



MANONMANIAM SUNDARANAR UNIVERSITY -  
TIRUNELVELI



UG PROGRAMMES

OPEN AND DISTANCE LEARNING (ODL) PROGRAMMES

(FOR THOSE WHO JOINED THE PROGRAMMES FROM THE ACADEMIC YEAR 2023-2024  
ONWARDS)

B.Com (TM & EM)

Semester	Course	Title of the Course	Course Code
IV	Part I –Languages (Tamil)	தமிழும் அறிவியலும்	J1TL41
	Part II – Languages (English)	General English IV	J2EN41
	Core VII	Corporate Accounting – II	JMCO41
	Core VIII	Principles of Marketing	JMCO42
	Elective IV	Financial Services	JECO41
	Skill Enhancement Course - V	Fundamentals of Fin Tech	JSCO41
	NMC /Substitute Paper	Working Capital Management	JNCO41
	Value Education	Value Based Education (Common)	JVBE41

## தமிழும் அறிவியலும்

அலகு-1	தமிழரின் அறிவியல் சிந்தனைகள்
<ul style="list-style-type: none"> <li>• அறிவியலும் மனித வாழ்வும்</li> <li>• ஐந்திணைப் பகுப்பும் சூழலியலும்</li> <li>• தொழில்நுட்ப மேலாண்மை</li> <li>• நீர் நில மேலாண்மை</li> </ul>	
அலகு-2	பழந்தமிழ் இலக்கியங்களில் அறிவியல் சிந்தனைகள்
<ol style="list-style-type: none"> <li>1. நிலவியல்</li> <li>2. உலோகவியல்</li> </ol>	

<ol style="list-style-type: none"> <li>3. வானவியல்</li> <li>4. உயிரியல்</li> <li>5. உளவியல்</li> </ol>	
அலகு-3	இடைக்கால இலக்கியங்களில் அறிவியல் சிந்தனைகள்
<ol style="list-style-type: none"> <li>1. காப்பியங்களில் அறிவியல்</li> <li>2. சிற்றிலக்கியங்களில் அறிவியல்</li> <li>3. உரைநூல்களில் அறிவியல்</li> </ol>	
அலகு-4	இணையத் தமிழ்
<ol style="list-style-type: none"> <li>1. இணையத் தமிழ் பயன்பாடு - அறிமுகம்</li> <li>2. இணையத்தமிழ்க் கல்விக்கழகம்</li> <li>3. இணைய நூலகம்</li> <li>4. செயற்கை நுண்ணறிவியல்</li> <li>5. தமிழ்நாட்டு அறிவியல் ஆளுமைகள்</li> </ol>	
அலகு-5	கடிதம் எழுதுதலும் கட்டுரை எழுதுதலும்
<ul style="list-style-type: none"> <li>• உறவு முறைக் கடிதப் பயிற்சி</li> <li>• அலுவலகக் கடிதப் பயிற்சி</li> <li>• விண்ணப்பப் படிவம் எழுதும் பயிற்சி</li> <li>• தன் விவரப் படிவம் எழுதும் பயிற்சி</li> <li>• கருத்து விளக்கக் கட்டுரைகள் எழுதும் பயிற்சி</li> <li>• பத்திரிகைகளுக்குக் கட்டுரை எழுதும் பயிற்சி</li> </ul>	
Text books	

## Reference Books

1. தமிழர் வேளாண்மை மரபுகள் - இல).செ.கந்தசாமி
- 2. சங்க இலக்கியத்தில் வேளாண் சமுதாயம், பெ.மாதையன், நியூ செஞ்சரி புக் ஹவுஸ்
3. தமிழில் அறிவியல் இதழ்கள்சாமுவேல்- ரா.பார்வேந்தன் ஃபிஷ்கிறீன் பதிப்பகம், கோவை
4. அறிவியல் தமிழ் - பதிப்பாசிரியர் இராதா செல்லப்பன்,பாரதிதாசன் பல்கலைக்கழகம், திருச்சிராப்பள்ளி.
5. இணையத் தமிழ் வரலாறு, மு.பொன்னவைக்கோ, பாரதிதாசன் பல்கலைக்கழகம்
6. இணையத் தமிழ், சந்திரிகா சுப்பிரமணியம் - சந்திரோதயம் பதிப்பகம்

7. இணையமும் இனிய தமிழும் - துரை. மணியரசன், இசை பதிப்பகம்
8. கணினித் தமிழ், இல. சுந்தரம் - விகடன் பிரசுரம்
9. மாண்புமிகு மண், பாமயன், வம்சி புக்ஸ்
10. தமிழ் இலக்கியத்தில் அறிவியல் சிந்தனைகள் வானதி பதிப்பகம், சென்னை

**SECOND YEAR - SEMESTER IV  
PAPER II –GENERAL ENGLISH**

<b>UNIT</b>	<b>Details</b>
<b>I</b>	<p><b>GOAL SETTING (UNICEF)</b>  <b>Life Story</b>            1.1 From Chinese Cinderella – Adeline Yen Mah            1.2 Why I Write - George Orwell  <b>Short Essay</b>            1.3 On Personal Mastery – Robin Sharma            1.4 On the Love of Life – William Hazlitt</p>
<b>II</b>	<p><b>INTEGRITY</b>  <b>Short Story</b>            2.1 The Taxi Driver – K.S. Duggal            2.2 Kabuliwala - Rabindranath Tagore            2.3 A Retrieved Reformation – O Henry  <b>Extract from a play</b>            2.4 The Quality of Mercy (Trial Scene from the Merchant of Venice - Shakespeare)</p>
<b>III</b>	<p><b>COPING WITH EMOTIONS</b>  <b>Poem</b>            3.1 Pride – Dahlia Ravikovitch            3.2 Phenomenal Woman – Maya Angelou  <b>Reader’s Theatre</b>            3.3 The Giant’s Wife A Tall Tale of Ireland – William Carleton            3.4 The Princess and the God : A Tale of Ancient India</p>
<b>IV</b>	<p><b>Language Competency Sentences</b>            4.1 Simple Sentences            4.2 Compound Sentences            4.3 Complex Sentences  <b>Direct and Indirect Speech</b></p>
<b>V</b>	<p><b>Report Writing</b>            5.1 Narrative Report            5.2 Newspaper Report  <b>Drafting Speeches</b>            5.3 Welcome Address            5.4 Vote of Thanks</p>
<b>Text Books (Latest Editions)</b>	1.Oxford Practice Grammar , John Eastwood, Oxford University Press
	2.Cambridge Grammar of English , Ronald Carter and Michael McCarthy
	3.George Orwell Essays, Penguin Classics

## CORPORATE ACCOUNTING -II

UNIT	Details
<b>I</b>	<p><b>Amalgamation and Reconstruction</b> Amalgamation – Meaning – Purchase Consideration - Lump sum Method, Net Assets Method, Net Payment Method, Intrinsic Value Method-Methods of Accounting for Amalgamation- The Purchase Method (Excluding Inter-Company Holdings).</p> <p><b>Internal &amp; External Reconstruction</b> Internal Reconstruction–Conversion of Stock–Increase and Decrease of Capital – Reserve Liability - Accounting Treatment of External Reconstruction</p>
<b>II</b>	<p><b>Accounting of Banking Companies</b> Final Statements of Banking Companies (As per New Provisions)-Non-Performing Assets - Rebate on Bills Discounted - Profit and Loss a/c - Balance Sheet as per Banking Regulation Act 1949.</p>
<b>III</b>	<p><b>Insurance Company Accounts:</b> Meaning of Insurance–Principles–Types–Preparation of Final Accounts of Insurance Companies–Accounts of Life Insurance Business – Accounts of General Insurance Companies - New Format.</p>
<b>IV</b>	<p><b>Consolidated Financial Statements</b> Introduction-Holding &amp; Subsidiary Company - Legal Requirements relating to preparation of accounts-Preparation of Consolidated Balance Sheet (Excluding Inter-company holdings).</p>
<b>V</b>	<p><b>Liquidation of Companies</b> Meaning- Modes of Winding-up – Preparation of Statement of Affairs and Statement of Deficiency or Surplus (List H) Order of Payment – Liquidators Remuneration- Liquidator’s Final Statements.</p>
<b>Reference Books</b>	
1	B.Raman, Corporate Accounting, Tax mann, New Delhi
2	M.C. Shukla, Advanced Accounting, S. Chand, New Delhi
3	Prof.Mukesh Bramhbutt, Devi Ahilya publication, Madhya Pradesh
4	Anil kumar, Rajesh kumar, Advanced Corporate Accounting, Himalaya Publishing house, Mumbai.
5	Prasanth Athma, Corporate Accounting, Himalaya Publishing house, Mumbai.
<b>NOTE: Latest Edition of Text books May be Used</b>	

## PRINCIPLES OF MARKETING

UNIT	Details
<b>I</b>	<p><b>Introduction to Marketing</b>            Meaning–Definition and Functions of Marketing– Evolution conceptualizations – Innovations in Modern Marketing. Role and Importance of Marketing - Classification of Markets - Niche Marketing.</p> <p><b>Market Segmentation</b>            Meaning and definition–Benefits–Criteria for segmentation–Types of segmentation – Geographic – Demographic –Psychographic – Behavioural - Targeting, Positioning &amp;</p>
<b>II</b>	<p><b>Repositioning</b>            Introduction to Consumer Behaviour–Consumer Buying Decision Process and Post Purchase Behaviour — Motives. Freud’s Theory of Motivation.</p>
<b>III</b>	<p><b>Product &amp; Price</b>            Marketing Mix—an overview of 4P’s of Marketing Mix– Product Introduction to Stages of New Product Development – Product Life Cycle— Pricing–Policies–Objectives–Factors Influencing Pricing– Kinds of Pricing.</p>
<b>IV</b>	<p><b>Promotions and Distributions</b>            Elements of promotion–Advertising – Objectives – Kinds of Advertising Media- Traditional vs Digital Media -Sales Promotion– types of sales promotion–Personal Selling–Qualities needed for a Personal seller - Channels of Distribution for Consumer Goods - Channel Members – Channels of Distribution for Industrial Goods</p>
<b>V</b>	<p><b>Competitive Analysis and Strategies</b>            Global market environment social responsibility–marketing–Recent trends in marketing – A basic understanding of E-marketing, M- marketing, E-tailing– CRM–Market Research–MIS and Marketing Regulation.</p>
<b>Reference Books</b>	<p>Prof. Kavita Sharma, Dr. Swati Agarwal, Principles of Marketing Book, Taxmann, New Delhi.</p> <p>Dr.J. Jayasankar, Marketing Management, Margham Publications, Chennai.</p> <p>Assael, H. Consumer Behavior and Marketing Action, USA: PWS-Kent</p> <p>Hoyer, W.D.And Macinnis, D.J., Consumer Behavior, USA: Houghton Mifflin Company</p> <p>Baker M, Marketing Management and Strategy, Macmillan Business, Bloom bury Publishing, India.</p>

## FINANCIAL SERVICES

UNIT	Details
<b>I</b>	<p><b>Introduction to Financial System</b>            Structure of Financial System – Role of Financial System on Economic Development – Financial Markets and Financial Instruments–Capital Markets–Money Markets–Primary Market Operations – Role of SEBI – Secondary Market Operations – Regulation–Functions of Stock Exchanges–Listing–Formalities –Financial Services Sector Problems and Reforms.</p>
<b>II</b>	<p><b>Financial Services-An Over view</b>            Concept, Nature and Scope of Financial Services – Regulatory Frame Work of Financial Services – Growth of Financial Services in India – Merchant Banking – Meaning-Types – Responsibilities of Merchant Bankers – Role of Merchant Bankers in Issue Management – Regulation of Merchant Banking in India.</p>
<b>III</b>	<p><b>Venture Capital and Leasing</b>            Venture Capital – Growth of Venture Capital in India – Financing Pattern under Venture Capital–Legal Aspects and Guidelines for Venture Capital, Leasing–Types of Leases–Evaluation of Leasing Option Vs. Borrowing.</p>
<b>IV</b>	<p><b>Credit Rating</b>            Credit Rating – Meaning, Functions – Debt Rating System of CRISIL, ICRA and CARE. Factoring, Forfeiting and Bill Discounting–Types of Factoring Arrangements–Factoring in the Indian Context.</p>
<b>V</b>	<p><b>Mutual Funds</b>            Mutual Funds – Concept and Objectives, Functions and Portfolio Classification, Organization and Management – De-mat Services- Need and Operations- Role of NSDL and CSDL.</p>
<b>Reference Books</b>	<p>Mike Heffner, Business process management in Financial Services, F.W.Olin Graduate school of Business, United States.</p>
	<p>Perry Stinson, Bank management and Financial Services, Clanrye International, USA.</p>
	<p>E.Gordon and K.Natarajan, Financial Market and Services, Himalaya Publishing House, Mumbai.</p>
	<p>B.Santhanam, Financial Services, Margham Publications, Chennai.</p>

## FUNDAMENTALS OF FIN TECH

UNIT	Details
<b>I</b>	<p><b>Introduction to Fin tech</b></p> <p>Introduction – Meaning of Fin Tech – Definitions – The History and Evolution of the Fin tech Industry-Fin Tech Ecosystem – Recent Developments –Fin Tech In India – Fin Tech Market Trends In India -Types Of Fin Tech or Transformation of Financial Services- Benefits Of Fin Tech - Drawbacks Of Fin Tech - Key Growth Drivers- Challenges.</p>
<b>II</b>	<p><b>Financial Technology and Digital Payments</b></p> <p>Introduction – Artificial Intelligence (AI) in FinTech-Machine Learning in Fin Tech-Machine Learning in Accounting and Finance-Robotic Process Automation (RPA) – Financial Data Analytics - Data Science and Big Data in Fin Tech - Digital Payments - Cashless Society - DFS Eco System - Developing Countries and DFS: The Story of Mobile Money -RTGS networks.</p>
<b>III</b>	<p><b>Crypto currencies</b></p> <p>Crypto currencies - features, benefits, disadvantages- Outline of crypto currency – types wallet - Legal and Regulatory Implications - legal position of crypto currencies in India - Impact on crypto currencies.</p>
<b>IV</b>	<p><b>Block chain Technology</b></p> <p>Block chain Technology in Fin Tech – An understanding of Block chain technology, its potential, and applications – BCT in Banking– Benefits of BCT in banking-BCT in Indian Banking Sector - BCT in supply chain management</p>
<b>V</b>	<p><b>Effects of Fin-Tech on Various Sectors</b></p> <p>Effects of Fin-tech on Payment Innovations – The Implications of Fin tech on Real Estate, Insurance, Health, and Payment Innovations - The effects of Fin-tech on Payment Innovations – Health- Real-Estate- Insurance Sector- Capital Market - Key Fin- tech trends – Fin Tech around the Globe: Asia, Middle East, South America, Europe, Southeast Asia / Australia and Africa.</p>

### **Text Books:**

- 1 Dheenadhayalan Vand Vijay C, 2022 Fintech, Vijay Nicole Imprints Pvt. Ltd, Chennai
- 2 Sanjay Phadke., 2020 Fintech Future: The Digital DNA of Finance Paperback–
- 3 Agustin Rubini, 2021 Fin tech in a Flash: Financial Technology Made Easy (new edition) Kindle Edition

## WORKING CAPTIAL MANAGEMENT

UNIT	Details
<b>I</b>	<p><b>Introduction</b>            Working Capital Meaning – Types of Working Capital - Importance of working capital management – Components of Working Capital-Factors Influencing Working Capital Requirements- Estimating Working capital management-Working Capital. Life Cycle –Role of Finance Manager in Working Capital.</p>
<b>II</b>	<p><b>Financing Current Assets</b>            Different Approaches to Financing Current Assets- Conservative, Aggressive and Matching approach - Sources of Finance Committees on Working Capital Finance – Working Capital Financing Approach.</p>
<b>III</b>	<p><b>Cash Management</b>            Importance - Factors Influencing Cash Balance – Motives of Holding Cash - Determining Optimum Cash Balance – Cash Budgeting - Controlling and Monitoring Collection and Disbursements - Cash Management Models – Baumol Model and Miller-Orr Model.</p>
<b>IV</b>	<p><b>Receivables Management</b>            Overview of Receivables Management – Significance – Elements of Credit Policy Variables- Credit Standards- Credit period-Cash discount and Collection efforts - Credit Evaluation - Control of Receivables.</p>
<b>V</b>	<p><b>Inventory Management</b>            Components of Inventory - Benefits of Holding Inventory - Importance of Inventory Management -Techniques for Managing Inventory – Economic Order Quantity (EOQ) - Stock levels –Analysis of Investment in Inventory - Selective Inventory Control - ABC, VED and FSN Analysis.</p>
<b>Reference Books</b>	<p>James SSagner, Working Capital Management, Application and Cases, Wiley, New Jersey</p> <p>Dr.SP Gupta, Management of Working Capital, Sahitya Bhavan Publication, Agra</p> <p>M.K.Rastogi, Working Capital Management, Laxmi Publication, Chennai</p> <p>Hrishikes Bhatta charya, Working Capital Management, PHI Publication, New Delhi</p>

## VALUE BASED EDUCATION

### (Common Syllabus)

UNIT	Details
I	<b>Introduction to Value based Education</b> a. Value: meaning and Classification b. Value based Education: Meaning, Characteristics, Components and Contents c. Value Erosion and Inculcation: Value crises in social life, economic life, and political life - Value inculcation: need and importance - Role of Parents and Teachers in inculcating values.
II	<b>Harmony in Being and Living</b> a. Harmony of the self (I) with the body: Nurturing of the body- Understanding myself as co-existence of the self and the body- Understanding needs of self and needs of the body- Understanding the activities in the self and activities in the body. b. Harmony in the Family, Society and Nature: Family as a basic unit of human interaction and values in relationships - Affection, care, guidance, reverence, Glory, gratitude, and love – Harmony in society: Justice preservation, Production Work, Exchange Storage Harmony in nature: four orders in nature- The holistic perception of harmony in existence.
III	<b>Social Issues, Social Justice and Human Rights</b> Social issues – causes and magnitude - alcoholism, drug addiction, poverty, Unemployment Social Justice: Definition and need – factors responsible for social injustice: caste and gender – contributions of social reformers. Human Rights: Concept and Principles of human rights – human rights and Indian constitution – Rights of Women and children – violence against women
IV	<b>Values and Mass Media</b> Mass media: Meaning, functions and characteristics – Effects and Influence on youth and children – Media Power – socio, cultural and political consequences of mass mediated culture - consumerist culture – Globalization – new media-prospects and challenges – Role of media in value building
V	<b>Ethics</b> Ethics: Meaning and importance Social ethics: tolerance, equity, justice for all, sensitivity towards mankind, love for nature and creatures, nationalism-love for nation, pride for nation, Honour to the law, Indian culture and traditions – Civic Sense: Being a good civilian Professional Ethics: Dedication to work and duty – Commitment to the Profession.

<p style="text-align: center;"><b>Reference</b></p>	<ol style="list-style-type: none"> <li>1. Allport, G.W., Vernon, P.E., and Lindzey, G. (1970) study of values, Buxton: Houghton Mifflin.</li> <li>2. Central Board of Secondary Education (1997), Value Education: A Handbook for Teachers, Delhi: Central Board of Secondary Education.</li> <li>3. Delors, J. (1996), Learning: The Treasure within- Report of the International Commission on Education for the Twenty-First Century, Paris: UNESCO.</li> <li>4. Morris, Charles W. (1956). Varieties of Human Values. Chicago: University of Chicago Press.</li> <li>5. Shukla, R.P.(2005). Value Education and Human Rights. Sarup &amp; Sons, New Delhi</li> <li>6. Satchidananda. M.K. (1991), "Ethics, Education, Indian Unity And Culture" – Delhi, Ajantha Publications</li> <li>7. Saraswathi. T.S. (Ed) 1999. "Culture", Socialisation And Human Development: Theory, Research And Application In India" – New Delhi Sage Publications.</li> <li>8. Venkataiah. N (Ed) 1998, "Value Education" New Delhi Ph. Publishing Corporation.</li> <li>9. Chakraborti, Mohit (1997) "Value Education: Changing Perspectives" New Delhi: Kanishka Publications.</li> <li>10. Adithya Shetty and K.Pushpanandan Rao (2000): as quoted in Jayarami Reddy, B., (2010): "Values of B.Ed. teacher trainees in relation to certain psycho-sociological variables in Andhra Pradesh", Unpublished Ph.D. Thesis, Department of Education, S.V.University, Tirupati,</li> <li>11. Amareswaran, N. (2009): "Moral values of intermediate students", Published Ph.D. Thesis, Department of Education, S.V. University, Tirupati.</li> <li>12. Chetty, K. M. (2004): "Perspective of value oriented education" paper presented at UGC National Seminar on value oriented education, organized by Dept. of education, S.V.University, Tirupati.</li> <li>13. Chhaganlal, Nandini Man Sukhbai (1992): "A study of the value, adjustment, attitude in the teaching profession and academic achievement of researchers' children as compared to non-teachers children". [Ph.D. Edu. Saurashtra University]</li> <li>14. Mahatma Gandhi at Wardha Conference (1937) : as quoted in Gawande, E. N., (1994): "Value oriented education vision for better living", Sarup and Sons Publishers 4740/23, Amsari Road, Darya Colony, New Delhi, p. 9.</li> <li>15. Mohan Reddy (2011): "An analytical study of attitude of intermediate students towards value oriented education in relation to certain psycho-sociological variables", Ph.D. theses, S.V.University, Tirupati.</li> <li>16. Rajasekhar Reddy (2002) quoted in Nagarjuna, T.I. (2009): "A study of attitudes of DIET students towards value oriented education in relation to intelligence, personality and other variables", Published Ph.D. Thesis, Department of Education, S.V. University, Tirupati.</li> <li>17. Rajagopal (1989) quoted in Yella Reddy, B. (2009): "A study of moral judgment of intermediate students in relation to certain factors", Published Ph.D. thesis, S.V.University, Tirupati.</li> <li>18. Awasthi D. Value based Education is the only solution to the problem of Crisis of Moral Values among the youth of India. Retrieved from: worldwide, 2014. journals.com/gra/file:php? 2014. 1411110022_81.pdf.</li> <li>19. Brubacher, J.S. Modern Philosophies of Education, McGraw Hill Book</li> </ol>
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	<p>Company, INC, New York, 1950, Pp.93-95.</p> <p>20. Chetty, K.M., Value Education: A Conceptual Analysis, 70th Session of Indian Philosophical Congress, Haridwar, 1995, Pp.3-4.</p> <p>21. Dr. Jangaiah, C. Values Classification, APH Publishing Corporation, New Delhi, 1998, .</p> <p>22. Prahallada, N.N, Value Education in India. Association of Indian Universities, New Delhi, 2000.</p> <p>23. Rohidekar, S.R. Inculcation of values-how? APH Publishing Corporation, New Delhi, 1998.</p> <p>24. Seshadri, C. Education in Values, APH Publishing Corporation, New Delhi, 1998, Pp.47- 48.</p>
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