**UNIVERSITY OF MADRAS**
B.Com. Bank Management
(With effect from the academic year 2018-2019)

ANNEXURE-II

**SCHEME OF EXAMINATION:**

**SEMESTER I**

<table>
<thead>
<tr>
<th>Course content</th>
<th>Name of subject</th>
<th>Ins Hrs</th>
<th>Credits</th>
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<tr>
<td>PART I</td>
<td>Language Paper – I</td>
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<td>3</td>
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<td>PART II</td>
<td>English Paper – I</td>
<td>4</td>
<td>3</td>
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<tr>
<td>PART III</td>
<td>Core Paper I : Financial Accounting</td>
<td>6</td>
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<td>Core Paper II : Business Communication</td>
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**Non Major Elective Papers:-**

*Any one of the following:*
1. Basics of Computer
2. Basics of Retail Marketing
3. An Overview of ISO

**SEMESTER II**

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<thead>
<tr>
<th>Course content</th>
<th>Name of subject</th>
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<td>Core Paper IV : Practical Auditing</td>
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**Non-major Elective Papers**

*Any one of the following :*
1. Consumer Protection and Consumer Rights
2. Basics of Business Insurance
3. Fundamentals of Disaster Management
4. Concept of Self Help Group
### SEMESTER III

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<th>Course content</th>
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**Examination will be held in Semester IV**

### SEMESTER IV

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### SEMESTER VI

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<td>Elective Paper II : 1.Customer Relationship Management (or) 2. Visual Basic Practicals</td>
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**AC.F’16**
Core Paper I - FINANCIAL ACCOUNTING

Objectives

1. To enable the students to know the Principles of Accounting in General.

Unit I : Introduction

Unit II : Final Accounts
Preparation of Final Accounts of a Sole Trading Concern - Adjustments - Preparation of Receipts and Payments Account, Income and Expenditure Account and Balance Sheet of Non-Trading Organizations.

Unit III : Rectification of Errors and Bank Reconciliation Statement

Unit IV : Depreciation and Insurance Claims
Insurance Claims - Calculation of Claim Amount - Average Clause.

Unit V : Single Entry System

Note: Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.

Suggested Readings

E-Resources
www.accountingcoach.com
www.accountingstudyguide.com
www.futureaccountant.com
www.onlinelibrary.wiley.com
Core Paper II : BUSINESS COMMUNICATION

Objectives

1. To facilitate the students to understand the concept of Communication.
2. To know the Basic Techniques of the Modern forms of Communication.

Unit I : Communication
Definition - Methods - Types - Principles of Effective Communication - Barriers to Communication - Business letters - lay out.

Unit II : Business Letters

Unit III : Correspondence
Bank Correspondence - Insurance Correspondence - Agency Correspondence - Correspondence with Share Holders & Directors.

Unit IV : Reports and Meetings

Unit V : Forms of Communication
Modern forms - Fax - email - video conference - internet - websites - uses of the various forms of communication.

Suggested Readings

E-Resources
www.newagepublishers.com
www.managementstudyguide.com
www.businesscommunication.org
www.smallbusiness.chron.com
UNIT I


Definition – Scope and Importance of Business Economics


UNIT II

Demand and Supply Functions:


UNIT III


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


Recommended Texts
1. S. Shankaran, Business Economics - Margham Publications - Ch -17
NON MAJOR ELECTIVE – Any one of the following (Semester wise)
Common Syllabus to B.Com., B.Com (Accounting Finance), B.Com (Banking Management), B.Com.(C.A), BCom(ISM) & B.Com (Marketing Management)

I SEMESTER

1. BASICS OF COMPUTER

INTRODUCTION - UNIT – I

1. Introduction to computers
2. Input Devices
3. Output Devices
4. Operating System

MS WORD – UNIT - II

5. Text Manipulations
6. Usage of Numbering, Bullets, Footer and Headers
7. Usage of Spell check, Find & Replace
8. Text Formatting
9. Picture insertion and alignment
10. Creation of documents, using templates
11. Creation templates
12. Mail Merge Concepts
13. Copying Text & Pictures from Excel

MS-EXCEL - UNIT – III

14. Cell Editing
15. Usage of Formulae and Built-in Functions
16. File Manipulations
17. Data Sorting (both number and alphabets)
18. worksheet Preparation
19. Drawing Graphs
20. Usage of Auto Formatting

MS-POWER POINT – UNIT – IV

21. Inserting Clip arts and Pictures
22. Frame movements of the above
23. Insertion of new slides
24. Preparation of Organization Charts
25. Presentation using Wizards
26. Usage of design templates

INTERNET – UNIT – V

27. Introduction to Internet
28. WWW
29. E-Mail

REFERENCE BOOKS :

2. Microsoft Office in Easy steps, Stephen Copestake, Comdex Computer Publishing
3. Teach yourself, MS Office for Windows, Corey Sandler, Tom Bedgelt, Jan Weingarten, BPB Publication.
2. BASICS OF RETAIL MARKETING

UNIT – I
Retailing – Definition – Retail Marketing – Growth of organized retailing in India – Importance of retailing

UNIT – II
Functions of Retailing – characteristics of Retailing – Types of Retailing – store retailing – Non-store retailing

UNIT – III
Retail location factors – Branding in retailing – private labeling – Franchising concept.

UNIT – IV
Communication tools used in Retailing – Sales promotion, e-tailing - window display

UNIT - V
Supply chain management – definition – importance – Role of information Technology in retailing.

Reference Books:

1. Modern Retail Management – J.N.Jain & P.P.Singh Regal Publications , New Delhi

2. Retail Management – Suja Nair, Himalaya Publishing house.
3. AN OVERVIEW OF ISO

UNIT-I


UNIT-II


UNIT-III


UNIT-IV

ISO 9001-2000 and QIS- Comparison of ISO 901 and the capability Maturity Model for software. Certification bodies operating Multinationals.

UNIT-V

ISO and how to hire an ISO 9000 Consultant- What is Internal Quality Auditing.

REFERENCE BOOKS

   A.K.Chakraborty
   P.K.Basu
   S.C.Chakravarthy

PUBLICATIONS: Asian Books Pvt. Ltd.
4. BASICS OF HEALTH CARE MANAGEMENT

UNIT – I PERSONAL (SELF) HEALTH CARE

Personal Hygiene – Personal Diet pattern – Self health maintenance by yoga and other spiritual practice – Drills

UNIT – II FAMILY HEALTH CARE

Family hygiene – group health care by vaccination – propitiation and prevention – Sanitation and diet patterns

UNIT - III COMMUNAL HEALTH CARE

Mass – Hygiene (Social Hygiene) – Environmental Hygiene - Communal health care centres – Hospitals – Statistical bodies - Government and Non government organizations (NGO) for propagation of nutritious diet patterns - maintained by voluntary health organizations and government schemes.

UNIT – IV HEALTH AWARENESS

Health awareness programme organized by governmental and non governmental agencies. Communal amenity programme.

UNIT – V HEALTH DISASTER MANAGEMENT

First Aid – Disaster management techniques like epidemic eruption control, management and eradication.

Books for reference :

Text books on

1. Social and preventive Medicine, K. Park, Brimnot publishers
II SEMESTER

Core Paper III - PRINCIPLES OF MANAGEMENT

Objectives

1. To make the students to understand the basic concepts of management.
2. To prepare the students to know about the significance of the management in Business.

Unit I: Introduction

Unit II: Planning

Unit III: Organisation

Unit IV: Authority and Responsibility
Authority - Definition - Sources - Limitations - Difference between Authority and Responsibility - Delegation of Authority - Meaning - Principles and importance - Centralisation Vs Decentralisation.

Unit V: Direction Co-ordination & Control

Suggested Readings
7. Sundar, K. Principles of Management, Vijay Nicole Imprints Pvt. Ltd., Chennai

E-Resources
www.wisdomjobs.com
www.aima.in
www.clep.collegeboard.org
Core Paper IV - PRACTICAL AUDITING

Objectives

1. To make the students to understand the concept of present day Auditing Practices.
2. To enable the students to gain knowledge of various techniques of Auditing.

UNIT I : Introduction

UNIT II : Vouching and Verification

Unit III : Audit and Accounting Standards

Unit IV : Auditors and Audit Report

Unit V : Recent Trends in Auditing
EDP Audit - Meaning - Division of auditing in EDP environment. Impact of Computerization on Audit Approach - Online Computer System Audit - Types of Online Computer System Audit - Audit around with the Computers - Procedure of Audit under EDP system.

SuggestedReadings
5. Practical Auditing, Dinkar Pagare, Sultan Chand & Sons

E-Resources
http://www.osbornebooksshop.co.uk/p/auditing_tutorial
www.mu.ac.in
www.learnthat.com
UNIT I

International Trade – Importance of International Trade, Theories of Foreign Trade:- Theories of Adam Smith, Ricardo, Haberler’s Hechsher -Ohlin

UNIT II


UNIT III


UNIT IV

International Economic Organizations and its Functions

IMF, IDA, IFA, IBRD, ADB, UNCTAD, UNIDO

UNIT V

WTO and Trade Liberalization – Liberalization of Trade in Manufacturing and in Agricultural Trade – TRIPS, TRIMS – Indian Patent Law

Recommended Texts

II SEMESTER

1. CONSUMER PROTECTION AND CONSUMER RIGHTS

UNIT - I

Introduction of consumer protection act1986-other amendments-salient features

UNIT – II

Definitions of the terms- : consumer - appropriate laboratory - complainant - consumer dispute -complaint-restrictive trade practice.

UNIT - III

The various consumer rights:-right to safety, Right to information, Right to choose, -right to be heared -Right against exploitation -Right to consumer education

UNIT - IV

Consumer protection councils:-Central - State.

UNIT - V

Consumer disputes redressal agencies:-Direct forum-state commission-national commission

REFERENCE BOOKS:

1. LECTURES ON TORTS AND CONSUMER PROTECTION LAWS BY DR.REGA SURYA RAO--ASIA LAW HOUSE. HYDRABAD.

2. CONSUMER PROTECTION LAWS --BY PROF.RAKESH KHANNA--CENTRAL LAW AGENCY.
2. **BASICS OF BUSINESS INSURANCE**

**Unit – I**

Introduction to Insurance – Type of Insurance – Principles of Insurance.

**Unit – II**

Salient features of IRDA Act – Administration of IRDA Act – Regulatory measures of IRDA

**Unit – III**

Life insurance products – Term, Whole life, Endowment.

**Unit – IV**

Introduction to general Insurance – fire, marine and motor insurance.

**Unit – V**

Government and insurance companies – LIC India- private players in Insurance in India.

**Text Books Recommended:**

Dr.N.Premavathy – Elements of Insurance, Sri Vishnu Publications, Chennai.
Dr.A.Murthy – Elements of Insurance, Margham Publications, Chennai
M.N.Mishra – Insurance, Principles and practice, S.Chand & Co. Ltd., New Delhi

**References**

Nalini Prava Tripathy, Prabir Paal – Insurance Theory & Practice, Prentice Hall of India
3. **FUNDAMENTALS OF DISASTER MANAGEMENT**

**Objectives**

1. To develop an understanding of the process of Disaster Management.
2. To understand the mitigation programmes of Disaster Management.
3. To develop an understanding of the Disaster Management policy and legislation.

**UNIT I**

Meaning, definition, basic aspects and types of disasters.

**UNIT II**

Stages IN Disaster - Pre, during and post disaster.

**UNIT III**

Disaster Mitigation – guiding principles of Mitigation. Formulation and implementation of Mitigation programmes.

**UNIT IV**

Disaster training – Utilisation of resources, training and public awareness.

**UNIT V**

Disaster Management policy and legislation; Disaster Management – Strategy in India.

**Books for Reference**

4. CONCEPT OF SELF HELP GROUPS

Objectives of the course
1. To develop an understanding of the basic concepts of SHGS.
2. To enable the students understand the operative mechanisms of SHGS
3. To help the students to know about the various activities undertaken by SHGS
4. To help the students to understand the concept of women empowerment through SHGS
5. To develop an understanding of the role of govt. & NGO’s for the development of SHGS.

UNIT - I Meaning, Concept and Functions of SHGS
UNIT - II Women empowerment through SHGS
UNIT - III Micro finance through SHGS
UNIT - IV Social Development through SHGS
UNIT - V Role of Govt. and NGO’s in fostering SHGS

Bibliography


Journals

1. Yoja na, A Development Monthly, Chief Editor Anurag Misra, Published by Ministry of information and Broadcasting.
III SEMESTER

Core Paper V - CORPORATE ACCOUNTING

Objectives

1. To enable the students about the Preparation of the Company accounts.
2. To motivate the students to understand the various Provisions of the Companies Act.

Unit I : Share Capital

Unit II : Debentures & Acquisition of Business

Unit III : Final Accounts

Unit IV : Valuation of Shares and Goodwill
Valuation of Shares and Goodwill - Meaning - Methods of Valuation of Shares and Goodwill.

Unit V : Alteration of Share Capital
Meaning - Internal Reconstruction - Reduction of Share Capital.

Note: Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.

Suggested Readings
4. Shukla & Grewal & Gupta, Advanced Accounting, S. Chand & Co., New Delhi

E-Resources
www.accountingcoach.com
www.accountingstudyguide.com
www.futureaccountant.com
www.education.svtuition.org
Core Paper VI - BUSINESS LAWS

Objectives

1. To highlight the Provisions of Law governing the General Contract and Special Contract.
2. To enable the students to understand the Legal Remedies available in the Law to the Business and other People.

Unit I: Formation of Contract


Unit II: Offer, Acceptance and Consideration


Unit III: Other Elements of Valid Contract


Unit IV: Performance of Contract


Unit V: Sale of Goods Act


Suggested Readings

5. Pillai, R.S.N. & Chand, S, Business Law, S Chand & Co, Delhi
6. Ramaswamy, K.N., Business Law, S Chand & Co, Delhi

E-Resources

www.cramerz.com
www.digitalbusinesslawgroup.com
http://swcu.libguides.com/buslaw
http://libguides.slu.edu/businesslaw
Core Paper VII - BANKING THEORY, LAW AND PRACTICE

Objectives

1. To facilitate the understanding of the origin and the growth of the Indian Banking System.
2. To understand the Modern day Developments in Indian Banking Sector.

UNIT I : Introduction to Banking

UNIT II : RBI

UNIT III : e-banking

UNIT IV - Bank Account :

UNIT V - Endorsement.

Suggested Readings

E Resources
www.lawcommissionofindia.nic.in
www.rbi.org
www.bankingombudsman.org
Core Paper VIII - MANAGEMENT ACCOUNTING

Objectives

1. To enable the students to get knowledge about the various techniques of Management Principles.
2. To make the students to get practical skill in solving management problems.

Unit I: Introduction

Unit II: Financial Statement Analysis

Unit III: Ratio Analysis

Unit IV: Cash Flow Analysis & Marginal Costing

Unit V: Budgetary Control & Capital Budgeting Control.

Note: Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.

Suggested Readings
1. Maheswari, S.N., Management Accounting, Sultan Chand & Sons
4. Sharma and Shashi K. Gupta, Management Accounting, Kalyani Publishers
6. Hansen - Mowen, Cost Management Accounting and Control, South Western College

E-Resources
www.accountingcoach.com
www.accountingstudyguide.com
www.futureaccountant.com
www.thestudentcpa.com
UNIT-I


UNIT-II


UNIT-III

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

UNIT-IV

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

UNIT-V


REFERENCE BOOKS

1. Indian Economy – I.C. Dingra
2. Indian Economy – S.Shankaran
3. Indian Economy – Ruddar Datt and K.P.M. Sundharam
Unit – I

Theory of Sets

Set Theory – Definition, Elements and Types of Sets, Operations on Sets, Relations and Functions of Sets

Unit – II

Algebra

Ratio, Proportion and Variations

Unit – III

Permutation and Combination, Binominal Theorem, Exponential and Logarithmic Series

Unit – IV

Differential Calculus

Differentiation – Meaning -, Rules: Maxima and Minima of Univariate Functions: Application of Maxima and Minima in Business

Unit – V

Interest and Annuity – Banker’s Discount – Binary Number System

REFERENCE BOOKS:

1. Business Mathematics – P.R. Vittal

Note: No Theory Questions to be asked
IV SEMESTER

Core Paper IX - ADVANCED CORPORATE ACCOUNTING

Objectives

1. To make the students understand the applications of Accounting Transactions in Corporate Sector.

2. To facilitate the students to understand the Provision of the Indian Companies Act.

Unit I : Company Accounts
Amalgamation, Absorption and External Reconstruction of Companies.

Unit II : Holding Company
Holding Company - Subsidiary Company - Meaning - Preparation of Consolidated Final Statement of Accounts - Treatment of Dividend. (Inter - Company Owing excluded)

Unit III : Banking Company & Insurance Company
Preparation of - Final Accounts of Banking Insurance Companies.

Unit IV : Liquidation
Meaning - Preparation of Liquidator’s Final Statement of Account - Calculation of Liquidator’s Remuneration.

Unit V : Special Accounts
Accounting for Price Level Changes - Human Resource Accounting - Computerised Accounting Meaning.

Note : Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.

Suggested Readings:

E-Resources
www.accountingcoach.com
www.accountingstudyguide.com
www.futureaccountant.com
www.education.svtuition.org
Core Paper X - FINANCIAL SERVICES

Objectives

1. To enable the students to understand the world of financial services.
2. To facilitate the understanding of the various Financial Services.

Unit I: Introduction


Unit II: Merchant Banking and Public Issue Management


Unit III: Money Market and Stock Exchange


Unit IV: Leasing


Unit V: Venture Capital


Suggested Readings

5. Madhu Vij & Swati Dhawan, Merchant Banking and Financial Services, Jain Book Agency, 2000, Mumbai
7. Santhanam B, Financial Services, Margam Publications,

E-Resources

www.rbi.org
www.sebi.org
www.nse.org
Objectives

1. To make the students to gain Knowledge of the Principles of Indirect Taxation
2. To enable the students to gain knowledge of Goods and Services Tax (GST)
3. To highlight the students about Customs duty.

Unit I: Introduction
History and Objectives of Taxation – Tax Systems in India – Direct & Indirect Taxes – Meaning and Types - Powers of Union and States to levy taxes.

Unit II: GST - Overview & Concepts

Unit III: GST - Taxation/Assessment Proceedings

Unit IV: GST - Audit
Assessment and Audit under GST – Demands and Recovery – Appeals and revision – Advance ruling Offences and Penalties.

Unit V: Customs duty

SUGGESTED READINGS
3. C.A.Anurag Pandy Law & Practice of GST Sumedha Publication House 2017

E-Resources.
1. WWW.gstjockey.com
2. WWW.gst.gov.in
Core Paper XII - COMPANY LAW

Objectives

No of Credits : 4

1. To enlighten the students on the Provisions governing the Company Law.
2. To make the students aware on the recent amendments to Companies Act.

Unit I : Joint Stock Company

Unit II : Share Capital and Debentures
Meaning of Shares - Kinds of Shares - Voting rights - Issue of shares at a Premium and Discount - Partly paid shares - Bonus Shares - Rights shares - Sweat Equity Shares. Debentures - Meaning - Types.

Unit III : Managerial Personnel
Directors - Women Directors - Independent Directors - Director Identification Number - Other Key Managerial Personnel - Related Party Transactions.

Unit IV : Meetings and Resolutions
Meeting - Statutory Meeting - Annual General Meeting - Extraordinary General Meeting - Notice of Meeting - Quorum - Proxy - Board of Directors Meeting - Committee - Types of Committee - Audit Committee - Stake Holders Relationship Committee - Corporate Social Responsibility Committee. Resolutions - Ordinary Resolution - Special Resolution - Resolution requiring special notice.

Unit V : Winding up of Company
Modes of Winding up - Winding up by the Court - Voluntary Winding up - Types - Members Voluntary Winding up - Creditors Voluntary Winding up. National Company Law Appellate Tribunal.

Suggested Readings

4. Avatar Singh, Company Law, Eastern Book Company
5. Shukla, M.C. & Gulshan, S.S., Principles of Company Law
8. Gaffor & Thothadri, Company Law, Vijay Nicole Imprints Pvt. Ltd. Chennai

E-Resources

www.mca.gov.in
www.companyliquidator.gov.in
www.companyformationinindia.co.in
www.iepf.gov.in
UNIT – I

Agriculture – Contribution to economic development, green revolution, agriculture productivity; land reforms; sources of farm credit; Food subsidy and public distribution system.

UNIT – II


UNIT - III

Foreign Trade: Composition, direction, and EXIM policy

UNIT – IV

Public Finance: Fiscal policy – Components, fiscal policy in the liberated era.

UNIT – V

Information technology (IT) Industry- Information technology and knowledge Economy – Growth and present state of IT industry in India – Future prospects of IT industry.

REFERENCE BOOKS:

1. Indian Economy – I.C.Dingra
2. Indian Economy – S.Shankaran
3. Indian Economy – Ruddar Datt and K.P.M.Sundharam
Unit – I

Plane Analytical Geometry: - Cartesian coordinate system: Length of a Line Segment – Section Formulae (Ratio) – Graduate of a Straight Line – Equations of a Straight Line

Unit – II

Arithmetic, Geometric and Harmonic Progressions

Unit – III

Integral Calculus: Integration, Meaning and Rules of Integration – Integration by Substitution and by Parts – Indefinite and Definite Integration – Application in Business (Trigonometric Functions to be excluded)

Unit – IV

Interpolation: Binomial, Newton and Lagrange’s Method

Unit – V

Matrices – Meaning and Operations – Matrix inversion – Solutions to Linear Equations – Payroll, Wages and Commission

REFERENCE BOOK:

1. Business Mathematics – P.R. Vittal
4. Business Mathematics – A.P. Varma
5. Business Mathematics – R.S. Soni

Note: No Theory Questions to be asked
V SEMESTER

Core Paper XIII – INCOME TAX LAW AND PRACTICE - I

Objectives

1. To Provide a detailed understanding of the various provisions of I.T. Act.
2. To enable the students to about the Assessment Procedures and Tax Planning.

Unit I : Introduction

Unit II : Income from Salary
Definition - Allowances - Valuation of perquisites - Deductions from Salary - Gratuity - Pension - Commutation of Pension - Leave Salary - Profits in lieu of Salary - Provident Funds - Deductions under Sec. 80.

Unit III : Income from House Property

Unit IV : Profits and Gains from Business or Profession
Income from Business or Profession - Allowable expenses - Not allowable expenses - General deductions - Provisions relating to Depreciation - Deemed Business Profits - Undisclosed incomes - Investments - Compulsory maintenance of Books of accounts - Audit of Accounts of certain persons - Special provisions for Computing Incomes on estimated basis - Computation of Income from Business or Profession.

Unit V : e-filing & Submission of Returns
e-filing - Concept - Procedure - 26 AS - TDS - Traces - Filing of Return - Various Returns - Permanent Account Number (PAN) - Usage of PAN - Concept of Transfer Pricing - Fundamentals.

Note: Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.

Suggested Readings


E-Resources

www.incometaxindia.gov.in
www.incometaxindiaefiling.gov.in
www.onlineservices.tin.egov-nsdl.com
www.cleartax.in
Core Paper XIV - BANKING THEORY REGULATORY MECHANISM

Objectives

1. To make the students understand of the concept of the Banking structure.

2. To enable the students to know the relationship between the Banking theory reforms & Monetary policy.

UNIT I: Introduction
Banking Regulation Act 1949 - Title and Scope of the Act - RBI Act 1934 - Role of RBI as a Regulatory Mechanism.

UNIT II: Financial Reforms

UNIT III: Rationalization of Interest Rates
Meaning - Structures of Interest Rates (Short - Term and Long - Term) - Impact on Savings and Borrowings.

UNIT IV: Monetary Policy
Monetary Policy - Regulatory Measures - Concept of Money Supply - Regulation of Money Supply through Bank Rate - Open Market Operations and CRR and their Effectiveness.

UNIT V: NBFC
Growth - Role - Failures of NBFC - Current RBI's Regulations on NBFC.

Suggested Readings

1. Indian Institute of Bankers, Law and Practices relating to Banking, IIB
2. Prajan Bhasin, Lalit, Digest of Banking Law and Practice, Volume 1 and 2, May 1983
3. Naganathan and Jayaraman,S. & Sridhar. Law and Practice of Prudential Accounting Norms

E-Resources

www.rbi.org
www.nber.org
www.frbsf.org
Core Paper XV – PORTFOLIO MANAGEMENT

Objectives

1. To acclimate the students on the concept of Portfolio Management.
2. To facilitate the students to know the techniques of Portfolio Management.

UNIT I : Introduction
Portfolio - Meaning - Objectives - Terms relating to Portfolio - Securities - Risk - Return - Introduction to Portfolio Management - Role of Portfolio Managers.

UNIT II : Value of Money
Time value - Computation of Present Value Interest Factor (PVIF), Future Value Interest Factor (FVIF), Present Value Interest Factor at an Annuity (PVIF A) - Future Value Interest Factor at an Annuity (FVIF A) Simple Problems relating to it.

UNIT III : Portfolio Analysis
Planning - Selection - Evaluation - Revision - Various Steps involved in Portfolio Development - Theories relating to Portfolio Analysis.

UNIT IV : Risk & Return
Interpretation of Risk & Return - Mean - Variance Analysis - B (Beta) Measures. Portfolio Diversification - Bond Valuation.

UNIT V : Need and Importance of Portfolio Management
Portfolio Management Vs Wealth Management - Introduction to Derivatives - Futures Options - Swaps - SEBI Regulations relating to Portfolio Operations.

Note: Questions in Sec. A, B & C shall be in the proportion of 80:20 between Theory and Problems.

Suggested Readings
1. Francis - Management of Investments, McGraw Hill
2. V.K. Bhalla - Investment Management, S Chand & Co
3. GURUSAMY S, Security Analysis and Portfolio Management, Vijay Nicole Imprints, Chennai
4. Fisher & Jordan - Security Analysis & Portfolio Management, prentice Hall
5. Punithaathi Pandian - Security Analysis & Portfolio Management, Vikas Publishing House

E-Resources
www.portfoliomanagement.in
www.sebi.gov.in
www.moneycontrol.com
www.pms.sharekhan.com
Core Paper XVI - INTERNATIONAL BANKING

Objectives

1. To make the students understand the concept of International Banking structure.
2. To Highlight the role of Foreign Exchange Market and it’s Management.

UNIT I : Introduction
International Banking Vis-a-Vis Domestic Banking – Foreign Trade Financing - International Financial Transactions : Lending and Borrowing across borders.

UNIT II : 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

UNIT IV : Sources of Exchange

UNIT V : Exchange Management

Suggested Readings
1. Indian Institute of Bankers, International Banking, IIB
2. Indian Institute of Bankers, International Corporate Finance, IIB
4. Indian Institute of Bankers Introduction to Foreign Trade, Foreign Exchange Risk Management, IIB
5. Gurusamy, Global Financial Institutions, Vijay Nicole Imprints, Chennai, 2015

E-Resources
www.money.howstuffworks.com
www.ibfed.org
www.fdic.gov
www.saintluciaifc.com
Elective Paper I - 1 CREDIT & RISK MANAGEMENT IN BANKING

Objectives

1. To expose the students to learn the concept of Credit and Risk Management.
2. To enable the students to know the process of Credit and Risk Management.

UNIT I: Introduction

UNIT II: Lending Policy
Lending to Different Customers - Individuals - Partnership - Limited companies - Trust - Association - Legal aspects - Documents to be called for.

UNIT III: Loans & Disbursement

UNIT IV: Finance Function

UNIT V: N.P.A.

Suggested Readings
1. Indian Institute of Bankers, Indian Financial System and Commercial Banking, IIB
2. Indian Institute of Bankers, Special and preferred sector Finance IIB
3. Indian Institute of Bankers, Management and Accounting and Financial Management ,IIB
5. Annual Reports of RBI

E-Resources
www.federalreserve.gov
www.kpmg.com
www.bis.org
www.counterpartyriskma
agement.org
UNIT I


UNIT II

Displaying Information – Determinate Loops – Indeterminate Loops – Conditional Built in Functions – Customizing a Form – Writing Simple Programs.

UNIT III


UNIT IV


UNIT V

MDI Forms – Database connectivity using Data control and DAO.

Note: Theory only

Reference Books


VI SEMESTER

Core Subject XVII - MARKETING OF BANKING SERVICES

Objectives

1. To make the students understand the concept of role of Banking sector in the services of Banks.
2. To enable the students to understand the application of Marketing Principles in Banking Sector.

UNIT I : Introduction

UNIT II : Environmental Banking
Environmental Scanning - Assessment and Management of Competition - Macro and Micro factors influencing the market goods and services - Applicability to Banking - Banking regulation and its impact on Bank marketing strategies - Understanding competition - Identification of competition and their focus - Strategic benefits of Good competition - What makes a good competitor?.

UNIT III : Consumers on Modern Banking
Customer Need Analysis and Customer Care : Customer Focus - Understanding Customer Need - Customer Care - Consumer motivation and Buying behaviour - Perception / behaviour - Other factors affecting buying behaviour - Decision making process - Individual and Organizational - Selective exposure - Selective distortion - and effect on consumer behaviour.

UNIT IV : Marketing & Banking Services

UNIT V : MIR
Market information Research - Definition of Marketing Research and Market Research - Differences - Contributions of Marketing Research to a Bank - Types of data - Primary and Secondary - Management Information System and Marketing Research - Need for situation analysis - Steps involved in the development of a Situation Analysis - objective, strategies and tactics - sources of information for situation analysis.

Suggested Readings
1. Indian Institute of bankers, Marketing of Banking Service, IIB
2. Rajeev, Marketing of Banking Service, MacMillan

E-Resources
www.rbi.org
www.vikalpa.com
www.academia.edu
www.onlinelibrary.wiley.com
www.emeraldinsight.com
Core Subject XVIII - TECHNOLOGY IN BANKING

Objectives

1. To make the students understand the concept of application of Technology in Banking Sector.
2. To expose the students to learn the role of Technology in Banking Sector.

UNIT I: Introduction

UNIT II: Electronic Banking
Signature storage and Display by Electronic Means - Document Handling System and Document Storage and Retrieval System.

UNIT III: Electronic Banking Services

UNIT IV: Technology in Bank
Impact of Technology on its employees - Customer services - Management control.

UNIT V: Modern Technology in Banking
Protecting - Confidentiality and Secrecy of Data - Cyber laws and its implications.

Suggested Readings
1. Electronic Banking and Information Technology, IIB
2. Naidu C.A.S, Information Technology in Indian Commercial Banks NIBM, Pune
3. Revell.T.R.S., Technology and Banks NIBM, Pune
5. Tanenbaum, Andrew S, Computer Networks, Prentice, Hall Publication

E-Resources
www.rbi.org
www.idrbt.ac.in
www.dnb.co.in
www.bankingtech.com
Core Paper XIX – INCOME TAX LAW AND PRACTICE - II

**Objectives**

1. To help the students to understand the relevance and significance of Tax.
2. To Facilitate the students in understanding the various Provisions I.T. Act.

**UNIT I : Income from Capital Gain**


**UNIT II : Income from other sources**

Computation - Grossing up - Deductions in Computing Income under the head and other related provisions.

**UNIT III : Clubbing of Incomes and Set off / Carry forward and Set - Off of losses**

Clubbing of Incomes under various situations - Deemed Incomes - Simple Problems on clubbing of incomes - Set off - Carry forward and set off of losses.

**UNIT IV : Deductions from Gross Income**

Permissible Deductions from Gross Total Income - Sec. 80C, 80CCC, 80CCCD, 80 D, 80DD, 80DDB, 80E, 80G, 80GG, 80GGA, 80QQB, 80RRB, 80U. Assessment of Individual- Computation of Tax.

**UNIT V : Income Tax Authorities and Procedure of Assessment**


**Note**: Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.

**Suggested Readings**


**E-Resources**

www.incometaxindia.gov.in
www.incometaxindiaefiling.gov.in
www.onlineservices.tin.egov-nsdl.com
www.cleartax.in
Core Subject: XX - TREASURY MANAGEMENT

Objectives

1. To facilitate the students to know the concept of Treasury Management
2. To enable the students to understand the mechanism of Treasury Management

No of Credits : 4

UNIT I: Introduction

UNIT II: Treasury Management
Concept of Treasury Management - Employment of Statutory / Surplus funds - Need for Specialized approach in the Bank - Role and Functions of Treasury Department.

UNIT III: Money Market

UNIT IV: Securities

UNIT V: Foreign Treasury Management
Foreign Currency Market - Combined Treasury Management - RBI and Regulatory Functions.

Suggested Readings
1. Treasury Investment and risk Management, IIB

E-Resources
www.treasury-management.com
www.searchfinancialapplications.techtarget.com
www.svtuition.org
www.support.treasuryview.com
Elective Paper II – (1) CUSTOMER RELATIONSHIP MANAGEMENT

Objectives

1. To expose the students to learn the role of customers relationship management in the process of communication.
2. To enable the students to know the concept of CRM

UNIT I : Introduction

UNIT II : Customer Relationship Management
CRM - Concept and Approach - CR in Competitive Environment Public Relation and Image Building

UNIT III : Banker & Customer
Banker - Customer Relationship - Retaining and Enlarging Customer Base - Customer services - Quality circle.

UNIT IV : Customer Services

UNIT V : Marketing

Suggested Readings


E-Resources

www.salesforce.com
www.searchcrm.techtarget.com
www.managementstudyguide.com
1. Develop simple calculator
2. Event handling using wring timer control
3. Performing cascading windows operation (horizontal & Vertical & tiles)
4. Changing the color, font and size of text.
5. Implementation of Drag and Dropevents using images.
6. Payroll Processing
7. Inventory Management
8. E-Banking
9. Work Flow Applications
10. Electricity Bill

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