

## THIRUVALLUVAR UNIVERSITY

### B.COM. (FINANCE AND ACCOUNTS)

#### DEGREE COURSE UNDER CBCS

(with effect from 2012 - 2013)

#### The Course of Study and the Scheme of Examinations

S.NO.	Part	Study Components		Ins. hrs /week	Credit	Title of the Paper	Maximum Marks		
		Course Title					CIA	Uni. exam	Total
<b>SEMESTER I</b>									
1	I	Language	Paper-1	6	4	Tamil / Other Language	25	75	100
2	II	English	Paper-1	6	4	English	25	75	100
3	III	Core Theory	Paper-1	5	4	Financial Accounting I	25	75	100
4	III	Core Theory	Paper-2	4	3	Business Communication	25	75	100
5	III	ALLIED -1	Paper-1	7	4	(to choose 1 out of 3) A. Business Mathematics B. Elements of Insurance C. Retail Business Management	25	75	100
6	IV	Environ. Studies		2	2	Environmental Studies	10	40	50
				<b>30</b>	<b>21</b>		<b>135</b>	<b>415</b>	<b>550</b>
<b>SEMESTER II</b>									
							<b>CIA</b>	<b>Uni. exam</b>	<b>Total</b>
7	I	Language	Paper-2	6	4	Tamil / Other Language	25	75	100
8	II	English	Paper-2	4	4	English	25	75	100
9	III	Core Theory	Paper-3	5	4	Financial Accounting II	25	75	100
10	III	Core Theory	Paper-4	4	3	Business Law	25	75	100
11	III	ALLIED-1	Paper-2	7	6	(to choose 1 out of 3) A. Business Statistics B. Office Management C. Logistics Management	25	75	100
12	IV	Value Education		2	2	Value Education	10	40	50
13	IV	Soft Skill		2	1	Soft Skills	10	40	50
				<b>30</b>	<b>24</b>		<b>145</b>	<b>455</b>	<b>600</b>

**[B.Com (FINANCE AND ACCOUNTS): Syllabus (CBCS)]**

S.NO.	Part	Study Components		Ins. hrs /week	Credit	Title of the Paper	Maximum Marks		
		Course Title					CIA	Uni. exam	Total
<b>SEMESTER III</b>									
14	III	Core Theory	Paper-5	5	4	Corporate Accounting I	25	75	100
15	III	Core Theory	Paper-6	5	4	Working Capital Management	25	75	100
16	III	Core Theory	Paper-7	4	3	Company Law	25	75	100
17	III	Core Theory	Paper-8	4	3	Modern Banking	25	75	100
18	III	ALLIED-2	Paper-3	7	4	Business Economics - I	25	75	100
19	IV	Skill based Subject	Paper-1	3	3	Investment Management	15	60	75
20	IV	Non-major elective	Paper-1	2	2	Elements of Accountancy	10	40	50
				<b>30</b>	<b>23</b>		<b>150</b>	<b>475</b>	<b>625</b>
<b>SEMESTER IV</b>									
							<b>CIA</b>	<b>Uni. exam</b>	<b>Total</b>
21	III	Core Theory	Paper-9	5	4	Corporate Accounting II	25	75	100
22	III	Core Theory	Paper-10	5	4	Business Management	25	75	100
23	III	Core Theory	Paper-11	4	3	Banking Law and Practice	25	75	100
24	III	Core Theory	Paper-12	4	3	Financial Management	25	75	100
25	III	ALLIED-2	Paper-4	7	6	Business Economics - II	25	75	100
26	IV	Skill based Subject	Paper-2	3	3	Port Folio Management	15	60	75
27	IV	Non-major elective	Paper-2	2	2	General Commercial Knowledge	10	40	50
				<b>30</b>	<b>25</b>		<b>150</b>	<b>475</b>	<b>625</b>
<b>SEMESTER V</b>									
							<b>CIA</b>	<b>Uni. exam</b>	<b>Total</b>
28	III	Core Theory	Paper-13	6	4	Cost Accounting I	25	75	100
29	III	Core Theory	Paper-14	5	4	Practical Auditing	25	75	100
30	III	Core Theory	Paper-15	5	4	Financial Services	25	75	100
31	III	Core Theory	Paper-16	6	4	Income Tax Law and Practice I	25	75	100

**[B.Com (FINANCE AND ACCOUNTS): Syllabus (CBCS)]**

S.NO.	Part	Study Components		Ins. hrs /week	Credit	Title of the Paper	Maximum Marks		
		Course Title					CIA	Uni. exam	Total
32	III	Elective	Paper-1	5	3	(to choose 1 out of 3) A. Marketing Management B. Organizational Behaviour C. Industrial Law	25	75	100
33	IV	Skill based Subject	Paper-3	3	3	Merchant Banking	15	60	75
				<b>30</b>	<b>22</b>		<b>140</b>	<b>435</b>	<b>575</b>
<b>SEMESTER VI</b>									
							<b>CIA</b>	<b>Uni. exam</b>	<b>Total</b>
34	III	Core Theory	Paper-17	6	5	Cost Accounting II	25	75	100
35	III	Core Theory	Paper-18	6	5	Management Accounting	25	75	100
36	III	Core Theory	Paper-19	7	5	Income Tax Law and Practice II	25	75	100
37	III	Elective	Paper-2	4	3	(to choose 1 out of 3) A. Services Marketing B. Inventory Management C. Computer and Office Automation	25	75	100
38	III	Elective	Paper-3	4	3	(to choose 1 out of 3) A. Human Resource Management B. Business Environment C. Business Ethics	25	75	100
39	IV	Skill based Subject	Paper-4	3	3	Entrepreneurial Development	15	60	75
40	V	Extension Activities		0	1		50	0	50
		<b>Total</b>		<b>30</b>	<b>25</b>		<b>190</b>	<b>435</b>	<b>625</b>

**[B.Com (FINANCE AND ACCOUNTS): Syllabus (CBCS)]**

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<b>Part</b>	<b>Subject</b>	<b>Papers</b>	<b>Credit</b>	<b>Total credits</b>	<b>Marks</b>	<b>Total Marks</b>
Part I	Languages	2	4	8	100	200
Part II	English	2	4	8	100	200
Part III	Allied (Odd Sem)	2	4	8	100	200
	Allied (Even Sem)	2	6	12	100	200
	Electives	3	3	9	100	300
	Core	19	(3-7)	73	100	1900
Part IV	Env. Science	1	2	2	50	50
	Soft Skill	1	1	1	50	50
	Value Education	1	2	2	50	50
	Lang. & Others/NME	2	2	4	50	100
	Skill Based	4	3	12	75	300
Part V	Extension	1	1	1	50	50
	<b>Total</b>	<b>40</b>		<b>140</b>		<b>3600</b>

**THRUVALUVAR UNIVERSITY**  
**B.Com (FINANCE AND ACCOUNTS)**

**SYLLABUS**  
**UNDER CBCS**  
**(With effect from 2012-13)**

**SEMESTER I**

**PAPER - 1**

**FINANCIAL ACCOUNTING - I**

**Objective:**

To gain a knowledge of accounting in general and to understand the system of Financial Accounting.

**UNIT-I**

Accounting Concepts and Conventions – Accounting Equation – Opening Entries, Closing Entries, Adjustment Entries and Rectification Entries – Bank Reconciliation Statement.

**UNIT-II**

Depreciation, Reserves and Provisions – Depreciation, Depletion and Amortization – Objectives of Providing Depreciation – Causes of Depreciation – Methods of Recording Depreciation – Straight Line Method – Diminishing Balance Method – Change in Method of Depreciation.

**UNIT-III**

Insurance Claim – Loss of Stock – Average Clause (simple problems).

**UNIT-IV**

Final Accounts – Distinction between Capital and Revenue Expenditure – Classification of Assets and Liabilities – Preparation of profit and loss account and Balance sheet.

**UNIT-V**

Single Entry System – Objectives – Definition – Salient Features – Limitations of Single Entry System – Difference between Single Entry and Double Entry – Ascertainment of Profit – Methods – Net worth Method and Conversion Method – Difference between Statement of Affairs and Balance Sheet.

(Weightage of Marks = Problems - 80%, Theory - 20%)

**Reference Books:**

M.C.Shukla and T.S.Grewal, Advanced Accounts (Vol.1), S.Chand & Co.

R.L.Gupta and V.K.Gupta, Financial Accounting, Sultan Chand & Sons.

S.P.Jain and K.L.Narang, Advanced Accountancy, Kalyani Publications, New Delhi, Ludhiana.

T.S.Reddy and A.Murthy, Financial Accounting, Margham Publishers. Chennai.

Dr.N.Premavathy, Financial Accounting, (Tamil) Sri Vishnu Publications, Chennai.

## PAPER – 2

### BUSINESS COMMUNICATION

**Objective:**

To enable the students to know importance of communication in commerce and trade and to draft business letters.

**UNIT-I**

Business Communication – Meaning – Definition - Features of Business Communication – Importance of effective Communication in Business – Classification of Communication – Characteristics (7cs) and Guidelines of Effective Business Communication.

**UNIT-II**

Analysis of Business Letters – Basic Principles in Drafting – Appearance, Structure and Layout – Letter Styles.

**UNIT-III**

Various types of Business Letters – Letters of Enquiry – Offers, Quotations, Orders, Complaints and Settlement, Circular Letters, Status Enquiry – Collection Letters.

**UNIT-IV**

Letters of Application – Essential Qualities – Letters of Application with CV, Resumes – Application with reference to an Advertisement – Solicited and Unsolicited Letters – Reference Letters.

**UNIT-V**

Business Report – Importance – Characteristics – Types – Reports by Individuals and Committees.

**Reference Books:**

Rajendra Pal & J S Korlahali, Essentials of Business Communication.

Ramesh and Pattanchetti, Business Communication, R Chand & Co.

Dr.K.Sundar, Business Communication, Vijay Nicole Publications, Chennai.

Dr.N.Premavathy, Business Communication, Sri Vishnu Publications, Chennai.

Dr.N.Premavathy, Business Communication (in Tamil), Sri Vishnu Publications, Chennai.



**ALLIED – 1**  
**(to choose any 1 out of the given 3)**  
**PAPER - 1**  
**A. BUSINESS MATHEMATICS**

**Objective**

To understand and apply statistical tools in Business.

**UNIT-I**

Sets: Finite and infinite sets - equality of sets - Disjoint sets - universal set - set operation Union of sets, intersection of sets - difference of sets - complement of sets - venn diagram - De-Morgan's law - Cartesian product.

**UNIT-II**

Matrices - type of matrices - matrix operation - Determinant of matrix - Singular and Non Singular matrices - adjoint, inverse of matrix - solving simultaneous linear equations - matrix inversion method and method of reduction.

**UNIT-III**

Co-ordinate geometry - Co-ordinates - distance between two points - straight line - Concurrent lines - slope - intercept from, slope - point from, two points form - angle between st. lines, parallel and perpendicular conditions - simple problems.

**UNIT-IV**

Simple interest - compound interest - annuities - discount on bills.

**UNIT-V**

Differentiations - limits - derivatives of standard function  $x^n$ ,  $e^x$ ,  $\log_x^e$ , trigonometric functions - rules of Differentiation - Differentiation on different types of functions - successive Differentiation - maxima and minima - applications in business problems.

Reference Books:

Statistical Methods, S.P. Gupta, S.Chand & Co.,

Business Maths & Statistics, Dr. P.R. Vittal, Margham Publishers, Chennai.

Business Mathematics - Chandran & Agarwal.

Mathematics for Management, Raghavachari

## PAPER – 1

### B. ELEMENTS OF INSURANCE

#### UNIT-I

Definition of insurance - classification of insurance - marine and non-marine - general principles of law as applied to non-marine insurance.

#### UNIT-II

Life Assurance - objects of life Assurance - principles of life Assurance - different plans of life Assurance and annuities - policy condition and privilege - assignment and nomination - lapses and revivals - surrender values and loans - claims - double insurance.

#### UNIT-III

Marine insurance - principles of marine insurance - functions of marine insurance - proximate clause - subrogation and contribution

#### UNIT-IV

Types of marine policy - clauses in general use - warranties - kinds of marine losses - reinsurance and double insurance.

#### UNIT-V

Fire insurance - principles of law as applied to fire insurance - the subject matter of fire insurance - fire waste – hazards – types of fire policy - cover notes - surveys and inspection average - re-insurance - renewals.

#### Text and Reference Books

Dr. B. Vardharajan - Insurance Vol 1 and 2. - Tamil Text Book.

R.S. Sharma - Insurance Principle & Practice - Vara Bombay, 2006.

A. Murthy - Elements of Insurance.

Risk management & Insurance - Harrington, 2006 - Tata McGraw Hill pub.

## PAPER – 1

### C. RETAIL BUSINESS MANAGEMENT

**Objective:**

Students to become well versed in the principles involved in managing the retail business.

**UNIT-I**

Nature and Significance of Management - Objectives of Management - Functions of Management - Setting up a Retail Organization - Factors to be considered in Planning and Assessing a Retail Organization.

**UNIT-II**

Human Resources Environment of Retailing - Recruiting and Selecting Retail Personnel - Compensating Retail Personnel - Supervision of Retail Personnel.

**UNIT-III**

Financial Dimensions of Operations Management - Profit Planning - Asset Management - Preliminary Budget Decisions and ongoing Budgeting process.

**UNIT-IV**

Operational Dimensions - Store Security - Insurance - Credit Management - Computerization - Outsourcing - Risk Management.

**UNIT-V**

Ethics in Retail Management - Ethical Values - Social Responsibility, Ethical Values in relation to Customers, Community & General Public, Employees, Business Partners and Shareholders - Consumerism.

**Books for Reference:**

Retail Management - Gribson G. Vedamani, Jaico publishing House, 2005

Retailing Management Text & Cases - Swapna Pradhan, The Mc Graw-Hill Companies, 2006

Retail Management Strategic Approach - Barry, Berman, Joel R Evam-Pearson Education (Singapore) 2002

## SEMESTER II

### PAPER – 3

#### FINANCIAL ACCOUNTING - II

##### **Objective:**

To gain a knowledge of accounting in general and to understand the system of Financial Accounting.

##### **UNIT-I**

Branch Accounts – Objects of Branch Accounts – Types of Branches – Dependent Branch – Stock and Debtor System – Accounting System – Independent Branch (foreign Branch excluded) – Incorporation of Branch Figures in the Head Office Books (only simple problems)

##### **UNIT-II**

Departmental Accounts – Distinction between departments and branches – Allocation of common expenses – Expenses which cannot be allocated – Inter-departmental Transfer at Cost and at Selling Price (simple problems only)

##### **UNIT-III**

Hire purchase system – Accounting treatment – Calculation of interest – Books of Hire purchaser and Hire Vendor – Default and Repossession – hire Purchase Trading Account – Installment System – Distinction between Hire purchase and Installment purchase system – Accounting treatment – Books of buyer and seller (simple problem only).

##### **UNIT-IV**

Partnership Accounts – Profit and Loss Appropriation Account – Admission, Retirement and Death of Partners- Goodwill to be treated as per AS10 – Adjustments in the Profit Sharing Ratio – Adjustment for Revaluation of Assets and Liabilities – Treatment of goodwill.

##### **UNIT-V**

Partnership Accounts – Dissolution of Firm – Settlement of accounts – Accounting Treatment for Unrecorded Assets and Liabilities – Insolvency of a Partner – Garner Vs Murray – Fixed and Fluctuating Capital – All Partners Insolvency (simple problems only)

(Weightage of Marks = Problems - 80%, Theory - 20%)

**Reference Books:**

M.C.Shukla and T.S.Grewal, Advanced Accounts (Vol.1), S.Chand & Co.

R.L.Gupta and V.K.Gupta, Financial Accounting, Sultan Chand & Sons.

S.P.Jain and K.L.Narang, Advanced Accountancy, Kalyani Publications, New Delhi, Ludhiana.

T.S.Reddy and A.Murthy, Financial Accounting, Margham Publishers. Chennai.

Dr.N.Premavathy, Financial Accounting, (Tamil) Sri Vishnu Publications, Chennai.

**PAPER – 4**  
**BUSINESS LAW**

**Objective:**

To gain a comprehensive knowledge on all aspects of law as applied to business.

**UNIT-I**

Contract - Formation and Essential Elements of Contract – Types of Contract and Agreements – Rules as to offer, Acceptance and Consideration – Capacity to Contract – Lawful Object and Free Consent – Quasi Contract.

**UNIT-II**

Performance of Contract – Devolution of Joint Rights and Liabilities – Discharge of Contract – Breach of Contract and Remedies.

**UNIT-III**

Indemnity and Guarantee – Features and Distinctions – Extent of Surety's Liability – Rights and Discharge of Surety – Bailment and Pledge – Features – Difference – Rights and Duties of Bailor and Bailee – Law Relating to Lien and Finder of Lost Goods – Rights and Duties of Pawnor and Pawnee – Pledge by Non-Owner.

**UNIT-IV**

Contract of Agency – Definition and Meaning – Creation – Ratification and Requisites – Rights of Principal and Agent – Relation of Principal with Third Parties – Personal Liability of Agent – Termination of Agency – Irrevocable Agency.

**UNIT-V**

Sale of Goods Act 1930 – Definition of Sale – Sale Vs Agreement to Sell – Subject Matter – Express and Implied Conditions and Warranties – Caveat Emptor and Exceptions – Performance of Contract – Transfer of Property – Rights of an Unpaid Seller – Sale by Non-owner – Auction Sale.

**Reference Books:**

- N.D.Kapoor, Business Laws, Sultan Chand & Sons, New Delhi  
M.C.Dhandapani, Business Laws, Sultan Chand & Sons, New Delhi  
M.C.Shukla, Mercantile Law, S.Chand & Co., New Delhi  
R.S.N.Pillai & Bagavathi, Business Laws, S.Chand & Co., New Delhi  
P.C. Tulsian, Business Laws, Tata McGraw Hill, New Delhi  
Dr.N.Premavathy, Business Law, Sri Vishnu Publications, Chennai.  
Dr.N.Premavathy, Business Law (in Tamil), Sri Vishnu Publications, Chennai.



**ALLIED – 1**

(to choose any 1 out of the given 3)

**PAPER – 2**

**A. BUSINESS STATISTICS**

**Objective**

To understand and apply statistical tools in business tools.

**UNIT-I**

Introduction - Classification and tabulation of statistical data - Diagrammatic and graphical representation of data.

**UNIT-II**

Measures of Central tendency - Mean, Median and Mode - Dispersion, Range, Quartile deviation, Mean Deviation, Standard Deviation - Measures of Skewness.

**UNIT-III**

Correlation - Karl Pearson's co-efficient of correlation - Spearman's Rank Correlation regression lines and Co-efficient.

**UNIT-IV**

Time series Analysis - Trend - Seasonal variations - Interpolation - Newtons and Lagranges method of estimation.

**UNIT-V**

Index numbers - aggregative and relative index - chain and fixed indeed wholesale index - Cost of living index - Sampling Techniques - types of sample and sampling procedure - tests of significance - Normal, t, f, chi -square - Simple Problems - Integration - Standard Formulae - Integration by substitution methods - Integration by parts - Application of Integration in business problems.

**Reference Books:**

Statistical methods - S.P. Gupta - S. Chand & Co.,

Statistic - Elhance.

Business Maths and Statistics - Dr. P. R. Vittal - Margham Publications, Chennai.

Elements of Statistics - Asthana.

## PAPER – 2

### B. OFFICE MANAGEMENT

**Objective:**

To enable the students to understand management of office, methods, environment and procedures.

**UNIT-I**

Modern Office – Functions – Growth of Office Work – Activities of Modern Office – Importance.

**UNIT-II**

Functions of Office Management – Planning, Organizing, Directing, Motivating, Coordinating and Controlling – Elements of Office Management – Office Manager – Functions, Qualities and Drawbacks.

**UNIT-III**

Office Accommodation and Layout – Location of Office – Layout and Merits – Open and Private Office – Merits and Demerits – Office Environment.

**UNIT-IV**

Office Appliances – Importance, Merits and Demerits – Types.

**UNIT-V**

Record Administration – Objects and Principles – Advantages of Records – Keeping – Filing – Objects – Essentials of Good Filing – Centralized Vs Decentralized Filing – Modern Methods and Classification – Indexing – Importance and Essentials – Methods and Merits.

**Reference Books:**

R.S.N. Pillai and Bagavathi, Office Management, S.Chand & Co., New Delhi.

C.B.Gupta, Office Organization and Management, Sultan Chand, New Delhi.

P.K.Ghosh, Office Management– Sultan Chand, New Delhi.

## PAPER – 2

### C. LOGISTICS MANAGEMENT

**Objective:**

To understand the comprehensive nature of Logistics Management.

**UNIT-I**

Logistics - definition - scope - functions - objectives of Logistics Management - customer service and logistics.

**UNIT-II**

Supply Chain - components - role of logistics in supply chain - Warehousing - functions - types - warehouse layout - material handling and logistics - Inventory Management.

**UNIT-III**

Transportation - infrastructure - freight management - transportation net work - route planning - containerization.

**UNIT-IV**

Logistical packaging - logistics information needs - logistics design for distribution channels - logistics outsourcing.

**UNIT-V**

Government policies and regulations - Motor Vehicles Act, carriage by air, sea, multi-modal transportation etc., Documentation - Airway Bill, Railway Receipt, Lorry Receipt, Bill of Lading etc.

**Reference Books:**

Vinod V. Sople, Logistics Management, Pearson Education (Singapore) P. Ltd.,

Satis C. Ailawadi, Rakesh Singh, Logistics Management, Prentice Hall of India, New Delhi - 110 001.

Ronal H. Ballou, Business Logistics / Supply Chain Management, Pearson Education, Prentice Hall, New Delhi - 2001.

Sunil Chopra & Peter Meindi, Supply Chain Management / Strategy, Planning and Operation - Pearson Education Asia, New Delhi.

B. S. Sahay, Supply Chain Management for Global Competitiveness, Macmillan India Ltd., Delhi.

**SEMESTER III**

**PAPER – 5**

**CORPORATE ACCOUNTING - I**

**Objective:**

To gain comprehensive understanding of all aspects relating to corporate accounting.

**UNIT-I**

Issue of Shares – at Par, Premium and Discount – Pro-rata Allotment – Forfeiture and Reissue of Shares.

**UNIT-II**

Issue of Debentures – Redemption of Debentures with and without Provisions – Redemption of Preference Shares.

**UNIT-III**

Acquisition of Business – Profit Prior to Incorporation – Final Accounts (Managerial Remuneration Excluded)

**UNIT-IV**

Amalgamation, Absorption and External Reconstruction: Purchase Consideration – Methods – Amalgamation in the Nature of Merger and Purchase – Absorption – ASI4 – Alteration of Share Capital – Reduction of Share Capital (Scheme of Capital Reduction is Excluded).

**UNIT-V**

Liquidation Accounting – Order of Payments – Preferential Payments – Liquidators Final Statement of Account – Remuneration – Statement of Affairs and Deficiency Accounts

(Weightage of Marks = Problems - 80%, Theory - 20%)

**REFERENCE BOOKS:**

Shukla M.C.Grewal, T.S.Gupta S.C., Advanced Accounts – S.Chand & Co. Ltd, New Delhi.

Gupta R.L. & Radhaswamy M, Sultan Chand & Sons, New Delhi.

Jain & Narang, Advanced Accountancy – Kalyani Publishers.

Iyengar S.P, Advanced Accounting - Sultan Chand & Sons, New Delhi.

Reddy T.S. & Murthy A, Corporate Accounting – Margham Publications, Chennai.

Dr.S.Ganesan and S.R.Kalavathy, Thirumalai Publications, Nagarkoil.

## PAPER – 6

### WORKING CAPITAL MANAGEMENT

**Objective:**

To understand the concept and the importance of Working Capital Management.

**UNIT-I : Concept of working capital**

Need for and types of working capital - Objectives of working capital Management, Adequacy of working capital - Determinants of working capital – Operating cycle - Approaches to working capital management - Monitoring and control of working capital.

**UNIT-II : Working capital finance**

Sources - financing of fixed / Long term working capital - financing for Temporary / Short term working capital - Securities required in Bank finance - working capital control and Bank policy.

**UNIT-III : Concept of Cash Management**

Cash Management - Objectives - Motives for holding Cash - Factors affecting cash needs and Management - Management of liquidity - Liquidity Vs Profitability - Planning Cash Management - Importance and Significance of cash budget - Management of surplus cash.

**UNIT-IV : Concept of Account Receivables Management**

Accounts Receivables Management - Objectives - cost of managing receivable - factors affecting quantum of receivable - optimum size of receivable - Methodology and techniques of Receivable Management.

**UNIT-V : Inventory Management**

Inventory Management - Objectives - Benefits and cost associated with inventory management - factors affecting optimum level of Inventory - Tools and techniques of Inventory Management

(Theory 60%, Problem 40%)

**Book Reference:**

- |  |  |
|--|--|
| Financial Management                     | I.M.Pandey, Vikas Publication, New Delhi                                       |
| Financial Management                     | Dr.S.N.Meheshwari, Sultan Chand & Sons,<br>New Delhi                           |
| Financial Management                     | N.P.Srinivasan & M.Sakthivel Murugan<br>Virinda Publication (P) Ltd, New Delhi |
| Financial Management                     | Van Horne, Prentice Hall of India, New Delhi                                   |
| Financial Management                     | P.V.Kulkarni - Himalaya Publication, Mumbai                                    |
| Financial Management                     | Prasana Chandra, Tala McGraw Hill, New Delhi                                   |
| Corporate Finance                        | S.C.Kuchal, Chaitanya Publications, Allahabad                                  |
| Corporate Finance & Financial Management | Das, Sharma Bhattacharya & Gupta, Kalyani<br>Publication, Hyderabad            |



**PAPER – 7**  
**COMPANY LAW**

**Objective:**

To gain knowledge about the company law.

**UNIT-I**

Introduction – Meaning and Definition of a Company – Characteristics of a Company – Advantages – Limitations – Types of Companies – Distinction between a Private Ltd. Company and a Public Ltd. Company.

**UNIT-II**

Formation of a Company – Promotion – Functions of a Promoter – Memorandum of Association – Meaning – Contents – Purpose – Articles of Association – Meaning – Contents – Distinction between Memorandum and Articles.

**UNIT-III**

Prospectus – Meaning – Requirements of a Prospectus – Conditions for a Prospectus – Objects of Issuing a Prospectus – Contents – Liability for Mis-Statement – Remedies for Mis-Statement – Statement in Lieu of Prospectus.

**UNIT-IV**

Members of a Company – Meaning and Definition – Who can become a Member? – Rights of the Members – Liabilities of the Members – Termination of Membership

**UNIT-V**

Directors of a Company – Definition – Eligibility to become a Director – Number of Directorships – Appointment of Directors – First Directors – Subsequent Directors – Vacation of Office – Removal of Directors – Positions of the Directors – Powers, Duties and Liabilities of Directors – Winding up of a Company – Meaning – Methods of Winding up – Powers and Consequences.

**Reference Book:**

N.D.Kapoor, Company Law – Sultan & Chand.

Dr.N.Premavathy, Company Law, Sri Vishnu Publications, Chennai.

Kathiresan and Radha, Company law – Prasanna Publishers, Chennai.

## PAPER – 8

### MODERN BANKING

#### Objective:

To provide the students with the latest development in the field of Banking and Financial System.

#### Unit – I

Banking – Meaning – Definition – History of Banking – Banking System - Unit Banking Branch Banking - Mixed Banking –Commercial Banking – Functions - Credit Creation – Money Market – Characteristics – Constituents of Indian money market.

#### Unit – II

Central Banking – Functions – Credit Control Devices – RBI – Functions – Different Departments of RBI.

#### Unit – III

Nationalizations of Commercial Banks – Causes – Achievements – Pitfalls – SBI – SBI Groups – Functions – SBI and Industrial finance – SBI Rural Finance – RRBs - Functions – Co-operative Banks – Co-operative Credit Structure – Achievements of Co-operative Banking – Challenges.

#### Unit – IV

E-Banking – Meaning - Benefits – Internet Banking Services – Drawbacks – Mobile Banking – Features – Drawbacks – Call Centre Banking – Features – Challenges – ATM – Types - Features – Benefits – Challenges – Credit Cards – Benefits – Constraints – Debit Card – Benefits – Smart Card – Features – Biometric Cards – Features – MICR Cheques – Benefits.

#### Unit – V

Electronic Fund Transfer (EFT) - RBI Guidelines – Benefits of Electronic Clearing Systems – E-Cheques – E-Money – Real Time Gross Settlement (RTGS) – Benefits to Banker and Customer – Cheque Transaction – Core Banking Solutions (CBS) – Benefits – Single Window Concepts – Features.

**Reference Books:**

- K.P.M.Sundaram and E.N.Sundaram, Modern Banking, Sultan Chand & Sons, new Delhi.
- Shekhar & Shekhar, Banking and Financial System, Margham Publications, Chennai – 17.
- Radhaswami and Vasudevan, A Text book of Banking (Law, Practice and Theory of Banking).
- B.Santhanam, Banking and Financial System, Margham Publications, Chennai -17.
- Vijaya Iyengar, Introduction to Banking – Excel Book Publication, New Delhi.
- S.K. Baral, Modern Bank Management, Skylark publications - Delhi.
- Principles and Practice of Banking - Macmillan New Edition.
- Dr.S.Gurusamy, Banking Theory Law and Practice – Vijai Nicole Publications.
- Dr.V.Balu, Banking and Financial System, Sri Venkateswara Publications, Mylapore, Chennai – 4.
- Dr.N.Premavathy, Banking Theory, Law & Practice, Sri Vishnu Publications, Chennai.

**ALLIED - 2**

**PAPER – 3**

**BUSINESS ECONOMICS I**

**UNIT-I**

Introduction to Business Economics - Objectives of Business Profit maximization - Social responsibility of Business.

**UNIT-II**

Demand analysis - Demand schedule - Demand curve - Different types of Elasticity of demand - Measurement - Importance of elasticity of demand.

**UNIT-III**

Utility analysis - Cardinal - Ordinal - The law of diminishing marginal utility - Equi-Marginal utility - Indifference curve - Break-even analysis - Profit theories and concepts.

**UNIT-IV**

Demand Forecasting - Different types of Demand Forecasting.

**UNIT-V**

Production - Production function - The law of variable proportions - Economies of scale, Law of returns to scale.

**Reference Books:**

Business Economics, K.P.M Sundaram and E.N. Sundaram, Sultan & Chand, New Delhi.

Business Economics, S. Sankaran, Margham Publications, Chennai

Managerial Economics, R.L. Varsheny and K.L. Maheshwari, Sultan & Chand. New Delhi.

Business Economics, H.L. Ahuja, S.Chan

**SKILL BASED SUBJECT**  
**PAPER – 1**  
**INVESTMENT MANAGEMENT**

**OBJECTIVE:**

To impart skills on the fundamentals of investment and security analysis.

**UNIT-I**

Investment - Meaning and process of Investment Management –Speculation Investment Avenues in India.

**UNIT-II**

Risk and Return – Historical and Expected return – Measurement – Risk Measurement – Systematic and Unsystematic risk – Types – Measurement and significance of Beta.

**UNIT-III**

Security Valuation – Bond, Equity and Preference share valuation – Yield to maturity- Bond value theorems.

**UNIT-IV**

Fundamental and Technical Analysis – Economy, Industry and Company analysis – Tools for Technical analysis.

**UNIT-V**

Portfolio Selection – Performance Evaluation and Portfolio Revision- Formula plans – Capital Asset Pricing Model (CAPM).

**Reference Books:**

V.K. Bhalla, Investment Management.

Prasanna Chandra, Investment Analysis and Portfolio Management, Second Edition, Tata cGraw Hill.

S. Kevin, Security Analysis and Portfolio Management, Prentice Hall of India.

Punithavathy Pandian, Security Analysis and Portfolio Management, Vikas Publication.

## NON-MAJOR ELECTIVE

### PAPER – 1

#### ELEMENTS OF ACCOUNTANCY

##### UNIT-I

Definition of Accountancy – Book Keeping – Accounting Concepts and Conventions – Double entry System – Accounting Rules – Journal Entries.

##### UNIT-II

Posting of Journal to Ledger – Balancing of Ledger Accounts – Trial Balance.

##### UNIT-III

Preparation of Three Columnar Cash Book – Contra Entry – Petty Cash Book – Imprest System

##### UNIT-IV

Final Accounts – Trading and Profit and Loss account and Balance Sheet – Format.

##### UNIT-V

Final Accounts – Simple adjustments – Closing Stock, Outstanding and Prepaid Expenses, Depreciation and Provision for Bad and Doubtful Debts.

(Weightage of Marks = Problems - 60%, Theory - 40%)

##### Reference Books:

M.C.Shukla & T.S.Grewal – Advanced Accounts, S.Chand & Co.Ltd., New Delhi

S.P.Jain & K.L.Narang – Advanced Accountancy, Kalyani Publications, New Delhi

R.L.Gupta & V.K.Gupta – Financial Accounting, Sultan Chand & Sons, New Delhi.

T.S.Reddy & A.Murthy – Financial Accounting, Margham Publications, Chennai

N.Vinayagam, P.L.Mani, K.L.Nagarajan – Principles of Accountancy, S.Chand Co. Ltd., New Delhi.

## SEMESTER IV

### PAPER – 9

## CORPORATE ACCOUNTING – II

### Objective:

To gain accounting knowledge in advanced corporate accounting.

### UNIT-I

Valuation of Goodwill – Need – Factors Effecting the Valuation – Methods – Average Profit, Super Profit, Annuity and Capitalization Methods, Valuation of Shares: Need – Factors Effecting the Valuation – Net Asset, Yield and Fair Value Methods.

### UNIT-II

Accounts of Holding Companies – Minority Interest – Cost of Control – Elimination of Common Transactions – Unrealized Profits – Revaluation of Assets and Liabilities – Bonus Shares – Consolidated Balance Sheet (Inter Company Investment Excluded)

### UNIT-III

Bank Accounts: Rebate on Bills Discounted, Interest on Doubtful Debts, Preparation of Profit and Loss Account and Balance Sheet with Relevant Schedules (New Method) – Non-performing Assets (NPA)

### UNIT-IV

Insurance Company Accounts: Life Insurance – Revenue Account, Valuation Balance Sheet and Balance Sheet (New Method). General Insurance - Fire and Marine Revenue Account, Profit and Loss Appropriation Account and Balance Sheet (New Method)

### UNIT-V

Inflation Accounting (Accounting for Price Level Changes) – Limitations of Historical Accounting – Current Purchasing Power Method – Current Cost Accounting Method – Hybrid Method. (Simple Problems Only)

(Weightage of Marks - Problems - 80%, Theory - 20%)



**Reference Books:**

Shukla M.C.Grewal, T.S.Gupta S.C. – Advanced Accounts – S.Chand & Co. Ltd, New Delhi

Gupta R.L. & Radhaswamy M. – Sultan Chand & Sons, New Delhi

Jain & Narang – Advanced Accountancy – Kalyani Publishers

Iyengar S.P. – Advanced Accounting - Sultan Chand & Sons, New Delhi

Reddy T.S. & Murthy A. – Corporate Accounting – Margam Publications, Chennai

Dr.S.Ganesan and S.R.Kalavathy, Thirumalai Publications, Nagarkoil.

## PAPER - 10

### BUSINESS MANAGEMENT

#### **Objective:**

To understand the basic principles of Business Management.

#### **UNIT-I**

Management – Meaning – Definition – Nature – Importance – Distinction between Administration and Management – Scope – Principles and Functions of Management.

#### **UNIT-II**

Planning – Meaning – Nature – Importance – Advantages and Limitations – Process of Planning – Types of Plans – MBO – Forecasting – Decision Making.

#### **UNIT-III**

Organising – Meaning – Definition – characteristics – Importance – Types – Authority and Responsibility – Centralisation and Decentralisation and Departmentation.

#### **UNIT-IV**

Directing – Meaning – Definition – Characteristics – Directing Process – Span of Supervision – Motivation – Leadership - Communication.

#### **UNIT-V**

Controlling – Definition – Principles – Controlling process – Types of Controls – Control Techniques - Coordination.

#### **REFERENCE BOOKS:**

Koontz, Wehrich and Aryasri, Principles of Management, Tata McGraw hill

Dr.H.C. Das Gupta, Principles & Practice of Management & Sahitya Bhawan. Agra

Lallan Prasad & S.S.Gulshan, Management principles and Practices & S.Chand & Co.

Dr. C.B. Gupta, Business Management –Sultan Chand & Sons

Jayashankar, Business Management –Margham Publications, Chennai.

Dr.N.Premavathy, Principles of Management, Sri Vishnu Publications, Chennai.

## PAPER – 11

### BANKING LAW AND PRACTICE

#### Objective:

To gain a knowledge of the law and practice of banking.

#### Unit – I

Banker and Customer – Meaning - Banker - Customer Relationship – Duration Theory – Modern View – General and Special Relationship –Special features in Banker-customer relationship - Lien – Secrecy – Appropriation of payment – Right of set off.

#### Unit – II

Bank Account – Minor – Limited Company – Partnership Firm – Executors – Joint Hindu Family – Joint Account – Type of Bank Deposits – Fixed – Savings – Current - Recurring Deposit - Modern Deposits Schemes – Modern Customer Services – Challenges in rendering Customer Service - Customer Grievances – Bank Ombudsman scheme.

#### Unit – III

Negotiable Instruments- Features – Characteristics – Negotiability – Assignability – Cheques – Crossing – Endorsement – Cheque dishonour – Material Alteration – Marking of Cheques – Closing of customer account - Holder in due course – Privileges – Paying banker and Collecting Banker – Statutory protection to paying and collecting banker – Negligence – Conversion – Payment in due course – Holder for Value.

#### Unit – IV

Loans and Advances - Principles of sound lending – Precautions against unsecured lending – Three C's – Different forms of Bank Advances – Pledge - Mortgage – Hypothecation – Assignment - Types of securities – Stock Exchange securities – Life policy – Goods and Document of title to goods – Real estate – Fixed Deposit Receipt – NPA – Causes – Measures to control NPAs.

**Unit – V**

Banking Regulation Act – Capital Requirements Licensing – RBI control over Loans and Advances of Commercial Banks – RBI Control over Banking Companies – Scheduled and Non-Scheduled Banks – Statutory Reserve.

**Reference Books:**

- K.P.M.Sundaram and E.N.Sundaram, Modern Banking, Sultan Chand & Sons, new Delhi.
- Shekhar & Shekhar, Banking and Financial System, Margham Publications, Chennai – 17.
- Radhaswami and Vasudevan, A Text book of Banking (Law, Practice and Theory of Banking).
- B.Santhanam, Banking and Financial System, Margham Publications, Chennai -17.
- Vijaya Iyengar, Introduction to Banking – Excel Book Publication, New Delhi.
- S.K. Baral, Modern Bank Management, Skylark publications - Delhi.
- Principles and Practice of Banking - Macmillan New Edition.
- Dr.S.Gurusamy, Banking Theory Law and Practice – Vijai Nicole Publications.
- Dr.V.Balu, Banking and Financial System, Sri Venkateswara Publications, Mylapore, Chennai – 4.
- Dr.N.Premavathy, Banking Theory, Law & Practice, Sri Vishnu Publications, Chennai.

## PAPER – 12

### FINANCIAL MANAGEMENT

#### UNIT-I

Nature and Importance of Finance Functions – Organizing Finance Functions – Functions of Finance Manager – Objectives of Finance Function – Methods and Sources of Raising Finance – Critical Appraisal of the Various Sources of Finance.

#### UNIT-II

Goals of Finance Function – Financing Decisions – Financial Planning – Financial Forecasting – Capital Structure Decisions – Capitalization – Cost of Capital – Dividend Policy

#### UNIT-III

Investment Decisions – Estimation of Cash Flows – Evaluation of Alternative Investment Proposals like NPV, ARR, IRR Methods – Decision Making Under Risk and Uncertainty – Inflation and Investment Decisions

#### UNIT-IV

Working Capital – Gross and Net Working Capital – Determinants of Working Capital – Sources of WC – Credit and Collection Policies.

#### UNIT-V

Security Analysis and Portfolio Management - Leverages – Financial Ratio Analysis.

(Weightage of Marks = Problems - 60%, Theory - 40%)

#### Reference Books:

I.M.Pandey, Financial Management.

Dr. S.N.Maheswari, Financial Management.

Prasanna Chandra, Financial Management.

Dr. A.Murthy, Financial Management, Margham Publications, Chennai.

Subir kumar Banerjee, Financial Management.

Vyuptakesh Sharan, Fundamentals of Financial Management.

Dr .N. Premavathy, Financial Management, Sri Vishnu Publications, Chennai.

**ALLIED – 2**

**PAPER – 4**

**BUSINESS ECONOMICS - II**

**UNIT-I**

Cost and Revenue analysis - Different types of cost and their relations to each other - Average cost - Marginal cost - Various types of revenue curves short term and long term - Diagrammatic representation.

**UNIT-II**

Market structure and pricing - Pricing under perfect computation - Pricing under monopoly - Pricing under monopolistic competition.

**UNIT-III**

Distribution theories - Theories of profits.

**UNIT-IV**

Government and Business - Industrial Policy - National Income Computation – Concepts of National Income – Methods of Measuring National Income - National Income in India - Contribution.

**UNIT-V**

Fiscal Economics - Revenues and Public expenditure - Canons of Taxation - Fiscal policy of India.

**Reference Books:**

Business Economics, K.P.M Sundaram and E.N. Sundaram, Sultan & Chand, New Delhi.

Business Economics, S. Sankaran, Margham Publications, Chennai

Managerial Economics, R.L. Varsheny and K.L. Maheshwari, Sultan & Chand. New Delhi.

Business Economics, H.L. Ahuja, S.Chand.

## SKILL BASED SUBJECT

### PAPER – 2

## PORT FOLIO MANAGEMENT

### Objective:

To understand and appreciate the concept of Portfolio Management.

### UNIT-I : Portfolio Analysis - Risks and Returns

Portfolio - Definition and Meaning - Objectives of Portfolio - Risk and Risk return Analysis - Degree of Risk and Risk force return - Capital and Money Market investment - Precaution for Investment.

### UNIT-II : Modern Portfolio Theory (MPT)

What is MPT? - Basis of MPT - Portfolio Investment strategy - Assets allocation and Risk Management - Target Return - Beta.

### UNIT-III : Construction, Revision and Evaluation

Fact sheet - clients data base - objectives of investors - Motives of investment - Tax Provision / Capital gains - Portfolio Construction - Risk, return Analysis - Diversification and Portfolio Management, Portfolio revision - security - pricing and portfolio management - Evaluation of Portfolio performance and criteria for evaluation.

### UNIT-IV : Portfolio Investment Process

Basic Principles - Planning, Implementation - Portfolio monitoring - Portfolio Objectives, constraints, Types their needs - The statement investment policy and merits.

### UNIT-V : Portfolio Management in India and SEBI Guidelines

Some aspects of portfolio management - Investment Strategy - Objectives of Investors - SEBI Guidelines for Portfolio managers - What is a Portfolio Management service? - Methods of operation - Portfolio manager qualification - SEBI norms for operation.

**Books for Reference:**

Portfolio Analysis and Management - V.K. Bhalla, Sultan Chand & Co., New Delhi

Investment Management - V.A. Avadhani - Himalaya Publication House, Mumbai

Investment Management - V.K. Bhalla, Sultan Chand & Co., New Delhi

Merchant Banking - J.C. Verma

Security Analysis & Portfolio Management - Joshi Rooywalia, Kalyani Publication, New Delhi

Portfolio Management - Baruna - TBH - Chennai

Portfolio Management - Inderpal Singh & Jasminder Kaur, Kalyani Publication, New Delhi.



**NON-MAJOR ELECTIVE**  
**PAPER - 2**  
**GENERAL COMMERCIAL KNOWLEDGE**

**Objective:**

To gain the students to gain basic knowledge of Trade, Industry and Commerce

**UNIT-I**

Commerce, Trade, Industry - Meaning - Scope and Importance of Commerce - Economic Basis of Commerce.

**UNIT-II**

Forms of Business Organizations - Sole Trade - Partnership Features - Merits and Demerits.

**UNIT-III**

Joint Stock Company - Features - Memorandum and Articles - Contents - Prospects and Contents - Shares and Debentures - Types - Co-operatives - Features - Types - Advantages.

**UNIT-IV**

Office Organization - What is an Office? Functions of Office - Office Accommodation and Environment - Office Layout - Office Manual.

**UNIT-V**

Handling of Mail, Filing and Indexing - Inward / Outward Mail - Filing and Indexing - System, Essentials and Classification - Methods - Horizontal vs Vertical Filing - Centralized and Decentralized – Indexing.

**REFERENCE BOOKS:**

Principles of Commerce and General Commercial Knowledge - K.L.Nagarajan, Vinayagam, Radhasamy and Vasudevan - S.Chand & Co., New Delhi.

A text book of Commerce - J.C. Sinha & V.N.Mughali - R.Chand & Co., New Delhi.

Commerce - Principles & Practice - P.N. Reddy & S.S.Gulshan - S. Chand & Co., New Delhi.

Elements of Commerce & Business Methods - J.C. Bahl & E.R.Dhongde - New Book & Co., Mumbai.

General Commercial Knowledge - Ghosh and Bhushan - Sultan Chand & Sons, New Delhi.

## SEMESTER V

### PAPER - 13

#### COST ACCOUNTING – I

##### **Objective:**

To understand the basic concepts and methods of Cost Accounting.

##### **UNIT-I: Nature and Scope of Cost Accounting**

Cost Accounting : Nature and Scope – Objectives, Advantages and Limitations – Financial Vs. Cost Accounting - Costing System - Types of Costing and Cost Classification – Cost Sheet and Tenders – Cost Unit – Cost Centre and Profit Centre.

##### **UNIT-II: Material Purchase and Control**

Purchase Department and its Objectives – Purchase Procedure – Classification and Codification of Materials, Material Control: Levels of Stock and EOQ – Perpetual Inventory System, ABC and VED Analysis – Accounting of Material Losses.

##### **UNIT-III: Methods of pricing of Material Issues**

Cost Price Methods: FIFO, LIFO, Average Price Methods: Simple and Weighted Average Price Methods, Notional Price Methods: Standards Price, and Market Price Methods

##### **UNIT-IV: Labour Cost Control**

Labour Turnover: Causes, Methods of Measurement and Reduction of Labour Turnover – Idle and Over Time – Remuneration and Incentive: Time and Piece Rate – Taylor's, Merricks and Gantt's Task – Premium Bonus System – Halsey, Rowan and Emerson's Plans – Calculation of Earnings of Workers.

##### **UNIT-V: Overheads**

Classification of Overhead Costs – Departmentalization of Overheads – Allocation Absorption and Apportionment of Overhead Costs – Primary and Secondary Distribution of Overheads – Computation of Machine Hour Rate and Labour Hour Rate.

(Weightage of Marks = Problems 80%, Theory 20%)

**REFERENCE BOOKS:**

S.P.Jain and Narang – Cost Accounting – Kalyani Publishers, New Delhi

S.N.Maheswari – Principles of Cost Accounting – Sultan Chand & sons, New Delhi

S.P.Iyengar – Cost Accounting – Sultan Chand & Sons, New Delhi

T.S. Reddy & Hari Prasad Reddy – Cost Accounting – Margham Publications, Chennai

A.Murthy and S. Gurusamy, Cost Accounting, Tata McGraw-Hill Publishing Company Ltd. New Delhi.

Tulsian P.C. – Cost Accounting – Tata McGraw Hills

## PAPER - 14

### PRACTICAL AUDITING

#### Objective:

To gain knowledge of the principles and practice of auditing.

#### UNIT-I

Meaning and Definition of Auditing – Nature and Scope of Auditing – Accountancy and Auditing, Auditing and Investigation – Objectives of Auditing – Limitations of Audit – Advantages of Audit – Classification of Audit

#### UNIT-II

Meaning and Definition of Audit Programme – Advantages and Disadvantages – Audit File, Audit Note Book, Audit Working Papers – Purposes and Importance of Working Papers – Internal Check – Meaning, Object of Internal Check – Features of Good Internal Check System – Auditors duty with regards to Internal Check System – Internal Check and Internal Audit.

#### UNIT-III

Vouching – Meaning – Objects – Importance of Vouching – Meaning of Voucher – Vouching of Cash Receipts and Vouching of Cash Payments – Vouching of Trading Transactions.

#### UNIT-IV

Verification and Valuation of assets and liabilities – Meaning and objects of verification – Vouching and verification – Verification and Valuation of different kinds of Assets and Liabilities.

#### UNIT-V

The Audit of Limited Companies – Necessity of Company Audit – Qualification and Disqualification of Auditors – Appointment – Removal – Remuneration – Status of Auditors – Rights – Powers – Duties and Liability of Auditors – Auditor's Report – Importance and Contents.

**Reference Books:**

B.N. Tandon, Sultan Chand – A handbook of practical auditing

B.N. Tandon, Sudharsanam, Sundharabahu – S Chand – Practical auditing

Sharma, Sahitya Bhavan, Agra – Auditing

Dr.N.Premavathy, Practical Auditing, Sri Vishnu Publications, Chennai.

Dr.N.Premavathy, Practical Auditing (in Tamil), Sri Vishnu Publications, Chennai.

## PAPER - 15

### FINANCIAL SERVICES

#### Objective:

To enable the students to gain knowledge of business financial services.

#### UNIT-I

Financial services – meaning – Financial services and economic environment – legal and regulatory framework – financial institutions and other participants in the financial services sector – capital and money markets – Instruments – Government – Securities market – SWAP Analysis

#### UNIT-II

Introduction to leasing – legal and tax aspects – lease evaluation – Merits and Demerits – Accounting and Reporting for Lease – lease funding – Types of lease – Lease agreement – Hire purchase Vs lease – Legal aspects of Hire purchase – rights and duties of hire vendor and hire purchaser.

#### UNIT-III

Factoring – Types and feature of factoring agreement – Factoring Vs Bills discounting – Services of factor – Consumer Finance and credit card services – forfeiting.

#### UNIT-IV

Venture capital – meaning and characteristics – criteria for assistance – schemes and guidelines – infrastructure financing – assessment of risk – legal aspects.

#### UNIT-V

Mutual funds – SEBI Guidelines – Features and types – Management structure and performance evaluation – Growth and recent trends – Investor services – Credit rating agencies – CRISIL, CARE, ICRA – Services – Criteria for rating – Symbols.

**Reference Books:**

M.Y.Khan, Indian Financial System, Tata McGraw Hill, 2001

H.R.Machiraju, Indian Financial System, Vikas Publishing House, 1999

B.S. Bhatia & G.S.Bhatre, Management of Capital Markets, Financial Services and Institutions, Deep and Deep Publishers, 2000

Dr.S.Gurusamy, Financial Services and Systems, Vijay Nicholes Imprint Pvt. Ltd., 2004 – Chennai

L.M.Bhole, Finance Institutions and Markets, Tata McGraw Hill, 2002

H.Sadhak, Mutual Funds in India, Sage Publications, New Delhi, 1997

SEBI Guidelines, Bharat Publication, New Delhi

Dr.V.Balu, Merchant Banking & Finance Services, Sri Venkateswara Publication, Chennai.

Dr. N. Premavathy, Financial Services and Stock Exchange, Sri Vishnu Publications, Chennai.



**PAPER – 16**

**INCOME TAX LAW AND PRACTICE - I**

**Objective:**

To enable the students to have a knowledge of law of practice of Income tax.

**UNIT – I**

Income Tax Act 1961 : Basic Concepts and Definitions- Assessee - Assessment year –Income - Person - Previous year-Residence and Incidence of Tax – Tax free incomes – Capital and revenue.

**UNIT – II**

Income under different heads of income – Salaries – Definitions – Features – Perquisites - Valuation and taxability of perquisites – Taxability of allowances – Profits in lieu of salary – Deductions – Computation of Salary Income.

**UNIT – III**

Income from House Property – Annual value – Determination of Annual Value – Let out House – Self Occupied Houses - Deductions – Computation of Income from House Property.

**UNIT – IV**

Profits and Gains of business or profession – Depreciation and other allowances – Expressly allowed and disallowed deductions – Computation of Business Income – Computation of Professional Income.

**UNIT – V**

Income tax authorities – CBDT – Powers – Director General of Income Tax – Chief Commissioner of Income Tax – Assessing Officer – Appointment – Jurisdiction – Powers relating to Search and Seizure.

(Weightage of marks: Problems: 80%, Theory: 20%)

**Reference Books:**

Dr.H.C. Mehrotra, Income Tax Law and Practice.

Dr. Bagavathi Prasad, Income Tax Law and Practice,

Gaur & Narang, Income Tax Law and Practice,

B.B. Lal, Direct Taxes,

T.S.Reddy & Hari Prasad Reddy, Income Tax Law and Practice, Margham Publications, Chennai.

**ELECTIVE**

(to choose any 1 out of the given 3)

**PAPER – 1**

**A. MARKETTING MANAGEMENT**

**Objective:**

To create a strong knowledge base in Marketing Management.

**UNIT-I**

Marketing - Definition - Importance - Features of Marketing - Marketing Concepts - Marketing Approaches - Marketing Mix - Marketing Management - Functions - Marketing Information System.

**UNIT-II**

Product - Features, Classification, Product Concepts, Product Mix, Product Policy, Product Planning - Idea Generation, Screening, Business Analysis, Product Development, Test Marketing and Commercialization - Product Life Cycle.

**UNIT-III**

Pricing - Importance - Objectives - Pricing Policies, Strategies and Techniques - Pricing from the point of view of Government.

**UNIT-IV**

Sales Promotion Techniques and Methods - Advertising - Objectives, Benefits, Selection of Media, Advertising Copy and Ethics in Advertising. Salesmanship - Objectives, Qualities and Types of Salesmen.

**UNIT-V**

Consumer Behaviour - Buying Motives - Consumerism - Consumer Rights, CRM - Marketing Segmentation - Targeting - Positioning - E- marketing.

**Reference Books:**

Rajan Nair - Marketing, Sultan Chand & Sons, New Delhi

R.S.N.Pillai - Modern Marketing, S.Chand & Co., Ltd., New Delhi

Phlips Kotler - Marketing Management, Prentice Hall

Cundiff - Fundamentals of Marketing

Jha and Singh - Marketing Management, Himalayan Publishers.

## PAPER – 1

### B. ORGANISATIONAL BEHAVIOUR

#### UNIT-I

Organizational behavior - meaning - importance - historical development of organizational behavior - organization as a social system - socio-technical system - open system - factors influencing organizational behavior - environmental factors - constraints over organization and managerial performance.

Meaning of individual - similarities and differences among individuals - models of man personality - stages of personality development - determinants of personality - learning - perception - factors influencing perception - perceptual distortion - values - attitudes - attitude formation - role behavior - status - sources and problems of status.

#### UNIT-II

Meaning of group and group dynamics - reasons for the formation of groups - characteristics of groups - theories of group dynamics - types of groups in organization - group cohesiveness - factors influencing group cohesiveness - group decision making process - small group behavior.

#### UNIT-III

Leadership concept - characteristics - leadership theories - leadership styles managerial grid - leadership continuum - leadership effectiveness.

Motivation - concept and importance - motivators - financial and Non-financial - theories of motivation.

#### UNIT-IV

Management of change: meaning - importance - resistance to change - causes - dealing with resistance to change - concepts of social change and organizational causes - factors contributing to organizational change - introducing change in large organizations - change agents - organizational development - meaning and process.

## UNIT-V

Organizational culture, conflict and effectiveness: organizational culture - concept - distinction between organizational culture and organizational climate - factors influencing organizational culture - morale - concept and types - managing conflict - organizational effectiveness - indicators of organizational effectiveness - achieving organizational effectiveness.

### Text and Reference Books

Rao, VSP and Narayana, P.S. - Organization Theory & Behavior - Konark Publishers Pvt. Ltd., Delhi, 1987.

Prasad, L.M - Organizational Theory & Behavior - Sultan Chand & Sons, New Delhi, 1988.

Sekaran, Uma - Organizational Behavior-text & cases - Tata McGraw Hill Pub Ltd., New Delhi, 1989.

Robbins, P.Stephen - Organizational Behavior-concepts, controversies & Applications - Prentice Hall of India Ltd., New Delhi, 1988.

Luthans Fred - Organizational Behavior - McGraw Hill Publishers Co. Ltd., New Delhi, 1988.

Aswathappa. K. - Organizational behavior - HPH, Bombay.

J. Jayasankar - Organizational behavior

S.S. Khanka - Organizational Behavior

**PAPER - 1**

**C. INDUSTRIAL LAW**

**Objective :**

To enable the students to gain knowledge on few enactments that governs working of industries and to labour force.

**UNIT-I**

Factories Act 1948 - Definition and Meaning - Health, Safety and Welfare - Hazardous Process - Working Hours for Adults - Holidays - Employment of Young Persons and Women - Annual Leave with Wages.

**UNIT-II**

The Workmen's Compensation Act 1923 - Definition of Scope - Rules Regarding Compensation - Amount and Distribution of Compensation - Fatal Accident - Medical Examination - Insolvency of Employer - First Charge on Assets Transferred - Returns as to Compensation - Contracting Out - Penalties.

**UNIT-III**

The Payment of Wages Act 1936 - Definition - Rules for Payment of Wages - Deduction from Wages - Registers and Records - Inspection - Appeal - Penalty of Offence.

**UNIT-IV**

Industrial Dispute Act 1947 - Objects and Definitions - Industrial Dispute Meaning - Reference of Disputes to Grievance - Settlement Authorities - Authorities under the Act - Conciliation and Adjudication Machinery - Procedure, Powers and Duties of Authorities - Strike, Lockout and Layoff – Retrenchment.

**UNIT-V**

The Trade Unions Act 1926 - Definition and Registration - Rights and Privileges of Registered Trade Union - Amalgamation and Distribution of Trade Union - Regulation and Penalties.

**Reference books:**

Elements of Mercantile Law - N.D.Kapoor - Sulthan Chand & Sons, New Delhi.

Legal Aspects of Business - Saravanavel and Sumathi, Kalyani Publishers, Delhi.

Commercial and Industrial Law - H.K. Sahoroy and N.K. Saha - New Central Book Agency, Kolkatta.

Commercial and Industrial Law - M.V. Dhandapani - Sulthan Chand & Sons, New Delhi

Commercial and Industrial Law - Dr. M.R. Srinivasan - Margaham Publications - Chennai



**SKILL BASED SUBJECT**

**PAPER – 3**

**MERCHANT BANKING**

**Objective:**

To enable the students to understand Merchant banking and its services to corporate sector.

**UNIT-I**

Merchant Banking – Definitions and Functions – Regulatory Framework – Registration of Merchant Bankers – Procedure Capital Adequacy Requirement – Lead Merchant Banker Appointment, Restrictions and Responsibilities

**UNIT-II**

Public Issue Management – Functions and Mechanism – Categories of Issue – Issue Manager – Category and Restrictions Activities Involved in Public issue Management – Marketing of New Issues – Methods – Pricing of Rights and Other Public Issues

**UNIT-III**

Post Issue Management – Allotment / Dispatch of Shares / Refunds – Basis of Allotment – Procedure – Listing Requirements of Stock Exchanges – Advantages – Listing Requirements of OTCEI

**UNIT-IV**

Capital Market Instruments – Meaning and Types – Commercial Paper – Issue of Commercial Paper – Usance – E-nomination – Ceiling – Mode of Issue – Credit Syndication – For Long Term and Working Capital

**UNIT-V**

Port Folio Management – Functions – Registration of Port-portfolio Managers – Obligation – Investment of Client Funds – Maintenance of Book and Accounts – Reports to be Furnished – Code of Conduct

**Reference Books:**

H.R. Machiraju, Merchant Banking, New Age International, New Delhi

Dr.S.Guruswamy, Merchant Banking and Financial Services, Vijay Nichole, Chennai

A Treatise on Merchant Banking, Skylark Publications, New Delhi

Dr. J.C.Verma, A Manual of Merchant Banking, Bharath Law House, New Delhi

Dr.V.Balu, Merchant Banking and Financial Services, Sri Venkateswara Publications, Chennai

**SEMESTER VI**  
**PAPER – 17**  
**COST ACCOUNTING – II**

**Objective:**

To understand the techniques of Cost Accounting.

**UNIT-I**

Job, Batch, Contract Costing: Job Costing – definition – Features – Procedure – WIP – Cost Accumulation, Batch Costing – EBQ, Contract Costing – Definition, Features, Work Certified and Uncertified – Incomplete Contract – Escalation Clause – Cost Plus Contract – Contract Account

**UNIT-II**

Process Costing : Definition – Features – Job Vs Process Costing – Process Account – Losses – By Products and Joint Products – WIP – Equivalent Units and its Calculation - Closing WIP with or without Process Loss.

**UNIT-III**

Operating Costing (Transport Costing): Cost Unit – Cost Classification – Operating Cost sheet.

**UNIT-IV**

Marginal Costing: Definition – Advantages and Limitation – Break Even Point – Margin of Safety – P/V Ratio – Key factor – Make or Buy Decision – Selection of Product Mix – Changes in Selling Price – Foreign Market Offer – Desired Level of Profit.

**UNIT-V**

Reconciliation of Cost and Financial Accounts.

(Weightage of Marks = Problems - 80%, Theory - 20%)

**REFERENCE BOOKS:**

S.P.Jain and Narang – Cost Accounting – Kalyani Publishers, New Delhi

S.N.Maheswari – Principles of Cost Accounting – Sultan Chand & sons, New Delhi

S.P.Iyengar – Cost Accounting – Sultan Chand & Sons, New Delhi

T.S. Reddy & Hari Prasad Reddy – Cost Accounting – Margham Publications, Chennai

A.Murthy and S. Gurusamy, Cost Accounting, Tata McGraw-Hill Publishing Company Ltd. New Delhi.

Tulsian P.C. – Cost Accounting – Tata McGraw Hills

## PAPER – 18

### MANAGEMENT ACCOUNTING

#### Objectives:

To gain knowledge of basic concepts and their applications in the area of Management Accounting.

#### UNIT-I

Management Accounting - Meaning, objectives, functions - Advantages and limitations - Differences between cost accounting and management accounting - Financial statement analysis - Comparative and common size statements - Trend Analysis.

#### UNIT-II

Ratio analysis - Meaning, significance, advantages and limitations of Ratio analysis - Classification of accounting ratios - Basic purposes of various ratios - Liquidity, Solvency, Turnover and Profitability ratios - Computation of ratios.

#### UNIT-III

Fund Flow Analysis - Meaning - Concept of fund - Sources and uses of funds - Fund flow statement - Uses of fund flow statement - Cash Flow Analysis - Meaning - Preparation of Cash Flow Statement - Objectives and limitations of cash flow statement - Differences between fund flow statement and cash flow statement.

#### UNIT-IV

Budget and Budgetary control - Meaning, objectives, Advantages and limitations of budgetary control - Functional budget - Flexible Budget.

#### UNIT-V

Capital Budgeting - Meaning - Significance - Methods of Evaluation of capital Expenditure Proposals - Pay Back Period, Discounted cash flow, Internal Rate of Return Method and Accounting Rate of Return Method.

Problem-80%, theory-20%

**Reference Books:**

S.N. Maheswari Sultan Chand - Management Accounting

T.S. Reddy and H.P. Reddy Margham Pub. Management Accounting

S.P. Gupta Sultan Chand - Management Accounting

**PAPER – 19**

**INCOME TAX LAW AND PRACTICE - II**

**Objective:**

To enable the students to have a knowledge of law of practice of Income tax.

**UNIT – I**

Capital gains – Definition of Capital Assets – Kinds of capital Assets – Transfer - Transfer not regarded as Transfer – Short term and long term Capital Gains – Cost of Acquisition - Cost of Improvements – Indexed Cost of Acquisitions – Indexed Cost of Improvements - deductions and exemptions – Computation of Capital gains.

**UNIT – II**

Income from Other Sources – Specific Incomes chargeable to tax – General Incomes chargeable to tax – Deductions – Interest on Securities - Bond washing transactions – Computation of Income from other Sources.

**UNIT – III**

Aggregation of income – Deemed Incomes - Set off and carry forward of losses – Clubbing provisions and their implications – Deductions available from Gross Total Income.

**UNIT – IV**

Assessment of individuals – Computation of Total Income of the Assessee and Tax Liability.

**UNIT –V**

Assessment Procedure – Filing of Returns – Permanent Account Number (PAN) – Types of Assessment – Self, Provisional, Regular, Best Judgment and Reassessment.  
(Weightage of Marks – Problems – 80% and Theory 20%)

**Reference Books:**

Dr.H.C. Mehrotra, Income Tax Law and Practice.

Dr. Bagavathi Prasad, Income Tax Law and Practice,

Gaur & Narang, Income Tax Law and Practice,

B.B. Lal, Direct Taxes,

T.S.Reddy & Hari Prasad Reddy, Income Tax Law and Practice, Margham Publications, Chennai.



**ELECTIVE**  
(to choose any 1 out of the given 3)

**PAPER – 2**

**A. SERVICES MARKETING**

**Objective :**

To enable the students to acquire a deep knowledge in marketing of services.

**UNIT-I**

Concept of service - Meaning, definitions - Components and types - Service Vs goods - Service Marketing mix characteristics - Advertising - objectives - Advertising message and media selection - merits - personal selling - process - Advantages.

**UNIT-II**

Physical evidence - Essential and peripheral evidence - Guidelines for physical evidence - Managing demand and supply Capacity constraints - demand patterns - Capacity planning and types - Managing capacity to match demand - Managing demand to match capacity.

**UNIT-III**

Pricing in services - objectives - types of pricing - characteristics and factors affecting pricing decisions - customer relationship marketing - objectives and requisites - benefits.

**UNIT-IV**

Quality of service - five dimensions of quality - Gap analysis and causes for customer gap - key factors leading to Customer Gap - Provider Gaps.

**UNIT-V**

Marketing of Services by Insurance business - Banks - Education - Tourism - Transport.

**Reference books:**

Services Marketing - Dr.L.Natarajan - Margahm Publications, Chennai

Services Marketing - M.K.Rampal - S.L.Gupta - Galgotia Pub. House

Services Marketing - S.M.Jha - Himalaya Publications, New Delhi

Services Marketing - Dr.B.Baly - S.Chand & Co., New Delhi

Services Marketing - Vasanthi Venugopal & Raghu V.N. - Himalaya Publications, New Delhi

## PAPER – 2

### B. INVENTORY MANAGEMENT

#### Unit-I

Inventory Management: Inventory concept - Types of inventory, functions, use, dependent and independent demand - Objects and importance of inventory management.

#### Unit-II

Inventory Control Techniques: Inventory classification and its use in controlling inventory- setup time and Inventory control-safety stock determination –Elimination of waste and reduction of inventory level in service and manufacturing organizations.

#### Unit-III

Inventory models: Fixed order versus fixed interval systems-Inventory model for manufactured items-Economic Lot Size.

#### Unit-IV

Make or Buy decisions: Concept of outsourcing- Factors influencing make or buy decisions- Trends in Make or Buy Decisions in core competency.

#### Unit-V

Material management in JIT inventory- Zero inventory concept-Evaluation of performance of Material function - Criteria and Method of evaluation.

(Weightage of Marks = Problems 40% and Theory 60%)

#### Reference Books:

J R Tony Arnold, Stephen N Chapman, Introduction to Materials Management - Prentice Hall

A R Palit, Materials Management.

Max Muller, AMACOM, Essentials of Inventory management, American Management Association

Richard J Tersine, Principles of Inventory and Materials Management, Prentice Hall

## PAPER – 2

### C. COMPUTER AND OFFICE AUTOMATION

#### UNIT-I

Word Processing with MS Word – Starting MS Word - MS Word environment - Working with word documents – Working with text.

#### Unit-II

MS Word – Working with tables – Checking spelling and grammar – printing a document – Merging two document – Mail Merge.

#### UNIT-III

Spreadsheets and MS Excel – Starting MS Excel – MS Excel environment – working with Excel workbook – Working with worksheet.

#### Unit-IV

MS Excel - Formulas and functions – Inserting charts – Pie Chart, Bar Chart, Line Graph – Mathematical Functions – Statistical Functions – Printing in Excel.

#### UNIT-V

Making presentation with MS Power Point – Starting MS Power Point – MS Power Point environment – Working with power point – working with different views – designing presentation – printing in power point.

#### Reference Books:

Sanjay Sexena, A First Course in Computers, Vikas Publishing House.

Ron Monsfield, Working in Microsoft Office, Tata McGraw Hill.

R. Kalakota and A.B. Whinston, Readings in Electronic Commerce, Addison Wesley.

**ELECTIVE**  
(to choose any 1 out of the given 3)

**PAPER – 3**

**A. HUMAN RESOURCE MANAGEMENT**

**UNIT-I**

Nature and scope of HRM – personnel Management and HRM – Functions of HRM – Functions of HR Manager – HRM as a profession – Indian perspective

**UNIT-II**

Human Resource Planning – Recruitment – Selection – Methods of Selection – Use of Various tests – Interview techniques in selection – Induction - Placement

**UNIT-III**

Training methods – Techniques – Identification of training needs.

**UNIT-IV**

Job satisfaction – Motivation (Maslow's and Two Factor Theory only) – Performance Appraisal – Methods – Compensation – Incentives – Monetary and Non-Monetary

**UNIT-V**

Transfer – Promotion and Termination of Services – Career Development - Monitoring

**REFERENCE BOOKS:**

Aswathappa, Human Resource and Personnel Management.

C.B. Memoria, Personnel Management

C B Gupta, Human Resource Management

L M Prasad, Human Resource Management

Decenzo / Robbins, Human Resource Management

Dr.K.Sundar & Dr.J.Srinivasan, Human Resource Development, Margham Publications,Chennai.

## PAPER - 3

### B. BUSINESS ENVIRONMENT

#### UNIT-I

An Overview of Business Environment – Types – Internal and External, Micro and Macro – Environmental Analysis and Strategies Management – Techniques of Environmental Analysis – Steps and Approaches.

#### UNIT-II

Economic Environment – Nature and Structure of Economy – Economic Policies and Conditions – Political and Government Environment – Government and Legal Environment.

#### UNIT-III

Natural and Technological Environment – Innovation – Technology and Competitive Advantage – Demographic Environment – Population Size, Falling Birth Rate and Changing Age Structure – Migration and Ethnic Aspect.

#### UNIT-IV

Social Environment – Social Responsibility of Business – Consumer Protection – Need for Consumer Protection – Consumer Bill of Rights – Corporate Governance.

#### UNIT-V

Globalisation – Meaning and Dimensions – Features and Stages of Globalisation – Essential Conditions for Globalisation – Pros and Cons – Globalisation of Indian Business.

#### Reference Books:

Francis Cherunilam, Business Environment, , Himalaya Publishing House, Delhi

K.Asathappa, Business Environment, , Himalaya Publishing House, Delhi

Dr.S.Sankaran, Business Environment, , Mangham Publication, Chennai

Keith Davis William, C.Frederik, Business and Society, , McGraw Hill International Books Co., New Delhi

Sheik Saleem, Business Environment, Pearson Education, Chennai.

Dr. N. Premavathy, Business Environment, Sri Vishnu Publications, Chennai.

## PAPER – 3

### C. BUSINESS ETHICS

#### UNIT-I

Role and importance of Business Ethics and Values in Business - Definition of Business Ethics  
Impact on Business Policy and Business Strategy - Role of CEO - Impact on the Business Culture.

#### UNIT-II

Types of Ethical issues - Bribes - Coercion - Deception - Theft - Unfair Discrimination.

#### UNIT-III

Ethics internal - Hiring - Employees - Promotions - Discipline - Wages - Job Description -  
Exploitation of employees - Ethics External - Consumers - Fair Prices - False Claim  
Advertisements.

#### UNIT-IV

Ethics External - Environment Protection - Natural - Physical - Society - Relationship of Values  
and Ethics - Indian Ethos - Impact on the performance.

#### UNIT-V

Vendors - Government - Social Audit.

#### Text Books

Memoria & Menoria - Business Policy

David J. Fritzsche - Business Ethics: A Global & Management Perspective - Tata McGraw-Hill

Ramaswamy Namakumari - Strategic Planning - Corporate Strategy - MacMillan India Ltd

Velasquez - Business Ethics - Prentice - Hall of India

Dr.S. Shankaran - Business Ethics & values

## SKILL BASED SUBJECT

### PAPER – 4

## ENTREPRENEURIAL DEVELOPMENT

### Objective:

To encourage students to become entrepreneurs.

### UNIT-I

Meaning of Entrepreneur – Entrepreneur and Enterprise – Entrepreneur and Manager – Entrepreneur and Intrapreneur – Qualities (Traits) of a True Entrepreneur – Characteristics of Entrepreneur – Types of Entrepreneurs – Functions of an Entrepreneur – Roles of Entrepreneurs in the Economic Development.

### UNIT-II

Establishing an Enterprise – Project Identification – Selection of the Product – Project Formulation – Assessment of Project Feasibility – Preparation of Project Report – Selection of Site (Location).

### UNIT-III

Selection of Types of Organization – Sole Proprietorship – Partnership Joint Stock Company – Factors Influencing the Choice of Organization – Sources of Project Finance – Sources of Long Term Finance – Sources of Short Term Finance.

### UNIT-IV

Incentives and Subsidies – Meaning of Incentives and Subsidies – Need and Problems – Incentives for Development of Backward Area – Incentives for SSI Units in Backward Areas – Taxation Benefits to SSI Units – Subsidies and Incentives in Tamil Nadu.

### UNIT-V

Women Entrepreneurs – Concept – Functions and Role – Problems of Women Entrepreneurs – Suggestions for Development of Women Entrepreneurs – Rural Entrepreneurship – Need – Problems – How to Develop Rural Entrepreneurship.



**Reference Books:**

C.B. Gupta, Entrepreneurship development in India – Sultan Chand

S.S. Khanka, Entrepreneurial Development, S. Chand & Co., New Delhi.

Gupta C.B and Srinivasan N.P. Entrepreneurial Development, Sultan Chand & Sons, New Delhi.

P Sarvanavel, Entrepreneurial development – Ess Pee kay Publishing House.

Jaswer Singh Saini, Entrepreneurship Development, Deep and Deep publications, New Delhi.

Jayashree Suresh, Entrepreneurial Development – Margham Publications, Chennai.

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