

MOTHER TERESA WOMEN'S UNIVERSITY,

KODAIKANAL- 6241101

SYLLABUS FOR

B.COM

BANKING MANAGEMENT

(Choice Based Credit System)



From 2019 Onwards

MOTHER TERESA WOMEN'S UNIVERSITY

KODAIKANAL – 624102

SYLLABUS FOR B.COM(BANKING MANAGEMENT)(2019-2020)

The syllabus for B.Com (Banking Management) may be recommended from the academic year 2019 – 2020 onwards. Regulations scheme of examinations and syllabus for B.Com (Banking Management) is based on UGC/TANSCHE guidelines under Choice Base Credit System (CBCS).

Objectives:

1. To inculcate the knowledge of accounting principles and practice
2. To impart the Knowledge in the field of banking activities
3. To equip the students well prepared to face the competitive world.
4. To make the students well equipped for getting job opportunities.
5. To develop the computer knowledge among commerce students.

Eligibility:

Candidate should have passed the higher secondary examination or CBSE or other equipment examination from any schools.

Duration:

The duration of the course will be three consecutive academic years under semester system.

Medium of Instruction:

English

REGULATIONS:

1. Maximum marks for theory is 100 each
2. The Minimum passing mark for Internal Exam 13 out of 25 marks and for External Exam 38 out of 75 marks.
3. The University examination will be conducted at the each semester for the duration of three hours per paper.
4. The break up for Internal assessment is:

Internal Break up	Marks
Internal Test	15
Assignment / Technical Quiz	5
Attendance	5
Total	25

5. Quest papers in External examination carrying 75 marks will be in the format below:

Part	Type	Number questions to be answered	Marks
A	Objective Type / Multiple Choice	10 questions, 2 questions from each unit, each carrying 1 mark	10 (10*1)
B	Paragraph (about 1-1 ½ pages)	5 questions, From each Unit Either or Choice, each carrying 5 marks	20 (5*4)
C	Essay type (about 3 pages)	Any 3 out of 5 questions, Open choice, One question from each unit, each question carrying 10 marks	30 (3*10)
	Total	-----	75

MOTHER TERESA WOMEN'S UNIVERSITY, KODAIKANAL 624 101

B.COM (BANKING MANAGEMENT)

PROGRAMME EDUCATIONAL OBJECTIVES (PEO's)

1. The three year B.com Banking Management program aims at developing a student's intellectual ability, executive personality and management skills through an appropriate blending of banking and education.
2. Gain in contemporary knowledge of business and developing inclination towards learning.
3. Apply the practical knowledge gained over the years in the field of banking and other finance related services.
4. Work with the wide domain knowledge for a successful career with effective communication skills, teamwork, leadership qualities.
5. Possess wide spectrum of managerial skills along with competency building qualities in specific areas of business studies.

PROGRAMME OUTCOMES (PO's)

Upon the completion of the program, the B.com Banking Management should be able to

1. Have comprehensive knowledge of Finance, Accounting, Banking.
2. Demonstrate professional ethics in the social and legal aspects of bank.
3. To understand the knowledge related to core discipline of accounting.
4. To analyze the routine accounting procedures
5. Employ the knowledge of accounting fundamentals and accounting specialization to find solutions to problems in bank.
6. Identify, evaluate and resolve real-time business problems with the specialized knowledge developed through practical training.
7. Use the comprehensive subject knowledge in solving issues related to banking.
8. Apply ethical principles and maintenance of high degree of secrecy.
9. To comprehend applicability of management principles to situation in global business world.
10. Confidence for self and continuous learning to improve knowledge and competence as a computing professional.

B COM BANKING MANAGEMENT (CHOICE BASED CREDIT SYSTEM)

P. No.	Paper Code	Course Title	Hours	Credits	Continuous Internal Assessment (CIS)	End Semester Exam (ESE)	Total
Semester I							
1.		Part-I- Tamil/French/Hindi/Malayalam	6	3	25	75	100
2.		Part-II-English	6	3	25	75	100
3.		Part-III Core I : Fundamentals of Management	5	4	25	75	100
4.		Part-III Core II : Financial Accounting	5	4	25	75	100
5.		Part-III Allied I: Business Economics	5	4	25	75	100
6.		Part IV-Value Education	3	3	25	75	100
Total			30	21			600
Semester II							
7.		Part I- Tamil/French/Hindi/Malayalam	6	3	25	75	100
8.		Part II-English	6	3	25	75	100
9.		Part III Core III : Business Correspondence	6	4	25	75	100
10.		Part III Core IV: Banking Theory and Practice	5	4	25	75	100
11.		Part-III Allied II : Indian Economy	5	4	25	75	100
12.		Part IV- Environmental Studies	2	2	25	75	100
Total			30	20			600
Semester III							
13.		Part I- Tamil/French/Hindi/Malayalam	6	3	25	75	100
14.		Part II- English	6	3	25	75	100
15.		Part III Core V : Indian	5	4	25	75	100

		Financial System					
16.		Part-III Allied II: Cost Accounting	5	4	25	75	100
17.		Part- III Elective I : Business Statistics	4	3	25	75	100
18.		Part IV-NME : Financial markets, Institutions and Services	2	2	25	75	100
19.		Part IV-SBE I : Rural Banking	2	2	25	75	100
Total			30	21			700
Semester IV							
20.		Part I- Tamil/French/Hindi/Malayalam	6	3	25	75	100
21.		Part II-English	6	3	25	75	100
22.		Part III-Core VI: Financial Markets and Services	4	4	25	75	100
23.		Part III -Core VII: Management accounting	4	4	25	75	100
24.		Part III -Allied: Banking Technology	3	4	25	75	100
25.		Part III -Elective II : Business Law	3	3	25	75	100
26.		Part IV-NME II : Theory of Money & Banking	2	2	25	75	100
27.		Part IV-SBE II: Numerical ability for Competitive exams-I	2	2	25	75	100
Total			30	25			800
Semester V							
28.		Part III-Core VIII : Income Tax Law and Practice	5	4	25	75	100
29.		Part III-Core IX : Risk Management	5	4	25	75	100
30.		Part III-Core X : Banking Management	5	4	25	75	100
31.		Part III-Core XI : Human Resource Management	5	4	25	75	100
32.		Part III-Core XII: International Banking	5	4	25	75	100

33.		Part III-Elective III: Practical Auditing	3	3	25	75	100
34.		Part IV-SBE III: Digital Banking	2	2	25	75	100
Total			30	25			700
Semester VI							
35.		Part III-Core XIII: Customer Relationship Management	5	4	25	75	100
36.		Part III-Core XIV: Financial Management	5	4	25	75	100
37.		Part III-Core XV: Retail Banking	5	4	25	75	100
38.		Part III- Core XVI: Corporate Accounting	5	4	25	75	100
39.		Part III-Core XVII: Cooperative Banking	5	4	25	75	100
40.		Part III-Elective IV:Service Marketing	3	3	25	75	100
41.		Part IV-SBE IV: Numerical ability for Competitive Exam- II	2	2	25	75	100
42.		Part IV-Extension Activities	-	3	25	75	100
Total			30	28			800
Total credits				140		Total	4200

SBE – Skill Based Elective

ONME – Other Non Major Elective

CIA – Continuous Internal Examination

ESE – End semester Examination

PROGRAM OUTCOMES (PO)

PO1: After completing three years for Bachelor Degree in B.Com Banking Management Program, students would gain a through grounding in the fundamentals of Bank management and finance and cost control, overall communication, business ethics.

PO2: The field of finance administration, tax formalities, frame the agenda and communication with the entire levels focused curriculum offers a number of specializations and practical exposures which would equip the student to face the modern-day challenge in Manager roles in business.

PO3: The all amassing outlook of the course offer number of value based and job oriented courses ensures that students are trained into up-to date. In advanced accounting courses beyond the introductory level, affective development will also progress to the valuing and organization levels.

PROGRAM SPECIFIC OUTCOMES (PSO)

PSO1: Students will be able to demonstrate progressive learning of various company formation formalities issues and accounting & communication process from top to bottom in management & government official and public. Students will be able to demonstrate knowledge in setting up a computerized set of accounting books with GST Provisions and demonetization concept understanding.

PSO2: Students will demonstrate progressive affective domain development of values, the role of accounting in society and business.

PSO3: Students will learn relevant financial accounting career skills applying both quantitative and qualitative knowledge to their future careers in business.(banking sectors)

PSO4: Students will learn relevant managerial accounting career skills, applying both quantitative and qualitative knowledge to their future careers in business.

PSO5: Learners will gain through systematic and subject skills within various disciplines of commerce, business accounting, economics, finance, auditing and marketing, entrepreneurial skills.

PSO6: Learners will be able to recognize features and roles of businessman entrepreneur, managers, consultant, company secretary, which will help learners to possess knowledge and other soft skills and to react aptly when confronted with critical decision making.

PSO7: Learners will be able to prove proficiency with the ability to engage in competitive exams and CA, ACS, ICWA, BSRB, PG Courses like M.Com, MBA and other arts courses.

PSO8: Learners will acquire the skills like effective communication, decision making, problem solving in day to day business affairs, especially leadership qualities.

PSO9: Learners will involve in various co- curricular activities to demonstrate relevancy of foundational and theoretical knowledge of their academic major and to gain practical exposure.

PSO10: Learners will be able to do higher education and advance research in the field of commerce and finance, banking sectors.

ISEMESTER

PART III CORE

No. of Credit- 4

FUNDAMENTALS OF MANAGEMENT

OBJECTIVE:

To give basic knowledge to the students on concepts and principles of management

UNIT –I - INTRODUCTION TO MANAGEMENT

Definition & Meaning of management-Functions of Management -Managerial skills - levels of management - roles of manager, Management as a Science or Art -Approaches to Management - Contribution to management by F.W.Taylor, Henry Fayol, Elton Mayo and Peter F. Drucker, C. K. Prahalad.

UNIT-II – PLANNING

Planning - importance - Process of planning - types of planning - planning methods (Objectives- Policies- Procedures - Strategies & Programmes) - Obstacles to effective planning. Decision making - Steps - Types - Decision Tree

UNIT III-ORGANISING

Organization - Importance - Principles of Organizing Delegation & Decentralization – Departmentation - Span of Management. Organizational structure - line & staff and functional - organizational charts and manual-making organizing effective-Staffing-recruitment -selection-Training, promotion and appraisal

UNIT-IV-DIRECTING AND MOTIVATING

Function of directing - Motivation - Theories of motivation (Maslow, Herzberg and Vroom's theories) Motivation techniques. Communication - Function - Process - Barriers to effective communication. Leadership-Definition-Theories and approach to leadership-styles of leadership-Types

UNIT –V -CO-ORDINATION AND CONTROL

Nature - Problems of effective coordination. Control - Nature - Basic control process - control techniques (traditional and non-traditional)-Use of Computers in managing information – Concepts of Keizen – Six sigma.

TEXT BOOK:

1. Gupta C. B, Business Management, Sultan Chand & Sons, New Delhi.
2. Pagare Dinkar, Principles of Management, Sultan Chand & Sons, New Delhi.

REFERENCE BOOKS:

1. Koontz, O'Donnell, Weirich, Essentials of Management, Tata McGraw Hill Publishing Company Ltd., New Delhi, 5th Edition.
2. Prakash Chandra Tripathi, Principles of Management, Tata Mc-Graw Hill Education.
3. Sherlekar & Sherlekar, Principles of Business Management, Himalaya Publishing House, New Delhi.

FINANCIAL ACCOUNTING

OBJECTIVE:

The objective of this paper is to help the students to acquire fundamental knowledge of accounting and their applications.

UNIT-I BOOK KEEPING

Accounting-Introduction-Meaning and definition-Types of Accounting-Accounting concepts and Conventions- Double entry system- Accounting Rules- Journal-ledger-Subsidiary Books- Preparation of Trial Balance -Advantages and disadvantages of Accounting.

UNIT-II FINAL ACCOUNTS

Average Due date – Account Current. Classification of errors – Rectification of errors – Preparation of Suspense Account. Bank Reconciliation Statement. Preparation of Final Accounts of a Sole Trading Concern

UNIT-III SINGLE ENTRY SYSTEM

Single Entry System- Meaning and Definition- Preparation of Trading profit and loss A/c and statement of affairs- Net worth Method- Conversion Method- Difference between Single entry system & Double entry system- Difference between Balance Sheet and Statement of Affairs.

UNIT-IV NON- TRADING CONCERNS

Accounting for Non-trading concerns- Meaning and Definition of Income, Expenditure, General and Special Funds- Preparation of Receipts and Payment A/c, Income and Expenditure A/c & Balance Sheet

UNIT-V BRANCH ACCOUNTS

Branch Accounts: - Dependent branches – Stock and debtors system – Distinction between wholesale profit and retail profit – Independent branch (foreign branches excluded)

TEXT BOOK:

1. Reddy and Hari Prasad –Financial Accounting- Margham Publications, 2016
2. R.L.Gupta&V.K.Gupta , Financial Accounting ,Sultan Chand New Delhi.

REFERENCE BOOKS:

1. RL Gupta and Radhasamy- Advanced Accounting- Sultan chand& sons publications
2. MC Sukkla- Advanced Accounting- Sultan chand & sons publications.
3. Financial Accounting P.C. Thulsian, Tata MC Graw Hill, New Delhi .

PART III ALLIED

No. of Credit- 4

BUSINESS ECONOMICS

UNIT I INTRODUCTION

Introduction to Economics – Wealth, Welfare and Scarcity Views on Economics – Positive and Normative Economics. Definition – Scope and Importance of Business Economics. Concepts: Production Possibility frontiers – Opportunity Cost – Accounting Profit and Economic Profit – Incremental and Marginal Concepts – Time and Discounting Principles – Concept of Efficiency

UNIT II DEMAND AND SUPPLY FUNCTIONS

Meaning of Demand – Determinants and Distinctions of demand – Law of Demand – Elasticity of Demand – Demand Forecasting – Supply concept and Equilibrium

UNIT III MARGINAL UTILITY

Law of Diminishing Marginal utility – Equi -marginal Utility – Indifference Curve – Definition, Properties and equilibrium.

UNIT IV PRODUCTION

Law of Variable Proportion – Laws of Returns to Scale – Producer's equilibrium – Economies of Scale. Cost Classification – Break Even Analysis.

UNIT V PRODUCT PRICING

Price and Output Determination under Perfect Competition, Monopoly – Discrimination monopoly – Monopolistic Competition – Oligopoly – Pricing objectives and Methods. Market structure in perfect competition.

TEXT BOOKS:

- 1. S.Shankaran, Business Economics - Margham Publications - Chennai -17**
- 2. H.L. Ahuja, Business Economics – Micro & Macro - Sultan Chand & Sons - New Delhi – 55.**

REFERENCE BOOKS:

- 1. P.L. Mehta, Managerial Economics – Analysis Problems & Cases - Sultan Chand & Sons - New Delhi – 02.**
- 2. Francis Cherunilam, Business Environment - Himalaya Publishing House -Mumbai – 04.**
- 3. Peter Mitchelson and Andrew Mann, Economics for Business - Thomas Nelson Australia - Can -004603454.**
- 4. C.M.Chaudhary, Business Economics - RBSA Publishers - Jaipur - 03.**

II SEMESTER

PART III CORE

No. of Credit- 4

BUSINESS CORRESPONDENCE

Objective:

To familiarize with the essentials of an effective business letter and to train them to draft business letters relating to different situations.

UNIT-I ESSENTIALS OF EFFECTIVE BUSINESS LETTERS

Business Correspondence – Need – Functions – Kinds of Business Letters – Essentials of an Effective Business Letter - Layout.

UNIT-II BUSINESS LETTERS AND PERSONNEL CORRESPONDENCE

Business enquiries and replies - Credit and status enquiries – Placing and fulfilling orders - Complaints and adjustments - Collection letters - Secular letters - Sales letters. Application for employment - References - Testimonials - Letters of appointment - Confirmation - Promotion - Retrenchment and resignation.

UNIT-III BANK, INSURANCE, AGENCY AND SECRETARIAL CORRESPONDENCE

Bank Correspondence – Insurance Correspondence – Agency Correspondence – Correspondence with Shareholders, Directors.

UNIT-IV OFFICE CORRESPONDENCE

Reports Writing – Agenda, Minutes of Meeting – Memorandum – Office Order – Circular

– Notes.

UNIT-V MODERN FORMS OF COMMUNICATION

Fax – Email – Video Conferencing – Internet – Websites and their use in Business.

TEXT BOOK:

1. R.S.N. Pillai and Bagavathi, Commercial Correspondence and Office Management, S.Chand and Co. Ltd. New Delhi.

2. M.S. Ramesh, C.C. Pattanshetti. Business Communication, R. Chand &co, New Delhi.

REFERENCE BOOKS:

1. Prasanta K. Ghosh, 2000. Office Management, New Delhi.S.ChandAnd Sons.

2. HomaiPradhan, D.S. Bhende, Vijaya Thakur. Business Communication, Bombay. Himalaya Publishing House.

3. Penrose, Rasberry, Myers. Advanced Business Communication. Bangalore: Thomson South western Publishers.

PART III CORE

No. of Credit- 4

BANKING THEORY AND PRACTICE

UNIT–I BANK - INTRODUCTION

Bank –Meaning, Definition, Classification, types of banks –commercial banks-Universal Banking - Central Bank - Credit control measures - EXIM Bank - Deposit Insurance and Credit Guarantee Corporation.

UNIT –II COMMERCIAL BANKS

Commercial Banks – Functions – Accepting Deposits – Lending of Funds. Banking Regulation Act, 1949 – Role of RBI and their functions.

UNIT – III NEGOTIABLE INSTRUMENTS

Cheque - Essentials of a Cheque - Crossing of a Cheque - General Crossing - Special Crossing - Payment of Cheque - Collection of Cheque- Endorsement - Debit Card - Credit Card - Green Card - Smart Card.

UNIT – IV BANKER AND CUSTOMER RELATINSHIPS

Banker - Customer - General and Special relationship between Banker and Customer - Opening of Current - Saving - Recurring - Fixed deposit Accounts - Special types of Accounts - Minor - Lunatic - Partnership Firm - Joint Stock Company -: Non - Trading Institutions.

UNIT –V NABARD, RRBS AND SHGs

National Bank for Agricultural and Rural Development (NABARD) - Objectives - Features - Functions - Co-operative Banks - Regional Rural Banks (RRBs) - Contribution to social and rural development - Micro Credit(SHG's).

TEXT BOOK:

- 1. M. L.Tannan, Banking Law and Practice in India - India Book House, New Delhi.**
- 2. Gurusamy.S, Banking Theory Law and Practice, Tata McGraw Hill, New Delhi**

REFERENCE BOOKS

- 1. Sundaram, .K.P.M.&Varshney, (2003), Banking Theory Law & Practice, Sultan Chand & Sons, New Delhi.**
- 2. Gordon, E.Natarajan, (2005), Banking Theory Law & Practice, Himalaya Publishing House, Mumbai.**
- 3. Radhasamy&Vasudevan (2003), A Text Book of Banking, Sultan Chand & Sons, New Delhi.**

PART III ALLIED

No. of Credit- 4

INDIAN ECONOMY

UNIT-I ECONOMY

Economic growth and Economic Development , Features of a developing Economy – Indicators of Economic Development.

UNIT-II NATIONAL INCOME

National Income –Definition, Concept and Measurement of National Income, Trends – Structural changes – Regional Development Disparities.

UNIT-III UNEMPLOYMENT

Major problems of Indian Economy – Poverty and Inequality – Unemployment – Population.

UNIT-IV PLANNING OF ECONOMY

India's planned economy – Objectives strategies – Financing , Achievements and failures.

UNIT-V INFRASTRUCTURE

Infrastructure for Development – Transport, Communication, Power, Irrigation.Social infrastructure – Education , Primary health.

REFERENCE BOOKS

1. Indian Economy – I.C. Dingra
2. Indian Economy – S.Shankaran
3. Indian Economy – Ruddar Datt and K.P.M. Sundharam
4. Indian Economy – Problem of Development and Planning, A.N. Agarwal

III SEMESTER

PART III CORE

No. of Credit- 4

INDIAN FINANCIAL SYSTEM

OBJECTIVE:

To learn about the Indian Financial System and to understand the role and development of Banks in India.

UNIT I: FINANCIAL SYSTEM

Financial System: Meaning, significance and components - Composition of Indian financial system-Indian money market – Indian capital market.

UNIT II: RESERVE BANK OF INDIA)

Reserve Bank of India: Organization; Management; Functions – credit creation and credit control; monetary policy.

UNIT III: COMMERCIAL BANKS

Commercial Banks: Meaning; Functions; Management and investment policies of commercial banks; recent trends in Indian commercial banks.

UNITIV: DEVELOPMENT BANKS

All India Development Banks: Concept, objectives, and functions of various all India Development Banks; Operational and promotional activities of all India Development Banks – UTI.

UNIT V: STATE LEVEL DEVELOPMENT BANKS

State Level Development Banks: Objectives, functions and role of state level banks; State financial corporations; Development banks in industrial financing.

TEXT BOOKS

1. Bhole, L.M. “Financial Markets and Institutions” Tata McGraw-Hill Publishing Company, New Delhi.

2. Khan, M.Y., "Indian Financial System: Theory and practice", Vikas Publishing House, New Delhi

REFERENCEBOOKS

1. Chandra, Prasanna, "Financial Management: Theory and Practice",
2. Sharma, G.L. and Singh, Y.P. (eds.) "Contemporary Issues in Finance and Taxation", Academic Foundation, Delhi.
3. Madura, Jeff, "Financial Markets and Institutions", West Publishing Co., New York.

PART III CORE

No. of Credit- 4

COST ACCOUNTING

Objective:

To familiarize the students on the use of cost accounting system in different nature of businesses.

UNIT -I: COST SHEET

Cost accounting – Meaning – definition – objectives – advantages – limitations – methods of costing – types of costing – differences between cost accounting, management accounting and financial accounting -Cost – Element of cost– meaning – definition– cost sheet- Meaning – Preparation of cost sheet – tenders and quotation.

UNIT – II: MATERIAL COSTING

Material control - Meaning objectives – need – advantages .I - Inventory control and its techniques – Stock levels and EOQ- methods of pricing material issues – FIFO – LIFO – HIFO – Simple average method – Weighted average method – Standard price method – Base stock method.

UNIT III: OVERHEADS

Overheads – meaning – definitions – importance – classifications – primary distribution – secondary distribution of overheads – machine hour rate computation.

UNIT-IV: CONTRACT COSTING

Meaning, features of contract costing, Applications of contract costing, similarities and dissimilarities between job and contract costing, procedure of contract costing, profit on incomplete contracts, Problems.

UNIT V: MARGINAL COSTING

Marginal costing – definition – features – advantages – limitations – breakeven analysis –PV ratio - margin of safety - Application of break even analysis

TEXT BOOKS :

1. MC Shukla T.S Grewal, MP Gupta - Cost accounting - S. Chand & Co ltd. New Delhi.
2. RSN Pillai&Bagavati. Cost accounting - S. Chand & Co ltd. New delhi

REFERENCE BOOK:

1. Dr. SN Maheswari Principles of Cost and Management accounting- S. Chand & Co Ltd. New delhi
2. P.V.Ratnam , Cost accounting , Sultan Chand publications
3. S.P.Jain & K.L.Narang , Cost Accounting, Prentice Hall

PART III ELECTIVE I

No. of Credit- 3

BUSINESS STATISTICS

Objective:

To understand the basic concepts in Statistics and its rules

UNIT I: INTRODUCTION TO STATISTICS

Introduction of Statistics, Collection and tabulation of Statistical data, Diagrammatic and graphical representation of data.

UNIT II: MEASURES OF CENTRAL TENDENCY

Introduction - Arithmetic mean, median, mode, harmonic mean and geometric mean.

UNIT III: MEASURES OF DISPERSION

Range – Standard Deviation – Mean Deviation – Quartile Deviation.

UNIT IV: TIME SERIES

Analysis of Time series - Methods of measuring trend and seasonal variations.

UNIT V: SAMPLING

Sampling procedures - Hypothesis testing - Large sample Test - Small sample test - T,F, Chi – square(without proof).

TEXT BOOKS

- 1 Business mathematics & Statistics - P.R. Vittal,
- 2 Business Statistics - S.C.Gupta & V.K. Kapoor

REFERENCE BOOKS

1. Ken Black, Applied Business Statistics: Making Better Business Decision.
2. Norean Radke Sharpe, Richard D. De Veaux, Paul F. Velleman, Business Statistics.

PART IV NME

No. of Credit- 2

FINANCIAL MARKETS, INSTITUTIONS AND SERVICES

OBJECTIVE:

To enable the students to acquire knowledge in Financial, Capital and Stock Market operations.

UNIT I: INTRODUCTION

Financial System and its Components – financial markets and institutions; Financial intermediaries; Financial system and economic development; An overview of Indian financial system.

UNIT II: FINANCIAL MARKETS

Money market – functions, organisation and instruments. Role of central bank in money market; Indian money market – An overview. Capital Markets – functions, organisation and instruments. Indian equity market – primary and secondary markets. Role of stock exchanges in India.

UNIT III: FINANCIAL INSTITUTIONS

Commercial banking – introduction, its role in project finance and working capital finance; Development Financial institutions (DFIs) – An overview and role in Indian economy; Life and non-life insurance companies in India; Mutual Funds – Introduction and their role in capital market development. Non-banking financial companies (NBFCs); Micro-finance organisations; Regional Rural Banks.

UNIT IV: FINANCIAL SERVICES

Overview of financial services industry: Merchant banking – pre and post issue management, underwriting; Brokers and Sub-brokers; Fund-based and fee-based services; Venture capital finance; Factoring services, Investment Banking; Credit rating;

UNIT V: SECURITY BROKERAGE

Meaning of Brokerage, types of brokers. Difference between broker and jobber. SEBI Regulations relating to brokerage business in India.

REFERENCE BOOKS:

- 1.L M Bhole, and Jitendra Mahakud. Financial Institution and Markets, McGraw-Hill Education**
- 2. Khan, M.Y. Indian Financial System, McGraw-Hill Education**
- 3. MY Khan and PK Jain. Financial Services. McGraw Hill Education**
- 4. S.S. Saha. Financial Market Operations. McGraw Hill Education**
- 5. A. Basu, D. Mazumdar, S. Dutta. Indian Financial System. ABS Publishing House**

PART IV SBE

No. of Credit- 2

RURAL BANKING

OBJECTIVE:

To provide basic level knowledge on concept, need for rural banking, various antipoverty cum development programme and the role of various institutions, supporting for rural development

UNIT -I RURAL BANKING

Concept of Rural banking – Need for Rural Banking – Priority Sector Lending: Terms and conditions.

UNIT-II ANTIPOVERTY PROGRAMMES

Antipoverty – cum—development programmes: Integrated Rural Development Programme (IRDP), scheme for Training of Rural Youth in Self Employment (TRYSEM), development of Women and Children in Rural Areas (DECRA), scheme for providing Self-Employment to Educate Unemployed Youth (SEEUY), Self-Employment Programme for Urban Poor (SEPUP), Differential Rate of Interest Scheme (DRI), Bio-gas programme and 20 point Economic Programme –their basic features and role of banks.

UNIT-III SOURCES OF FINANCE IN RURAL AREAS

Institutional Sources of Finance in Rural Areas: Co-operatives Banks, Commercial banks Regional Rural Banks – their structure, policy, functions, clientele, progress and problems.

UNIT -IV CREDIT PLANNING

Credit Planning at the Gross Root Level : Lead Bank Scheme, District Credit Plans and Service Area Approach – their basic features.

Unit -V: INSTITUTIONS FOR RURAL DEVELOPMENT

Institutions supporting Rural Development: Reserve Bank of India (RBI). National Bank for Agriculture and Rural Development (NABARD). District Industrial Centre (DIC), Khadi and Village Industries Commission (KVIC) and Voluntary Organizations – their role.

TEXT BOOKS

1. Dhingra, I.C. Rural Banking in India, Sultan Chand & sons, New Delhi.
2. Bhat, N.S. Aspects of Rural Banking, Commonwealth publishers, Delhi.

REFERENCE BOOKS:

- 1 Desai, S.S.M. Rural Banking in India, Himalaya Publishing House, Bombay.
- 2 Sandhu, Banking and Rural Development.
- 3 Mandal, role of banks in rural development.

IV SEMESTER

PART III CORE

No. of Credit- 4

FINANCIAL MARKETS AND SERVICES

OBJECTIVE:

To enable the students to acquire knowledge in Financial, Capital and Stock Market operations.

UNIT I :FINANCIAL MARKET IN INDIA:

Meaning and Significance. Money market: Indian money market's composition and structure; Acceptance House, Discount House, and call money market & recent trends in Indian money market

UNIT II :CAPITAL MARKET:

Security market- new issue market, Secondary market & Functions and role in stock exchanges: Listing Procedure and legal requirements; Public issue-pricing and marketing

UNIT III: STOCK EXCHANGE

Stock Exchanges - Functionaries on Stock Exchanges: Brokers, Sub Brokers, Market makers, Jobbers, Portfolio consultants, institutional investors, and NRI's NSE and Over -the-counter exchange

UNIT IV: SECURITY CONTRACT AND REGULATION ACT

Security Contract and regulation Act: Main provisions. Investors Protection:Grievanceconcerning stock exchanges dealings and their removal: Grievance cells in stockexchanges; SEBI: company law board; Press; Remedy through courts.

UNIT V: FINANCIAL SERVICES

Financial Services: Merchant banking – Functions and roles; SEBI guidelines; Credit ratings-concepts, Functions and types.

TEXT BOOKS:

1. Chandler M.V. and goldfield S.M. Economics of money and Banking; Harper and Row, New York
2. Gupta, Suraj b: Monetary Economics; S. Chand and Co.

REFERENCE BOOKS:

1. Financial Services – M.Y.Khan
2. Financial Services – B.Santhanam
3. Indian Financial System – H.r. Machiraj

PART III CORE

No. of Credit- 4

MANAGEMENT ACCOUNTING

UNIT I : INTRODUCTION

Management Accounting – Meaning, scope, importance and limitations Management Accounting vs. Cost Accounting. Management Accounting vs. Financial Accounting

UNIT II : FINANCIAL STATEMENTS

Analysis and Interpretation of Financial Statements – Nature, objectives, tools – Methods –Comparative Statements, Common Size statement and trend analysis

UNIT III: RATIO ANALYSIS

Ratio Analysis – Interpretation, benefits and limitations - Classification of ratios – Liquidity, Profitability, turnover, capital structure and leverage

UNIT – IV: FUNDS AND CASH FLOW & BUDGETARY CONTROL

Funds flow and Cash flow statements, Budgets and budgetary control, Meaning, objectives, merits and demerits, Types of Budgets, Production, Cash and Flexible Budgets.

UNIT – V : MARGINAL COSTING

Marginal costing (excluding decision making) Absorption costing and marginal costing – CVP analysis.

TEXT BOOKS

- 1. SN Maheswari, Management Accounting - Sultan Chand & Sons.**
- 2. RSN Pillai & Bagavati, Management Accounting - S Chand & Co Ltd - New Delhi.**

SUGGESTED READING

- 1. Horngren Sunderu Stratton, Introduction to Management Accounting - Pearson Education.**
- 2. T. S. Reddy and Hari Prasad Reddy - Management Accounting, Margham Publication**

PART III CORE

No. of Credit- 4

BANKING TECHNOLOGY

OBJECTIVE

To provide basic level knowledge in technologies used in the banking operations.

UNIT I: NETWORKING SYSTEM

Different approaches to banking computerization, wan ,lan, vast, networking system- single window concept- usage of atm- advantages, limitation- anywhere banking-anytime banking- home banking- internet banking- online enquiry and update facilities-pin-ATM card- debit card- smart card- credit card.

UNIT II: DOCUMENT STORAGE

Signature storage and display by electronic means – documents handling systems and document storage and retrieval system.

UNIT III: FUND TRANSFER

Electronic fund transfer- swift – electronic system- debit and credit clearing –rbi net data – net bank wire.

UNIT IV: IMPACT OF TECHNOLOGY

Impact of technology – on its employees – customer services – Managements control

UNIT V: CYBER LAW

Protecting – confidentiality and secrecy data- cyber laws its implications.

TEXT BOOKS:

- 1. Technology and banks – National institute of banking, Pune.**
- 2. Electronic banking and information technology –IIB**

REFERENCE BOOKS:

- 1. Information Technology in Indian commercial banks Nibs Pune Naidu C.A.S**
- 2. Computer Today ,Mcgraw hill, Donald H. Sunden**
- 3. Computer Networks Prentice Hall Publication Tanenbaum Andrews.**

PART III ELECTIVE

No. of Credit: 3

BUSINESS LAW

OBJECTIVE:

To impart in depth knowledge of the law of contracts which forms, the foundation of all day to day obligations in the business world.

UNIT - I

Indian contract act 1872: Law of Contract – Definition, Classification – Essentials of a Contract – Types of contract - Agreements - Void - voidable - Offer and Acceptance – Quasi Contract - Performance of Contract – Modes of Discharge of Contract – Remedies for Breach of Contract.

UNIT - II

Law of Agency – Mode of creation - Agency by Ratification – Sub-Agent and Substituted Agent-Termination of Agency, Negotiable Instrument Act 1881; Parties to a Negotiable instrument- material alteration

UNIT - III

Sale of Goods Act 1930: Definition – Formation of contract of sale –Essentials: Duties of Buyers and Sellers; Sale and agreement to sell – Hire purchase agreement - Sale and bailment. Conditions and Warranties – Transfer of Property –Performance of Contract of Sale – Rights of an Unpaid Seller.

UNIT - IV

Partnership – Definition - Essentials - Rights, duties and Liabilities of partners -Types of Partnership - Dissolution of partnership, Companies Act 1956; Definition of a Company, Characteristics, Kinds, Memoranda and articles of association, Prospectus.

UNIT –V

Banking Regulation Act- its provisions.

TEXT & REFERENCE:

1. Elements of Mercantile Law - N.D. KAPOOR.
2. Principles of Mercantile Law – B.N. TANDON.
3. Mercantile Law – DAVAR.
4. Business Law – PILLAI & BHAGAVATH
5. Banking Law by R. N. Chaudhary

NME II

No. of credit: 2

THEORY OF MONEY & BANKING

UNIT I

Introduction to Money – Kinds, Functions and Significance – Demand for and Supply of Money – Monetary Standards – Gold Standard – Bimetallism and Paper Currency Systems – Paper Money – Money Market.

UNIT II

Commercial Banking – Classification of Banks – Functions – Creation of Credit – Balance Sheet – Investment Policies – Bank Assets – Banking Structure – Clearing Houses.

UNIT III

Central Banking – Evolution – Definition – Concepts – Functions – Qualitative Methods of Credit Control.

UNIT IV

Foreign Exchanges – Exchange Market and Rates of Exchange – Exchange Control.

UNIT V

Indian Banking – Reserve Bank of India – Organisation – Management - Functions – NABARD – State Bank of India – Exchange Banks – Commercial Banks - Indigenous Banks – Co-operative Banks.

REFERENCE BOOKS:

1. K.P.M. Sundharam, Money, Banking & International Trade - Sulltan Chand & Sons - New Delhi.
2. S.V. Vasudevan, Theory of Banking - S.Chand & Company Ltd., - New Delhi.
3. K.P.M. Sundharam, P.N. Varshney, Banking Theory Law & Practice - Sultan Chand & Sons - New Delhi .

SBE II

No. of credit: 2

NUMERICAL ABILITY FOR COMPETITIVE EXAMS I

UNIT I

Simplification- Profit & Loss- Mixtures & Allegations- Work & Time

UNIT II

Simple Interest - Compound Interest - Surds & Indices

UNIT III

Mensuration – Cylinder, Cone, Sphere- Data Interpretation

UNIT IV

Ratio & Proportion, Percentage- Number Systems- Time & Distance

UNIT V

Sequence & Series- Permutation, Combination – Probability

TEXT BOOK:

Quantitative Aptitude- R.S. Agarwal

REFERENCE BOOKS:

- 1. Quantitative Aptitude- Sarvesh K.Verma**
- 2. Quantitative Aptitude- Arun Sharma**

V SEMESTER

PART III CORE

No. of credit: 4

INCOME TAX LAW AND PRACTICE

OBJECTIVES

- To enable the students to**
- Know the basic concepts of Income-tax.**
- Acquire knowledge on various heads of incomes.**

UNIT –I

Income tax Act-meaning of income – important definitions under the Income tax Act – Scope of the total Income – Residential status – Income exempt from tax-capital, revenue –Agricultural Income

UNIT –II

Income from salaries-scope of salary income – taxable perquisites of perquisites – deduction from salary income. Income from the house property – definition of annual value – deduction from annual value.

UNIT –III

Income from business and profession-basic principles of arriving at business Income – Losses incidental to trade – specific deductions in computing income from business – general deductions – instances of general deductions under section 37 (1) – specific disallowances under the act.

UNIT –IV

Income under capital gains, short term and long term capital gains – transfer of capital assets – Certain transactions not included as transfer – computation of capital gains – cost of acquisition – Cost of improvement of cost – capital gains under different circumstances –Exempted capital gains.

UNIT –V

Income from other sources-deductions in computing income under this head.

TEXT BOOK:

- 1. Income tax theory, law & Practice – T.S.Reddy&Y.HariPradad Reddy /new edition/Margam Publications.**

REFERENCE BOOKS:

- 1. Income tax law and practice –Bhagawati Prasad/wishwaprakashan publishers.**
- 2. Income tax law and practice-Gaur and Narang/Kalyanipublisher/ revised edition.**
- 3. Income tax and Law and practice-Mehrotra/SathyaBhawanPublications.**

Note: Question paper shall cover 40% theory and 60% problem

PART III CORE

No. of Credit- 4

RISK MANAGEMENT

OBJECTIVE:

To make the student understand the basic concept of risk management in banks and impart the skills required to mitigate and manage the risks as a professional risk manager.

UNIT I: INTRODUCTION AND OVERVIEW:

Risk definition - BIS – Basel Committee – Basel I, II and III norms; Risk Process- Risk Organization - Key risks-Credit risk, market risk, operational risk, liquidity risk, legal risk, interest rate risk and currency risk – Concept of ALM for Banks.

UNIT II: CREDIT RISK:

Definition - - Framework for risk management - RBI guidelines for risk management - Risk rating and risk pricing - Methods for estimating capital requirements -Credit risk - standardized approach and advanced approach - Credit rating /scoring - Credit Bureaus

- Stress test and sensitivity analysis - Internal Capital Adequacy Assessment Process (ICAAP) - Structured products.

UNIT III: OPERATIONAL RISK:

Definition - RBI guidelines for Operational risk - Types of operational risk - Causes for operational risk - Sound Principles of Operational Risk Management (SPOR) - Identification, measurement, control / mitigation of operational risks; Organizational set up and Policy requirements; Strategic approach and key responsibilities of ORM; Capital allocation for operational risk, methodology and qualifying criteria for banks for the adoption of the methods; Computation of capital charge for operational risk.

UNIT IV: MARKET RISK

Definition - Liquidity risk - Interest rate risk - foreign exchange risk - ALM organization - ALCO - Simulation, Gap, Duration analysis, Linear and other statistical methods

of control; Price risk (Equity) - Commodity risk - Treatment of market risk under Basel-Standardized duration method- Internal measurement approach – VaR.

UNIT V: RISK MEASUREMENT, CONTROL AND RISK MANAGEMENT:

Risk Calculation - Risk exposure analysis - Risk management / mitigation policy - Risk immunization policy / strategy for fixing exposure limits - Risk management policy and procedure - Risk adjusted return on capital - Prudential norms – Income Recognition and Asset Classification (IRAC) norms -Capital adequacy norms - Hedging – Forwards – Futures – Options Arbitrage opportunities -Regulatory prescriptions of risk management –Exposure Norms - Systems Audit - Risk Organization and Policy.

TEXT BOOK

- 1. Foundations of Banking Risk: An Overview of Banking, Banking Risks, and Risk-Based Banking Regulation by GARP (Global Association of Risk Professionals).**
- 2. MooradChoudhry, Bank Asset and Liability Management: Strategy, Trading, Analysis, Wiley Publishing.**

REFERENCE BOOKS:

- 1. John C. Hull, Risk Management and Financial Institutions, Pearson.**
- 2. Indian Institute Of Banking, Amp, Finance (IIBF), Risk Management, Macmillan Publishers India.**
- 3. Risk Measurement Models to Capital Allocation Policies, Wiley, ISBN: 978-0-470-02978 IIBF Material.**

PART III CORE

No. of Credit- 4

BANKING MANAGEMENT

OBJECTIVE:

To enable the students to understand and to contribute to the strategic operational policies and practices of commercial bank management in a competitive environment.

UNIT I: BANKING STRUCTURE

Banking structure in India - banking functions and services - Foreign commercial banks - Private commercial banks - capital adequacy. Small banks and payment banks.

UNIT II: LENDING PROCEDURES

Principles of lending - financial adequacy assessing the borrower - project appraisal - structural and Infrastructural analysis - legal formalities - follow up loans, asset management companies.

UNIT III MANAGEMENT OF NPAs

Non Performing Assets (NPAs) - Early Warning Signals - Management of NPAs- Remedies Available - Recent Measures - loan recovery tribunals - Provisions of Revenue Recovery Act

UNIT IV: INVESTMENT OF BANK FUND

Investment management - priorities in allocation of bank funds - investment in governments securities - maturity and yield - quality and diversification, profitability management - profit planning

UNITV: E-BANKING

Traditional Banking vs. E-Banking - facets of E-Banking - Internet Procurement - E-Banking Transaction - Electronic Delivery Channels - Truncated Cheque - Complete Centralized Solution - Features of CCS - Advances of E-Banking - Constraints in E-Banking - Security Measures.

TEXT BOOKS

- 1. Varshney, PN. Banking Law & Practice, Sultan Chand, New Delhi.**
- 2. S.N.Maheswari, Banking Law & Practice, Ludiana, Kalyani Publications.**

Reference Books

- 1. Vasant Desai, Principles of Bank Management, Mumbai, Himalaya Publications.**
- 2. K.Subramanian, Banking Reforms in India, TMH, New Delhi.**
- 3. Joseph Sinkey, Commercial Bank Financial Bank Financial Management, Pearson Education (Prentice Hall)**

PART III CORE

No. of Credit- 4

HUMAN RESOURCE MANAGEMENT

OBJECTIVE:

To enable the students to understand the Human resource management concepts and principles and create an awareness about the existing HR practices of the companies in India

UNIT I: INTRODUCTION

Human resources management – definition – meaning, nature, scope and objectives, functions, importance, qualities and roles of HR manager - problems and challenges of a HR manager-Human capital management (HCM) jobs and career in human capital management

UNIT II: HUMAN RESOURCE PLANNING

Human resource planning – definition, need and importance, HRP process, problems and barriers to HRP- Effective HRP -Job analysis – nature, process, concept of job design, methods- techniques– Job description- job specification

UNIT III: RECRUITMENT AND SELECTION

Recruitment and selection – meaning and definition, objectives - sources of recruitment, process, methods, and recruitment practice in India- interviews

UNIT IV: TRAINING

Meaning – nature, principles, assessing the needs of training, Inputs and gaps in training

– training and development as source of competitive advantage – methods of training, evaluation of effectiveness of training programme

UNIT V: PERFORMANCE APPRAISAL

Performance and potential Appraisal meaning, purpose-process - methods, problem - managing grievances and discipline. Stress Management – Meaning - Features - Causes of Stress - Management of Stress.

TEXT BOOK:

- 1. Human resource management S. S. Khanka.**
- 2. Essentials of Human Resource Management – K.Sundar & J. Srinivasan**

REFERENCEBOOKS:

- 1. Human resource management K. A. Aswathappa**
- 2. Personnel management and industrial relations – P. C. Tripathi**
- 3. Personnel management – ArunMonappa, Mirza S. Saiyadain.**

INTERNATIONAL BANKING

OBJECTIVE

To obtain basic knowledge about the role and function of overseas banking and banking instruments foreign exchange mechanism and international financial intermediaries

UNIT I: INTERNATIONAL BANKING

International Banking vis-a-vis Domestic Banking – Foreign Trade Financing – International Financial Transactions: Lending and Borrowing across borders.

UNIT II: FOREIGN EXCHANGE

Foreign Exchange: Market; rate and Currency – Exchange rate determination under Fixed exchange rate and Floating exchange rate regimes – Determination of exchange rates: Spot and Forward – Basic exchange arithmetic – Forward Cover and Hedging.

UNIT III: INTERNATIONAL FINANCIAL INSTITUTIONS

International Financial Institutions and Functions: World Bank: IMF: Asian Development Bank – International Financial Corporation: International Development Association.

UNIT IV: SOURCE OF FOREIGN EXCHANGE

Source of Foreign Exchange – Export Earnings – Invisible Export Earnings – Role of NRI Remittances – Foreign Direct Investment – Foreign Institutional Investment – External Commercial Borrowings – Global Depositors Receipts – Offshore Borrowings.

UNIT V: FOREIGN EXCHANGE MANAGEMENT

Foreign Exchange Management – Composition of Foreign Exchange Reserves : Foreign Currencies – Gold and SDR – Current Account Convertibility – Capital Account Convertibility and Precautions.

TEXT BOOKS:

1. Fundamentals of International Banking by Rupnarayan Bose
2. International Banking by Macmillan, MacMillan Publisher's

Reference Books:

1. Hand Book of International Banking by Andrew Mullinuex and Victor Murinde
2. International Banking: Legal and Regulatory aspects, Indian Institute of Banking and Finance, Macmillan Education
3. International Banking Operations, Indian Institute of Banking and Finance, Macmillan Education

ELECTIVE III

PRACTICAL AUDITING

OBJECTIVE:

To enable the students understand the importance of Auditing and to acquaint them with the latest trends in Practical auditing.

UNIT I: INTRODUCTION TO AUDITING

Auditing - Meaning – Definition – Objectives – Scope – Advantages, Limitations - Distinction between Accounting and auditing – Difference between Auditing and Investigation, materiality in auditing, evidence – audit techniques, classification as to methods of approach to work – types and conduct of audit.

UNIT II: AUDIT PLANNING

Audit planning – audit engagement letter - factors considered before commencing a new audit, audit programme, audit files, audit note book, working papers – vouching of cash and trading transaction – internal check – internal control – internal audit.

UNIT III: VERIFICATION AND VALUATION

Verification and valuation of assets and liabilities – meaning – objectives of verification and vouching – classifications of asset – importance of valuation – difference between verifications and valuation – verification and valuation of liabilities.

UNIT IV: COMPANY AUDIT

Audit of limited companies – necessity of company Audit - Qualification and disqualifications of auditors – appointment of auditors, ceiling on numbers of audits, remuneration of auditors, removal of auditors- powers, duties and liabilities of a company auditor- Special audit U/S 233A – powers of central government, powers and duties of special auditors - contents of special audit report.

UNIT V: ELECTRONIC DATA PROCESSING

Investigation – scope – objectives, procedures followed in investigation – investigation under the company act – powers of inspectors .Electronic Data Processing systems – Characteristics – comparison of manual and Electronic Data Processing systems – features of auditing through computer system – computer based accounting – features of CAAT – uses of CAAT.

TEXT BOOKS:

- 1. N. Premavathi – “Practical Auditing”, Sri Vishnu Publications.**
- 2. B. Tandon – “Practical Auditing”, S. Chand**

REFERENCE BOOKS:

- 1. S. Vengadamani – “Practical Auditing”, Margam publication**
- 2. V. H. Krishanadwala & N. H. Krishanadwala – Sultan Chand Sons**
- 3. Principles and practice of auditing – by Dinkarpagare sultan Chand Sons**

SBE III

No. of credit: 2

DIGITAL BANKING

OBJECTIVE: The main objectives of the study are

- To understand the genesis and concept of Online-Banking.**
- To analyse the present e-banking scenario concerned with ATM, Internet banking, Mobile banking, credit card-debit card, fund transfer and other e-banking services**

UNIT I: ELECTRONIC BANKING

Traditional Banking Vs E-Banking-Facets of E-Banking -E-Banking transactions -truncated cheque and Electronic cheque -Models for E-banking-complete centralized solution-features-CCS-Cluster approach-Hi tech. Bank with in Bank Advances of E-Banking-Constraints in E-Banking.

UNIT II: ONLINE BANKING

Introduction –concept and meaning-the electronic delivery channels-need for computerization-Automatic Teller Machine(ATM) at home –Electronic Fund Transfer(EFT)-uses –computerization in clearing houses-Telebanking-Banking on home computers –Electronic Money Transfer -uses of EMT.

UNIT III: UPDATING BANK SAVING ACCOUNTS

Computer bank branches-Financial Transaction Terminals-(FTT)-E-Cheque-Magnetic Ink Character Recognition (MICR) and Cheques -E-Banking in India-Procedure-Programmes-Components-How to go on net for Online Banking-advantages-Limitations.

UNIT IV: E-BANKING SECURITY

Introduction need for security –Security concepts-Privacy –Survey. Findings on security-Attack-Cyber crimes-Reasons for Privacy-Tampering-Encryption –Meaning-The encryption process-may appear as follows -Cryptogram-Cryptanalyst-cryptography-Types of Cipher systems –Code systems-Cryptography-Cipher-Decipher-Jumbling-Asymmetric-Crypto system-Data Encryption Standard (DES).

UNIT V: E-BUILDER SOLUTIONS

Digital certificate-Digital Signature & Electronic Signature-E-Security solutions—solutions providers-E-locking technique-E-locking services-Netscape security solutions-Pry Zone -E-software security Internet-Transactions-Transaction security-PKI-Sierras Internet solutions-inc –security devices-Public Key Infrastructure-(PKI)-Firewalls Secure Ledger-(FSL)-Secure Electronic Transaction(SET).

TEXT BOOK C.S. Rayudu, E-Business, Himalaya Publishing House.

REFERENCE BOOKS

1. Roger Hunt & John Shelly, Computers and Commonsense.
2. Bhushan Dewan, E-Commerce

SEMESTER VI

PART III CORE

No. of Credit- 4

CUSTOMER RELATIONSHIP MANAGEMENT

OBJECTIVE:

To understand how information technology can be aligned with business practices.

UNIT I:CRM

Customer Relationship Management (CRM): Meaning – Definitions– Objectives - Benefits - Advantages and Disadvantages - Types - CRM Cycle - Necessity for adoption in CRM- Implementation of CRM - Reasons and failure of CRM.

UNIT II: E-CRM

Electronic Customer Relationship Management (E-CRM): Meaning -Definition - Features - Advantages and Disadvantages –Difference between CRM and E-CRM – Components and Challenges of E-CRM.

UNIT III:LEAD MANAGEMENT

Lead Management: Meaning - Process – Needs – Benefits. Contact Management: Meaning – Needs – Benefits. Enterprise Marketing Automation: Meaning – Functions – Components. Campaign management: Meaning – Significance – Benefits. Call Center Operations: Meaning – Components – Types – Benefits.

UNIT IV:DATA BASE MANAGEMENT

Database Management: Meaning - Definitions– Importance. Customer database: Meaning – Importance – Implementation of a Customer Database.Database Construction: Meaning – Definition – Phases. Data Structure: Meaning – Definition – Advantages and disadvantages. Data Mining: Meaning – Features – Elements – Tools and Techniques. Data Warehousing: Meaning – Characteristics – Domains – Functions.

UNIT V:CUSTOMER SATISFACTION

Customer Satisfaction: Meaning – Definition – Significance – Components. Customer Delight: Meaning – Purpose – Principles.

TEXT BOOK:

- 1. Customer Relationship Management, Dr. K. GovindaBhat, Himalaya Publishing House, Mumbai.**
- 2. 2.Customer Relationship Management, Emerging concepts, Tools and applications by Jagdish N Sheth, Mc Graw Hill Education, New Delhi.**

REFERENCE BOOKS:

- 1. Customer Relationship Management, P.P.Singh and JinendarKum, Regal publications, New Delhi.**
- 2. Customer Relationship Management: Emerging concepts, tools, and applications, Jagdish N. Sheth, AtulParvatiyar, G.Shainesh, Tata Mcgraw-Hill Education, Noida.**
- 3. Customer Relationship Management: Concepts and cases, Alok Kumar Rai, Prentice Hall of India, New Delhi.**

PART III CORE

No. of Credit- 4

FINANCIAL MANAGEMENT

UNIT1: INTRODUCTION

Meaning, objectives and Importance of Finance – Sources of finance – Functions of financialmanagement – Role of financial manager in Financial Management.

UNIT2: CAPITAL STRUCUTRE

Capital structures planning - Factors affecting capital structures – Determining Debt and equityproportion – Theories of capital structures – Leverage concept.

UNIT: COST OF CAPITAL

Cost of capital – Cost of equity – cost of preference capital – Cost of debt – Cost of retained earnings– weighted Average (or) composite cost of capital (WACC)

UNIT4: DIVIDEND POLICIES

Dividend policies – Factors affecting dividend payment - Company Law provision on dividendpayment –Various Dividend Models (Walter’s Gordon’s – M.M. Hypothesis)

UNIT5: WORKING CAPITAL

Working capital – components of working capital – working capital operating cycle – Factors

influencing working capital – Determining (or) Forecasting of working capital requirements.

TEXT BOOKS

- 1. Financial Management – Dr.Murthy – Margham Publications**
- 2. Financial Management – Prasanna Chandra**
- 3. Financial Management – S.N. Maheswari**

REFERENCE BOOKS

- 1. Financial Management - I.M. Pandey – 11e – Vikas Publishing**
- 2. Financial Management – Khan and Jain – 7e – McGraw Hill**

PART III CORE

No. of Credit- 4

RETAIL BANKING

OBJECTIVE:

To give basic knowledge on retail products of banks and its related process.

UNIT I: CONCEPTS OF RETAILING

Retailing Concepts- History and definition, role within the bank operations, Applicability of retailing concepts, distinction between Retail and Corporate/Wholesale Banking.

UNIT II: RETAIL PRODUCTS

Retail Products Overview – Customer requirements, Products development process, Liabilities and Assets Products / Description of Liability products, Description of Asset Products.

UNIT III: CREDIT & DEBIT CARDS

Credit / Debit Cards – Credit Vs Debit Cards, Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points.

UNIT IV: SELLING OF RETAIL PRODUCTS

Marketing / Selling of retail products, Tie –up with Institutions for Delivery Channels – Branch, Extension counters, ATM, POS, Internet Banking, M- Banking. Micro credit- MSMEs (an overview)

UNIT V: CUSTOMER RELATIONSHIP MANAGEMENT

Customer Relationship Management – Role and impact of Customer relationship, Stages in customer relationship management process. Account opening, basic loan origination data.

TEXT BOOKS:

- 1. Retail Banking by Macmillan Education Experts and Macmillan Education**
- 2. Retail Banking (a guide for Novices) by Dr. Ramamurthy N**

REFERENCE BOOKS:

- 1. Retail Banking by Keith Pond**
- 2. Retail Banking Technology by Suresh Samudrala**
- 3. Smart Manager Retail Banking Decoded, Poppy Sharma, Taxmann's**

PART III CORE

No. of Credit- 4

CORPORATE ACCOUNTING

OBJECTIVE:

To enable the students to understand the basic concepts relating to issue, redemption of shares, to prepare company final accounts and acquisition of business.

UNIT I: ISSUE OF SHARES

Issue of Shares-Introduction-Meaning-Definition-Features-Kinds of Components-Under Subscription and Over Subscription-Issue of shares at par-At Premium-At -Discount-Calls-in-arrears-Calls-in-advance-Forfeiture of Shares-Reissue of Forfeited shares-Balance Sheet (Revised Schedule VI).

UNIT II: ACQUISITION OF BUSINESS

Acquisition of Business-Meaning-When new set of books are opened-Purchase consideration - Net asset method-Net payment method-Debtors and Creditors taken over on behalf of vendors - Profits prior to incorporation -Meaning-Methods of Ascertaining profit or loss Prior to Incorporation-Basis of Apportionment of Expenses.

UNIT III: FINAL ACCOUNTS OF COMPANIES

Introduction-Statement of profit and loss- (Part II of Revised Schedule VI)-Balance Sheet- (Part I of Revised Schedule VI)-Managerial Remuneration.

UNIT IV:LIQUIDATION OF COMPANIES

Liquidation of Companies meaning of liquidation or winding up – Modes of winding up – winding up by the Court, Compulsory, Voluntary, Members, Creditors – Order of Payment – Secured Creditors – Preferential Creditors – Liquidator’s Final Statement of accounts.

UNIT V:BANKACCOUNTS

Bank-Meaning-Legal requirements-Preparation of profit and loss accounts (Form ‘B’ of Schedule III) and Balance Sheet (Form ‘A’ of Schedule III).

TEXTBOOKS:

- 1) T.S.ReddyandA.Murthy “Corporate Accounting” (Volume I) -Margham Publications-Chennai.**
- 2) R.L.Gupta and M.Radhaswamy “Advanced Accountancy” (Volume I) Sultan Chand & Sons-New Delhi.**

REFERENCE BOOKS:

- 1) S.P.Jain and K.L.Narang -Corporate Accounting (Volume I) -Kalyani Publishers-Ludhiana-19th Revised Edition.**
- 2) S.P.Iyengar Advanced Accountancy (Volume I) - Sultan Chand & Sons-New Delhi.**
- 3) Dr.R.RangarajanandDr.V.Chandrasekaran-Corporate Accounting S.Viswanathan (Printers and Publishers) Pvt. Ltd.,-Chennai.**

PART III CORE

No. of Credit- 4

CO-OPERATIVEBANKING

OBJECTIVE: To provide basic knowledge on co-operative law and banking operation

UNIT: I CO-OPERATIVE BANKING LAW

Principles and Laws of co-operative Banking Law and rules relating to Co-op Banks Principles of Co-operation - brief overview of structure of co-operative credit institutions - Membership - Legal aspects of banking operations - Banking related laws - Provisions of Bankers Book Evidence Act - Special features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993 -Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002-The Consumer Protection Act, 1986 - Banking Ombudsman

UNIT II:CO-OPERATIVE BANKING OPERATIONS

Co-operative Banking Operations Deposits, Credit & Investment Management Different Deposit Products - Deposit Policy - Credit Management Loans and advances - Priority sector lending - MSME financing - Personal Finance - Banker - Customer relations - Garnishee orders

and Attachment orders, Bankers' right of lien, set-off and appropriation - 8 Indemnities and Bank Guarantees;

UNIT III: LOAN POLICY

Loan Policy - Management of NPA - Investment Management - CRR / SLR Management - Financial Markets - guidelines of RBI / NABARD in regard to investment - Money Market - Call money - Repos and Reverse Repos - Foreign Exchange Market - Debt market - Banc assurance - Meaning and Scope of Investment Policy

UNIT IV: TECHNOLOGY AND RISK MANAGEMENT

Technology in Banking - Electronic Payment systems / core banking solutions - Electronic funds transfer systems - RTGS - Risk Management - Exposure limits-Asset Liability Management - Capital Adequacy - Basel-II - Profit and Profitability - Approach of Banks to profitability - Effects of NPA on profitability - Profitability Model

UNIT V SUPERVISORY AND REGULATORY ASPECTS

Supervisory and Regulatory aspects Banking Regulation Act (As applicable to Co-op. Banks) - Role of R.B.I. -Supervision and control - Branch licensing-Inspection / audit-Statutory / Reserve requirements - R.B.I. guidelines on Deposits, Advance, Priority sector lending, Weaker section lending, Control Returns - Recommendations of Marathe Committee, MadhavRao Committee and Vaidyanathan committee - Role of Directors and Corporate Governance Best Practices - Management Information System

TEXT BOOKS

Co-operative Banking in India. Author, S. Nakkiran. Publisher, Rainbow Publications.

REFERENCE BOOKS

1. Cooperative Banking – C.D. Indule
2. Principles and practice of Cooperative Banking in India – B.N. Chubeg.

ELECTIVE IV

No. of Credit- 3

SERVICES MARKETING

OBJECTIVE

Marketing objectives are goals set by a business when promoting its products or services to potential consumers that should be achieved within a given time frame. In other words, marketing objectives are the marketing strategy set in order to achieve the overall organizational objectives

Unit-I INTRODUCTION TO SERVICES MARKETING

Meaning, Definition, Characteristics, Components, Classification of Service Marketing, Factors Leading to a Service Economy.

Unit-II SERVICE CONSUMER BEHAVIOUR

Understanding the Service Customer as a Decision Maker, Customer purchase is Associated with Risk, How Service Customers Evaluate the Service, The Service Consumer Decision Process, and The Decision Making Process in the Service Sector, Components of Customer Expectations, Service Satisfaction, Service Quality Dimensions,

Unit-III THE SERVICE DELIVERY PROCESS

Managing Service Encounters, Common Encounter Situations, Managing Service Encounters for Satisfactory Outcomes, Service Failure, Service Recovery, Process of Service Recovery, Customer Retention and Benefits

Unit-IV STRATEGIC ISSUES IN SERVICE MARKETING

Market Segmentation in the Marketing of Services, Target Marketing, Positioning of Services-How to Create a positioning Strategy, Developing and maintaining Demand and Capacity.

Unit-V CHALLENGES OF SERVICE MARKETING

Marketing Planning for Services, Developing and Managing the Customer Service Function, Developing and Maintaining Quality of Services,.

TEXT BOOKS

Service Marketing by author C. Bhattacharya

REFERENCE BOOKS

Service Marketing – K Rama Mohana Rao

SBE IV

No. of Credit: 2

NUMERICAL ABILITY FOR COMPETITIVE EXAM- II

UNIT 1

Logical Reasoning- Coding Decoding - Coded Inequalities

UNIT II

Ranking/Direction/Alphabet Test- Seating Arrangement

UNIT- III

Data Sufficiency- Input Output

UNIT- IV

Puzzle- Tabulation- Syllogism

UNIT- V

Alphanumeric Series- Blood Relations

TEXT BOOKS

Reasoning –R.S. Agarwal

REFERENCE BOOKS

- 1. Reasoning- MK Pandey**
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