

**ETHIRAJ COLLEGE FOR WOMEN
(AUTONOMOUS)**

**PG DEPARTMENT OF BANKING AND INSURANCE MANAGEMENT
&
DEPARTMENT OF BANK MANAGEMENT
(SELF- SUPPORTING)**

CHOICE BASED CREDIT SYSTEM

**TO BE EFFECTIVE FROM THE
ACADEMIC YEAR 2015-2016**



BACHELOR OF COMMERCE
IN
BANK MANAGEMENT

PREAMBLE

DEPARTMENT OF BANK MANAGEMENT

Department of Bank Management is revising syllabi with the effect from the Academic Year 2008-2009, by introducing CBGS and Part-IV components as specified by the Government of Tamil Nadu. Par-IV and Part-V components will seek to build the capacity of the students and provide inputs for his or her social service and social analysis capabilities.

Every academic year is divided into two semester sessions. Each semester will have a minimum of 90 working days and each day will have 5 working hours. Teaching is organized into modular pattern of credit courses. Credit is normally related to the number of hours a teacher teaches a particular subject, it is also related to the number of hours a student spends learning a subject or carrying out an activity.

REGULATIONS

1. ELIGIBILITY FOR ADMISSION:

Candidates for admission to the first year of the Degree of Bank Management course shall be required to have passed the Higher Secondary Examinations conducted by the Government of Tamil Nadu or an Examination accepted as equivalent thereto by the syndicate of the University of Madras.

2. ELIGIBILITY FOR THE AWARD OF DEGREE:

A candidate shall be eligible for the award of the Degree only if he/she has undergone the prescribed course of study for a period of not less than three academic years, passed the examinations of all Six Semesters prescribed.

3. COURSE OF STUDY:

The main subject of study for a Bachelor Degree consists of the following.

- PART-I : Foundation Courses exclusive for Languages
- PART-II : Core courses
- PART-III : Allied Subjects I and II – Job & skill oriented
Entrepreneurship components
- PART-IV : Non Major Electives and Soft Skill Subjects.
- PART-V : Extension Activities/Sports/NCC.

4. PASSING MINIMUM

A candidate shall be declared to have passed in each paper / practical of the main subject of study wherever prescribed, if she secured NOT LESS THAN 40% of the marks prescribed for the examination.

5. CLASSIFICATION OF SUCCESSFUL CANDIDATES:

Part I, II, III & IV

Successful candidates passing the examination and securing the marks (i) 60 percent and above and (ii) 50 percent and above but below 60 percent in the aggregate shall be declared to have passed the examination in the FIRST and SECOND CLASS respectively. All other successful candidates shall be declared to have passed the examination in the THIRD class.

Candidates who pass all the examinations (Part I, II, III and IV) prescribed for the course in the FIRST APPEARANCE ITSELF ALONE are eligible for ranking.

COURSE PROFILE

SEM	COURSE CODE	COURSE TITLE	HRS / WK	CREDITS	CA	END SEM	TOTAL
I		LANGUAGES-I TAMIL/HINDI/FRENCH/SANSKRIT	6	3	40	60	100
I		FOUNDATION ENGLISH -I	4	3	40	60	100
I	BM15/1C/FAC	FINANCIAL ACCOUNTING	6	4	40	60	100
I	BM15/1C/BOM	BUSINESS ORGANISATION AND MANAGEMENT	4	4	40	60	100
I	BE15/1A/PE1	PRINCIPLE OF ECONOMICS- I	6	5	40	60	100
I	UG 15/1N/BTA	1a-BASIC TAMIL	2	2	-	50	50
	UG15/1N/ATA	1b- ADVANCED TAMIL					
	BM15/1N/PBK	1c- NON –MAJOR ELECTIVE- PRACTICAL BANKING					
I		SOFT SKILL	2	3	-	50	50
II		LANGUAGES-II TAMIL/HINDI/FRENCH/SANSKRIT	6	3	40	60	100
II		FOUNDATION ENGLISH -II	4	3	40	60	100
II	BM15/2C/AFA	ADVANCED FINANCIAL ACCOUNTING	5	4	40	60	100
II	BM15/2C/BMS	BUSINESS MATHEMATICS AND STATISTICS	5	4	40	60	100
II	BE15/2A/PE2	PRINCIPLE OF ECONOMICS- II	6	5	40	60	100
II	UG 15/2N/BTA	1a-BASIC TAMIL	2	2	-	50	50
	UG15/2N/ATA	1b- ADVANCED TAMIL					
	BM15/2N/HRM	1c- NON –MAJOR ELECTIVE- HUMAN RESOUARES MANAGEMENT IN BANKING					
II		SOFT SKILL	2	3	-	50	50
III	BM15/3C/CAC	CORPORATE ACCOUNTING	5	4	40	60	100
III	BM15/3C/ BSO	BUSINESS STATISTICS AND OPERATIONS RESEARCH	5	4	40	60	100

III	BM15/3C/BTP	BANKING THEORY, LAW AND PRACTICE-WRITTEN	4	3	40	60	100
III	BM15/3C/PR1	BANKING THEORY, LAW AND PRACTICE-PRACTICAL	1	1	-	100	100
III	BM15/3C/CLW	COMMERCIAL LAW	5	4	40	60	100
III	BE15/3A/INE	INDIAN ECONOMY	6	5	40	60	100
III		SOFT SKILL	2	3	-	50	50
III		ENVIRONMENTAL STUDIES	2	2	-	50	50
IV	BM15/4C/CMT	CREDIT MANAGEMENT	5	4	40	60	100
IV	BM15/4C/PR2	COMPUTER APPLICATION IN FINANCE	6	4	40	60	100
IV	BM15/4C/EDT	ENTERPRENEURIAL DEVELOPMENT- THEORY	4	3	40	60	100
IV	BM15/4C/PR3	ENTREPRENEURIAL DEVELOPMENT PROGRAMME (PRACTICALS)	1	1	-	100	100
IV	BM15/4C/INS	ELEMENT OF INSURANCE	4	4	40	60	100
IV	BE15/4A/ILE	INTERNATIONAL ECONOMICS	6	5	40	60	100
IV		SOFT SKILL	2	3	-	50	50
IV		VALUE EDUCATION	2	2	-	50	50
V	BM15/5C/FEM	FOREIGN EXCHANGE MANAGEMENT	6	4	40	60	100
V	BM15/5C/ADM	ACCOUNTING FOR DECISION MAKING	6	4	40	60	100
V	BM15/5C/FSE	FINANCIAL SERVICE	6	4	40	60	100
V	BM15/5C/IT1	INCOME TAX LAW AND PRACTICE -I	6	4	40	60	100
V	BM15/5C/MGM	MARKETING MANAGEMENT	6	4	40	60	100
VI	BM15/6C/CAG	COST ACCOUNTING	6	4	40	60	100
VI	BM15/6C/TIB	TECHNOLOGY IN BANKS	6	4	40	60	100
VI	BM15/6C/IT2	INCOME TAX LAW AND PRACTICE -II	6	4	40	60	100
VI	BM15/6C/RMB	RISK MANAGEMENT IN BANKS	6	4	40	60	100
VI	BM15/6C/PRO	PROJECT	6	6	40	60	100

TEMPLATE FOR EVALUATION PATTERN

SEM	COURSE CODE	COURSE TITLE	CONTINUOUS ASSESSMENT				
			TEST 1	TEST 2	QUIZ/ASSIGNMENT/ SEMINAR/ FIELD VISIT	PARTICIPATORY LEARNING	TOTAL
I		LANGUAGES-I TAMIL/HINDI/FRENCH/SANSKRIT	10	10	10	10	40
I		FOUNDATION ENGLISH -I	10	10	10	10	40
I	BM15/1C/FAC	FINANCIAL ACCOUNTING	10	10	10	10	40
I	BM15/1C/BOM	BUSINESS ORGANISATION AND MANAGEMENT	10	10	10	10	40
I	BE15/1A/PE1	PRINCIPLE OF ECONOMICS- I	10	10	10	10	40
I	UG 15/1N/BTA	1a-BASIC TAMIL	-	-	-	-	-
	UG15/1N/ATA	1b- ADVANCED TAMIL					
	BM15/1N/PBK	1c- NON –MAJOR ELECTIVE- PRACTICAL BANKING					
I		SOFT SKILL	-	-	-	-	-
II		LANGUAGES-II TAMIL/HINDI/FRENCH/SANSKRIT	10	10	10	10	40
II		FOUNDATION ENGLISH -II	10	10	10	10	40
II	BM15/2C/AFA	ADVANCED FINANCIAL ACCOUNTING	10	10	10	10	40
II	BM15/2C/BMS	BUSINESS MATHEMATICS AND STATISTICS- I	10	10	10	10	40
II	BE15/2A/PE2	PRINCIPLE OF ECONOMICS- II	10	10	10	10	40
II	UG 15/2N/BTA	1a-BASIC TAMIL	-	-	-	-	-
	UG15/2N/ATA	1b- ADVANCED TAMIL					
	BM15/2N/HRM	1c- NON –MAJOR ELECTIVE- HUMAN RESOUCRES MANAGEMENT IN BANKING					

II		SOFT SKILL	-	-	-	-	-
III	BM15/3C/CAC	CORPORATE ACCOUNTING	10	10	10	10	40
III	BM15/3C/BSO	BUSINESS STATISTICS AND OPERATIONS RESEARCH	10	10	10	10	40
III	BM15/3C/BTP	BANKING THEORY, LAW AND PRACTICE-WRITTEN	10	10	10	10	40
III	BM15/3C/PR1	BANKING THEORY, LAW AND PRACTICE-PRACTICAL	-	-	-	-	-
III	BM15/3C/CLW	COMMERCIAL LAW	10	10	10	10	40
III	BE15/3A/INE	INDIAN ECONOMY	10	10	10	10	40
III		SOFT SKILL	-	-	-	-	-
III		ENVIRONMENTAL STUDIES	-	-	-	-	-
IV	BM15/4C/CMT	CREDIT MANAGEMENT	10	10	10	10	40
IV	BM15/4C/PR2	COMPUTER APPLICATION IN FINANCE	10	10	10	10	40
IV	BM15/4C/EDT	ENTERPRENEURIAL DEVELOPMENT- THEORY	10	10	10	10	40
IV	BM15/4C/PR3	ENTREPRENEURIAL DEVELOPMENT PROGRAMME (PRACTICALS)	-	-	-	-	-
IV	BM15/4C/INS	ELEMENT OF INSURANCE	10	10	10	10	40
IV	BE15/4A/ILE	INTERNATIONAL ECONOMICS	10	10	10	10	40
IV		VALUE EDUCATION	-	-	-	-	-
IV		SOFT SKILL	-	-	-	-	-
V	BM15/5C/FEM	FOREIGN EXCHANGE MANAGEMENT	10	10	10	10	40
V	BM15/5C/ADM	ACCOUNTING FOR DECISION MAKING	10	10	10	10	40
V	BM15/5C/FSE	FINANCIAL SERVICE	10	10	10	10	40

V	BM15/5C/IT1	INCOME TAX LAW AND PRACTICE -I	10	10	10	10	40
V	BM15/5C/MGM	MARKETING MANAGEMENT	-	-	-	-	-
VI	BM15/6C/CAG	COST ACCOUNTING	10	10	10	10	40
VI	BM15/6C/TIB	TECHNOLOGY IN BANKS	10	10	10	10	40
VI	BM15/6C/IT2	INCOME TAX LAW AND PRACTICE -II	10	10	10	10	40
VI	BM15/6C/RMB	RISK MANAGEMENT IN BANKS	10	10	10	10	40
VI	BM15/6C/PRO	PROJECT	-	-	-	-	-

PATTERN FOR CONTINUOUS ASSESSMENT

Test-1 (2 hours – 50 Marks)	:	10 Marks
Test-2 (2 hours -50 Marks)	:	10 Marks
Quiz/Assignment/ Seminar/ Field Visit	:	10 Marks
Participatory learning	:	10 Marks
Total	:	40 Marks

RUBRICS FOR CONTINUOUS ASSESSMENT EVALUATION

Assignment	:	Appearance/Contents/Originality/Presentation/ Schematic Representation and Diagram/Bibliography
Seminar	:	Organization/Subject knowledge/Visual aids/ Confidence level/ Presentation
Participatory learning	:	Answering Questions/Clearing Doubts/Participation in Discussion/ Communication and Language
Field trip	:	Participation/Preparation/Respect/Attitude/Leadership
Project	:	Preliminary Work/Design/Content/Presentation

STRUCTURE OF SOFT SKILL PAPERS

SEMESTER	COURSE CODE	COURSE TITLE
I	BM15/1S/PBK	1c- NON –MAJOR ELECTIVE- PRACTICAL BANKING
II	BM15/2S/HRM	1c- NON –MAJOR ELECTIVE- HUMAN RESOUCRES MANAGEMENT IN BANKING

SEMESTER – I
FINANCIAL ACCOUNTING

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/1C/FAC

L T P : 3 3 0

OBJECTIVES:

To enable the students to

- Provide students an overview of financial record keeping and reporting function.
- Identify accounting as a profession with ethical responsibilities.

COURSE OUTLINE:

UNIT: I

5 Hours

Accounting Structure- Concepts and Conventions- Accounting Equation- Method of Accounting- Cash, Accrual and Hybrid System.

UNIT: II

15 Hours

Fire insurance Claims: Computation of claim to be lodged for Loss of Stock- Gross Profit Ratio- Abnormal items- Average Clause- Loss of Profit.

UNIT: III

15 Hours

Consignment Accounts- Normal Loss and Abnormal Loss.

UNIT: IV

15 Hours

Accounting for Banking Business: Performing and Non Performing Assets- Assets Classification and Provision- Rebate on Bill Discounted- Preparation of Profit and Loss Accounts and Balance Sheet.

UNIT: V

40 Hours

Branch Accounts: Dependant Branches (Goods Sent @ Cost Price & Invoice Price) - Stock and Debtor System. Departmental Accounts: Meaning – Distinction Between Departments and Branches- Basis of Allocation of Expenses – Interdepartmental Transfer at Cost and Selling Price- Treatment of Expenses which cannot be Allocated (Only Simple Problems).

RECOMMENDED BOOKS:

1. S.P.Jain, K.L. Narrang, Financial Accounting, Kalyani publishers, New Delhi 2003.
2. R.L.Gupta, V.K.Gupta Financial accounting, Sultan Chand & Sons, New Delhi 2006

REFERENCE BOOKS:

1. Reddy, Murthy Financial Accounting, Margham Publication, Chennai 2007.

JOURNALS AND PERIODICALS:

1. Journal of International Financial Management and Accounting.
2. Journals of Finance Management and Analysis.
3. Journal of financial Economics.

WEBSITES AND e-LEARNING SOURCES:

1. www.limb.ernet.in
2. www.icai.org
3. www.mmit.ac.in

QUESTION PAPER PATTERN**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8 = 40 MARKS

(2 THEORY 6 PROBLEMS)

(Compulsory Question from each unit)

SECTION – B

3 OUT OF 5 QUESTIONS

3 X 20 = 60 MARKS

(1 THEORY 4 PROBLEMS)

(Compulsory Question from each unit)

SEMESTER – I

BUSINESS ORGANISATION AND MANAGEMENT

TEACHING HOURS : 60

CREDITS : 4

COURSE CODE : BM15/1C/BOM

L T P : 3 1 0

OBJECTIVES:

- To apply the principles, concepts and theories to become more effective managerial leaders.
- To improve students understanding about the organization.

COURSE OUTLINE:

UNIT: I

15 Hours

Introduction to Business Organisation and Management: Business System and Business Environment- Forms of Business Organisation - Functions of Management- Management Discipline, as Arts or Science and Profession- Understanding Management and Administration- Managerial Skills- Roles of a Manager- Levels of Management- Modern Approaches to Management: Quantitative Approach- Social System Approach- Decision Theory Approach- Contingency Approach.

UNIT: II

10 Hours

Planning and Decision Making: Definition of Planning- Nature of Planning- Importance of Planning- Types of Plans- Types of Planning- Steps in Planning. Decision Making: Concept- Significance and Types of Decision.

UNIT: III

10 Hours

Organisation Structure and Group Dynamics: Departmentation, Delegation and Decentralisation – Chain of Command – Span of Control - Groups in Organizations - Formal vs. Informal Groups – Committees.

UNIT: IV

15 Hours

Staffing: Nature & Scope of Staffing, Manpower Planning, Selection & Training, Performance Appraisal. Communication: Process- Importance of Communication- Communication Channels- Barriers to Communication.

UNIT: V

10 Hours

Controlling and Recent Trends in Management: Definition- Importance of Controlling- Characteristics of Control- Control Process- Types of Control System- Essentials of Good Control Systems- Techniques of Control. Management of Change- Forces for Change- Need for Change- New Trends in Organisational Change.

RECOMMENDED BOOKS:

1. C.B. Gupta Business Management, Sultan Chand & Sons, New Delhi, 2005.
2. L.M.Prasad, Principles of Management, Sultan Chand & Sons, New Delhi, 2005.

REFERENCE BOOKS:

1. Schermerhorn, Management, Wiley India Pvt Ltd, New Delhi, 2006.
2. Koontz,O'Donnel,Weihrich, Essentials of Management, McGraw-Hill International Editions, 2004.

JOURNALS AND PERIODICALS:

1. Team efforts in time management.
2. Applied management and Human Resource Development.

WEBSITES AND e-LEARNING SOURCES:

1. www.managementjournals.com

QUESTION PAPER PATTERN

SECTION – A

10 OUT OF 12 QUESTIONS

10 X 3 = 30 MARKS

(Compulsory Question from each unit)

SECTION – B

5 OUT OF 8 QUESTIONS

5 X 6 = 30 MARKS

(Compulsory Question from each unit)

SECTION – C

2 OUT OF 4 QUESTIONS

2 X 20 = 40 MARKS

(Compulsory Question from each unit)

SEMESTER-I
PRACTICAL BANKING
(Offered to other Departments)

TEACHING HOURS : 30

CREDITS : 2

COURSE CODE : BM15/1N/PBK

L T P : 2 0 0

OBJECTIVES:

To enable students to

- Gain Knowledge on the Practical Aspects of Banking.
- Acquire necessary skill to correspond effectively with banks.

COURSE OUTLINE:

UNIT: I

15 Hours

Introduction to Banking- Role and Importance of Banks- Classification of Banks- Types of Deposits- Opening of Accounts- Differences Between Various Types of Accounts

UNIT: II

10 Hours

Introduction to Cheque- Crossing of Cheque- Types of Endorsements/

UNIT: III

5 Hours

Technological development in Banks- Credit Card- Debit Card- EFT- Mobile Banking- Core Banking Solutions- Benefits.

RECOMMENDED TEXT BOOK:

1. Sundharam and Varshney, Banking theory Law and Practice, Sultan Chand, NewDelhi.

REFERENCE BOOKS:

1. B.S.Raman, Banking theory Law and Practice, United Publishers, Managalore.
2. C.S.Rao and S.Arunajatesan, Technology in Banking, Margham Publications, Chennai.

SEMESTER – II

ADVANCED FINANCIAL ACCOUNTING

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : BM15/2C/AFA

L T P : 3 2 0

OBJECTIVES:

To enable the students to

- Provide students an overview of financial record keeping and reporting function.
- Identify accounting as a profession with ethical responsibilities.

COURSE OUTLINE:

UNIT: I

10 Hours

Hire Purchase and Installment System: Calculation of Interest – Journal Entries and Ledger Accounts in the Books of Buyer and Seller (Repossession Excluded).

UNIT: II

20 Hours

Partnership Accounts- Admission of a Partner: Introduction- Adjustment for New Profit Sharing Ratio, Goodwill (Method of Valuation of Goodwill), Revaluation of Assets and Liabilities- Memorandum Revaluation- Accumulated Profits and Losses and Capital- Comprehensive Problems (Simple Problems only).

UNIT: III

20 Hours

Retirement & Death of a Partner: Introduction- Distinction between Sacrificing Ratio and Gaining Ratio- Determining New Profit Sharing Ratio- Treatment for Goodwill- Revaluation of Assets & Liabilities- Accumulated Profits & Losses- Payment to the Retiring Partners. Death of a Partner: Mode of Payments- Ascertainment of Deceased Partners Share of Profit (Joint Life Policy Excluded).

UNIT: IV

20 Hours

Dissolution of a Firm: Meaning- Modes of Dissolution- Accounting Treatment for Dissolution (JE's) - Treatment for Goodwill and Unrecorded Assets and Liabilities. Insolvency of one Partner – Garner Vs Murray – Capital Ratio under Fixed Capital Method- Capital Ratio under Fluctuating Capital Method. Insolvency of all Partners- Piecemeal Distribution (Proportionate Capitals Method only).

UNIT: V

5 Hours

Conceptual Introduction to Accounting Standards- International Financial Reporting Standards (IFRS) -Limited Liability Partnership (LLP).

RECOMMENDED BOOKS:

1. S.P.Jain, K.L. Narrang, Financial Accounting, Kalyani publishers, New Delhi 2003.
2. R.L.Gupta, V.K.Gupta Financial accounting, Sultan Chand & Sons, New Delhi 2006

REFERENCE BOOKS:

1. Reddy, Murthy Financial Accounting, Margham Publication, Chennai 2007.

JOURNALS AND PERIODICALS:

1. Journal of International Financial Management and Accounting.
2. Journals of Finance Management and Analysis.
3. Journal of financial Economics.

WEBSITES AND e-LEARNING SOURCES:

1. www.limb.ernet.in
2. www.icai.org
3. www.mmit.ac.in

QUESTION PAPER PATTERN**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8 = 40 MARKS

(2 THEORY 6 PROBLEMS)

(Compulsory Question from each unit)

SECTION – B

3 OUT OF 5 QUESTIONS

3 X 20 = 60 MARKS

(1 THEORY 4 PROBLEMS)

(Compulsory Question from each unit)

SEMESTER – II

BUSINESS MATHEMATICS AND STATISTICS

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : BM15/2C/BMS

L T P : 3 2 0

OBJECTIVES:

- To ensure basic understanding of quantitative tool and their elementary application to business problems.
- To emphasis application so as to enable students to develop analytical skills to make decision in the business.

COURSE OUTLINE:

UNIT: I

3 Hours

Introduction to Statistics- Definition of Statistics- Characteristics- Functions & Uses- Limitations.

UNIT: II

20 Hours

Measures of Averages- Mean, Geometric Mean, Harmonic Mean, Median, Quartiles, and Mode. Measures of Dispersion- Quartile Deviation, Standard Deviation and their Coefficient.

UNIT: III

20 Hours

Index Number- Construction of Aggregative Price Index: Unweighted Aggregate Index, Weighted Aggregate Index- Laspeyre's, Paasche's and Fisher's. Construction of Average of Relative Price Indices: Unweighted Arithmetic Mean Price Relative Index, Weighted Arithmetic Mean Relative Index. Cost of Living Index Number: Aggregate Expenditure Method, Family Budget Method- Uses of Index Numbers- Problems in the Construction of Index Numbers.

UNIT: IV

12 Hours

Ratios and Proportions- Compound Interest- Arithmetic and Geometric Series- Banker's Discount.

UNIT: V

20 Hours

Time Series- Measurement of Trend: Graphic Method, Semi-Average Method, Moving Average Method, Method of Least Squares- Measures of Seasonal Variation: Method of Averages, Moving Average Method, Ratio to Moving Average- Recent trends in the use of Time Series Analysis (Theory only).

RECOMMENDED BOOKS:

1. P.R.Vittal, Business Mathematics and Statistics, Margham Publications, Chennai 2012.
2. S.P.Gupta, Statistical Methods, Sultan Chand and Sons, New Delhi 2014.

REFERENCE BOOKS:

1. P.A.Navanitham, Business Mathematics and Statistics, Jai Publishers, Trichy 2005.
2. P.P.Gupta and G.S.Malik Business Mathematics, Sultan Chand and Sons, New Delhi 2000.
3. Prem Narain, Elements of Mathematics, Sultan Chand and Sons New Delhi 2000.

JOURNALS AND PERIODICALS:

1. Bulletin of labour statistics – STROZIER periodicals.
2. Journal of computers in Mathematics and Science teaching.

WEBSITES AND e-LEARNING SOURCES:

1. www.lib.fsu.edu
2. www.goldrush.coalliance.org
3. www.library.stanford.edu
4. www.teletrain.com

QUESTION PAPER PATTERN**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8 = 40 MARKS

(2 THEORY 6 PROBLEMS)

(Compulsory Question from each unit)

SECTION – B

3 OUT OF 5 QUESTIONS

3 X 20 = 60 MARKS

(1 THEORY 4 PROBLEMS)

(Compulsory Question from each unit)

SEMESTER-II
HUMAN RESOURCES MANAGEMENT IN BANKING
(Offered to other Departments)

TEACHING HOURS : 30

CREDITS : 2

COURSE CODE : BM15/2N/HRM

L T P : 2 0 0

OBJECTIVES:

- To acquaint students the importance and scope of human resource management in banks.

COURSE OUTLINE:

UNIT: I

15 Hours

Introduction: Human Resource Management-Nature- Scope & Objectives- Organization of Human Resource Department- Functions of Human Resource Management- Human Resource Manager- Role and Functions - Human Resource Planning and Forecasting.

UNIT: II

10 Hours

Role of HR in Banking: Applicant Screening, Executive Recruitment, Bank Security, Pay Decisions, Compensation, Employee Benefits, Employee Relations and Legal Relations

UNIT: III

5Hours

Role of HR Consultants: Administrative assistance, subject matter expert, facilitator and advisor, lending expertise on tactical matters and engagement in business development activities- HR Challenges.

REFERENCE BOOKS:

1. C.B. Gupta.(2011)- Human Resource Management ((13th ed)- Sultan Chand & Sons- New Delhi

RECOMMENDED TEXT BOOKS:

1. P. Subba Rao. (2010-11)-Human Resource Management- Mumbai: Himalaya Publishing House.
2. Gary Dessler. (2009). Human Resource Management (11th Ed.). New Delhi: Pearson Education.

SEMESTER – III
CORPORATE ACCOUNTING

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : BM15/3C/CAC

L T P : 3 2 0

OBJECTIVES:

- To familiarize the students with the Capital Structure and Book keeping of Joint Stock Companies.
- To understand the accounting concepts relating to the issue and redemption of securities.
- To apply the concepts in investments decisions.

COURSE OUTLINE:

UNIT: I

15 Hours

Issue of Shares for Cash and Consideration Other than Cash- Issue at Par, Premium and Discount - Forfeiture and Re-issue of Shares - Right Shares.

UNIT: II

15 Hours

Issue and Redemption of Preference Shares- Redemption Out of Revenue Reserves, Out of Profits, Out of Fresh Issue- Minimum Fresh Issue of Shares-Issue of Bonus Shares Untraceable Shareholders - Underwriting of Shares and Debentures - Pure and Firm Underwriting.

UNIT: III

15 Hours

Issue of Debentures for Cash and Consideration other than Cash - Redemption of Debentures Out of Profit, Out of Capital- Own Debentures including Ex-Interest Quotation and Cum-Interest Quotations.

UNIT: IV

15 Hours

Preparation of Company's Final Accounts as per New Guidelines of Schedule VI- Computation of Managerial Remuneration and Disposal of Profits.

UNIT: V

15 Hours

Valuation of Goodwill and Shares- Acquisition of Business- Purchase Consideration- Debtors and Creditors taken over on behalf of the Vendors.

RECOMMENDED BOOKS:

1. T.S.Reddy,A.Murthy, Corporate Accounting Margham Publications, Chennai, 2014.

REFERENCE BOOKS:

1. R.L.Gupta, M.Radhaswamy, Corporate Accounting, Sultan Chand and Sons, New Delhi.
2. S.P.Jain, K.L.Narang , Corporate Accounting, Kalyani Publishers, New Delhi.
3. M.C.Shukla, T.S.Grewal.,S.C.Gupta., Advanced Accounts, S.Chand & Company Limited, NewDelhi.

JOURNALS AND PERIODICALS:

1. Journal of Institute of Company Secretaries of India
2. Business Line
3. Financial Express

WEBSITES AND e-LEARNING SOURCES:

1. www.limb.ernet.in
2. www.icai.org
3. www.mmit.ac.in

QUESTION PAPER PATTERN**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8 = 40 MARKS

(2 THEORY 6 PROBLEMS)

(Compulsory Question from each unit)

SECTION – B

3 OUT OF 5 QUESTIONS

3 X 20 = 60 MARKS

(1 THEORY 4 PROBLEMS)

(Compulsory Question from each unit)

SEMESTER – III

BUSINESS STATISTICS AND OPERATIONS RESEARCH

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : BM15/3C/BSO

L T P : 3 2 0

OBJECTIVES:

- To ensure basic understanding of quantitative tool and their elementary application to business problems.
- To emphasis application so as to enable students to develop analytical skills to make decision in the business.

COURSE OUTLINE:

UNIT: I

20 Hours

Introduction to Operations Research: Definition, Characteristics, Opportunities and Shortcomings-
Transportation Problem: North West Corner Rule, Row Minima Method, Column Minima Method,
Least Cost Method, Vogel's Approximation Method, Finding Optimal Solution using u-v Method-
Assignment Problem: Hungarian Method.

UNIT: II

15 Hours

Correlation- Karl Pearsons Coefficient of Correlation, Rank Correlation- Probable Error.

UNIT: III

15 Hours

Regression Analysis

UNIT: IV

10 Hours

Annuities: Amount and Present value of Immediate Annuity, Annuity Due and Deferred Annuity.

UNIT: V

15 Hours

Chi-Square Test : Testing Significance of the Difference Between Observed and Expected
Frequencies, Test of Independence of Attributes, Test for a Specified Population Variance.

RECOMMENDED BOOKS:

1. P.R.Vittal, Business Statistics and Operations Research, Margham Publications, Chennai 2012.
2. S.P.Gupta, Statistical Methods, Sultan Chand and Sons, New Delhi 2014.

REFERENCE BOOKS:

1. P.A.Navanitham, Business Mathematics and Statistics, Jai Publishers, Trichy 2005.
2. P.P.Gupta and G.S.Malik Business Mathematics, Sultan Chand and Sons, New Delhi 2000.
3. Prem Narain, Elements of Mathematics, Sultan Chand and Sons New Delhi 2000.

JOURNALS AND PERIODICALS:

1. Bulletin of labour statistics – STROZIER periodicals.
2. Journal of computers in Mathematics and Science teaching.

WEBSITES AND e-LEARNING SOURCES:

1. www.lib.fsu.edu
2. www.goldrush.coalliance.org
3. www.library.stanford.edu
4. www.teletrain.com

QUESTION PAPER PATTERN**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8 = 40 MARKS

(2 THEORY 6 PROBLEMS)

(Compulsory Question from each unit)

SECTION – B

3 OUT OF 5 QUESTIONS

3 X 20 = 60 MARKS

(1 THEORY 4 PROBLEMS)

(Compulsory Question from each unit)

SEMESTER – III

BANKING, THEORY, LAW AND PRACTICE - (WRITTEN)

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : BM15/3C/BTP

L T P : 3 1 0

OBJECTIVES:

- To know the fundamental concepts and techniques of banking operations.
- To develop skills and competencies to help successfully manage the diverse occur in a dynamic banking environment.

COURSE OUTLINE:

UNIT: I

5 Hours

Origin of Banks- RBI Act 1934- Central Banking Functions- Banking Regulation Act 1949- Definition of banking- Licensing- Opening of Branches- Inspection of Accounts and Audit- Capital Reserves- Restriction on the Payment of Dividend - Loans and Advances.

UNIT: II

10 Hours

Know Your Customer- Simplification of KYC Norms - Anti Money Laundering- Opening of an Account- Types of Deposit Account- Nomination Facility- Insurance of Bank Deposits- Closing of accounts- Banker and Customer Relationship- Types of Customers- Individuals- Minor-Firms- Trusts and Companies.

UNIT: III

15 Hours

Negotiable instrument Act 1881- Promissory Notes- Bills of Exchange- Cheque- Draft- Definitions- Features- Crossing- Endorsement.

UNIT: IV

15 Hours

Paying Banker- Material Alterations- Rights and Duties- Statutory Protection- Dishonour of Cheques- Collecting Banker- Role and Duties Collecting Banker.

UNIT: V

15 Hours

Customer Grievances and Redressal- Ombudsman- Consumer Protection Act, 1986.

RECOMMENDED BOOKS:

1. Sundaram, Varshney Banking Law, Theory and Practice, Sultan Chand & Sons, New Delhi.

REFERENCE BOOKS:

1. Banking Law Theory and Practice – Sundaram and Varshney – Sultan Chand Co.
2. Banking and Financial Systems – B. Santhanam (Margham Publishers)
3. Banking Law Theory and Practice – S.N. Maheswari – Kalyani Publications
4. Indian Banking – Parameswaran – S. Chand and Co.
5. Banking Law Theory and Practice – Tanon
6. Banking Law Theory and Practice – Sherlaker & Sherlaker

JOURNALS AND PERIODICALS:

1. The Bankers Quest, IOB Publications.
2. The Journal of Bank Management, ICFAI.
3. Pragyan, NIBM Institute.

WEBSITES AND e-LEARNING SOURCES:

1. www.nibm.org
2. www.iba.org
3. www.icfai.org
4. www.rbi.org
5. www.theindianbanker.co.in

QUESTION PAPER PATTERN**SECTION – A**

10 OUT OF 12 QUESTIONS

10 X 3 = 30 MARKS

(Compulsory Question from each unit)

SECTION – B

5 OUT OF 8 QUESTIONS

5 X 6 = 30 MARKS

(Compulsory Question from each unit)

SECTION – C

2 OUT OF 4 QUESTIONS

2 X 20 = 40 MARKS

(Compulsory Question from each unit)

SEMESTER – III

BANKING THEORY, LAW AND PRACTICE (PRACTICAL)

TEACHING HOURS : 15

CREDITS : 1

COURSE CODE : BM15/3C/PR1

L T P : 0 0 1

The teacher is expected to provide adequate exposure to the students by practical demonstration on the use of several forms used by a bank. The practicals will be conducted by Examiners one of whom shall be External.

Practical for each student shall be for ten minutes in which they may be given

- a. Exercise on filing up certain forms.
- b. Commenting on the correctness of documents like a Cheque.
- c. Explaining certain bank procedures.
- d. Writing up an account/ pass book.
- e. Responding to simulated exercise on customer/ bank employee's complaints.
- f. Viva-voce on questions relating to important banking practices.

END SEMESTER EXAMINATION ONLY (100 MARKS)

- RECORD- 40 MARKS
- VIVA VOCE- 60 MARKS

**SEMESTER- III
COMMERCIAL LAW**

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : BM15/3C/CLW

L T P : 3 2 0

OBJECTIVES:

- To understand the basic concepts of Indian Contract Act
- To gain and appreciation of quasi – contracts, contract of agency and Sale of goods.

COURSE OUTLINE:

UNIT: I

15 Hours

Law of Contracts- Essentials of Valid Contract- Classification of Contracts- Offer- Acceptance- Consideration - Capacity to Contract.

UNIT: II

15 Hours

Free Consent- Legality of Object- Performance of Contract.

UNIT: III

15 Hours

Discharge of Contract- Remedies for Breach of Contract- Quasi Contract.

UNIT: IV

15 Hours

Contract of Agency- Creation of Agency- Rights and Duties of an Agent- Liability of Principal and Agent to Third Parties- Termination of Agency.

UNIT: V

15 Hours

Sale of Goods Act- Sale and Agreement to Sell- Conditions and Warranties- Rights of Unpaid Seller.

RECOMMENDED BOOKS:

1. N.D.Kapoor, Elements of Mercantile Law, Sultan Chand & Sons, New Delhi, 2007.
2. N.D.Kapoor, Business Law, Sultan Chand & Sons, New Delhi, 2007.

REFERENCE BOOKS:

1. Indian Contract Act 1882- Bare Act
2. Sale of Goods Act 1930- Bare Act
3. P.C.Tulsian, Business Law, Tata McGrawhill, New Delhi 2nd Edition.
4. R.S.N.Pillai, Bhagavathi, Business Law, S.Chand and Co, 3rd Edition.

JOURNALS AND PERIODICALS:

1. Madras Law Journal
2. All India Reporter

WEBSITES AND e-LEARNING SOURCES:

1. www.indialaws.info
2. www.scconline.com

QUESTION PAPER PATTERN

10 OUT OF 12 QUESTIONS (Compulsory Question from each unit)	SECTION – A	10 X 3 = 30 MARKS
5 OUT OF 8 QUESTIONS (Compulsory Question from each unit)	SECTION – B	5 X 6 = 30 MARKS
2 OUT OF 4 QUESTIONS (Compulsory Question from each unit)	SECTION – C	2 X 20 = 40 MARKS

**SEMESTER IV
CREDIT MANAGEMENT**

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/4C/CMT

L T P : 3 3 0

OBJECTIVES:

- To enable the students to know about the fundamentals of lending.
- To provide adequate knowledge about the various methods of recovering the loan.

COURSE OUTLINE:

UNIT: I

15 Hours

Bank Credit- Basic Principles and Approach- Three C's- Purpose of Lending- Types of Credit-Demand Loan, Cash Credit, Overdraft, Term Loan- Features & Differences.

UNIT: II

20 Hours

Creation of Charge- Modes of Creating Charge- Mortgage- Meaning- Features- Types of Mortgage-Pledge- Lien- Assignment- Guarantee.

UNIT: III

20 Hours

Loan Processing- Documentation- Pre Sanction and Post Sanction- Sanctioning- Monitoring- Recovering- Priority Sector Advances- Financial Inclusion- Rural Loans, Agricultural Loans, Tiny Sector, SHG's- Non- Priority Sector Advances- Commercial and Business Loans for MSME- Self Employed and Professionals.

UNIT: IV

15 Hours

Project Finance- Appraisal- Assessment- Documentation- Disbursement- Monitoring- Follow up.

UNIT: V

20 Hours

NPA- Classification- Provisioning Norms – Income Recognition- Classification of Assets- Causes- Remedial Measures- Debt Recovery Tribunals- Asset Reconstruction Companies.

RECOMMENDED BOOKS:

1. S. Murali, K.R. Subakrishna, Bank Credit Management, Himalaya Publishing House, 2012.
2. N.S. Toor, Bank Credit Management, Sky Lark Publications, New Delhi, 2012.
3. Sundaram, Varshney, Banking Theory Law and Practice, Sultan Chand & sons, New Delhi, 2006.

REFERENCE BOOKS:

1. IIB, Indian financial System and Commercial banking.
2. IIB, Special and preferred sector finance.
3. Annual reports of RBI

JOURNALS AND PERIODICALS:

1. Chartered Financial Analyst.
2. Portfolio Management
3. Financial Dailies

QUESTION PAPER PATTERN**SECTION – A**

10 OUT OF 12 QUESTIONS

10 X 3 = 30 MARKS

(Compulsory Question from each unit)

SECTION – B

5 OUT OF 8 QUESTIONS

5 X 6 = 30 MARKS

(Compulsory Question from each unit)

SECTION – C

2 OUT OF 4 QUESTIONS

2 X 20 = 40 MARKS

(Compulsory Question from each unit)

SEMESTER – IV
COMPUTER APPLICATION IN FINANCE

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/4C/PR2

L T P : 3 3 0

OBJECTIVES:

To enable the students to

- Provide fundamental concepts of MS Word and MS Excel.
- Provide Tally Knowledge expected by Industries.

COURSE OUTLINE:

UNIT: I

10 Hours

Introduction to MS WORD- Creating a Document, Entering Text- Opening, Saving and Closing Documents- Inserting, Moving, Copying Text- Search and Replacing Text- Paragraph Format- Spell Check- Borders for Page and Page Layouts- Creating Tables- Printing Document.

UNIT: II

10 Hours

Introduction to MS EXCEL- Opening, Saving and Data Entry in Excel- Inserting, Deletion- Cell Row, Column- Inserting Pictures– Creation of Chart - Printing Worksheet.

UNIT: III

20 Hours

Introduction to TALLY ERP 9- Creation of Company- Gateway of Tally- Company Info and Cost Centre- Group Company- Accounts Information- Group- Ledgers- Interest Calculation- Cost Categories- Budgets- Creation of Voucher - Currencies.

UNIT: IV

20 Hours

Inventory Information- Voucher Entry- Display Accounts Books and Statement, Balance Sheet, Profit and Loss, Trail Balance- Pay Role- Point of Sale (POS) - Printing Reports.

UNIT: V

30 Hours

Banking Features- Bank Ledger- Cheque Printing- BRS- Deposit Slip- Payment Advance- Cheque Management- Voucher Entry- Cheque Register- Audit Features- Inter Bank Transactions- Introduction to Taxation- Value added tax (VAT)- Service Tax.

RECOMMENDED BOOKS:

1. Ananthi Sheshasaayee, Sheshasaayee, Computer Applications in Business and Management, Margham publication. Chennai.

REFERENCE BOOKS:

1. S.Palanivel,Tally,Margham Publications.

WEBSITES AND e-LEARNING SOURCES:

1. www.tallysolutions.com

QUESTION PAPER PATTERN

1.	MS WORD (OR) MS EXCEL	-	30 MARKS
2.	TALLY	-	30 MARKS
	TOTAL	-	60 MARKS

SEMESTER – IV
ENTREPRENEURIAL DEVELOPMENT - THEORY

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : BM15/4C/EDT

L T P : 3 1 0

OBJECTIVES:

- Aims to achieve entrepreneurship awareness and opportunities among the student, so as to transform them from mere job seekers to job creators.
- Introduce various sources of project finance and agencies in aiding entrepreneurial development.

COURSE OUTLINE:

UNIT: I

10 Hours

Concept of Entrepreneurship: Meaning- Types- Characteristics- Classification of Entrepreneurs- Factors influencing Entrepreneurship- Functions of Entrepreneur.

UNIT: II

10 Hours

Entrepreneurial development Programmes (EDP): Their Role, Relevance and Achievements- Role of Government in Organizing EDP's.

UNIT: III

10 Hours

Financial Institutions and Agencies Promoting Entrepreneurship: Commercial Banks- DIC- SISI- IFCI- SIDBI- MFI's.

UNIT: IV

20 Hours

Project Development Analysis: Sources of Business Idea and Business Opportunities- Feasibility Study- Marketing, Finance Technology & Legal Formalities- Tools of Appraisal- SWOT Analysis.

UNIT: V

10 Hours

Women Entrepreneurship in India: Importance- Challenges- Successful Indian Women Entrepreneurs- SHG's.

RECOMMENDED BOOKS:

1. Dr.C.B Gupta & Dr.N.P.Srinivasan, Entrepreneurship Development in India, Sultan Chand & Sons.

REFERENCE BOOKS:

1. Saravanavel, Entrepreneurial Development, Ess Pee Kay Publishing House, 1997.
2. Vasant Desai, Project Management, Himalaya Publishing House, 1997.
3. Jayshree Suresh, Entrepreneurial Development, Margham Publications, Chennai, 2007

JOURNALS AND PERIODICALS:

1. Journal of Development Entrepreneurship 2007
2. Journal of Entrepreneurship – Sage publications, Chennai.
3. Social Entrepreneurship and Social Enterprise – Information guide for non-Profit professionals
4. Gold Rush – Enterprise System Journal
5. Business Today

WEBSITES AND e-LEARNING SOURCES:

1. www.pace.edu
2. www.hcl.harvard.edu
3. www.svpct.ac.in
4. www.goldrush.coalliance.org
5. www.niesbud.nic.in
6. www.en.wikipedia.org

QUESTION PAPER PATTERN**SECTION – A**

10 OUT OF 12 QUESTIONS

10 X 3 = 30 MARKS

(Compulsory Question from each unit)

SECTION – B

5 OUT OF 8 QUESTIONS

5 X 6 = 30 MARKS

(Compulsory Question from each unit)

SECTION – C

2 OUT OF 4 QUESTIONS

2 X 20 = 40 MARKS

(Compulsory Question from each unit)

SEMESTER – IV
ENTREPRENEURIAL DEVELOPMENT (PRACTICALS)

TEACHING HOURS : 15

CREDITS : 1

COURSE CODE : BM15/4C/PR3

L T P : 0 0 1

To help students identify their own strengths and weaknesses and build their skills to innovate, willingness to take risk and sensitize towards social significance of the business. The practicals will be conducted by two Examiners one of whom shall be External.

Practicals:

END SEMESTER EXAMINATION ONLY		MARKS
1.	Students will participate in Workshop or Training Programmes organized in the college	25 Marks
2.	Field visit to an Entrepreneurial Unit/ Industry and report submission on the same	25 Marks
3.	One day exhibition cum sale of Trading and self made products of the student to trigger their interest on self employment	25 Marks
4.	Preparation of Project Proposal	25 Marks
TOTAL		100 Marks

SEMESTER – IV
ELEMENTS OF INSURANCE

TEACHING HOURS : 60

CREDITS : 4

COURSE CODE : BM15/4C/INS

L T P : 3 1 0

OBJECTIVES:

To enable the students

- To understand the concept of Insurance.
- To analyze the specific principles of Insurance.
- To study the various types of Insurance- Life, fire, marine and also gain appreciation of banc-assurance.

COURSE OUTLINE:

UNIT: I

10 Hours

Introduction- Contract of Insurance- Fundamental Elements of Insurance- Functions of Insurance - Advantages of Insurance- Authority- Functions of Authority under IRDA Act 1999.

UNIT: II

15 Hours

Life Insurance Contract- Distinction between Insurance and Assurance- Insurable Interest-Procedure for effecting Life Insurance- Types of Life Policies (in brief) - Factors considered for selection of Risk-Classification of Risk-Assignment and Nomination- Settlement of Claims.

UNIT: III

10 Hours

Contract of Fire Insurance- Average Clause- Insurable Interest- Fire and Loss by Fire- Rights of Insurer-Types (in brief) - Assignment.

UNIT: IV

15 Hours

Contract of Marine Insurance- Insurable Interest- Disclosure and Representations- Procedure for effecting Marine Insurance- Marie Policy- Warranties- Voyage- Premium- Losses Settlement of Claims.

UNIT: V

10 Hours

Fundamentals of Banc-assurance-Benefits of Banc-assurance- Reinsurance and Double Insurance.

RECOMMENDED BOOKS:

1. N.D.Kapoor, Elements of Mercantile Law, Sultan Chand & sons, New Delhi, 2004.
2. M.N.Mishra, Insurance Principle and Practice, Sultan Chand & sons, New Delhi, 2005.
3. Dr.A.Murthy, Principle and Practices of Insurance, Margham Publications, Chennai, 2008.

REFERENCE BOOKS:

1. AlkaMital, S.L.Gupta, Principles of Insurance and Risk Management, Sultan Chand & sons, New Delhi, 2006.
2. JyotsanaSethi, Nishwan Bhatia, Elements of Banking and Insurance, Prentice-Hall of India Pvt Ltd, New Delhi, 2007.

JOURNALS AND PERIODICALS:

1. IRDA Journal
2. Forte Insurance Journal
3. Asia Insurance Post

WEBSITES AND e-LEARNING SOURCES:

1. www.irdaindia.org
2. www.bimaonline.com

QUESTION PAPER PATTERN**SECTION – A**

10 OUT OF 12 QUESTIONS

10 X 3 = 30 MARKS

(Compulsory Question from each unit)

SECTION – B

5 OUT OF 8 QUESTIONS

5 X 6 = 30 MARKS

(Compulsory Question from each unit)

SECTION – C

2 OUT OF 4 QUESTIONS

2 X 20 = 40 MARKS

(Compulsory Question from each unit)

SEMESTER – V
FOREIGN EXCHANGE MANAGEMENT

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/5C/FEM

L T P : 3 3 0

OBJECTIVES:

To enable the students

- To develop knowledge and understanding of foreign exchange transactions.
- To know about the documentation procedure.

COURSE OUTLINE:

UNIT: I

20 Hours

Foreign Exchange- Meaning- Foreign Exchange Market- Participants in the Foreign Exchange Market- Functions of the Foreign Exchange Department- Authorized Dealers-Money Changers- Administration of Foreign Exchange- Correspondent Relationship Between Banks- Exchange Rates- Factors influencing Exchange Rates- Types of Rates.

UNIT: II

20 Hours

Export Documentation- Elements of an Export Contract- Invoice- Types of Invoice- Bill of Lading- Types of Bill of Lading- Bills of Exchange- Marine Insurance- Policy- Certificate and Documents- Combined Transport Document.

UNIT: III

20 Hours

Letter of Credit- UCPD- Mechanism- Parties of Letter of Credit- Rights and Responsibilities of Parties to Letter of Credit- Types of Letter of Credit- Advantages and Disadvantages- Discrepancies in Documentation.

UNIT: IV

15 Hours

Export Finance- Pre-Shipment Finance- Types and Features- Post Shipment Finance- Types and Features- Role of Export Credit and Guarantee Corporation- Policy- Whole Turnover Policy- Guarantee- Role of International Chamber of Commerce.

UNIT: V

15 Hours

Foreign Exchange Management Act (FEMA)- Current Export Import (EXIM) Policy- Export Incentives

RECOMMENDED BOOKS:

1. C.Jeevanandham, International Trade Policy, Practices, ProcedureS and Documentation, Sultan Chand & Sons, NewDelhi, 2012.
2. Dr.S.Shankaran, International Trade, Margham Publications, Chennai, 2005.

REFERENCE BOOKS:

1. Surendra S.Yadhav, P.K.Jain, Foreign Exchange Markets, Macmillan India Ltd, NewDelhi, 2007.
2. Foreign Exchange Management Manual, 12th edition 2008, Taxman Publication, New Delhi.
3. RBI Instruction for Banks & Banking Operations,6th edition 2005,Taxman Publication, New Delhi.

JOURNALS AND PERIODICALS:

1. Foreign Exchange Market Regulation

WEBSITES AND e-LEARNING SOURCES:

1. www.eximin.net
2. www.loc.gob.html

QUESTION PAPER PATTERN**SECTION – A**

10 OUT OF 12 QUESTIONS

10 X 3 = 30 MARKS

(Compulsory Question from each unit)

SECTION – B

5 OUT OF 8 QUESTIONS

5 X 6 = 30 MARKS

(Compulsory Question from each unit)

SECTION – C

2 OUT OF 4 QUESTIONS

2 X 20 = 40 MARKS

(Compulsory Question from each unit)

SEMESTER – V
ACCOUNTING FOR DECISION MAKING

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/5C/ADM

L T P : 3 3 0

OBJECTIVES:

- To impart education to students about the principles and practices followed in the field of Management Accounting.
- To familiarize students with tools and skills of decision making in Management Accounts for efficient management.

COURSE OUTLINE:

UNIT: I

10 Hours

Management Accounting- Meaning, Scope, Importance and Limitations- Management Accounting Vs. Cost Accounting- Management Accounting Vs. Financial Accounting.

UNIT: II

25 Hours

Ratio Analysis and Interpretation, Benefits and Limitations- Classification of Ratios-Liquidity, Profitability, Turnover, Capital Structure and Leverage.

UNIT: III

20 Hours

Funds Flow Statements- Cash Flow Statements.

UNIT: IV

20 Hours

Capital Budgeting- Nature of Capital Expenditure- Concept of Capital Budgeting- Capital Budgeting Procedure- Methods of Ranking-Investment Proposals- Pay Back Methods, Average Rate of Return Methods and Discounted Cash Flow Methods.

UNIT: V

15 Hours

Marginal Costing- Absorption Costing and Marginal Costing- CVP Analysis- Break-Even Analysis for Profit Planning.

(NOTE: Problem Oriented)

RECOMMENDED BOOKS:

1. Dr. S.N. Maheshwari, Management Accounting, Sultan Chand & Sons, New Delhi, 2005.

REFERENCE BOOKS:

1. Sumit Jain, Management Accounting, Taxman Publications, New Delhi, 2008.
2. Reddy, Murthy, Management Accounting, Margham Publishers, Chennai, 2005.

JOURNALS AND PERIODICALS:

1. Journal of the Institute of cost and works Accountants.
2. British periodicals Collection.
3. Growth of Management Systems Certificate in India

WEBSITES AND e-LEARNING SOURCES:

1. www.jolis.worldbankimflib.org
2. www.ebsco.com
3. www.goldrush.coalliance.org
4. www.lib.uiowa.edu
5. www.managementconsultant.tqmcintl.blogspot.com

QUESTION PAPER PATTERN**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8 = 40 MARKS

(2 THEORY 6 PROBLEMS)

(Compulsory Question from each unit)

SECTION – B

3 OUT OF 5 QUESTIONS

3 X 20 = 60 MARKS

(1 THEORY 4 PROBLEMS)

(Compulsory Question from each unit)

SEMESTER-V
FINANCIAL SERVICES

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/5C/FSE

L T P : 3 3 0

OBJECTIVES:

To enable the students to

- Acquire the basic knowledge about the functions of different players in financial market.
- Understand the different dimensions of financial services and its impact on economic development.

COURSE OUTLINE:

UNIT: I

15 Hours

Meaning and Importance of Financial Services- Fund Based Services- Non-Fund Based Services- Financial Services and Economic Environment- Challenges facing the Financial Services Sector.

UNIT: II

15 Hours

Leasing- Definition- Steps in Leasing Transactions- Types of Lease: Financial Lease-Operating Lease- Leverage Lease- Sale and Lease Back- Cross Border Lease; Advantages and Disadvantages of Lease. Hire purchase- concepts and features- Difference between Hire Purchase and Leasing- Tax benefits under Hire Purchase and Leasing- Interest rate: Fixed and Floating, Flat Rate.

UNIT: III

20 Hours

Merchant Banking- Definition- Functions- Classification of Merchant Bankers- Guidelines- Issue Management: Equity Issues- Rights Issue- Debenture Issue- Book Building- Private Placement- Pre and Post Issue Services; Raising Capital from International Markets: ADR's, GDR's, ECB; Merchant Banking Organization in India- Drawbacks.

UNIT: IV

20 Hours

Factoring- Definition- Process- Types of Factoring- Benefits- Factoring in India- Forfaiting- Definition- Process- Benefits- Factoring vs. Forfaiting; Venture Capital- Meaning-Importance- Different modes of providing Venture Capital- Approaches and mode of exit-Venture Capital in India; Mutual funds- Structure of Mutual Fund-Classification of Funds-Importance- Advantages- Mutual Funds in India; Credit Rating- Meaning- Process of Credit Rating- Need for Credit Rating- Rating Agencies: ICRA, CRISIL, CARE.

UNIT: V

20 Hours

Securitization- Definition- Process- Securitizable Assets- Benefits of Securitization- Securitization Instruments- Securitization in India.

RECOMMENDED BOOKS:

1. B.Santhanam, Financial Services, Margham Publication, 2007.
2. M.Y.Khan, Financial Services, McGraw Hill Education (India) Pvt Ltd, 7th edition, 2013.
3. Dr. S. Gurusamy, Financial Services, Tata McGraw Hill Education (India) Pvt Ltd, 2nd edition, 2009.
4. Rajesh Kothari, Financial Services in India Concept and Application, Sage Publications Pvt Ltd.

REFERENCE BOOKS:

1. D.Joseph Anbarasu, V.K.Boominathan, P.Manoharan,G.Gnanaraj, Financial Services, Sultan Chand & Sons, New Delhi, 2004.
2. H. R. Machiraju, Indian Financial System, Vikas Publishing House, 4th edition, 2010.
3. Dr. S. Gurusamy, Essentials of Financial Services, Tata McGraw Hill Education (India) Pvt Ltd, 2nd edition, 2009.
4. Thummuluri Siddaiah, Financial Services, Pearson education, 2011.
5. Bharthi. V. Pathak, Indian Financial System, Dorling Kindersley, 4th edition, 2014.

JOURNALS AND PERIODICALS:

1. Chartered Financial Analyst.
2. Portfolio Management
3. Financial Dailies

WEBSITES AND e-LEARNING SOURCES:

1. www.icicidirect.com
2. www.hsbc.com

QUESTION PAPER PATTERN

SECTION – A

10 OUT OF 12 QUESTIONS

10 X 3 = 30 MARKS

(Compulsory Question from each unit)

SECTION – B

5 OUT OF 8 QUESTIONS

5 X 6 = 30 MARKS

(Compulsory Question from each unit)

SECTION – C

2 OUT OF 4 QUESTIONS

2 X 20 = 40 MARKS

(Compulsory Question from each unit)

SEMESTER –V
INCOME TAX LAW AND PRACTICE-I

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/5C/IT1

L T P : 3 3 0

OBJECTIVES:

- To acquaint with the various provisions of Income Tax Law.
- To procure the skill of computing taxable income and tax Liability.
- To help the students to pursue Professional Courses.

COURSE OUTLINE:

UNIT: I

10 Hours

Basic Concepts - Assessment, Assessee, Person, Income, Assessment Year, Previous Year- Charge of Income Tax.

UNIT: II

16 Hours

Residential Status and Incidence of Tax of Individual - Scope of Total Income.

UNIT: III

25 Hours

Income from Salaries: Salary- Meaning and Features- Valuation of Allowances and Perquisites- Deductions from Salary Income

.

UNIT: IV

18 Hours

Income from House Property- Computation of Annual Value of Let out House and Self occupied House- Deductions from the Annual Value.

UNIT: V

21 Hours

Income from Business or Profession – Basic principles for computing Business Income- Admissible deductions- General Deductions under Sec.37- General and special disallowances under the Act- Deemed Profits-Maintenance of accounts- Compulsory Audit of accounts of certain persons- Special provisions on ascertaining income on estimated basis under Sec 44 AD and 44AE.

RECOMMENDED BOOKS:

1. Dr.Vinod K,Singhania, Monica Singhania, Students Guide to Income Tax, Taxmann Publication Pvt. Ltd., New Delhi.

REFERENCE BOOKS:

1. T.S.Reddy, Y.Hariprasad Reddy, Income Tax Theory, Law and Practice, Margham Publications, Chennai.
2. V.P.Gaur, D,B,Narang, Income Tax Law and Practice, Kalyani Publishers, New Delhi.
3. Dr.Vinod K,Singhania, Monica Singhania, Direct Taxes, Taxmann Publication Pvt. Ltd., New Delhi.
4. B.B.Lal, Direct Taxes, Konark Publishers Pvt, Ltd., New Delhi.
5. Dr.H.C.Malhotra, Dr,S.P.Goyal, Income Tax Law and Practice, Sahitya Bhavan Publications, Agra.

JOURNALS AND PERIODICALS:

1. Economic Times
2. Business Line
3. Financial Express

WEBSITES AND e-LEARNING SOURCES:

1. www.finance.indiamart.com
2. www.taxmann.com

QUESTION PAPER PATTERN**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8 = 40 MARKS

(3 THEORY & 5 PROBLEMS)

(Compulsory Question from each unit)

SECTION – B

3 OUT OF 5 QUESTIONS

3 X 20 = 60 MARKS

(1 THEORY & 4 PROBLEMS)

(Compulsory Question from each unit)

SEMESTER –V
MARKETING MANAGEMENT

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/5C/MGM

L T P : 3 3 0

OBJECTIVES:

To enable the students to

- Acquire basic knowledge on various aspects of marketing.
- To understand the different marketing strategies.

COURSE OUTLINE:

UNIT: I

15 Hours

Marketing – Importance of Marketing – Marketing Strategies – Process of Marketing – Marketing Environment : Micro Environment – Macro Environment.

UNIT: II

20 Hours

Marketing Mix – Service Mix – Product Features – Price – Pricing Strategies – Promotion Mix – Advertising – Media – Sales Promotion – Public Relation – Channels of Distribution – Physical Evidence – Process – People.

UNIT: III

20 Hours

Buyer Behavior – Factors affecting Buyer Behavior – Buying Decision Process – Market Segmentation: Benefits of Market Segmentation, Basis of Segmentation, Essentials of Segmentation.

UNIT: IV

15 Hours

Customer-Driven Marketing Strategy – Targeting, Differentiation, Positioning – Competitors – Environmental Scanning – Benchmarking – Basic Competitive Strategies – Strategies for Market Leader: Challenger, Follower and Nicher.

UNIT: V

20 Hours

Globalization – Opportunities and Challenges – Deciding on the Global Marketing Program – International Perspective.

RECOMMENDED BOOKS:

1. Philip kotler and Kevin kane keller, Marketing Management, Prentice Hall of India, 12E 2008.
2. Indian Institite of banking and finance, General Bank Management, Macmillan.

JOURNALS AND PERIODICALS:

1. Global integration in bank industry
2. Applied marketing

WEBSITES AND e-LEARNING SOURCES:

1. www.marketingteacher.com
2. www.tenonline.org
3. www.marketingprofs.com

QUESTION PAPER PATTERN

SECTION – A

10 OUT OF 12 QUESTIONS

(Compulsory Question from each unit)

10 X 3 = 30 MARKS

SECTION – B

5 OUT OF 8 QUESTIONS

(Compulsory Question from each unit)

5 X 6 = 30 MARKS

SECTION – C

2 OUT OF 4 QUESTIONS

(Compulsory Question from each unit)

2 X 20 = 40 MARKS

SEMESTER – VI
COST ACCOUNTING

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/6C/CAG

L T P : 3 3 0

OBJECTIVES:

To enable the students to

- To gain understanding of various costing techniques.
- To gain understanding of the various concepts of decision making process.

COURSE OUTLINE:

UNIT: I

15 Hours

Cost accounting –Definition-Scope –objectives- Preparation of cost sheet, Tender and quotation. Materials: Material Purchases - Stock Control -Maximum, Minimum, Average, Reorder and Danger-EOQ-Inventory Ratio-Pricing of issue of materials-FIFO-LIFO-Simple and weighted average method.

UNIT: II

20 Hours

Labour: Labour Cost sheet-treatment of idle time and over time- Labour turnover- Methods of Wage payment-time wage system-piece rate system- Taylor’s differential piece rate system-Halsey premium plan- Rowan plan.

UNIT: III

20 Hours

Overheads-steps in Production Overhead Accounting –Classification of Production Overheads- Allocation of Production Overhead-Apportionment of production overhead- re-Apportionment of service department.(Machine Hour Rate and Absorption of overhead excluded)

UNIT: IV

20 Hours

Contract Costing-Features of contract costing-Recording of Costs of contracts-Recording of Value and profit on contracts-Profit on Uncompleted contracts-Escalation Clause.

UNIT: V

15 Hours

Process Costing-Features of process costing- Fundamental Principles of process costing-Simple process-Process losses-Normal process loss-Abnormal loss. (Inter-process profits-, Equivalent production excluded)

RECOMMENDED BOOKS:

1. S.P.Jain, K.L.Narang, Cost Accounting, Kalyani publishers, New Delhi, 2002.

REFERENCE BOOKS:

1. Reddy, Murthy, Cost Accounting, Margham Publications, Chennai, 2006.
2. S.P.Iyengar, Cost accounting, Sultan Chand & Sons, New Delhi, 2006.
3. Saxena, Vashist, Cost Accounting, Sultan Chand & Sons, New Delhi, 2006.
4. Dr.S.N.Maheswari, Principles of Cost Accounting, Sultan Chand & Sons, New Delhi, 2006.

JOURNALS AND PERIODICALS:

1. Qualitative research in accounting Management.
2. Asian review of accounting.
3. Institute of Cost and Work Accountants of India.

WEBSITES AND e-LEARNING SOURCES:

1. www.amazon.com
2. www.bnet.com
3. www.allbusiness.com
4. www.fasrfaa.g.v.com
5. www.middlecity.com

QUESTION PAPER PATTERN**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8 = 40 MARKS

(2 THEORY 6 PROBLEMS)

(Compulsory Question from each unit)

SECTION – B

3 OUT OF 5 QUESTIONS

3 X 20 = 60 MARKS

(1 THEORY 4 PROBLEMS)

(Compulsory Question from each unit)

SEMESTER – VI
TECHNOLOGY IN BANKS

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/6C/TIB

L T P : 3 3 0

OBJECTIVES:

- To enable the students to understand the concepts relating to technology of banks.
- To make them understand the application of technology in banking operations.

COURSE OUTLINE:

UNIT: I

10 Hours

Essentials of Bank Computerisation- Stand Alone and Multi User System- Local Area Network and Wide Area Network- Features- Advantages and Limitations- Core Banking- Essential Requirements and Benefits.

UNIT: II

20 Hours

Internet Banking - Mobile Banking –Features- Advantages and Limitations -Signature Storage and Retrieval System -Cheque Truncation - MICR and OCR- Characteristics - Advantages and Limitations.

UNIT: III

20 Hours

Electronic Payment Systems- ATM- Features- Advantages- Disadvantages- PIN- Electro Magnetic Cards- Credit Cards- Debit Cards- Smart Cards- Features- Benefits and Limitations -Multiple Pin in Smart Card- Electronic Purse- Electronic Cheque- Electronic Cash- Electronic Banking- Home Banking (Corporate and Personal) -Update Facilities.

UNIT: IV

25 Hours

Electronic Fund Transfer System - Electronic Credit and Debit Clearing - NEFT -RTGS - VSAT - SFMS -SWIFT - Features - Advantages and Limitations - Digital Signature.

UNIT: V

15 Hours

Role of Technology Upgradation and its Impact in Banks- Changes in Organisational Structures and Orientation - Impact on Service Quality - Impact on Human Resources - Impact on Privacy and Confidentiality of Data.

RECOMMENDED BOOKS:

1. Dr.S.Guruswamy, Banking Theory law and Practice, Vijay Nicole Imprints Private Ltd. Chennai, 2006.

REFERENCE BOOKS:

1. T.D.Malhotra, Technology Management, Sultan Chand & Sons, New Delhi, 2006.
2. Indian Institute of Banking And Finance, General Bank Management, Macmillan India Ltd, New Delhi 2005.

JOURNALS AND PERIODICALS:

1. The Bankers Quest, IOB Publications.
2. The Journal of Bank Management, ICFAI.

WEBSITES AND e-LEARNING SOURCES:

1. www.nibm.org
2. www.iba.org

QUESTION PAPER PATTERN

10 OUT OF 12 QUESTIONS (Compulsory Question from each unit)	SECTION – A	10 X 3 = 30 MARKS
5 OUT OF 8 QUESTIONS (Compulsory Question from each unit)	SECTION – B	5 X 6 = 30 MARKS
2 OUT OF 4 QUESTIONS (Compulsory Question from each unit)	SECTION – C	2 X 20 = 40 MARKS

SEMESTER – VI

INCOME TAX LAW AND PRACTICE-II

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/6C/IT2

L T P : 3 3 0

OBJECTIVES:

- To acquaint with the various provisions of Income Tax Law.
- To procure the skill of computing taxable income and tax Liability.
- To help the students to pursue Professional Courses.

COURSE OUTLINE:

UNIT: I

28 Hours

Capital Gains: Meaning and Kinds of Capital Assets-Transfer of Capital Asset- Transactions not regarded as transfer-Computation of Long term Capital Gains and Short term Capital Gains-Exemption on Capital Gains- Tax on Capital Gains.

UNIT: II

21 Hours

Income from other sources-Deductions under this head-Agricultural Income of Individual- Exempted Incomes.

UNIT: III

15 Hours

Clubbing of income and Deemed Incomes - Set-off and carry forward of Losses.

UNIT: IV

13 Hours

Deductions from Gross Total Income of individual- Income Tax Rebates- Filing of Income Tax Returns.

UNIT: V

13 Hours

Assessment of individual's total income (including agricultural income)- Income Tax Authorities.

RECOMMENDED BOOKS:

1. Dr.Vinod K,Singhania, Monica Singhania, Students Guide to Income Tax, Taxmann Publication Pvt. Ltd., New Delhi.

REFERENCE BOOKS:

1. T.S.Reddy, Y.Hariprasad Reddy, Income Tax Theory, Law and Practice, Margham Publications, Chennai.
2. V.P.Gaur, D,B,Narang, Income Tax Law and Practice, Kalyani Publishers, New Delhi.
3. Dr.Vinod K,Singhania, Monica Singhania, Direct Taxes, Taxmann Publication Pvt. Ltd., New Delhi.
4. B.B.Lal, Direct Taxes, Konark Publishers Pvt, Ltd., New Delhi.
5. Dr.H.C.Malhotra, Dr,S.P.Goyal, Income Tax Law and Practice, Sahitya Bhavan Publications, Agra.

JOURNALS AND PERIODICALS:

1. Economic Times
2. Business Line
3. Financial Express

WEBSITES AND e-LEARNING SOURCES:

1. www.finance.indiamart.com
2. www.taxmann.com

QUESTION PAPER PATTERN**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8 = 40 MARKS

(3 THEORY & 5 PROBLEMS)

(Compulsory Question from each unit)

SECTION – B

3 OUT OF 5 QUESTIONS

3 X 20 = 60 MARKS

(1 THEORY & 4 PROBLEMS)

(Compulsory Question from each unit)

SEMESTER-VI

RISK MANAGEMENT IN BANKS

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM15/6C/RMB

L T P : 3 3 0

OBJECTIVES:

To enable the students to

- Acquire a basic knowledge of various aspects of Risk Management.
- Understand the different dimensions of risk and its impact.

COURSE OUTLINE:

UNIT: I

20 Hours

Concept of Risk- Risk Profile in Indian banks- Types of Risks- Risk Management Process- Risk Identification- Risk Measurement- Risk Pricing- Risk Monitoring and Control- Risk Mitigation- Enterprise wide Risk Management.

UNIT: II

20 Hours

Forex Risk Management- Transaction Exposure- Translation Exposure- Operating Exposure- External Hedge- Forward Contract- Money Market Hedge- Options, Futures and Swaps- Internal Hedge- Exposure Netting- Denomination in Local Currency- Foreign Currency Accounts.

UNIT: III

15 Hours

Interest Rate Risk Management- Sources- Measurement Techniques- Management Techniques- Strategies for Control- Financial Swap- Currency Swap- Interest Rate Options- Forward Rate Agreement.

UNIT: IV

20 Hours

Credit Risk Management- Sources- Credit Rating- Techniques of Credit Risk Management- Credit Derivatives- Operational Risk- Causes and Control Measures.

UNIT: V

15 Hours

Liquidity Risk- Sources- Role of Liquidity and Risk Management- Measuring and Managing Liquidity Risk - Failure to Maintain CRR & SLR- Cash Management in Banks.

RECOMMENDED BOOKS:

1. Indian Institute of Banking and Finance Publications, Risk Management in Banks, Macmillan Chennai.

REFERENCE BOOKS:

1. C.Jeevanandam, Foreign Exchange and Risk Management in Banks, Sultan Chand & Sons, New Delhi.
2. B.Santhanam, Financial Services, Margham Publications, Chennai.
3. Indian Institute of Banking and Finance, Treasury and Risk Management in Banks, Taxman Publications, New Delhi.

JOURNALS AND PERIODICALS:

1. Keep it simple. Risk Management.
2. Risk Management Options.

WEBSITES AND e-LEARNING SOURCES:

1. www.ibc.ca
2. www.jisc.infonet.ac.uk
3. www.swan.ac.uk

QUESTION PAPER PATTERN

10 OUT OF 12 QUESTIONS (Compulsory Question from each unit)	SECTION – A	10 X 3 = 30 MARKS
5 OUT OF 8 QUESTIONS (Compulsory Question from each unit)	SECTION – B	5 X 6 = 30 MARKS
2 OUT OF 4 QUESTIONS (Compulsory Question from each unit)	SECTION – C	2 X 20 = 40 MARKS

SEMESTER – VI

PROJECT

TEACHING HOURS : 90

CREDITS : 6

COURSE CODE : BM15/6C/PRO

L T P : 0 3 3

The final year students are given a choice of selecting a project from the areas of Banking and Finance, Human resources and Marketing. The Viva Voce will be conducted by two Examiners one of whom shall be a Bank Officer. The project report shall carry 60 marks and viva- voce examination will be awarded 40 marks. Those who do not secure the minimum mark in the project work will have to redo it and submit to the college.

DISSERTATION AND VIVA- VOCE

Valuation Pattern:

Marks

Choices of Subject & Review of Literature (Guide)	5
Organization & Interpretation (Guide)	15
Project Presentation (Guide)	10
Final Report (Guide & Internal)	30
Viva- Voce (Internal & External)	40
Total	100