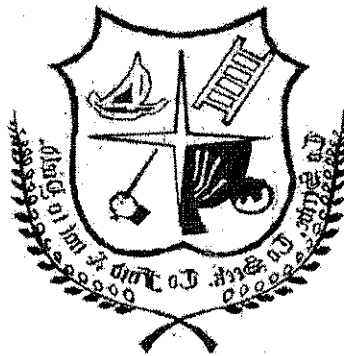


**ETHIRAJ COLLEGE FOR WOMEN  
(AUTONOMOUS)**

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

**CHOICE BASED CREDIT SYSTEM**

**TO BE EFFECTIVE FROM THE  
ACADEMIC YEAR 2018-2019**



**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	BM18/1C/FNA	FINANCIAL ACCOUNTING	6	4	40	60	100
I	BM15/1C/BMT	BUSINESS MANAGEMENT	4	4	40	60	100
I		PRINCIPLE OF ECONOMICS- I	6	5	40	60	100
I		1a-BASIC TAMIL	2	2	-	50	50
		1b- ADVANCED TAMIL					
	BM18/1N/TIB	1c- NON –MAJOR ELECTIVE- TRCHNOLOGY IN BANKS					
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	BM18/2C/ADF	ADVANCED FINANCIAL ACCOUNTING	5	4	40	60	100
II	BM18/2C/BST	BUSINESS MATHEMATICS AND STATISTICS	5	4	40	60	100
II		PRINCIPLE OF ECONOMICS- II	6	5	40	60	100
II		1a-BASIC TAMIL	2	2	-	50	50
		1b- ADVANCED TAMIL					
	BM18/2N/HMB	1c- NON –MAJOR ELECTIVE- HUMAN RESOUCRES MANAGEMENT IN BANKING					
II		SOFT SKILL	2	3	-	50	50
III	BM18/3C/CA1	CORPORATE ACCOUNTING	5	4	40	60	100
III	BM18/3C/ BOR	BUSINESS STATISTICS AND OPERATIONS RESEARCH	5	4	40	60	100
III	BM18/3C/BNK	BANKING THEORY, LAW AND PRACTICE-WRITTEN	4	3	40	60	100
III	BM18/3C/PR1	BANKING THEORY, LAW AND PRACTICE-PRACTICAL	1	1	-	100	100
III	BM18/3C/PR2	COMPUTER APPLICATION IN FINANCE	5	4	40	60	100
III		INDIAN ECONOMY	6	5	40	60	100

III		SOFT SKILL	2	3	-	50	50
III		ENVIRONMENTAL STUDIES	2	2	-	50	50
IV	BM18/4C/COL	COMMERCIAL LAW	5	4	40	60	100
IV	BM18/4C/CA2	CORPORATE ACCOUNTING-II	6	4	40	60	100
IV	BM18/4C/EPD	ENTREPRENEURIAL DEVELOPMENT- THEORY	4	3	40	60	100
IV	BM18/4C/PR3	ENTREPRENEURIAL DEVELOPMENT PROGRAMME (PRACTICALS)	1	1	40	60	100
IV	BM18/4C/EOI	ELEMENT OF INSURANCE	4	4	40	60	100
IV		INTERNATIONAL ECONOMICS	6	5	40	60	100
IV		SOFT SKILL	2	3	-	50	50
IV		VALUE EDUCATION	2	2	-	50	50
V	BM18/5C/FRX	FOREIGN EXCHANGE MANAGEMENT	6	4	40	60	100
V	BM18/5C/ACM	ACCOUNTING FOR DECISION MAKING	6	4	40	60	100
V	BM18/5C/FSS	FINANCIAL SERVICES	6	4	40	60	100
V	BM18/5C/IP1	INCOME TAX LAW AND PRACTICE -I	6	4	40	60	100
V	BM18/5C/MKT	MARKETING MANAGEMENT	6	4	40	60	100
VI	BM18/6C/CAT	COST ACCOUNTING	6	4	40	60	100
VI	BM18/6C/CRM	CREDIT MANAGEMENT	6	4	40	60	100
VI	BM18/6C/IP2	INCOME TAX LAW AND PRACTICE -II	6	4	40	60	100
VI	BM18/6C/RMT	RISK MANAGEMENT	6	4	40	60	100
VI	BM18/6C/AUD	AUDITING	6	6	40	60	100
		EXTENSION ACTIVITY	-	1	-	-	-

The above courses of the UG Programme enrich the skills in employability / Skill Development and entrepreneurship which caters the needs of the students

**TEMPLATE FOR EVALUTION 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	BM18/1C/FNA	FINANCIAL ACCOUNTING	10	10	10	10	40
I	BM15/1C/BMT	BUSINESS MANAGEMENT	10	10	10	10	40
I		PRINCIPLE OF ECONOMICS- I	10	10	10	10	40
I		1a-BASIC TAMIL	-	-	-	-	-
		1b- ADVANCED TAMIL					
	BM18/1N/TIB	1c- NON –MAJOR ELECTIVE- TRCHNOLOGY IN BANKS					
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	BM18/2C/ADF	ADVANCED FINANCIAL ACCOUNTING	10	10	10	10	40
II	BM18/2C/BST	BUSINESS MATHEMATICS AND STATISTICS	10	10	10	10	40
II		PRINCIPLE OF ECONOMICS- II	10	10	10	10	40
II		1a-BASIC TAMIL	-	-	-	-	-
		1b- ADVANCED TAMIL					
	BM18/2N/HMB	1c- NON –MAJOR ELECTIVE- HUMAN RESOUCRES MANAGEMENT IN BANKING					
II		SOFT SKILL	-	-	-	-	-
III	BM15/3C/CAC	CORPORATE ACCOUNTING	10	10	10	10	40
III	BM18/3C/ BOR	BUSINESS STATISTICS AND OPERATIONS RESEARCH	10	10	10	10	40

III	BM18/3C/BNK	BANKING THEORY, LAW AND PRACTICE-WRITTEN	10	10	10	10	40
III	BM18/3C/PR1	BANKING THEORY, LAW AND PRACTICE-PRACTICAL	-	-	-	-	-
III	BM18/3C/PR2	COMPUTER APPLICATION IN FINANCE	10	10	10	10	40
III	BE15/3A/INE	INDIAN ECONOMY	10	10	10	10	40
III		SOFT SKILL	-	-	-	-	-
III		ENVIRONMENTAL STUDIES	-	-	-	-	-
IV	BM18/4C/COL	COMMERCIAL LAW	10	10	10	10	40
IV	BM18/4C/CA2	CORPORATE ACCOUNTING-II	10	10	10	10	40
IV	BM18/4C/EPD	ENTERPRENEURIAL DEVELOPMENT- THEORY	10	10	10	10	40
IV	BM18/4C/PR3	ENTREPRENEURIAL DEVELOPMENT PROGRAMME (PRACTICALS)			20	20	40
IV	BM18/4C/EOI	ELEMENT OF INSURANCE	10	10	10	10	40
IV		INTERNATIONAL ECONOMICS	10	10	10	10	40
IV		VALUE EDUCATION	-	-	-	-	-
IV		SOFT SKILL	-	-	-	-	-
V	BM18/5C/FRX	FOREIGN EXCHANGE MANAGEMENT	10	10	10	10	40
V	BM18/5C/ACM	ACCOUNTING FOR DECISION MAKING	10	10	10	10	40
V	BM18/5C/FSS	FINANCIAL SERVICES	10	10	10	10	40
V	BM18/5C/IP1	INCOME TAX LAW AND PRACTICE -I	10	10	10	10	40
V	BM18/5C/MKT	MARKETING MANAGEMENT	10	10	10	10	40
VI	BM18/6C/CAT	COST ACCOUNTING	10	10	10	10	40
VI	BM18/6C/CRM	CREDIT MAANGEMENT	10	10	10	10	40
VI	BM18/6C/IP2	INCOME TAX LAW AND PRACTICE -II	10	10	10	10	40
VI	BM18/6C/RMT	RISK MANAGEMENT	10	10	10	10	40
VI	BM18/6C/AUD	AUDITING	10	10	10	10	10



### **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
<b>Total</b>	:	<b>40 Marks</b>

### **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**

<b>SEMESTER</b>	<b>COURSE CODE</b>	<b>COURSE TITLE</b>
I	BM18/1S/TIB	1c- NON –MAJOR ELECTIVE- TECHNOLOGY IN BANKS
II	BM15/2S/HRM	1c- NON –MAJOR ELECTIVE- HUMAN RESOUCRES MANAGEMENT IN BANKING

## SEMESTER – I

### FINANCIAL ACCOUNTING

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM18/IC/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

**Branch Accounts**: Dependant Branches (Goods Sent @ Cost Price & Invoice Price) - Stock and Debtor System (Only).

40 Hours

##### UNIT: V

**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](http://www.limb.ernet.in)
2. [www.icaai.org](http://www.icaai.org)
3. [www.mmit.ac.in](http://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 MANAGEMENT

TEACHING HOURS : 60

CREDITS : 4

COURSE CODE : BM18/1C/BMT

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 **Management**: Meaning and Definition of Management – Characteristics and Importance of Management – Understanding Management and Administration – Management as an Art and Science – Levels of Management – Roles & Skills of a Manager – Henry Fayol's Principles of Management.

##### 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**: Need and Importance – Manpower Planning – Recruitment – Selection Procedure.

**Leadership**: Concept – Styles – Trait and Situational Theory of Leadership.

**Motivation**: Meaning and Importance – Maslow's Need Hierarchy Theory and Herzberg's Two Factors Theory.

##### UNIT: V

10 Hours

**Communication: Process** – Channels and Methods of Communication – Barriers to Communication

**Controlling**: Definition - Significance – Process of Controlling – Management by Objectives

**RECOMMENDED BOOKS:**

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

**REFERENCE BOOKS:**

1. Kaul, V.K., *Business Organisation and Management*, Pearson Education, New Delhi
2. Chhabra, T.N., *Business Organisation and Management*, Sun India Publications, New Delhi,
3. Gupta CB, *Modern Business Organisation*, Mayur Paperbacks, New Delhi
4. Koontz and Wehrich, *Essentials of Management*, McGraw Hill Education.

**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](http://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**

**TECHNOLOGY IN BANKS**

(Offered to other Departments)

TEACHING HOURS : 30

CREDITS : 2

COURSE CODE : BM18/1N/TIB

L T P : 2 0 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**

**15 Hours**

**Core Banking Solutions-** Internet Banking - Mobile Banking –Features- Advantages and Limitations

**UNIT: II**

**10 Hours**

**Electronic Payment Systems:** ATM- POS- Credit Cards- Debit Cards- Smart Cards-Rupay card - Features-Advantages and Disadvantage.

**UNIT: III**

**5Hours**

**Electronic Fund Transfer System** - Electronic Credit and Debit Clearing - NEFT -RTGS –IMPS Advantages and Disadvantage.

**RECOMMENDED TEXT BOOK:**

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

**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 : BM18/2C/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](http://www.limb.ernet.in)
2. [www.icaai.org](http://www.icaai.org)
3. [www.mmit.ac.in](http://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 : BM18/2C/BST

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

**Basic Mathematics of Finance:** Simple Interest – Compound Interest – Annuities - Banker's Discount.

#### UNIT: II

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).

#### 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 - Time Reversal Test for Index Numbers

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

**Statistics and Sampling Concepts** - Definition of Statistics – Characteristics- Functions & Uses – Limitations – Concept of Sampling - Types of Sampling.

#### UNIT: V

20 Hours

Measures of **Central Tendency:** Arithmetic Mean, Geometric Mean, Harmonic Mean, Median, Quartiles, and Mode.

Measures of **Dispersion:** Quartile Deviation, **Standard Deviation** and their Coefficient.

**RECOMMENDED BOOKS:**

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

**REFERENCE BOOKS:**

1. Levin, Richard, David S. Rubin, Sanjay Rastogi, and HM Siddiqui. Statistics for Management. 7th ed., Pearson Education.
2. David M. Levine, Mark L. Berenson, Timothy C. Krehbiel, P. K. Viswanathan, Business Statistics: A First Course, Pearson Education.
3. Siegel Andrew F. Practical Business Statistics. McGraw Hill Education.
4. Gupta, S.P., and Archana Agarwal. Business Statistics, Sultan Chand and Sons, New Delhi.

**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](http://www.lib.fsu.edu)
2. [www.goldrush.coalliance.org](http://www.goldrush.coalliance.org)
3. [www.library.stanford.edu](http://www.library.stanford.edu)
4. [www.teletrain.com](http://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 : BM18/2N/HMB

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**

Human Resource Management: Meaning- Definitions- Nature- Objectives-Functions- Importance .

**UNIT: II** **10 Hours**

Role of HR in Banking-Responsibilities of the Human Resource Management Department- HR Challenges.

**UNIT: III** **5Hours**

Human Resource Management Policies and Practices in Public and Private Sector Commercial Banks-Selection and Recruitment- Promotion- Compensation- Training and Development.

**REFERENCE BOOKS:**

1. C.B. Gupta.(2011)- Human Resource Management ((13<sup>th</sup>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 (11<sup>th</sup> Ed.). New Delhi: Pearson Education.

## SEMESTER – III

### CORPORATE ACCOUNTING- I

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : BM18/3C/CA1

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**

Meaning and Types of Share Capital- Presentation of Share Capital in the Balance Sheet – Definition of Share-Kinds of Shares -Issue of Shares for Cash and Consideration other than Cash- Issue at Par and Premium - Forfeiture and Re-issue of Shares.

**UNIT: II** **15 Hours**

Issue of Preference Shares for cash and Consideration other than Cash - 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.

**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**

Underwriting of Shares and Debentures - Complete, Partial and Firm Underwriting.- Acquisition of Business- Purchase Consideration- Debtors and Creditors taken over on behalf of the Vendors.

**UNIT: V** **15 Hours**

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

**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](http://www.limb.ernet.in)
2. [www.icai.org](http://www.icai.org)
3. [www.mmit.ac.in](http://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 : BM18/3C/BOR

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.

**UNIT: II** **10 Hours**

Assignment Problem: Hungarian Method – Minimisation and Maximisation.

**UNIT: III** **20 Hours**

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

Skewness: Meaning – Calculation using Karl Pearson and Bowley's measures.

**UNIT: IV** **15 Hours**

Simple Linear Regression Analysis: Regression Equations and Estimation – Relationship between  
Correlation and Regression Coefficients.

**UNIT: V** **10 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. Levin, Richard, David S. Rubin, Sanjay Rastogi, and HM Siddiqui. Statistics for Management. 7th ed., Pearson Education.
2. David M. Levine, Mark L. Berenson, Timothy C. Krehbiel, P. K. Viswanathan, Business Statistics: A First Course, Pearson Education.
3. Siegel Andrew F. Practical Business Statistics. McGraw Hill Education.
4. Gupta, S.P., and Archana Agarwal. Business Statistics, Sultan Chand and Sons, New Delhi.

**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](http://www.lib.fsu.edu)
2. [www.goldrush.coalliance.org](http://www.goldrush.coalliance.org)
3. [www.library.stanford.edu](http://www.library.stanford.edu)
4. [www.teletrain.com](http://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 : BM18/3C/BNK

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

10 Hours

Definition of banking- RBI Act 1934- Central Banking Functions- Banking Regulation Act 1949- 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- Anti Money Laundering (in brief)- Opening of an Account- Types of Deposit Account- Nomination Facility- Insurance of Bank Deposits- Closing of accounts- Banker and Customer Relationship- Ombudsman

##### 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

10 Hours

Introduction to Internet Banking- Electronic Fund Transfer System - Electronic Credit and Debit Clearing - NEFT -RTGS – IMPS-VSAT -SWIFT - Features - Advantages and Limitations - Digital Signature.



**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
7. Principles and Practices of Banking- Indian Institute of Banking and Finance- Macmillan

**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](http://www.nibm.org)
2. [www.iba.org](http://www.iba.org)
3. [www.icfai.org](http://www.icfai.org)
4. [www.rbi.org](http://www.rbi.org)
5. [www.theindianbanker.co.in](http://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 : **BM18/3C/PRI**

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 practical 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**

#### **COMPUTER APPLICATION IN FINANCE**

**TEACHING HOURS : 90**

**CREDITS : 4**

**COURSE CODE : BM18/3C/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- Header and Footer- Bullets and Numbering-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- Sorting-Filter- merging cell- Adjusting row height and column width –insert worksheet- worksheet rename-Inserting Pictures– Creation of Chart – Auto sum-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- Cost Categories- 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- **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](http://www.tallysolutions.com)

**QUESTION PAPER PATTERN**

1.	MS WORD (OR) MS EXCEL	-	30 MARKS
2.	TALLY	-	30 MARKS
	<b>TOTAL</b>	-	<b>60 MARKS</b>

**SEMESTER- IV**  
**COMMERCIAL LAW**

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : BM18/4C/COL

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 2<sup>nd</sup> Edition.
4. R.S.N.Pillai, Bhagavathi, Business Law, S.Chand and Co, 3<sup>rd</sup> Edition.

**JOURNALS AND PERIODICALS:**

1. Madras Law Journal
2. All India Reporter

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.indialaws.info](http://www.indialaws.info)
2. [www.scconline.com](http://www.scconline.com)

**QUESTION PAPER PATTERN**

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

**SEMESTER – IV**

**CORPORATE ACCOUNTING - II**

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : BM18/4C/CA2

L T P : 3 2 0

**OBJECTIVES:**

- To understand the accounting concepts relating to the final accounts of Banking Companies.
- To familiarize the students with the restructuring of Companies and the related accounting procedure.

**COURSE OUTLINE:**

**UNIT: I**

**15 Hours**

Meaning of Goodwill –Factors determining Goodwill -Methods of Valuation Of Goodwill – Methods of Valuation of Shares- Net assets Method-Yield – Fair Value methods.

**UNIT: II**

**15 Hours**

Bank accounts- Legal Requirements – Preparation of Profit and Loss Account and Balance Sheet

**UNIT: III**

**15 Hours**

Amalgamation, Absorption and External Reconstruction -Purchase consideration-Methods of calculation-AS14-Accounting treatment in the books of Purchasing company-Inter company owings (inter company holdings and scheme of External Reconstruction excluded)

**UNIT: IV**

**15 Hours**

Alteration of Share Capital- Internal Reconstruction (Capital Reduction)-Provisons affecting Accounting Procedures (Scheme of Internal Reconstruction Excluded)-Liquidation Accounting- Liquidator's Remuneration-calls in arrears -Calls in advance statement of affaira and deficiency accounts excluded)

**UNIT: V**

**15 Hours**

Holding Company Accouts-Consolidated Balance Sheet- AS-21-Treatment of mutual owings, Contingent Liabilities -unrealised Profit-revaluation of assets-Bonus issue and payment of Dividend (Inter company holdings excluded)

**RECOMMENDED BOOKS:**

1. T.S.Reddy,A.Murthy, Corporate Accounting, Margham Publications, Chennai, 2017.

**REFERENCE BOOKS:**

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

**JOURNALS AND PERIODICALS:**

4. Journal of Institute of Company Secretaries of India
5. Business Line
6. Financial Express

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.limb.ernet.in](http://www.limb.ernet.in)
2. [www.icaai.org](http://www.icaai.org)
3. [www.mmit.ac.in](http://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 – IV**  
**ENTREPRENEURIAL DEVELOPMENT - THEORY**

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : BM18/4C/EDT

L T P : 3 1 0

**OBJECTIVES:**

- Aims to achieve entrepreneurship awareness, provides opportunities and enhance entrepreneurial skills 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 Entrepreneurial development.**

**UNIT: III**

**10 Hours**

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

**UNIT: IV**

**20 Hours**

**Project Development Analysis:** Sources of Business Idea and Business Opportunities- **Feasibility Study-** Marketing, Finance Technology & Legal Formalities- **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](http://www.pace.edu)
2. [www.hcl.harvard.edu](http://www.hcl.harvard.edu)
3. [www.svp cet.ac.in](http://www.svp cet.ac.in)
4. [www.goldrush.coalliance.org](http://www.goldrush.coalliance.org)
5. [www.niesbud.nic.in](http://www.niesbud.nic.in)
6. [www.en.wikipedia.org](http://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 : BM18/4C/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 an external (academician only).

**Practicals:**

END SEMESTER EXAMINATION ONLY		MARKS
1.	Students will participate in Workshop or Training Programmes organized in the college	10 Marks
2.	Field visit to an Entrepreneurial Unit/ Industry and report submission on the same	10 Marks
3.	One day exhibition cum sale of Trading and self made products of the student to trigger their interest on self employment	10 Marks
4.	Preparation of Project Proposal	10 Marks
<b>TOTAL</b>		<b>40 Marks</b>

CA Marks (Internal Examiner) = 40 marks

Viva – voce (External & Internal Examiner) = 60 marks

Total -----  
100 marks  
-----

**SEMESTER – IV**

**ELEMENTS OF INSURANCE**

**TEACHING HOURS : 60**

**CREDITS : 4**

**COURSE CODE : BM18/4C/EOI**

**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- Marine 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](http://www.irdaindia.org)
2. [www.bimaonline.com](http://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 : BM18/5C/FEX

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, 12<sup>th</sup> edition 2008, Taxman Publication, New Delhi.
3. RBI Instruction for Banks & Banking Operations,6<sup>th</sup> edition 2005,Taxman Publication, New Delhi.

**JOURNALS AND PERIODICALS:**

1. Foreign Exchange Market Regulation

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.eximin.net](http://www.eximin.net)
2. [www.loc.gob.html](http://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 : BM18/5C/ACM**

**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](http://www.jolis.worldbankimflib.org)
2. [www.ebsco.com](http://www.ebsco.com)
3. [www.goldrush.coalliance.org](http://www.goldrush.coalliance.org)
4. [www.lib.uiowa.edu](http://www.lib.uiowa.edu)
5. [www.managementconsultant.tqmcintl.blogspot.com](http://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 : BM18/5C/FSS

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 hrs

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

20hrs

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

##### UNIT: III

20 hrs

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 hrs

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

15 hrs

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, 7<sup>th</sup> edition, 2013.
3. Dr. S. Gurusamy, Financial Services, Tata McGraw Hill Education (India) Pvt Ltd, 2<sup>nd</sup> 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, 4<sup>th</sup> edition, 2010.
3. Dr. S. Gurusamy, Essentials of Financial Services, Tata McGraw Hill Education (India) Pvt Ltd, 2<sup>nd</sup> edition, 2009.
4. Thummuluri Siddaiah, Financial Services, Pearson education, 2011.
5. Bharthi. V. Pathak, Indian Financial System, Dorling Kindersley, 4<sup>th</sup> edition, 2014.

**JOURNALS AND PERIODICALS:**

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

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.icicidirect.com](http://www.icicidirect.com)
2. [www.hsbc.com](http://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 : BM18/5C/IP1**

**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](http://www.finance.indiamart.com)
2. [www.taxmann.com](http://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 : **BMI18/5C/MKT**

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 -Customer-Driven Marketing Strategy – Process of Marketing – Marketing Environment : Micro Environment – Macro Environment.

**UNIT: II**

**20 Hours**

**Buyer Behavior** – Factors affecting Buyer Behavior – Buying Decision Process – **Market Segmentation**: Benefits of Market Segmentation, Basis of Segmentation, Essentials of Segmentation- Targeting and Positioning.

**UNIT: III**

**20 Hours**

**Marketing Mix**- Product features- Branding- Packaging- Labeling- New product development- Product Life cycle-Price Mix-significance- Pricing objectives- pricing policies- Kinds of pricing decisions- Pricing for new products.

**UNIT: IV**

**15 Hours**

**Channel of Distribution**-importance- Selection of distribution channel-Promotion Mix-Advertising – Personal Selling –Kinds of Salesmen- Sales promotion.

**UNIT: V**

**20 Hours**

Marketing in Global Environment-Opportunities and Challenges- Ethics in Marketing-Online marketing trends.

**RECOMMENDED BOOKS:**

1. Philip kotler and Kevin kane keller, Marketing Management, Prentice Hall of India, 12E 2008.
2. Indian Institute 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](http://www.marketingteacher.com)
2. [www.tenonline.org](http://www.tenonline.org)
3. [www.marketingprofs.com](http://www.marketingprofs.com)

**QUESTION PAPER PATTERN**

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

## SEMESTER – VI

### COST ACCOUNTING

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM18/6C/CAT

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-Elements of cost – Difference between financial accounting and cost accounting – elements of cost - Preparation of cost sheet, Tender and quotation.

**Unit: II** **20 Hours**

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: III** **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- Hasley premium plan – Rowan plan.

**Unit: IV** **20 Hours**

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

**UNIT: V** **15 Hours**

Reconciliation of Cost and Financial Accounts-Need for Reconciliation-Reasons for Disagreement in Profit-Methods of Reconciliation-Procedure of Reconciliation



**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.

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.amazon.com](http://www.amazon.com)
2. [www.bnet.com](http://www.bnet.com)
3. [www.allbusiness.com](http://www.allbusiness.com)
4. [www.fasrfaa.g.v.com](http://www.fasrfaa.g.v.com)
5. [www.middlecity.com](http://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

### CREDIT MANAGEMENT

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM18/6C/CRM

L T P : 3 3 0

#### OBJECTIVES:

- To enable the students to know about the fundamentals of lending.
- To gain knowledge on different forms of lending by banks
- To provide adequate insight 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- Financial Inclusion - Priority Sector Advances - Agricultural Loans, MSME - Housing- Education – SHG's – Self Employed and Professionals,- Non- Priority Sector Advances- Commercial and Business Loans

##### 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.
4. G. Vijayaragavan: "Bank Credit Management", Himalaya Publishing House.

**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)

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 – VI**

**INCOME TAX LAW AND PRACTICE-II**

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM18/6C/IP2

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](http://www.finance.indiamart.com)
2. [www.taxmann.com](http://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

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM18/6C/RMT

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 Banking Risk - Types of Risks in Banks-Banking Book -Trading Book- Off Balance Sheet Exposures -Need for Risk Management-Risk Management Process- Risk Identification- Risk Measurement- Risk Pricing- Risk Monitoring and Control- Risk Mitigation.

##### 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](http://www.ibc.ca)
2. [www.jisc.infonet.ac.uk](http://www.jisc.infonet.ac.uk)
3. [www.swan.ac.uk](http://www.swan.ac.uk)

**QUESTION PAPER PATTERN**

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

## **SEMESTER-VI**

### **AUDITING**

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : **BMI18/6C/AUD**

L T P : 3 3 0

#### **OBJECTIVES:**

- Acquire a basic knowledge of various aspects of Auditing.
- Understand the different dimensions of auditing in banking companies.

#### **UNIT I**

**20 Hours**

Meaning and Definition – Scope of **Audit** - Objectives of Audit – **Types of Audit** – Distinction between auditing and accounting – Advantages and limitations of audit .

#### **UNIT II**

**15 Hours**

**Vouching** –Cash Transactions-Credit Sales - Credit Purchases – Payment of Wages – Objects of Internal Check & Difference between Internal Control & Internal Audit.

#### **UNIT III**

**20 Hours**

**Verification and Valuation of Assets** and Liabilities – Objects and Mode of Verification – Process – **Accounting Standards for Valuation** - Distinction between Verification and Valuation

#### **UNIT IV**

**15 Hours**

Introduction to **Bank Audit** – Concept – Audit Report: Long Form Audit Report in case of Branches, Long Form Audit Report in case of Banks.

#### **UNIT V**

**20 Hours**

**Company Auditor-** Qualifications and disqualifications, Appointment, Rotation, Removal, Remuneration, Rights and Duties Auditor's Report- Contents and Types, **Liabilities of Statutory Auditors** under the Companies Act 2013.



### **Books for Reference**

1. Dinkar Pagare, Principles and Practice of Auditing, Sultan Chand & Sons.
2. Ravinder Kumar and Virender Sharma, Auditing Principles and Practice, PHI Learning
3. Aruna Jha, Auditing, Taxmann Publication.
4. A.K. Singh, and Gupta Lovleen. Auditing Theory and Practice. Galgotia Publishing Company.

### **Journals**

International Journal of Auditing

RBI Working Papers on Auditing

### **Websites**

[www.rbi.org.in](http://www.rbi.org.in)

[www.icai.org](http://www.icai.org)

### **QUESTION PAPER PATTERN**

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

## SEMESTER- VI

### FINANCIAL MANAGEMENT

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : BM18/6E4/FMT

L T P : 3 2 0

#### OBJECTIVES:

- To identify the basic concepts of Financial management
- To imply the significance of leverages
- To understand the various types of budgets

#### UNIT – I

14 hours

Introduction: Nature and Scope of Financial Management - Finance Function — Its relationship with Other Functions – Finance Organization – Role and Functions of the Financial Manager – Objectives of Financial Management - Analysis and Interpretation of Financial Statements – Financial Forecasting

#### UNIT – II

18 hours

Leverage – Meaning - Types - Significance - Computation and inferences of Degree of Operating Leverage, Financial Leverage and Combined Leverage.

#### UNIT – III

18 hours

Dividend theory - Walter's model - Miller-Modigliani hypotheses - Dividend Policy – Issues in Dividend Policy – Forms of Dividend – Dividend Policy analysis (Theory only)

#### UNIT – IV

20 hours

Budgetary control – Meaning – Objectives – Limitations – Classification of Budgets – Production Budget – Sales Budget – Direct Labour Budget – Overhead Budget – Cash Budget – Fixed & Flexible Budget - Performance Budgeting – Zero base Budgeting. 20 hours

#### UNIT – V

20 hours

Management of Working Capital – Concepts – components – Types of working capital - Determinants and need for Working Capital - Computation of Working Capital for a Company

#### RECOMMENDED BOOKS:

1. Dr. S. N. Maheshwari (2019). Financial Management, 15<sup>th</sup> Edition, Sultan Chand & Sons, New Delhi
2. I M Pandey (2016) Financial Management, 11<sup>th</sup> Edition, Vikas Publishing House Pvt Ltd, New Delhi

## REFERENCE BOOKS:

- M Y Khan P K Jain(2018) Financial Management Text Problems & Cases, 8<sup>th</sup> Edition, Mc Graw Hill
- Prasanna Chandra (2019) Financial Management Theory & Practice, 10<sup>th</sup> Edition, Mc Graw Hill
- Financial Management Essentials you always wanted to know (Self Learning Management Series) (2017), Vibrant Publishers
- Hand Book on Financial Management (2019), Institute of Directors, New Delhi
- Dr. Anil Kuman Dhagat & Kogent Learning Solutions (2012), Financial Management, Dream Tech Press

## JOURNALS AND PERIODICALS:

1. Journal of Multinational Financial Management
2. Financial Management, Wiley online library

## WEBSITES AND e-LEARNING SOURCES:

<https://www.managementstudyguide.com/financial-management.htm>

<https://www.thebalancesmb.com/what-is-leverage-393481>

<https://corporatefinanceinstitute.com/resources/knowledge/trading-investing/dividend-policy/>

<https://efinancemanagement.com/working-capital-financing/working-capital-management>

<https://www.businessmanagementideas.com/management/functions/budgetary-control-definition-objectives-and-benefits/3590>

<https://www.businessmanagementideas.com/management/budgetary-control-management/budget-and-budgetary-control-management/10474>

## COURSE OUTCOMES:

CO Number	CO STATEMENT
CO 1	Outline the concept and need for managing financial aspects of business