		International Trade	3	3	3	30	70	100
	IV	Skill Enhancement Course - III (SEC - III) ##		Sales Promotion and Practice	2	2	3	30	70	100
		Interdisciplinary Course– IV (IDC - IV) $$			2	2	3	30	70	100
	Total				**30**	**24**	**-**	**-**	**-**	**800**
	Summer Internship / Industrial Activity during the Summer Vacation after II Year									
V	III	Core Course – IX (CC - IX)		Corporate Accounting I	5	4	3	30	70	100
		Core Course – X (CC - X)		Auditing	5	4	3	30	70	100
		Core Practical – I (CP - I)		Computer Applications in Business (Practical)	5	4	3	40	60	100
		Core Course- XI (CC - XI)		Management Accounting	5	4	3	30	70	100
		Core Course- XII (CC - XII)		Research Methodology	4	4	3	30	70	100
	IV	Skill Enhancement Course – IV (SEC - IV)		Entrepreneurial Development	2	2	3	30	70	100
		Discipline Specific Elective Course -I (DSEC-I)		Personal Investment Planning/Human Resource Management/ Retail Management	2	2	3	30	70	100
		Introduction to Disaster Management			2	2	3	30	70	100
		Summer Internship / Industrial Activity @@		Summer Internship with Viva-Voce	-	2	-	20	80	100
	Total				**30**	**28**	-	-	-	**900**
VI	III	Core Course –XIII (CC - XIII)		Corporate Accounting II	5	4	3	30	70	100

		Core Course –XIV (CC - XIV)		Financial Management	5	4	3	30	70	100
		Core Course -XV (CC - XV)		Income Tax Law and Practice	4	4	3	30	70	100
		Core Project Work (CPW) @@		Project Work (with Viva-Voce)	6	4	3	20	80	100
		Skill Enhancement Course - V (SEC - V)		Financial Technology	2	2	3	30	70	100
		Discipline Specific Elective Course –II (DSEC-II)		Financial Services/ Tourism Services/ Insurance Management	2	2	3	30	70	100
		Environmental Studies		Environmental Studies	2	2	3	30	70	100
	V	Gender Studies		Gender Studies	2	1	3	30	70	100
		Value Added Course		General Studies for Competitive Examinations	2	2	3	30	70	100
		Extension Activities *		Extension Activities *	-	1	-	-	-	-
	Total				**30**	**26**	**-**	**-**	**-**	**900**
	Grand Total				**180**	**151**	-	-	**-**	**5100**

ALLIED COURSE

S. No	Semester	Title of the Course
1	I	AC – I Management Concepts
		AC – II Indian Economic Development
2	II	AC – III Micro Economics
		AC – IV Business Environment
3	III	AC – V Business Communication
		AC – VI E-Commerce
4	IV	AC – VII Company Law (2013 Amendments)
		AC – VIII International Trade

SKILL ENHANCEMENT COURSE (SEC)

S. No	Semester	Title of the Course
1	II	SEC-I Consumerism and Consumer Protection
2	III	SEC-II Artificial Intelligence in Accounting
3	IV	SEC-III Sales Promotion and Practice
4	V	SEC- IV Entrepreneurial Development
5	VI	SEC- V Financial Technology

DISCIPLINE SPECIFIC ELECTIVE COURSE (DSEC)

S. No	Semester	Title of the Course
1	V	DSEC-I Retail Management/ Personal Investment Planning/Human Resource Management
2	VI	DSEC-II Financial Services/Tourism Services/Insurance Management

INTER DISCIPLINARY COURSE (IDC)

S. No	Semester	Course Code	Title of the Course
1	I	U26IDCM11	IDC - I Personal Financial Management
2	II	U26IDCM22	IDC - II Digital Banking
3	III		IDC - III Innovative Management
4	IV		IDC – IV Personality Development

VALUE ADDED COURSE *** (VAC)

S. No	Semester	Course	Course Code	Title of the Course
1	II	VAC - I	U26CMVA21	Indian Knowledge System in Ancient Indian Trade Practices
2	IV	VAC - II		Data Science Using Python and R Programming

INTERDISCIPLINARY COURSE (IDC)# FOR WHO HAVE NOT OPT TAMIL AS PART – I		
Those who have studied Tamil upto10th+2 but opt for other languages in degree	1st Semester	Special Tamil - I
	2nd Semester	Special Tamil - II
Those who have not studied Tamil in school level	1st Semester	Basic Tamil - I
	2nd Semester	Basic Tamil – II

INTERDISCIPLINARY COURSE(IDC) $$ FOR NCC CADETS ONLY	
NCC Course is a Compulsory Course for the NCC Cadets in the 3rd Semester:	**NCC Course is a Compulsory Course for the NCC Cadets in the 4th Semester:**
Introduction to NCC	1. Special Subject Army **(or)** 2. Special Subject Navy **(or)** 3. Special Subject Air force

SUMMARY OF CURRICULUM STRUCTURE OF UG PROGRAMMES –COMMERCE

Sl. No.	Part	Types of the Courses	No. of Courses	Credits for each Course	Total Credits	Marks
1.	I	Ability Enhancement Course (AEC-Tamil)	4	3	12	400
2.	II	Ability Enhancement Course (AEC-English)	4	3	12	400
3.	III	Core Course (CC)	15	4	60	1500
4.		Core Practical(CP)	1	4	04	100
5.		Allied Course (AC)	8	3	24	800
6.		Core Project Work (CPW)	1	4	4	100
7.	IV	Skill Enhancement Course (SEC)	5	2	10	500
8.		Discipline specific Elective Course (DSEC)	2	2	4	200
9.		Interdisciplinary Course (IDC)	4	2	8	400
10.		Value Education	1	2	2	100
11.		Health and Wellness	1	1	1	100
12.		Introduction to Disaster Management	1	2	2	100
13.		Summer Internship	1	2	2	100
14.		Value Added Course	1	2	2	100
15.		Environmental Studies	1	2	2	100
16.		Gender Studies	1	1	1	100
17.		**EXTENSIONACTIVITIES** (NCC / NSS / SPORTS / ANTI DRUG CELL / YRC & Any Other Activities	--	1	1	--
Total			**51**	**-**	**151**	**5100**
Additional Value Added Course in semester II and IV			**2*****	**2**	**4*****	**200**
MOOC/SWAYAM/NPTEL						

***Not included in the CGPA**

<table>
<tr><td>$</td><td>For those who have studied Tamil upto10th+2 (Regular Stream)</td></tr>
<tr><td>+</td><td>Syllabus for other Languages should be on par with Tamil at degree level</td></tr>
<tr><td>#</td><td>Those who have studied Tamil up to10th +2 but opt for other languages in degree level under Part-I should study special Tamil and those who have not studied Tamil in the school level should study Basic Tamil in Part–IV under the Interdisciplinary Course.</td></tr>
<tr><td>$$</td><td>NCC Course is one of the Choices in the Interdisciplinary Course. Only the NCC Cadets are eligible to choose this course. However, NCC Course is a Compulsory Course for the NCC Cadets.</td></tr>
<tr><td>@</td><td>Health and Wellness: Assessments:

Use self-reflective worksheets to assess their understanding
submit the worksheets to internal audit / external audit
Every student’s activity report should be documented and the same have to be assessed by the Physical Director with Mentor. The evaluation should be for 100 marks. No examination is required.

Scheme of Evaluation:
<table>
<tr><th>Part</th><th>Description</th><th>Marks</th></tr>
<tr><td>A</td><td>Report</td><td>40</td></tr>
<tr><td>B</td><td>Attendance</td><td>20</td></tr>
<tr><td>C</td><td>Activities (Observation During Practice)</td><td>40</td></tr>
<tr><td colspan="2">Total</td><td>100</td></tr>
</table></td></tr>
<tr><td>@@</td><td>Summer Internship / Industrial Activity
Internship will be carried our during the summer vacation after the second year. Viva-Voce will be conducted by the college and Marks shall be send to the University and the same will be included in the 5th semester Mark Statement.

Summer Internship / Industrial Activity& Project Work
Scheme of Evaluation:
<table>
<tr><th>Description</th><th>Marks</th></tr>
<tr><td>Report</td><td>80</td></tr>
<tr><td>Viva-Voce</td><td>20</td></tr>
<tr><td>Total</td><td>100</td></tr>
</table></td></tr>
<tr><td>*</td><td>Extension Activities shall be outside instruction hours.</td></tr>
<tr><td>**</td><td>Additional value added courses credit will not be included in the total CGPA. These courses are extra-credit courses. Instruction hours for these courses is 30 hours</td></tr>
</table>

SEMESTER I

SEMESTER: I – CC - I: PRINCIPLES OF ACCOUNTANCY

Ins. Hrs. /Week: 4 Course Credit: 4 Course Code: U26CM101

COURSE OBJECTIVES:

- To enable the students to understand the basic principles and concepts of Accountancy.
- To enhance the students to prepare the Final accounts for Sole Traders and rectification of errors.
- To gain the knowledge to prepare the accounts for Non-Profit organisation and Bills of exchange.
- To motivate the students to prepare Accounts for Consignment and Joint Ventures.
- To knowledge and prepare the accounts of the Single Entry System.

UNIT –I: Accounting and Concepts **(11 Hours)**
Introduction – Accounting concepts and conventions –Accounting Standards – Meaning- Double entry system – Journal, Ledger, Subsidiary books, Trial Balance- Bank Reconciliation Statement.

UNIT –II: Final Accounts of Sole Traders **(11 Hours)**
Final Accounts of sole traders with adjustment entries - Rectification of Errors.

UNIT –III: Accounts for Non - Profit Organisation **(13 Hours)**
Accounts of Non- profit organization – Bills of exchange – Average due date – Account Current.

UNIT –IV: Consignments and Joint Ventures Accounts **(13 Hours)**
Consignments and Joint Ventures.

UNIT –V: Single Entry System and Depreciation **(12 Hours)**
Single Entry System. Depreciation - Methods, provisions and reserves.

UNIT –VI: Current Contours (For Continuous Internal Assessment Only – Self Study)
Role of digital accounting technologies in modern business organizations. Applications of computerized accounting and accounting software in business operations.

(Theory 20% Problems 80%) **Total Lecture Hours - 60**

COURSE OUTCOME

1. The Concepts and Conventions of Financial Accounting.
2. Accounting for sole traders with adjustment entries and Rectification of Errors
3. Calculation of Accounts of Non-profit organization and Bills of exchange.
4. Accounts of the Agency Business and temporary partnership.
5. Preparation of Accounts under Single Entry System. Calculation of Depreciation and Provisions and Reserves by using the various methods
6. Understand the use of digital accounting technologies and computerized accounting software in business operations.

TEXT BOOK(S)

1. R.L. Gupta and Others ," Advanced Accountancy,"2012 Sultan Chand Sons, New Delhi
2. S.P. Jain and K.L. Narang, "Advanced Accounting," 2016Kalyani Publishers,New Delhi
3. RSN. Pillai, Bagavathi S. Uma, "Advanced Accounting,"2020 S. Chand &Co, New Delhi.
4. M.C. Shukla, "Advanced Accounts,"2021 S. Chand and Co., New Delhi.
5. Mukerjee and Haneef, Advanced Accountancy, 2022 Tata ACGraw Hill, New Delhi.

REFERENCE BOOK (S)

1. Arulanandam, "Advanced Accountancy,"2012 Himalaya Publication,Mumbai.
2. R.L. Gupta & V.K. Gupta "Principles and practice of Accountancy", Eleventh edition-2005 Sultan & Sons, New Delhi
3. S.Manikandan& R.Rakesh Sankar," Financial Accounting,"2020 Scitech Publications Pvt Ltd,Chennai. Volume I & II.
4. T.S.Reddy & Dr.A.Murthy, "Financial Accounting,"2016 Margham Publications, Chennai.
5. Tulsian., P.C.(2018) Financial Accounting, Tata ACgraw-Hill, New Delhi.

E-RESOURCES

1. https://www.slideshare.net/ACsharma1/accounting-for-depreciation-1
2. https://www.slideshare.net/ramusakha/basics-of-advanced-accounting
3. https://www.accountingtools.com/articles/what-is-a-single-entry-system.html
4. www.accountingcoach.com
5. www.tutorialspoint.com/accounting basics

MAPPING WITH PROGRAMME OUTCOMES

CO	POs										PSOs				
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5
CO1	3		1	3		1	2		2	3	3	2	3	2	3
CO2	3		1	3		1	2		2	3	3	2	3	2	3
CO3	3		1	3		1	2		2	3	3	2	3	2	3
CO4	3	3	1	3		1	2		2	3	3	2	3	2	3
CO5	3		1	3		1	2		2	3	3	2	3	2	3

S – Strong (3) M- Medium (2) L- Low (1)

SEMESTER: I – CC - II: PRINCIPLES OF MARKETING

Ins. Hrs. /Week: 4 Course Credit: 4 Course Code: U26CM102

COURSE OBJECTIVES:

- To know the basic concepts and functions of marketing
- To learn about the buyer behaviour and new product development
- To understand the pricing methods and services rendered by the middlemen
- To gain knowledge on various promotional methods
- To have an idea on marketing research and recent trends in marketing

UNIT –I: Introduction to Marketing **(10 Hours)**

Marketing - Evolution – Definition- Classification- Objectives- Selling Vs. Marketing – Marketing A Science Or Art? - Modern Concept Of Marketing – Role Of Marketing In Economic Development - Functions – Buying- Selling - Transportation – Warehousing – Standardization – Grading – Packaging- ISO Series And AGMARK - ISI.

UNIT –II: Product **(12 Hours)**

Buyer's behaviour – Buying motive – Market segmentation - Product - Features - Classification - New Product Planning and Development - Product Mix - Product Life Cycle - Branding - Brand Loyalty and Equity.

UNIT –III: Pricing **(13 Hours)**

Pricing - Objectives - Factors - Methods and strategies. Channels of Distribution – Wholesaler and Retailer – Services rendered by them.

UNIT –IV: Sales Promotion **(12 Hours)**

Sales Promotion –types- Need –Sales Promotion mix– Advertising – Publicity- Personal selling - Advantages - Limitations.

UNIT –V: Marketing Information System **(13 Hours)**

Marketing Information System - Marketing Research - Features –Direct marketing –Online Marketing -E Business – Telemarketing - Mail order business

UNIT –VI: Current Contours (For Continuous Internal Assessment Only – Self Study)

Digital Marketing technologies in modern business organizations. Applications of social media marketing, e-commerce, and online advertising in business growth. Current trends in branding, customer relationship management, market analytics, and sustainable marketing practices.

Total Lecture Hours - 60

COURSE OUTCOME

1. Familiar with the basic concepts and functions of marketing.
2. Effective understanding of buyer behaviour and new product development.
3. Communicate the pricing methods and services rendered by the middlemen.
4. Demonstrate analytical skills in selling the product in the market.
5. Develop knowledge in marketing research and recent trends in marketing.
6. Understand the use of digital marketing, social media, e-commerce, and modern marketing practices in business growth.

TEXT BOOK(S)

1. R.S.N.Pillai & Bagavathi , "Modern Marketing,2021" S.Chand& Co., New Delhi.
2. RajanNair.N.,SanjithR.Nair," Marketing," Sultan Chand & Sons, 2012New Delhi.
3. Kotler Philip, "Marketing Management,"2015 Prentice Hall of India (Pvt) Ltd., New Delhi.
4. Monga & ShaliniAnand, " Marketing Management," 2018Deep & Deep Publications, New Delhi.
5. Dr. L. Natarajan , "Marketing," 2020Margham Publications, Chennai.

REFERENCE BOOK (S)

1. Grewal , "Marketing," 2011Tata ACGraw Hill management, New Delhi.
2. B.S.Raman, "Marketing," 2018United Publishers, Mangalore
3. Assael, H. Consumer Behaviour and Marketing Action, 2020 USA: PWS-Kent
4. Hoyer, W.D. And Macinnis, D.J., Consumer Behaviour, 2022 USA: Houghton Mifflin Company
5. Baker M,Marketing Management And Strategy,2021 Macmillan Business, Bloombury Publishing, India

E-RESOURCES

1. https://www.aha.io/roadmapping/guide/marketing/introduction
2. https://www.investopedia.com/terms/m/marketsegmentation.asp
3. https://www.shiprocket.in/blog/understanding-promotion-and-distribution-management/
4. www.marketing91.com
5. www.hubspot.com/marketing

MAPPING WITH PROGRAMME OUTCOMES

CO	POs										PSOs				
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5
CO1	3		1	3		2	2		3	2	3	2	3	2	3
CO2	3	3	1	3		2	2		3	2	3	2	3	2	3
CO3	3		1	3		2	2		3	2	3	2	3	2	3
CO4	3		1	3		2	2		3	2	3	2	3	2	3
CO5	3		1	3		2	2		3	2	3	2	3	2	3

S – Strong (3) M- Medium (2) L- Low (1)

SEMESTER: I – AC – I: MANAGEMENT CONCEPTS

Ins. Hrs. /Week: 3 **Course Credit: 3** **Course Code: U26ACM101**

COURSE OBJECTIVES:

- To expose students to the history of management thought.
- To facilitate students, understanding of their own managerial skills for decision making
- To Examine the complexity of organization structure for business
- To understand the importance of communication,
- To aware of controlling techniques used in organization.

UNIT –I: Introduction to Management **(08 Hours)**

Management- Definition-Nature, Scope, Functions and Levels of Management-Art, Science and Profession-Functions of Managers - Development of Management Thought- Contributions by F.W.Taylor, Henry Fayol and Others.

UNIT –II: Role of Planning **(09 Hours)**

Planning - Classification- Objectives- Characteristics- Steps- Process- Types-Methods- Advantages-Limitations, Decision Making- Policies

UNIT –III: Organization Structure **(10 Hours)**

Organization and Structure- Types- Supervision and Span of Control-Departmentation - Organisation Charts-Authority and Responsibility-Delegation and Decentralization

UNIT –IV: Motivation and Communication **(09 Hours)**

Motivation-Types-Theories-Maslow, Herzberg, AC Gregor and Others – Communication- Principles-Types and Barriers of Communication

UNIT –V: Leadership **(09 Hours)**

Leadership - Functions- Styles - Theories- Coordination- Features-Types and Techniques- Control -Process-Effective Control System-Techniques of Control.

UNIT –VI: Current Contours (For Continuous Internal Assessment Only – Self Study)

Modern management technologies and information systems in business organizations. Applications of leadership, motivation, teamwork, and decision-making techniques in organizational development. Current trends in strategic management, human resource management, innovation, and sustainable business practices

Total Lecture Hours - 45

COURSE OUTCOME

1. Understand the Evolution and theory of Management.
2. Develop the students to take decisions in various fields.
3. Get a knowledge about various organization structure and its responsibility.
4. Develop the flow of communication among the people.
5. Examine and practice the suitable leadership pattern in organization.
6. Understand modern management methods, leadership, teamwork, and business practices in organizations.

TEXT BOOK(S)

1. L.M.Prasad, Principles and Practice of Management 2020-Sultan Chand and Company
2. K.Sundar, Principles of Management-2018 Vijay Nicole Imprints Private Limited Chennai
3. Fred Luthans , Organisational Behaviour 2016- ACgraw Hill New York
4. Louis A.Allen Management And Organisation 2021- ACgraw Hill Tokyo
5. Weihrich and Koontz Et.Al Essentials of Manangement 2023–Tata ACgraw Hill New Delhi.

REFERENCE BOOK (S)

1. K Sundhar, Principles of Management,2022 Vijay Nichole Imprints Limited, Chennai
2. Harold Koontz, Heinz Weirich, Essentials of Management,2020 ACGraw Hill, Sultan Chand and Sons, New Delhi.
3. Grifffin, Management principles and applications, 2023 Cengage learning, India.
4. H.Mintzberg - The Nature of Managerial Work,2018 Harper & Row, New York.
5. Eccles, R. G. & Nohria, N. Beyond the Hype: 2016 Rediscovering the Essence of Management. Boston the Harvard Business School Press, India.

E-RESOURCES

1. http://www.universityofcalicut.info/sy1/management
2. https://www.managementstudyguide.com/manpower-planning.htm
3. https://www.businessmanagementideas.com/notes/managementnotes/coordination/coordination
4. www.managementstudyguide.com
5. www.mindtools.com

MAPPING WITH PROGRAMME OUTCOMES

CO	POs										PSOs				
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5
CO1	3		1	3		2	2		3	2	3	2	3	2	3
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CO3	3		1	3		2	2		3	2	3	2	3	2	3
CO4	3		1	3		2	2		3	2	3	2	3	2	3
CO5	3		1	3		2	2		3	2	3	2	3	2	3

S – Strong (3) M- Medium (2) L- Low (1)

SEMESTER: I – AC – II: INDIAN ECONOMIC DEVELOPMENT

Ins. Hrs. /Week: 3 Course Credit: 3 Course Code: U26ACM102

COURSE OBJECTIVES:

- To understand economic growth and development.
- To know the factors affecting economic development and population growth.
- To learn the meaning and importance of national income.
- To understand public finance, taxation, and budget.
- To understand money supply, inflation, and fiscal policy.

UNIT –I: Economic Development and Growth **(08 Hours)**

Concepts of Economic Growth and Development. Measurement of Economic Development: Per Capita Income, Basic Needs, Physical Quality of Life Index, Human Development Index and Gender Empowerment Measure.

UNIT –II: Population and Economic Development **(10 Hours)**

Factors affecting Economic Development - Characteristics of Developing Countries- Population and Economic Development- Theories of Demographic Transition. Human Resource Development and Economic Development.

UNIT –III: UNIT– III: National Income **(09 Hours)**

Meaning, Importance, National Product-Concept, types of measurement, Comparison of National Income at Constant and Current Prices. Sectorial Contribution to National Income. National Income and Economic Welfare.

UNIT –IV: Public Finance **(08 Hours)**

Meaning, Importance, Role of Public Finance in Economic Development, Public Revenue-Sources, Direct and Indirect taxes, Impact and Incidence of Taxation, Public Expenditure-Classification and Cannons of Public Expenditure, Public Debt-Need, Sources and Importance, Budget-Importance, Types of Deficits - Revenue, Budgetary, Primary and Fiscal, Deficit Financing.

UNIT –V: Money Supply **(10 Hours)**

Theories of Money and Its Supply, Types of Money-Broad, Narrow and High Power, Concepts of M1, M2 and M3. Inflation and Deflation -Types, Causes and Impact, - Price Index- CPI and WPI, Role of Fiscal Policy in Controlling Money.

UNIT –VI: Current Contours (For Continuous Internal Assessment Only – Self Study)

Role of digital economy and financial inclusion in India's economic development. Applications of government policies, Make in India, Start-up India, and sustainable development initiatives in economic progress. Current trends in employment, foreign trade, infrastructure development, and inclusive growth in India.

Total Lecture Hours - 45

COURSE OUTCOME

1. Elaborate the role of State and Market in Economic Development.
2. Explain the Sectorial contribution to National Income.
3. Illustrate and Compare National Income at constant and current prices.
4. Describe the canons of public expenditure.
5. Understand the theories of money and supply.
6. Analyse the role of digital economy and government policies in India's economic development.

TEXT BOOK(S)

1. Dutt and Sundaram, Indian Economy, 2018 S.Chand, New Delhi
2. V.K. Puri, S.K. Mishra, Indian Economy, 2020 Himalaya Publishing house, Mumbai
3. Remesh Singh, Indian Economy, 2021 ACGraw Hill, Noida.
4. Nitin Singhania, Indian Economy, 2023 ACGraw Hill, Noida.
5. Sanjeverma, The Indian Economy, 2019 unique publication, Shimla.

REFERENCE BOOK (S)

1. Ghatak Subrata : Introduction to Development Economics, 2021 Routledge Publications, New Delhi.
2. Sukumoy Chakravarthy : Development Planning 2019- Indian Experience,
   OUP, New Delhi.
3. Ramesh Singh, Indian Economy, 2023 ACGraw Hill, Noida.
4. Mier, Gerald, M: Leading issues in Economic Development2020, OUP, New Delhi.
5. Todaro, Micheal P : Economic Development 2022 in the third world, Orient Longman, Hyderabad

E-RESOURCES

1. http://www.jstor.org
2. http://www.indiastat.com
3. http://www.epw.in
4. www.rbi.org.in
5. www.niti.gov.in

MAPPING WITH PROGRAMME OUTCOMES

CO	POs										PSOs				
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5
CO1	3		1	3		2	2		3	2	3	2	3	2	3
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CO4	3		1	3		2	2		3	2	3	2	3	2	3
CO5	3		1	3		2	2		3	2	3	2	3	2	3

S – Strong (3) M- Medium (2) L- Low (1)

BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI - 620024
PART-IV VALUE EDUCATION COURSE
(FOR ALL UG ARTS, SCIENCE, COMMERCE AND MANAGEMENT)

CHOICE BASED CREDIT SYSTEM–LEARNING OUTCOMES BASED CURRICULUM FRAMEWORK (CBCS - LOCF)

(Applicable to the candidates admitted from the academic year 2026-2027 onwards)

First Year	**PART - IV**	**Semester I**
	VALUE EDUCATION	
	(Theory)	
Code: 26UGVED		**Credits 2**

OBJECTIVES:

- To understand the philosophy of life and values through Thirukural
- To analyse the components of values education to attain the sense of citizenship
- To understand different types of values towards National Integration and international understanding
- To learn yoga as value education to promote mental and emotional health
- To understand human rights, women rights and other rights to promote peace and harmony

UNIT - I: PHILOSOPHY OF LIFE AND SOCIAL VALUES

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

UNIT - II: HUMAN VALUES AND CITIZENSHIP

Aim of education and value education: Evolution of value oriented education, Concept of Human values: types of Values- Character Formation – Components of Value education- A P J Kalam's ten points for enlightened citizenship- The role of media in value building

UNIT - III: VALUE EDUCATION TOWARDS NATIONAL AND GLOBAL DEVELOPMENT

Constitutional or national values: Democracy, socialism, secularism, equality, Justice, liberty, freedom and fraternity - Social Values: Pity and probity, self-control, universal brotherhood - Professional Values - Knowledge thirst, sincerity in profession, regularity, punctuality and faith -Religious Values: Tolerance, wisdom, character - Aesthetic Values-Love and appreciation of literature and fine arts and respect for the same-National Integration and International Understanding.

UNIT - IV: YOGA AND HEALTH:

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

UNIT - V: HUMAN RIGHTS:

Concept of Human Rights: Indian and international perspectives-Evolution of Human Rights- definitions under Indian and International documents -Broad classification of Human Rights and Relevant Constitutional Provisions: Right to Life, liberty and Dignity- Right to equality- Right against exploitation- Cultural and Educational Right-Economic Rights- Political Rights- Social Rights - Human Rights of Women and Children – Peace and harmony.

BOOKS FOR REFERENCES:

1. Thirukkural with English Translation of Rev. Dr. G.U. Pope, Uma Publication, 156, Serfoji Nagar, Medical College Road, Thanjavur 613 004
2. jUfFws - [.A. Nghg - Mqfy nkhoahffjJLd ckh E}y ntsaLLfk jQrht+H.
3. Leah Levin, Human Rights, NBT, 1998
4. V.R. Krishna Iyer, Dialetics and Dynamics of Human Rights in India, Tagore Law Lectures.
5. Yogic Thearpy - Swami Kuvalayananda and Dr.S.L.Vinekar, Government of India, Ministry of Health, New Delhi
6. SOUND HEALTH THROUGH YOGA - Dr.K.Chandrasekaran, Prem Kalyan Publications, Sedaptti, 1999.
7. Grose. D. N – “A text book of Value Education’ New Delhi (2005)
8. Gawande. EN – “Value Oriented Education” – Vision for better living. New Delhi (2002) Saruptsons
9. Brain Trust Aliyar- “Value Education for Health, Happiness and Harmony” Erode (2004) Vethathiri publications

COURSE OUTCOMES: After completion of the course, the student will be able to:

- Apply the values in thirukural to be peaceful, dutiful and responsible in family and society
- Develop character formation and sense of citizenship
- Be secular, self-control, sincere, respectful and moral.
- Master yoga, asana and meditation to promote mental health
- Be attitudinal to follow the constitutional rights

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SENGAMALA THAYAAR EDUCATIONAL TRUST WOMEN'S COLLEGE
(AUTONOMOUS) (SILVER JUBILEE INSTITUTION)
SUNDARAKKOTTAI, MANNARGUDI - 614016.
(For the Candidates admitted in the academic Year 2026–2027)
PG & RESEARCH DEPARTMENT OF COMMERCE
B. Com- General., COMMERCE

SEMESTER: I – IDC –I: PERSONAL FINANCIAL MANAGEMENT

Ins. Hrs. /Week: 2   Course Credit: 2   Course Code: U26IDCM11

COURSE OBJECTIVES:

- To understand personal finance and budgeting.
- To learn interest, inflation, risk, and return.
- To understand loans, credit scores, and banking services.
- To know insurance and consumer safety measures.
- To learn investment, retirement planning, and digital banking.

UNIT –I: Introduction to Personal Finance **(05 Hours)**
Fundamentals of Personal Finance – Budget Estimation - Preparation of Cash Budget – Income and Expenditure Accounting using MS Excel

UNIT –II: Financial Competencies **(07 Hours)**
Interest on Loan – Power of Compounding – Inflation - Time Value of Money – Risk vs. Return – Diversification

UNIT –III: Loans and Credits **(06 Hours)**
Loans – Types of Loans – Benefits and Risks – Gold Buying Company –Nature and Functions – Deposit Accounts – Credit Scores – New categories of Banks and Business Correspondence

UNIT –IV: Life Insurance and Safety of Consumers **(07 Hours)**
Life Insurance – Need for insurance – health insurance – different schemes and their implications – Miss Lead Selling – Sachet Portal – Banking Ombudsman Scheme – Complaint Management System (CMS) of the RBI

UNIT –V: Retirement planning, Other Modes of Investment and Digital Financial Literacy **(05 Hours)**
Retirement planning goals – process of retirement planning – Other investment avenues – stocks, bonds, mutual funds, real estate – E-Retail Remittances – Unified Payments Interface [UPI] – UPI Apps - Dos and Don's for E-Banking Transactions – Dos and Don's for ATM Transactions – Customer Liability for Fraudulent Transactions Vedic wealth planning.

UNIT –VI: Current Contours (For Continuous Internal Assessment Only – Self Study)
Digital Financial technologies and online banking in personal finance management. Applications of financial literacy, tax planning, and risk management in individual financial decision-making. Current trends in mutual funds, stock market investment, crypto currency awareness, and sustainable financial practices.

Total Lecture Hours - 30

COURSE OUTCOME

1. Define the nature of personal finance and cash budget.
2. Compute simple and compound interests.
3. Examine the elements of loans and credit.
4. Identify the regulations related to consumer protection.
5. Evaluate the uses of digital financial services for personal financial management.
6. Understand digital finance, online banking, investment awareness, and safe financial practices.

TEXT BOOK(S)

1. Kapoor, J., Les Dlabay, L., Robert, J. H. & Hart, M. (2017). Personal Finance. Tata ACGraw Hill Publications.
2. Mike Heffner, Business process management in Financial Services, 2016 F.W. Olin Graduate school of Business, United States.
3. Perry Stinson, Bank management and Financial Services,2020 Clanrye International, USA.
4. E. Gordon and K. Natarajan, Financial Market and Services,2021 Himalaya Publishing House, Mumbai.
5. B. Santhanam, Financial Services,2018 Margham Publications, Chennai.

REFERENCE BOOK (S)

1. Reddy, T.S. & Murthy, A. 2020. Financial Accounting. Margham Publications.
2. Gupta, R. L. & Radhaswamy, M. 2017. Financial Accounting. Sultan Chand & Sons. New Delhi
3. C. Rama Gopal, Financial Services,2020 Vikas Publishing House, Noida.
4. M.Y.Khan, Financial Services,2018 Tata ACGraw Hill, Noida.
5. Fernando, A. C.2015. Business Ethics and Corporate Governance. Pearson. (2nd edition)

E-RESOURCES

1. https://www.civilserviceindia.com/subject/Management/notes/leasing-hire-purchase-and-venture-capital.html
2. https://corporatefinanceinstitute.com/resources/fixed-income/credit-rating/
3. https://scripbox.com/mf/what-is-mutual-fund/
4. www.rbi.org.in
5. www.nseindia.com

MAPPING WITH PROGRAMME OUTCOMES

CO	POs										PSOs				
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5
CO1	3		1	3		2	2		3	2	3	2	3	2	3
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CO3	3		1	3		2	2		3	2	3	2	3	2	3
CO4	3		1	3		2	2		3	2	3	2	3	2	3
CO5	3		1	3		2	2		3	2	3	2	3	2	3

S – Strong (3) M- Medium (2) L- Low (1)

SEMESTER II

SENGAMALA THAYAAR EDUCATIONAL TRUST WOMEN'S COLLEGE
(AUTONOMOUS) (SILVER JUBILEE INSTITUTION)
SUNDARAKKOTTAI, MANNARGUDI - 614016.
(For the Candidates admitted in the academic Year 2026–2027)
PG & RESEARCH DEPARTMENT OF COMMERCE
B. Com- General., COMMERCE

SEMESTER: II – CC – III: BUSINESS ACCOUNTING

Ins. Hrs. /Week: 4   Course Credit: 4   Course Code: U26CM203

COURSE OBJECTIVES:

- To help students gain knowledge about branch accounts and departmental accounts.
- To impart knowledge of handling hire purchase accounts and Installment purchase system.
- To transform knowledge about Self Balancing and Sectional Balancing ledgers and Royalty Account
- To enable students to prepare the accounts for Fire Insurance claims and sale of return.
- To impart skills for prepare the accounts for insolvency, statement of affairs.

UNIT –I: Branch and Departmental Accounts (11 Hours)
Branch accounts - (Excluding foreign branches) – Departmental accounts

UNIT –II: Hire Purchase & Installment Purchase System (11Hours)
Hire Purchase accounts & Installment purchase system.

UNIT –III: Royalty Accounts (13 Hours)
Self- Balancing and Sectional Balancing ledgers – Royalty Account.

UNIT –IV: Fire Insurance Claims and Account for Sale of Return (12 Hours)
Fire Insurance claims for loss of stock and profits – Accounting for sale or return

UNIT –V: Insolvency Accounts (13 Hours)
Insolvency accounts – statement of affairs – insolvency of individual only.

UNIT –VI: Current Contours (For Continuous Internal Assessment Only – Self Study)
Role of computerized accounting and accounting software in modern business organizations. Applications of digital accounting technologies, GST accounting, and e-banking in business operations. Current trends in financial reporting, auditing, taxation, and sustainable accounting practices.

Theory 20% Problem: 80%   Total Lecture Hours - 60

COURSE OUTCOME

1. Familiarized with branch accounts and departmental accounts.
2. Deal with hire purchase system and Installment purchase system.
3. Knowledgeable on self- balancing and sectional balancing ledgers and royalty account.
4. Trained to calculate Fire insurance claims and accounting for sale or return.
5. Trained to handle the Insolvency accounts and statement of affairs.
6. Apply basic digital accounting concepts in modern business environments.

TEXT BOOK(S)

1. R.L. Gupta and Others : "Advanced Accountancy",2020 Sultan Chand Sons, New Delhi.
2. S.P. Jain and K.L. Narang: "Advanced Accounting",2018 Kalyani Publisherss, New Delhi.
3. R.S.N. Pillai, Bagavathi, S. Uma: "Advanced Accounting"2016, S.Chand & Co, New Delhi.
4. M.C. Shukla: "Advanced Accounts"2014 S. Chand and Co., New Delhi.
5. Mukerjee and Haneef "Modern Accountancy",2022 Tata ACGraw Hill, Delhi.

REFERENCE BOOK (S)

1. Arulanandam "Advanced Accountancy" ,2020 Himalaya Publications, Delhi
2. N Vinayagam & B. Charumathi "Financial Accounting",2016 Second revised edition-2008 S. Chand & Company Ltd, New Delhi
3. Compendium of Statement and standards of Accounting:2018 The Institute of Chartered Accountants, New Delhi
4. Maheswari, S.N. & Maheshwary, S.K 2012., "Fundamentals of Accounting", ViikasPublishing, New Delhi.
5. Gosh, T.P., "Fundamentals of Accounting",2023 Sultan Chand & Sons, New Delhi

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1. https://www.slideshare.net/ACsharma1/accounting-for-depreciation-1
2. https://www.slideshare.net/ramusakha/basics-of-financial-accounting
3. https://www.accountingtools.com/articles/what-is-a-single-entry-system.html
4. www.Institute of Chartered Accountants of India (ICAI)
5. www.GST Portal India

MAPPING WITH PROGRAMME OUTCOMES

CO	POs										PSOs				
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5
CO1	3		1	3		1	2		2	3	3	2	3	2	3
CO2	3		1	3		1	2		2	3	3	2	3	2	3
CO3	3		1	3		1	2		2	3	3	2	3	2	3
CO4	3	3	1	3		1	2		2	3	3	2	3	2	3
CO5	3		1	3		1	2		2	3	3	2	3	2	3

S – Strong (3) M- Medium (2) L- Low (1)

SEMESTER: II – CC – IV: BUSINESS TOOLS FOR DECISION MAKING

Ins. Hrs. /Week: 4 Course Credit: 4 Course Code: U26CM204

COURSE OBJECTIVES:

- To impart introduction to statistics, and Measure of central tendency
- To learn Measures of Dispersion and Skewness.
- To understand Simple correlation and regression
- To familiar with Time series and interpolation
- To study Index numbers.

UNIT –I: Introduction **(12 Hours)**

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

UNIT –II: Measures of Dispersion **(12 Hours)**

Measures of dispersion**-** Range – Quartile deviation – Mean deviation – Standard deviation – Co- efficient of variation - Measurement of Skewness.

UNIT –III: Correlation and Regression **(12 Hours)**

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

UNIT –IV: Analysis of Time Series **(12 Hours)**

Analysis of time series **-** Components – Methods – Semi average – Moving average - Method of least square – Interpolation – Meaning, Uses, Assumptions – Problems in Newton's method only.

UNIT –V: Index Numbers **(12 Hours)**

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

UNIT –VI: Current Contours (For Continuous Internal Assessment Only – Self Study)

Digital technologies and business intelligence systems in organizational decision making. Applications of spreadsheet tools, data visualization, forecasting, and financial analysis in business operations. Current trends in data-driven decision making, artificial intelligence, predictive analytics, and sustainable business strategies.

Theory 20% Problem: 80% **Total Lecture Hours - 60**

COURSE OUTCOME

1. Understand the basic concepts of statistics and calculate measures of central tendency.
2. Apply measures of dispersion and skewness to analyze data variation.
3. Analyze the relationship between variables using correlation and regression.
4. Use time series methods for trend analysis and forecasting.
5. Calculate and interpret index numbers and cost of living indices.
6. Understand the application of digital technologies, business intelligence, and data analytics in business decision-making.

TEXT BOOK(S)

1. Elements of Statistics,2020 by S.P. Gupta – Sultan Chand & Sons
2. Tools and Decision making 2019, by SL Aggarwal and SL Bharadwaj, Kalyani Publishers
3. Business Statistics by PA. Navanitham, 2018, Jai Publications, Trichy.
4. Elements of Practical Statistics by S.K. Kappor, 2022 – Oxford and IBHP Publishing Company
5. P.R. Vittal, Business Mathematics & Statistics,2016 Margham Publications, Chennai

REFERENCE BOOK (S)

1. J.K. Sharma, Fundamentals of business statistics,2015 Vikas publishing, Noida
2. Peter Waxman, Business Mathematics & Statistics,2019 Prentice Hall, New York
3. Andre Francis, Business Mathematics & Statistics,2022 Cengage Learning EMEA, Andover
4. Aggarwal B M, Business Mathematics & Statistics,2023 Ane Book Pvt. Ltd., New Delhi
5. R.S. Bhardwaj, Business Mathematics & Statistics,2016 Excel Books Publisher, New Delhi

E-RESOURCES

1. https://www.britannica.com/biography/Henry-Briggs
2. https://corporatefinanceinstitute.com/resources/data-science/central-tendency/
3. https://www.expressanalytics.com/blog/time-series-analysis/
4. www.NIST Engineering Statistics Handbook
5. www.Statistical – Statistical database and business data platform.

MAPPING WITH PROGRAMME OUTCOMES

CO	POs										PSOs				
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CO4	3		1	3		2	2		3	2	3	2	3	2	3
CO5	3		1	3		2	2		3	2	3	2	3	2	3

S – Strong (3) M- Medium (2) L- Low (1)

SENGAMALA THAYAAR EDUCATIONAL TRUST WOMEN'S COLLEGE
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PG & RESEARCH DEPARTMENT OF COMMERCE
B. Com- General., COMMERCE

SEMESTER: II – AC – III: MICRO ECONOMICS

Ins. Hrs. /Week: 3 **Course Credit: 3** **Course Code: U26ACM203**

COURSE OBJECTIVES:

- To know about basics of Economics
- To understand the concept of demand
- To understand the basics of supply, supply curves, elasticity of supply, market structures, and pricing of products in different market conditions.
- To understand the concept of pricing under perfect and monopolistic competition
- To understand the basic concepts of cost, revenue, and break-even analysis.

UNIT –I: Introduction **(08 Hours)**

Definition, Nature and Scope of Economics – Art or Science – Concepts - Tools of Economic Analysis – Micro and Macro Economics – Decision making in Business – Meaning of Business Economics- The Economic System – Objectives of the Business Firm

UNIT –II: Demand Analysis **(10 Hours)**

Types of Demand – Law of Demand – Demand curves - Utility Analysis of Demand – Elasticity of Demand and Demand Forecasting – Production function and law of returns: Factors of production – Law of variable proportions – The law of returns to scale – Economies of scale – Consumer's Equilibrium

UNIT –III: Analysis of Supply **(10 Hours)**

Supply – Law of Supply - supply schedule and supply curve – Determinants of supply – Measurement of Elasticity of supply – Market Structure – Equilibrium of firm and industry – Optimum firm – Pricing under perfect & Monopolistic competition - Types of supply curves.

UNIT –IV: Competitions and theories of factors of production **(08 Hours)**

Perfect Competition – Imperfect Competition – Theories of Rent, Wages, Interest and Population National Income and Expenditure – Measurement – Fiscal policy method.

UNIT –V: Cost and Revenue **(09 Hours)**

Concepts of Cost – Cost of Production in short and long period – Demand and revenue curves Relation between average and marginal revenue – Break Even Analysis.

UNIT –VI: Current Contours (For Continuous Internal Assessment Only – Self Study)

Digital technology and e-commerce in business activities. Applications of economic policies, banking, and trade in business development. Current trends in globalization, consumer behavior, sustainable development, and Indian economic growth.

Total Lecture Hours - 45

COURSE OUTCOME

1. Explain the positive and negative approaches in economic analysis.
2. Understood the factors of demand forecasting.
3. Understand supply, elasticity of supply, market structures, and pricing under different market conditions.
4. Explain different market competitions and theories of rent, wages, interest, population, and national income.
5. Understand cost concepts, revenue analysis, and break-even analysis for business decisions.
6. Understand the role of current economic trends in business development.

TEXT BOOK(S)

1. H.L. Ahuja, Business Economics, 2019–Micro & Macro - Sultan Chand & Sons, New Delhi.
2. C.M. Chaudhary, Business Economics2021-RBSA Publishers - Jaipur-03.
3. Aryamala.T, Business Economics, 2015 Vijay Nocole, Chennai.
4. T.P Jain, Business Economics, 2014,Global Publication Pvt. Ltd, Chennai.
5. D.M. Mithani, Business Economics,2020 Himalaya Publishing House, Mumbai.

REFERENCE BOOK (S)

1. S.Shankaran, Business Economics-2021,Margham Publications, Chennai.
2. P.L.Mehta, Managerial Economics–2022,Analysis, Problems & Cases, Sultan Chand & Sons, New Delhi.
3. Peter Mitchelson and Andrew Mann,2015 Economics for Business-Thomas Nelson Australia
4. Ram singh and Vinaykumar, Business Economics, 2014, Thakur Publication Pvt. Ltd, Chennai.
5. Saluram and Priyanka Jindal, Business Economics, 2020, CA Foundation Study material, Chennai.

E-RESOURCES

1. https://youtube.com/channel/UC69_-P77nf5-rKrjcpVEsqQ
2. https://www.icsi.edu/
3. https://www.yourarticlelibrary.com/marketing/pricing/product-pricing-objectives-basis- and-
4. www.Investopedia Economics
5. www.Khan Academy Microeconomics

MAPPING WITH PROGRAMME OUTCOMES

CO	POs										PSOs				
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5
CO1	3		1	3		2	2		3	2	3	2	3	2	3
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CO3	3		1	3		2	2		3	2	3	2	3	2	3
CO4	3		1	3		2	2		3	2	3	2	3	2	3
CO5	3		1	3		2	2		3	2	3	2	3	2	3

S – Strong (3) M- Medium (2) L- Low (1)

SEMESTER: II – AC – IV: BUSINESS ENVIRONMENT

Ins. Hrs. /Week: 3   Course Credit: 3   Course Code: U26ACM204

COURSE OBJECTIVES:

- To understand the meaning and importance of business environment.
- To study government and business relationship in India.
- To learn social and cultural factors affecting business.
- To understand economic factors influencing business decisions.
- To study the importance of technology in business.

UNIT –I: Business Environment **(08 Hours)**

The Concept of Business Environment - Its Nature and Significance – Brief Overview of Political – Cultural – Legal – Economic and Social Environments and their Impact on Business and Strategic Decisions.

UNIT –II: Political Environment **(10 Hours)**

Political Environment – Government and Business Relationship in India – Provisions of Indian Constitution Pertaining to Business.

UNIT –III: Social and Cultural Environment **(09 Hours)**

Social and Cultural Environment – Impact of Foreign Culture – Castes and Communities – Linguistic and Religious Groups – Types of Social Organization – Social Responsibilities of Business.

UNIT –IV: Economic Environment **(10 Hours)**

Economic Environment – Economic Systems and their Impact of Business – Macro Economic Parameters like GDP - Growth Rate Population – Urbanization - Fiscal Deficit – Plan Investment – Per Capita Income and their Impact on Business Decisions

UNIT –V: Technological Environment **(08 Hours)**

Technological Environment – Meaning- Features of Technology-Sources of Technology Dynamics-Transfer of Technology- Impact of Technology on Globalization- Status of Technology in India-Determinants of Technology Environment.

UNIT –VI: Current Contours (For Continuous Internal Assessment Only – Self Study)

Government policies, globalization, and digital technology in business growth. Applications of business ethics, corporate social responsibility, and environmental sustainability in organizations. Current trends in e-commerce, start-ups, green business, and international business environment.

Total Lecture Hours - 45

COURSE OUTCOME

1. Remember the nexus between environment and business.
2. Apply the knowledge of Political Environment in which the businesses operate.
3. Analyze the various aspects of Social Environment.
4. Evaluate the parameters in Economic Environment.
5. Create a conducive environment for business to operate globally.
6. Understand the role of digital technology CSR, and green business in modern organizations.

TEXT BOOK(S)

1. C. B. Gupta, Business Environment, 2021,Sulthan Chand & Sons, New Delhi
2. Francis Cherunilam, Business Environment,2016, Himalaya Publishing House, Mumbai
3. Dr. V.C. Sinha, Business Environment, 2022,,SBPD Publishing House, UP.
4. Aswathappa.K, Essentials Of Business Environment,2018 Himalaya Publishing House, Mumbai
5. Rosy Joshi, Sangam Kapoor & Priya Mahajan, Business Environment, 2015,Kalyani Publications, New Delhi

REFERENCE BOOK (S)

1. Veenakeshavpailwar, Business Environment,2022 PHI Learning Pvt Ltd, New Delhi
2. Shaikhsaleem, Business Environment,2020 Pearson, New Delhi
3. S. Sankaran, Business Environment,2018 Margham Publications, Chennai
4. Namitha Gopal, Business Environment,2015 Vijay Nicole Imprints Ltd., Chennai
5. Ian Worthington, Chris Britton,2013 Ed Thompson, The Business Environment, F T Prentice Hall,2012,New Jersey.

E-RESOURCES

1. www.mbaofficial.com
2. www.yourarticlelibrary.com
3. www.businesscasestudies.co.uk
4. www.Reserve Bank of India
5. www.Ministry of Commerce and Industry

MAPPING WITH PROGRAMME OUTCOMES

CO	POs										PSOs				
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5
CO1	3		1	3		2	2		3	2	3	2	3	2	3
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PG & RESEARCH DEPARTMENT OF COMMERCE
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SEMESTER: II – SEC – I: CONSUMERISM AND CONSUMER PROTECTION

Ins. Hrs. /Week: 2 Course Credit: 2 Course Code: U26SECM21

COURSE OBJECTIVES

- To understand the Consumer Protection Act 1986 and its amendments.
- To learn key terms like consumer, complaint, and consumer dispute.
- To study various consumer rights.
- To understand central and state consumer protection councils.
- To study consumer dispute redressal forums.
-

UNIT –I: Introduction **(05 Hours)**
Introduction of consumer protection act 1986- other amendments-salient features

UNIT –II: Consumer Dispute **(06 Hours)**
Definitions of the terms-: consumer -appropriate laboratory-complainant - consumer dispute - complaint-restrictive trade practice.

UNIT –III: Consumer Rights **(07 Hours)**
The various consumer rights:-right to safety, Right to information, Right to choose,-right to be heard –Right against exploitation –Right to consumer education

UNIT –IV: Consumer Protection Councils **(05 Hours)**
Consumer protection councils:-Central-State

UNIT –V: Creativity **(07 Hours)**
Consumer disputes redressal agencies:-Direct forum-state commission-national commission

UNIT –VI: Current Contours (For Continuous Internal Assessment Only – Self Study)
Digital technology and e-commerce in consumer protection. Applications of consumer forums, online complaint systems, and legal remedies in safeguarding consumer interests. Current trends in digital consumerism, sustainable consumption, cyber security, and fair trade practices.

Total Lecture Hours - 30

COURSE OUTCOME

1. Acquire knowledge of core legal principles, and remedies available under the Consumer Protection Act, as amended.
2. Identify Unfair Trade practices vs consumer rights.
3. Educate about importance of creating consumer awareness and their duties.
4. Understand the importance of a customer service mindset.
5. Inculcate ethical values and learning skills to empower the consumer.
6. Understand digital consumerism, e-commerce safety, cyber security, and fair trade practices.

TEXT BOOK(S)

1. Dr. V.K. Agarwal "Consumer Protection2021,(Law & Practice)".
2. Dr. J N Barowalia& Abhishek Barowalia2012 "Commentary on the Consumer Protection Act."
3. Girimaji, Pushpa (2002). Consumer Right for Everyone Penguin Books.
4. Nader, Ralph (2015). The Consumer and Corporate Accountability. USA, Harcourt Brace Jovanovich, Inc.
5. Sharma, Deepa (2018).Consumer Protection and Grievance-Redress in India: A Study of Insurance Industry (LAP LAMBERT Academic Publishing GmbH & Co.KG, Saarbrucken, Germany.

REFERENCE BOOK (S)

1. C.B.Gupta.,2022 Marketing Management
2. V.N.Vishwanathan.,2021 Consumer Rights in Services Sector
3. H.K.Saharay.,2019 Textbook on Consumer Protection Law
4. Anoop Kaushal.,2014 Consumer Protection Laws
5. Singh Avatar .,2015Law of Consumer Protection

E-RESOURCES

1. www.consumeraffairs.nic.in
2. www.consumer-voice.org
3. www.nationalconsumerhelpline.in
4. www.National Consumer Disputes Redressal Commission
5. www.Consumer Protection India

MAPPING WITH PROGRAMME OUTCOMES

CO	POs										PSOs				
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5
CO1	3		1	3		2	2		3	2	3	2	3	2	3
CO2	3		1	3		2	2		3	2	3	2	3	2	3
CO3	3		1	3		2	2		3	2	3	2	3	2	3
CO4	3		1	3		2	2		3	2	3	2	3	2	3
CO5	3		1	3		2	2		3	2	3	2	3	2	3

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PG & RESEARCH DEPARTMENT OF COMMERCE
B. Com- General., COMMERCE

SEMESTER: II –IDC- II: DIGITAL BANKING

Ins. Hrs. /Week: 2   Course Credit: 2   Course Code: U26IDCM22

COURSE OBJECTIVES:

- To understand the concept, features, and advantages of e-banking.
- To study internet banking services and risk management.
- To learn mobile banking services and applications.
- To study online payment systems used in banking.
- To understand security concepts and cyber risks in e-banking.

UNIT –I: E-Banking **(05 Hours)**

E-banking: meaning-Traditional banking vs E-banking-E-banking transactions-truncated cheques and electronic cheques- Bank within bank advantages of e-banking- constraint in e- banking.

UNIT –II: Internet Banking **(06 Hours)**

Internet Banking: Overview and Brief History - Product Features - Corporate and Individual Internet Banking Integration with e-Commerce Merchant sites - Profitability of Internet Banking - Risk Management and Frauds -Back End Operations and Technology - future outlooks.

UNIT –III: Mobile Banking **(07 Hours)**

Mobile banking: meaning-Overview and Brief History - services – IMPS - Profitability of Mobile Banking
- Mobile banking apps - online banking transactions - Risk Management and Frauds - Back End Operations and Technology; Telephone banking-mechanism-benefits and drawbacks.

UNIT –IV: Online Banking Payment System **(05 Hours)**

Online banking Payment Systems: Overview of global payment systems - Overview of domestic payment systems - RuPay and RuPay Secure -. Immediate Payment Service (IMPS) - National Unified USSD Platform (NUUP) - National Automated Clearing House (NACH) – Aadhaar Enabled Payment System (AEPS) e-KYC -. Cheque truncation System (CTS) - National Financial Switch (NFS) -. RTGS -. NEFT -. Forex settlements m. Securities Settlement - Innovative Banking & Payment Systems

UNIT –V: E- Banking Security **(07 Hours)**

E-Banking Security- Introduction need for security – Security concepts - Privacy – Survey. Findings on security - Attack - Cybercrimes - Reasons for Privacy - Tampering - Encryption.

UNIT –VI: Current Contours (For Continuous Internal Assessment Only – Self Study)

Digital technology and fintech in modern banking operations. Applications of ATM services, e-wallets, online fund transfer, and digital payment systems in daily life. Current trends in cyber security, artificial intelligence in banking, blockchain technology, and financial inclusion.

Total Lecture Hours - 30

COURSE OUTCOME

1. Understand the concepts, transactions, advantages, and limitations of e-banking.
2. Explain internet banking services, features, risks, and future developments.
3. Understand mobile banking services, applications, and security issues.
4. Describe various digital payment systems and electronic fund transfer methods.
5. Understand security concepts, cybercrimes, privacy, and data protection in e-banking.
6. Understand the role of fintech, digital payments, AI, blockchain, and cybersecurity in modern banking.

TEXT BOOK(S)

1. Agarwal, O.P, 'Modern Banking of India', Himalaya Publications, Mumbai, 2019.
2. C.S. Rayudu, E-Business, Himalaya Publications, Mumbai, 2019.
3. BN Chaffey, D., & Ellis-Chadwick, F. (2012) Digital Marketing: Strategy, Implementation and Practice, 5/E, Pearson
4. Tasner, M. (2015) Marketing in the Moment: The Digital Marketing Guide to Generating More Sales and Reaching2012 Your Customers First, 2/E, Pearson
5. Ryan, Damien: Understanding Digital Marketing2022 - Marketing Strategies for Engaging the Digital Generation. Kogan Page Limited.

REFERENCE BOOK (S)

1. Sanjay Kumar Rout, Mobile Banking Security Technological Security, 2019, Education Publishing, New Delhi, 2019.
2. Margaret Tan, E-payment: The Digital Exchange, 2004, ISBN:9789971692858, 9971692856, The Ridge Books Publishes, USA.
3. Bhushan Dewan, ISBN, 8121920833, 9788121920834. S. Chand Limited. Publisher, New Delhi, 2019.
4. Gupta, Sunil: Driving Digital Strategy.2012 Harvard Business Review Press
5. Tuten, Tracy L. and Solomon, 2022 Michael R.: Social Media Marketing. Sage

E-RESOURCES

1. https://business.adobe.com/blog/basics/digital-marketing
2. https://en.wikipedia.org/wiki/Digital_marketing
3. https://www.forbes.com/advisor/business/what-is-digital-marketing/
4. www.Indian Computer Emergency Response Team (CERT-In)
5. www.National Payments Corporation of India

MAPPING WITH PROGRAMME OUTCOMES

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CO5	3		1	2		2	2	3	2	2	3	2	3	2	3

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